

27 Albany

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 **27 Albany**.

APPLICANT INFORMATION

LAST NAME Onyedekede	FIRST NAME Chiziterem	M.I. Praise	SSN ***_**_****	DRIVER'S LICENSE #	
BIRTH DATE 7/21/2004	PHONE #1 (703) 872-9627	ALTERNATE PHONE	EMAIL dominiconyedekede@gmail.com		

CURRENT ADDRESS

STREET ADDRESS 6702 Stoneybrooke Lane			CITY Alexandria		
STATE VA	ZIP 22306	DATE IN 3/2/2013	DATE OUT current	MONTHLY RENT \$0.00 / Mo.	
LANDLORD NAME Self			LANDLORD PHONE (703) 872-9627		

EMPLOYMENT & INCOME INFORMATION

OCCUPATION Investment Banking Analyst		EMPLOYER/COMPANY Barclays Investment Bank		SALARY \$110,000.00/Yr.	
SUPERVISOR N/A		SUPERVISOR PHONE	START DATE	END DATE current	
EMPLOYER ADDRESS 745 7th avenue		CITY New York	STATE VA	ZIP 10019	

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

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?
Streeteasy.com

UNIT APPLYING FOR: 708	PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
---------------------------	--

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 **27 Albany** 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 **27 Albany** 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 **27 Albany**, 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 **27 Albany** 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 **27 Albany**, 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 CHIZITEREM PRAISE ONYEDEKE SUBMITTED ONLINE on June 22, 2026



Signed by Chiziterem Praise Onyedekede

Mon Jun 22 2026 05:05:52 PM EDT

Key: D23EDE2C; IP Address: 10.33.14.4

Chiziterem Praise Onyedekede (Applicant)

Date

The following charge(s) will appear on your card statement as "27 Albany"

Application Fee for Chiziterem Praise Onyedekede - Charge Details			
Name on Card Chiziterem Onyedekede	Account Number XXXXXXXXXXXX8007	Reference Number 16731273	Authorized \$20.70
This card has been authorized for the amount above and will be charged when the application is processed.			



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.



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
- Adjourments in Contemplation of Dismissal (ACDs)
- adjudications as a youthful offender or for juvenile delinquency
- terminations in favor of an individual, including but not limited to, acquittals, reversals upon appeal, and exonerations)
- Dispositions of criminal matters under federal law or another state's law that are comparable to those listed here.

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



Right to Provide Support for Your Application

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

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

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



Right to an Individualized Assessment of Your Application

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



A covered housing provider CANNOT revoke a conditional offer of housing after running a criminal background check except in two limited circumstances :	
After conducting an individualized assessment if they show in writing BOTH: • a legitimate business interest AND • how the legitimate business interest is linked to your individual history.	If they show <i>new information, unrelated to criminal history</i> , 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](https://www.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.

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 Chiziterem Praise Onyedeke**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 Chiziterem Praise Onyedeke: 793

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

NOTIFICATION(S)**APPLICANT: Applicant Social Security Number Has Never Been Issued or was Issued After June 2011 (Equifax)**

The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly before proceeding.



Credit Quick Summary		
Total annual income (reported by Applicant)	\$110,000.00	
Total combined annual income to rent ratio	48.81 (based on rent of \$3,790.00)	
Total number of accounts	1	
Accounts with no late payments	1 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	\$24.00 (\$0.00 past due)	
Outstanding revolving debt	\$24.00 (23% 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:	Chiziterem Praise Onyedeke	CHIZITEREM ONYEDEKE
SSN:	***-**-****	***-**-****
Birth Date:	7/**/2004	7/**/2004

Addresses	From Application	From Equifax
	6702 Stoneybrooke Lane Alexandria, VA 22306 - US	6702 STONEYBROOKE LN. ALEXANDRIA, VA 22306 (Applicant) Reported 6/2026

Employment	From Application	From Equifax
Applicant:	Investment Banking Analyst Barclays Investment Bank \$110,000.00/Yr. Total annual Income: \$110,000.00	

Restricted Person Search		
Requested For Chiziterem Praise Onyedeke	Requested 6/22/2026	Returned 6/22/2026
Results No Records Found		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	Score 793	Score Factors Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax		
Risk Model Name Credit Score (Applicant)	Score 745	Score Factors You have too few credit accounts The date that you opened your oldest account is too recent Too few of your bankcard or other revolving accounts have high limits You have either very few loans or too many loans with delinquencies
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts							
From Equifax							
Account Name DISCOVER CARD (Applicant)	Opened 6/2025	Last Active 5/2026	30-59	60-89	90+	Past Due	Balance \$24.00
	Monthly Payment \$24.00	High Credit \$106.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0000000000000 6/264/262/2612/2510/258/25						



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 from 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.

Virginia

VA, USA



UNDER 21

DRIVER'S LICENSE



Customer identifier

B61438319

Sex

M

Class

D

Eyes

BRO

Endorsements

NONE

Height

5FT 11IN

Restrictions

NONE

Iss ORI

08/26/2022

Exp

07/21/2029

Chiziterem

Name

**ONYEDEKE
CHIZITEREM, PRAISE**

Address

**6702 STONEYBROOKE LN
ALEXANDRIA, VA 22306-1338**



www.dmv.virginia.gov

DD 091259825

UNDER 18 UNTIL

07/21/2022

UNDER 21 UNTIL

07/21/2025

Date of birth

07/21/2004



CHIZITEREMONYEDEKE



Class:
D Operator DL

UNDER 21

DRIVER'S LICENSE DATA

Whitney



00603 001782919 37



745 Seventh Avenue
New York NY 10019
USA



Tel +1 (212) 412 4000

8 August 2025

Chiziterem Onyedeke
6702 Stoneybrooke Lane
Alexandria, Virginia 22306

Dear Chiziterem:

On behalf of Barclays, we are delighted to offer you a full-time position as an Analyst in the Investment Banking Practice. Your employment will be with Barclays Capital Incorporated or such other entities within the Barclays Group as may be designated by the company from time to time (such employing entity referred to herein as "Barclays" or the "Company"). The details of your employment are as follows:

Start Date: Your employment, starting with the training program, is expected to begin July 2026. You will be notified in early 2026 of your anticipated start date. From the date of your acceptance of this offer through your start date with the Company (and during your employment with the Company), you agree not to do any work for another financial services institution, without the prior written consent of the Company.

Fixed Compensation

Your base salary will be referred to as your "fixed compensation" for purposes of this letter.

Base Salary: Your base salary will be paid at the annual rate of \$110,000.00. Currently, salaries are paid semi-monthly on the last work day of each of the two monthly pay periods, which end on the 15th and the last day of every month.

One-Off Payment: Within 30 days after your start date, and subject to the terms of this paragraph, the Company will pay you a one-off bursary payment ("One-Off Payment") of \$10,000.00, less applicable payroll deductions, provided that the Company receives your written acceptance of this offer on or before 15 August 2025. If the Company receives your written acceptance of this offer after 15 August 2025 but not later than 22 August 2025, the Company will instead pay you a One-Off Payment of \$5,000.00, less applicable payroll deductions. The One-Off Payment is made in recognition of costs that we anticipate will be incurred by you in accepting this offer and is also intended to help alleviate some of the financial burden of your time as a student (such as payment of tuition fees and graduate loans). Any One-Off Payment shall be paid within 30 days after your start date. For the avoidance of doubt, if you fail to join the Company for any reason, you will not be eligible to receive any One-Off Payment.

You will be required to repay the full, gross amount of any One-Off Payment within 30 days of any of the following occurring: (A) you have terminated your employment voluntarily (or have given the Company notice to terminate your employment) within 12 months of your start date; or (B) you are dismissed for Cause (or you have been given notice of termination of your employment with Barclays for Cause) within 12 months of your start date; or (C) you fail to fulfil the pre-conditions of employment as set forth in this offer letter (as determined by the Company, in its discretion). You hereby authorize the Company to deduct any such sums owed by you to the Company from any sums due to you from the Company to the extent permissible under applicable laws or, if such a deduction is not to be made, such sums will be deemed to be due as a debt to the Company.

Onyedeke, Chiziterem
Restricted - External

Incentive Compensation

Discretionary Incentive Award:

The Company operates a discretionary incentive awards scheme for employees on an annual basis, where the amount, if any, value, form, conditions, and timing are entirely at the Company's sole and absolute discretion. This discretion includes the right to decline to make any discretionary incentive award, to make some or all of an award in a form other than cash (including as an award of Barclays PLC shares ("Shares")) and to award some or all of an award under the terms of a Barclays Group deferred compensation and/or incentive plan.

Because incentive awards are designed to assist Barclays in retaining individuals whose services in the future are deemed important to the Company, employees must remain in Active Working Status through to the date when the discretionary incentive award is delivered to be eligible for such award.

The level of any discretionary incentive awards will depend upon many factors, including but not limited to, individual, team and Company performance, the Company's interest in retaining an individual in its employ for future periods, and the individual's adherence to the Company's values, policies and employee standards. The Company's decision to make a discretionary incentive award (or other compensation award) should not be interpreted as giving rise to any right to, or legitimate expectation of, any incentive or other award in the future, nor should it be regarded as any assurance as to the level of any incentive or other award which may be awarded to you in any subsequent years, which will remain within Barclays' discretion.

The Company reserves the right to decline to make discretionary incentive awards at its sole and absolute discretion or change the timing and/or nature of its discretionary incentive awards scheme at any time.

"Active Working Status" as used in this letter means that you have not resigned (or given notice of your resignation) and your employment has not been terminated (and you have not been given notice that your employment will terminate).

Relocation Allowance: Within 30 days after your start date, the Company will pay you a one-time cash relocation allowance of \$5,000.00 (the "Relocation Allowance"), less applicable payroll deductions, towards your expenses associated with your move to the New York metropolitan area, subject to you being in Active Working Status on the payment date. By signing this letter, you acknowledge and agree that you will reimburse the full, gross amount of the Relocation Allowance within 30 days of the date of the occurrence of any of the following: (A) you have terminated your employment voluntarily (or have given the Company notice to terminate your employment) within 12 months of your start date; or (B) you are dismissed for Cause (or you have been given notice of termination of your employment with Barclays for Cause) within 12 months of your start date; or (C) you fail to join the Company for any reason and / or you fail to fulfil the pre-conditions of employment as set forth in this offer letter (as determined by the Company, in its discretion). You hereby authorize the Company to deduct any such sums owed by you to the Company from any sums due to you from the Company to the extent permissible under applicable laws or, if such a deduction is not to be made, such sums will be deemed to be due as a debt to the Company.

Benefits: Effective your first day of full time employment (i.e., your start date), you will be eligible to participate in Barclays' health and welfare benefit plans subject to applicable exclusions and limitations and at all times subject to the terms of the relevant plan documents. Further details of your benefits will be discussed upon the commencement of your employment, or upon your request. The Company may change or discontinue the various employee benefit programs it offers from time to time, in accordance with applicable law.

Vacation: Vacation time is accrued pursuant to Company policy, as in effect from time to time. While this policy is subject to change, at this time you will be eligible to accrue 20 vacation days per year, which will be pro-rated for 2026.

Mobility: Due to the nature of our business, it may become necessary to require you to work in different divisions, sections or offices of the Barclays Group. You may also at some time in the future be asked to work in an overseas office and you will be expected to give such a request due consideration. Acceptance of our offer of employment is acceptance of this obligation of flexibility on your part.

Cause: For purposes of this letter, "Cause" means: (i) violation of any federal, provincial, state or local securities or banking laws, rules or regulations; (ii) violation of any rules or regulations of any regulatory or self-regulatory organization; (iii) violation of any Barclays policy or procedure (including, but not limited to, a breach of risk or compliance standards such as, but not limited to, the Anti-Bribery and Anti-Corruption Policy and Procedures); (iv) criminal conduct which could either result in your statutory disqualification or could reasonably result in harm to Barclays or to its reputation; (v) suspension, bar or limitation on your activities for Barclays by any regulatory or self-regulatory organization; (vi) violation of Barclays policy against discrimination, harassment or retaliation; (vii) failure to maintain your license(s) and required registration(s) in good standing; (viii) engaging in breach of fiduciary duty, gross negligence or wilful misconduct in connection with your employment; (ix) engaging in a conflict of interest or self-dealing; (x) commission of an act of fraud, dishonesty or misrepresentation; (xi) refusal or failure to comply with Barclays' reasonable directions or procedures or to perform your employment duties; (xii) material breach of your obligations in this offer letter or any of the accompanying attachments; or (xiii) making a factual representation in connection with your hiring that was untrue in any material respect when made or omitting or failing to disclose a material fact in connection with your hiring.

Suspension of Awards & Disciplinary Action: If you are involved in any investigation or disciplinary process at the time when communication, payment or making of any payment and / or award would otherwise occur, then the delivery of that payment and / or award, including the Discretionary Incentive Award(s) (if any) (the "Relevant Awards"), will be suspended (which for U.S. taxpayers may encompass the lapse of an award with the possibility of a new award provided in the future due to special Internal Revenue Code Section 409A considerations) pending the outcome of any investigation or disciplinary process that you are subject to at the time when communication, payment or making of any of the Relevant Awards would otherwise occur. If on conclusion of any investigation and / or disciplinary process, you are dismissed for gross misconduct or Cause and / or have committed any serious breach of the Risk and / or Compliance requirements of the Barclays Group, then no payment and / or award will be made to you. If no disciplinary action (or disciplinary action short of dismissal) is taken against you, then a payment and / or award may be made to you after the conclusion of that process. However, the amount of any award and / or payment to which you are entitled may be reduced by the Company in its sole discretion. For the avoidance of doubt, any award and / or payment may be reduced to nil in such circumstances.

Notice Period: You or the Company may end your employment relationship by giving not less than two weeks prior written notice of termination of employment to the other. During your notice period, Barclays may elect to place you on paid leave for all or any part of the notice period. In the case of your resignation, your notice period may be shortened or waived entirely at the Company's discretion without any fixed compensation due past the last day of employment. In cases of separation from employment for Cause, your employment may be terminated by the Company without notice. During your notice period, your fixed compensation and benefits will continue, but you will not be eligible for year-end discretionary incentive award(s) or other incentive payments or the grant of any share awards or other long term awards. Your manager will determine whether you will be required to report to work and what your continuing job responsibilities will be, if any, during your notice period. During this time, you will remain an employee of the Company with continuing duties of loyalty and confidentiality to Barclays. This means, for example, that you must continue to comply with all Company policies and that you may not perform any services for another firm or otherwise act in another firm's interest.

Post-Employment Obligations: During your employment (including any notice period) and for a period of six months thereafter, you agree that you will not on your own behalf or on behalf of any person, firm, company or business entity, directly or indirectly, induce, solicit, entice or endeavour to induce, solicit or entice any employee of Barclays, or any of its affiliates, to terminate his or her employment relationship with Barclays, or its affiliate.

You further agree that, during your employment (including any notice period) and for a period of six months thereafter, you will not on your own behalf or on behalf of any person, firm, company or business entity, directly or indirectly, induce, solicit, entice or endeavour to induce, solicit or entice any Restricted Client to do business with any other person, firm, company or business entity that competes with Barclays or its affiliates, or to terminate or modify its business relationship with Barclays or its affiliates.

"Restricted Client" means any person, firm or company with whom you or Barclays' employees under your direct or indirect supervision had business dealings during your employment or who you gained knowledge of through your employment with Barclays, and who, on the final day of your employment or at any time during the preceding twelve months, was a client or customer of a member of the Barclays Group in respect of the businesses of Barclays (and any successor or associated business units) with which you were involved during your employment.

If you work in the Banking business, the foregoing limitation shall not restrict your ability, however, to engage in day-to-day activities in connection with providing work activities in respect of existing deal or transactional work at a new place of employment (including in respect of Restricted Clients) provided you abstain from any communications directly recommending such client terminate or modify adversely its business with Barclays. For the avoidance of doubt, however, it is not permitted that you would actively solicit

(for example, by way of participating in pitch meetings) new deal or transactional work from a Restricted Client during the period the non-solicitation restriction is in place.

If requested, you must sign an affidavit concerning your compliance with these obligations.

Each paragraph above constitutes an entirely separate and independent restriction on you. The agreed restrictions are for the benefit of the Company itself and as trustee for each other member of the Barclays Group. If any person during any period during which the agreed restrictions apply offers to you any arrangement or contract which might or would cause you to breach any of the restrictions, you will notify that person of the terms of your restrictions.

You acknowledge and agree that, in view of your position with the Company and the information to which you will have access, the restrictions contained herein are reasonable in their application to you and necessary but no more than sufficient to protect the interests of the Company and the Barclays Group.

Remedies: You acknowledge that if you breach any of your Post-Employment Obligations, or your notice or confidentiality obligations to the Company, Barclays will suffer immediate and irreparable harm and that monetary damages will not be an adequate remedy. Therefore, you agree and consent that Barclays may obtain and enforce an injunction to the extent allowed by applicable law, prohibiting you from violating or threatening to violate such provisions. This is not Barclays' only remedy; it is in addition to any other remedy available.

Long Term Award Forfeiture and/or Adjustment: In order to protect the legitimate business interests of Barclays, in addition to any other limitations imposed by this offer letter or applicable deferred compensation or incentive compensation rules, you agree that you will forfeit any shares or deferred awards not yet released to you pursuant to any outstanding share or cash awards (whether for performance years or buy-out of unvested share awards) if: (a) you disclose or use confidential information in breach of your obligations to the Company; or (b) you violate any of your obligations under the notice period and Post-Employment Obligations section of this offer letter.

Any unpaid or unvested award (or portion of an unpaid or unvested award) may be reduced (to nil if appropriate) at the Company's discretion in accordance with the applicable rules as may be amended from time to time.

For the avoidance of doubt, any discretion in relation to any variable remuneration shall be exercised reasonably and in good faith.

Agreement to Arbitrate Employment Disputes: YOU AND THE COMPANY MUTUALLY AGREE THAT ANY DISPUTE OR CONTROVERSY ARISING UNDER OR ANY WAY RELATED TO YOUR EMPLOYMENT, INCLUDING, BUT NOT LIMITED TO, ANY DISPUTE REGARDING YOUR COMPENSATION OR THE TERMINATION OF YOUR EMPLOYMENT, SHALL BE SETTLED ON AN INDIVIDUAL BASIS BY ARBITRATION BEFORE THE FINANCIAL INDUSTRY REGULATORY AUTHORITY ("FINRA"). YOU AND THE COMPANY AGREE TO WAIVE ANY RESPECTIVE RIGHTS TO A JURY TRIAL. You also agree to arbitrate before FINRA any dispute you may have against any of the following: (1) the Company's present or former officers, directors, employees or agents in their capacity as such or otherwise, (2) the Company's parent, subsidiary and affiliated entities, and (3) all successors and assigns of any of them. If FINRA declines the use of its facilities and/or refuses to provide for the requested arbitration process and proceedings, the arbitration will proceed at the American Arbitration Association ("AAA") before a single arbitrator. Arbitrations shall be held in a location reasonably near to your place of employment (if you have worked at more than one place of employment, the arbitration shall be held in a location reasonably near to your place of employment at the time the facts or events allegedly occurred giving rise to the claims at issue). Arbitrations shall be conducted in accordance with the respective arbitral forum rules (whether FINRA or the AAA's Employment Rules and Mediation Procedures, available at finra.org or adr.org, respectively, or available upon request), as applicable, then in effect, and as modified by this offer of employment, and any award may be confirmed in any court having jurisdiction. This agreement to arbitrate applies to, but is not limited to, any and all claims arising under any federal, state, city or municipal discrimination, harassment, retaliation, wage payment or fair employment practices law, statute, or regulation, or under common law. For the avoidance of doubt, this Arbitration Agreement does not apply to any claim that is expressly precluded from inclusion in this Arbitration Agreement by a governing federal statute. The Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings under the arbitration provisions set forth in this offer of employment.

Waiver of Participation in Class or Collective Claims: You agree that, to the greatest extent permitted by applicable law, no arbitrator shall have the power to consider class or collective claims or grant relief other than on an individual basis. You waive the right to bring, or participate in, any collective, representative or class action legal proceeding concerning your employment with Barclays. If requested, you will provide a notice of election declining to participate in a class action or putative class action, pursuant to FINRA

Rule 13204(d) or any successor rule (or, if applicable, pursuant to analogous AAA requirement, if any). For the avoidance of doubt, if a court determines that you cannot waive your right to bring or participate in a class, collective or representative action pursuant to the provisions of this offer letter, any such claim may only be brought in court and not through arbitration. A court of competent jurisdiction, not an arbitrator, must resolve issues concerning the enforceability or validity of the class action, collective action, or representative action waiver set forth above.

Policies: The terms and conditions of your employment are governed by Barclays' standard policies and procedures (as adopted and amended from time to time), including those contained in the Employee Handbook, the Barclays Way and those promulgated by the Compliance department (such policies include, but are not limited to, the Whistleblowing Policy, the Anti-Bribery and Anti-Corruption Policy and Procedures, Barclays remuneration policy, processes and/or practices, the Anti-Money Laundering/Counter-Terrorist Financing Policy and the Outside Affiliations and Outside Investments Policy), each as amended from time to time. You must acquaint yourself with all such standard policies and comply with them during your employment. In addition, as a condition of this offer and your employment with Barclays, you will be required to execute and comply with the terms of Barclays' Confidentiality and Intellectual Property Agreement (a copy of which is enclosed). Failure to comply with all such policies, procedures, and agreements will be grounds for disciplinary action by Barclays, up to and including termination for Cause.

Compliance with Law: Notwithstanding any other provision of this offer letter, any incentives or compensation payable to you by any member of the Barclays Group (under this offer letter or otherwise, including any guaranteed amounts and including, where applicable, the payment and release schedule and split of cash and shares as set out in this letter) are subject to limitation or modification to the extent reasonably deemed necessary by Barclays including in order to remain consistent with Barclays remuneration policy (as amended from time to time) or to comply with laws and regulations, including any regulations or guidance published by the Prudential Regulation Authority and/or the Financial Conduct Authority (or other regulatory authority) from time to time.

Notwithstanding the foregoing, a limitation or modification to a payment or award covered by Internal Revenue Code Section 409A may be made to the payment and / or release schedule of such an award only to the extent permissible under Section 409A, such as for reasons related to compliance with federal securities laws or other applicable law or regulation (including any regulations published by the Prudential Regulation Authority).

Any release or grant of Shares referred to in this letter will only be made at a time where the Company is not subject to any restrictions (such as the requirements of the Model Code of the UK Listing Rules as to close and / or prohibited periods) on the granting or release of awards.

Repayment: Should the Company become aware that the amount of any award that has been paid or released to you was calculated on the basis of any false, incorrect or misstated information, then, the Company may, within one year of any such payment or release being made, request that you repay any amount (or part of any amount) as may be determined in Barclays discretion, acting in good faith. You agree that in the event a repayment obligation arises the Company is authorised to deduct the appropriate amount from your salary or any other amounts due to you, to the extent permitted by law.

Taxes: All payments described in this letter will be made in accordance with Barclays' payroll practices, and will be less tax withholding and other applicable deductions. A release of Shares will be subject to applicable taxes, which may be covered through the sale of Shares by the Trustee on your behalf.

At Will: Your employment with Barclays is "at will" and not for any fixed term. As an "at will" employee, you may resign at any time, for any reason or for no reason, subject to any notice period you have accepted as set forth above (if any); similarly, Barclays may terminate your employment at any time, for any reason or for no reason, with or without Cause. Any and all of the terms and conditions of your ongoing employment may be modified or amended at any time, for any reason, as determined by Barclays in its sole discretion.

Governing Law: This offer letter (and the Confidentiality and Intellectual Property Agreement) (for all terms, except arbitration terms) will be governed by and construed in accordance with the laws of the State of New York, without regard to its conflict of law principles. For the avoidance of doubt, the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings under the arbitration provisions.

Entire Agreement/Amendment: This offer letter, along with the Confidentiality and Intellectual Property Agreement, contains the entire understanding of the parties with respect to the subject matter hereof and supersedes all proposals or prior agreements, oral or written. The terms of this offer letter and the Confidentiality and Intellectual Property Agreement may not be amended or waived, other than in a writing issued by an appropriately authorized Barclays representative. For the avoidance of doubt, you acknowledge and agree that you may not, and will not, rely on any oral or verbal statement relating to or concerning provisions of this offer letter and the Confidentiality and Intellectual Property Agreement and/or concerning compensation for which you may or will be eligible for at Barclays. Any promise or assurance not memorialized as part of this offer letter shall be invalid and unenforceable unless it is set forth in a subsequent writing signed by the head of the division in which you work.

Severability: In the event that any provision in this offer letter or the Confidentiality and Intellectual Property Agreement or part thereof shall be deemed void or invalid, the remaining provisions or parts thereof shall be and remain in full force and effect. If any of the post-employment obligations set forth above is deemed void or unenforceable, but would be enforceable if some part of the restriction (including part of the definitions) were deleted or modified, the post-employment restriction in question applies with such modification as may be necessary to make it enforceable.

Representations:

Your Personal Obligations to Prior Places of Work: In making this offer of employment, Barclays has relied on your representations that you are not subject to any contract, duty or obligation that would in any way prevent you from becoming employed with us on your Start Date or otherwise interfere with your ability to work for us.

It is your responsibility to be aware of and adhere to any contract, duty or obligation you may have. For example, you must determine whether you have a notice period that you must lawfully observe to a prior place of work and notify Barclays of any such period. You must also determine whether there are restrictions on your ability to solicit employees or clients after you join Barclays, and determine whether there are broader restrictions on your ability to engage in competitive work activity. It is Barclays' expectation that you will comply with any and all such lawful contracts, duties or obligations.

If you find that you are subject to any such obligations and believe either that they are not lawfully enforceable and/or that they may in any way affect your employment by Barclays as contemplated by this letter, this offer is contingent upon your disclosing any such restriction to the undersigned to be shared with the relevant hiring manager prior to your Start Date (and, if consistent with your obligations to your former employer, providing a copy of any relevant contract) for Barclays to consider and to determine whether to proceed with employment. Your failure to advise Barclays of facts relating to any obligations you have to prior places of work may be grounds for the rescission of this offer and/or the termination of your employment.

In addition, by contract or law, you may have obligations to a prior place of work to keep certain information confidential. As set forth more fully in the annexed Confidentiality and Intellectual Property Agreement, Barclays expects that you will observe such confidentiality obligations and abstain from bringing any protected information to Barclays.

Additional Representations: Further, you represent and warrant that to your knowledge, you are not and have not been the subject of a non-criminal investigation by any company or body wherein you were suspected of engaging in materially dishonest behavior (such as theft or fraud), or wherein you were suspected of engaging in bribery or a corrupt act. You need not make any representation or warranty concerning non-criminal investigations in which it was concluded that you did not engage wrongful behavior. If, however, you are aware of a relevant investigation where either (i) it was concluded that your conduct was found to have been wrongful; or (ii) there was no conclusion because your employment (or engagement) with the relevant company or body was terminated during the investigation for any reason (including your voluntary resignation or separation from employment or some mutual agreement), you must disclose such relevant investigation(s) prior to accepting this offer of employment. Likewise, you must disclose any criminal convictions involving elements of dishonesty (such as theft or fraud) or anti-competitive behavior.

For the purposes of the foregoing, "bribery" shall be construed broadly, in accordance with the United Kingdom Anti-Bribery Act of 2010. For example, "bribery" shall include the giving, offering or promise of an advantage to another person (whether that person is in the public or private sector) where (a) the advantage is intended to bring about or reward the improper performance by another person of a relevant function or activity, or (b) it is understood that the acceptance of the advantage itself constitutes the improper performance of the relevant function or activity. "Corruption" or "corrupt acts" are defined in the Foreign Corrupt Practices Act and include the wrongful giving, offering or promise of consideration to a foreign official, for the purposes of obtaining a commercial advantage.

For the avoidance of doubt, the foregoing representations and disclosures are "material" and failure to properly make such representations or disclosures shall be grounds to revoke this offer and/or terminate your employment for Cause.

Pre-Employment Screening and Requirements: This offer of employment is conditioned upon the successful completion of your degree program and of pre-employment screening, including reference, criminal and other checks, as well as on your satisfactorily meeting of all pre-employment requirements, including and producing documentation to verify your identity and eligibility to work in the United States. As mandated by the Immigration Reform and Control Act of 1986, you are required to verify your identity and employment eligibility within the first 3 days of employment. Barclays is unable to provide you with a work visa or employment-based immigration sponsorship for this role. In addition, Barclays will not provide any assistance with or execution of any documentation in support of optional practical training (OPT) or curricular practical training (CPT). Being authorized to work in the United States on a full-time basis is a condition of this offer of employment as well as any continued employment with Barclays. This offer is also conditioned on your having and maintaining in good standing all applicable licenses and registrations. All necessary testing and/or registration requirements must be completed at the earliest practical time, or as otherwise required by your organizational unit. The Securities Industry Essentials ("SIE") Exam is a new FINRA exam for prospective securities industry professionals. If required for your role, your Graduate Development designated testing date for the SIE Exam will be confirmed by Barclays' Graduate Development Office. You should not take the SIE Exam before the Graduate Development designated testing date. If you decide to do so, you must inform the Graduate Development Office immediately. Barclays will pay for exam and training material costs if you take the SIE on your Graduate Development designated testing date. If you take the SIE Exam before your official testing date, Barclays will not pay for such costs.

Currently, your organizational unit requires that you successfully complete all necessary testing within three attempts and no later than 180 days following your start of employment. Failure to satisfy such requirements may be grounds for disciplinary action by Barclays, up to and including termination for Cause.

To accept, please sign and date this letter in the space provided below, and return all pages of your signed offer letter by scanning and emailing it to the US Early Careers Operations team at uscampusscreening@barclays.com by 22 August 2025. We look forward to having you on board. In the meantime, if there is anything you would like to discuss, please do not hesitate to contact your recruiter.

Sincerely yours,



Lisa DePasquale
Director
Barclays Human Resources

I have read and understood the foregoing terms. I accept this offer of employment with Barclays on the terms and conditions stated above.

I agree, and it is my intent, to sign this offer letter by electronically signing and submitting it to Barclays. I understand and agree that providing an electronic signature will have the same force and legal effect as if I had placed my handwritten signature on this document.

Accepted: 
Chiziterem Onyedeke

Date: 08/13/2025

Full Name: Chiziterem Onyedeke
(please print)

Confidentiality and Intellectual Property Agreement

Confidential Information: I acknowledge that both during and after my employment or engagement with Barclays Bank PLC or any of its affiliates ("Barclays"), I have a responsibility to protect and maintain the confidentiality of information to which I gain access as part of my employment (which may include governmental or regulatory information and/or confidential supervisory information), including information belonging or relating to Barclays, its affiliates, and their clients and suppliers. Such information includes, without limitation, Barclays' trade secrets, client lists, confidential information about or provided by a client or supplier or agent, information concerning Barclays or any client's or supplier's financial books and records, commitments, procedures, plans and prospects, financial products developed by Barclays or any of its affiliates, Barclays' or any of its clients' securities positions, trading strategies, any of their current or prospective transactions or business, employee compensation, any "inside information," and any other information that has been developed by or for the benefit of Barclays or its clients, regardless of whether such information is kept in hard copy or electronic form ("Confidential Information").

Accordingly, I agree to use and disclose the Confidential Information only as necessary in connection with my work for Barclays and in a manner I reasonably believe to be in the best interests of Barclays, and to use reasonable precautions and exercise due care to maintain the confidentiality of the Confidential Information. This obligation will continue after the termination of my employment or engagement unless and until any such Confidential Information comes into the public domain (other than through any breach of this agreement). Furthermore, following my employment or engagement with Barclays, I will promptly return to Barclays any tangible copies of any Confidential Information. Nothing in this agreement will prohibit me from (i) making reports of possible violations of law or regulation, including truthful statements or disclosures as required by law, (ii) filing a charge, testifying, assisting, or participating in any manner in an investigation, hearing or proceeding; responding to any inquiry; or otherwise communicating with, the New York State Attorney General, or any criminal or civil law enforcement agency or administrative or regulatory agency or authority, including, but not limited to, the U.S. Equal Employment Opportunity Commission ("EEOC"), the U.S. National Labor Relations Board ("NLRB"), the U.S. Occupational Safety and Health Administration ("OSHA"), the New York State Division on Human Rights ("NYSDHR"), the New York City Commission on Human Rights ("NYCCHR"), or any other state or local commission on human rights or agency enforcing anti-discrimination laws, (iii) disclosing, discussing or reporting information about any unlawful acts in the workplace or any good faith allegations of any unlawful employment practices, such as harassment, discrimination, retaliation, wage and hour violations, sexual assault, or other conduct that is recognized as against a clear mandate of public policy, regardless of where such conduct occurs, or disclosing the existence of a settlement involving such conduct, (iv) disclosing or reporting any good faith allegations of criminal conduct to any federal, state or local official or law enforcement agency, or disclosing the existence of a settlement involving such conduct, (v) soliciting or receiving confidential legal advice or speaking with an attorney retained by me; or (vi) sharing or disclosing Confidential Information with the Securities and Exchange Commission or such other governmental or self-regulatory organization as may be expressly permitted under the Dodd-Frank Wall Street Reform and Consumer Protection Act.. Further, nothing in this agreement shall require notification or prior approval by Barclays of any communications described above.

Finally, nothing in this agreement shall affect any right I may have to self-organization, to form, join, or assist labor organizations, to bargain collectively through representatives of my own choosing, or to engage in other concerted activities for the purpose of collective bargaining or other mutual aid or protection, or from refraining from any or all such activities. To be clear, I am permitted to discuss the terms and conditions of employment with co-workers, the media, or others for mutual aid or protection.

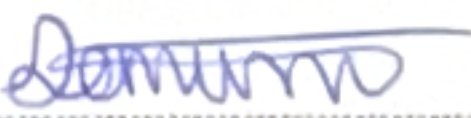
I understand and acknowledge that the Confidential Information is the property of Barclays and/or its licensors, suppliers, vendors or current, prior or potential customers and that I have no rights to it other than to use it as specifically set forth above.

Defend Trade Secrets Act. Pursuant to the Defend Trade Secrets Act of 2016, an individual may not be held criminally or civilly liable under any federal or state trade secret law for the disclosure of a trade secret that: (a) is made (i) in confidence to a federal, state, or local government official, either directly or indirectly, or to an attorney; and (ii) solely for the purpose of reporting or investigating a suspected violation of law; or (b) is made in a complaint or other document that is filed under seal in a lawsuit or other proceeding. Further, an individual who files a lawsuit for retaliation by an employer for reporting a suspected violation of law may disclose the employer's trade secrets to the attorney and use the trade secret information in the court proceeding if the individual: (a) files any document containing the trade secret under seal; and (b) does not disclose the trade secret, except pursuant to court order.

Finally, as a condition of my employment or engagement with Barclays, I acknowledge that I have been directed by Barclays not to bring with me or distribute to anyone at Barclays any confidential or proprietary documents or other information from any prior employer (including governmental or regulatory agency) who may have engaged me in the past) or to possess or use such information in violation of my obligations to a prior employer or other party. I have complied with this directive and will continue to do so. Nothing herein precludes my rights (if any) to disclosure of trade secrets to regulatory bodies as may be protected under the Defend Trade Secrets Act of 2016.

Ownership of Developments: Effective as of the start of my employment or engagement with Barclays, I agree that any developments, designs, concepts, inventions, techniques and improvements (including without limitation computer software), copyrightable subject matter, proprietary information or other intellectual property ("Developments") which I conceive or make either solely or jointly with others, either on or off Barclays' premises, while during the course of my employment or while providing services to Barclays (whether or not conceived during regular business hours), and which (i) relates to any Barclays' products, business, services or activities or (ii) is suggested by or resulting from any work performed by me for Barclays, shall be a "work made for hire" within the scope and the property of Barclays. To the extent that title to any such works may not by operation of law vest in Barclays or such works not be considered works made for hire, I hereby irrevocably assign all rights, title and interests (whether existing or future) therein to Barclays. I agree that I will immediately disclose all Developments to Barclays and will upon Barclays' request execute any and all documents necessary to convey or perfect all rights, title and

interests in the Developments in any and all countries to Barclays. Decisions as to the exploitation or protection of any Developments shall be in the sole and absolute discretion of Barclays. These obligations continue after the termination of my employment or engagement with Barclays.

Signed by: 

Name: Chiziterem Onyedeke

Date: 08/13/25

Pay Notice and Acknowledgement, California, New York or Washington D.C. Employees

As required by law, you are hereby notified as follows:

Fixed Compensation

Base Salary: Your base salary will be paid at the annual rate of \$110,000.00. Currently, salaries are paid semi-monthly on the last work day of each of the two monthly pay periods, which end on the 15th and the last day of every month.

IMPORTANT— If English is not your primary language, please identify your primary language here:

Acknowledgement

By my signature below, I affirm and acknowledge that I have received this notice in my primary language (which is English). If English is not my primary language, I affirm and acknowledge that I have received this notice in English and have identified my primary language in the space above. I understand that Barclays will determine whether an alternative form of this notice should be issued in my primary language.

Signature:


.....
Chiziterem Onyedeke

Date: 06/13.....

Barclays Capital Incorporated, 745 Seventh Avenue, New York, New York 10019
To reach HR Services, please call 1-855-565-6725

Workers Compensation Insurance Carrier:
New Hampshire Insurance Company (AIG)
1271 Avenue of the Americas, Floor 37, New York, NY 10020-1304
(212)110-7000

This notice is being provided pursuant to state law;
it will be retained for the appropriate retention period which is currently identified as six years.

Onyedeke, Chiziterem

Restricted - External



Chiziterem Onyedeké
6702 Stoneybrooke Ln
Alexandria VA 22306

Thanks for saving with Capital One 360®

Here's your **April 2026** bank statement.

STATEMENT PERIOD
Apr 1 - Apr 30, 2026

\$1,011.97

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Apr 1	Apr 30
MONEY...2084	\$2,049.27	\$1,011.97
All Accounts	\$2,049.27	\$1,011.97

Cashflow Summary

+ \$0.15 INTEREST EARNED
THIS PERIOD

MONEY - 36135222084
JOINT WITH OLUCHI DOMINIC

0.10%

ANNUAL PERCENTAGE YIELD
(APY) EARNED

\$0.33

YTD INTEREST AND BONUSES

30

DAYS IN STATEMENT
CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 1	Opening Balance			\$2,049.27
Apr 1	Digital Card Purchase - TST WU BAUM NEW YORK NY	Debit	- \$14.10	\$2,035.17
Apr 2	Zelle money sent to BRADLEY JOCELYN	Debit	- \$5.00	\$2,030.17
Apr 2	Debit Card Purchase - TIC BOX OFFICE COLUMBI 212 854 7867 NY	Debit	- \$6.50	\$2,023.67
Apr 2	Digital Card Purchase - SQ MAMA S TOO UPPER NEW YORK NY	Debit	- \$16.50	\$2,007.17
Apr 3	Withdrawal to Simply Checking XXXXXX8298	Debit	- \$160.00	\$1,847.17
Apr 3	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,844.17
Apr 3	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,841.17
Apr 3	Digital Card Purchase - TST THE HEIGHTS NY NEW YORK NY	Debit	- \$17.42	\$1,823.75
Apr 3	Digital Card Purchase - EB SENIOR BOAT CRUISE 801 413 7200 CA	Debit	- \$55.20	\$1,768.55
Apr 3	Digital Card Purchase - EB SENIOR BRUNCH 2026 801 413 7200 CA	Debit	- \$54.13	\$1,714.42
Apr 4	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,711.42
Apr 4	Digital Card Purchase - DUANE READE 14436 NEW YORK NY	Debit	- \$9.53	\$1,701.89
Apr 4	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,698.89
Apr 5	Zelle money sent to CAMERON HEANUE	Debit	- \$55.00	\$1,643.89
Apr 6	Digital Card Purchase - MANHATTAN MOVEMENT AND 212 787 1178 NY	Debit	- \$32.00	\$1,611.89
Apr 6	Digital Card Purchase - SQ SHAKE SHACK NEW YORK NY	Debit	- \$11.95	\$1,599.94
Apr 7	Digital Card Purchase - MORTON WILLIAMS NEW YORK NY	Debit	- \$23.26	\$1,576.68
Apr 10	Deposit from Columbia Univer PAYROLL	Credit	+ \$658.08	\$2,234.76
Apr 10	Digital Card Purchase - MTA NYCT PAYGO RECOVER NEW YORK NY	Debit	- \$3.00	\$2,231.76
Apr 10	Digital Card Purchase - CHIPOTLE 0921 NEW YORK NY	Debit	- \$13.23	\$2,218.53
Apr 10	Digital Card Purchase - WESTSIDE MARKET 2840 NEW YORK NY	Debit	- \$9.29	\$2,209.24
Apr 11	Debit Card Purchase - THE DERMATOLOGY SPECIA NEW YORK NY	Debit	- \$69.52	\$2,139.72
Apr 12	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$2,136.72
Apr 12	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$2,133.72
Apr 12	Digital Card Purchase - PANDA EXPRESS 2792 NEW YORK NY	Debit	- \$14.26	\$2,119.46

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 13	Digital Card Purchase - 109 SPICY GOURMET DELI NEW YORK NY	Debit	- \$10.16	\$2,109.30
Apr 13	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$2,106.30
Apr 13	Digital Card Purchase - WHOLEFDS CIR 10160 NEW YORK NY	Debit	- \$21.76	\$2,084.54
Apr 13	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$2,081.54
Apr 13	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$2,078.54
Apr 13	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$2,075.54
Apr 13	Digital Card Purchase - CHIPOTLE 0921 NEW YORK NY	Debit	- \$12.68	\$2,062.86
Apr 14	Digital Card Purchase - SQ HOODA FOODS NEW YORK NY	Debit	- \$11.43	\$2,051.43
Apr 15	Withdrawal from VENMO PAYMENT	Debit	- \$120.00	\$1,931.43
Apr 15	Digital Card Purchase - LYFT RIDE TUE 7PM 8552800278 CA	Debit	- \$12.98	\$1,918.45
Apr 15	Digital Card Purchase - EB SENIOR GALA 2026 801 413 7200 CA	Debit	- \$65.87	\$1,852.58
Apr 15	Digital Card Purchase - MD HOSSAIN NEWSSTAND NEW YORK NY	Debit	- \$3.50	\$1,849.08
Apr 15	Digital Card Purchase - CHIPOTLE 3562 NEW YORK NY	Debit	- \$12.85	\$1,836.23
Apr 16	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,833.23
Apr 16	Digital Card Purchase - LEGENDS YANKEE STDM CO BRONX NY	Debit	- \$19.03	\$1,814.20
Apr 16	Digital Card Purchase - LEGENDS YANKEE STDM BA BRONX NY	Debit	- \$21.41	\$1,792.79
Apr 16	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,789.79
Apr 17	Deposit from NY STATE NYSTTAXRFD	Credit	+ \$203.00	\$1,992.79
Apr 17	Withdrawal from DISCOVER E-PAYMENT	Debit	- \$47.52	\$1,945.27
Apr 17	Digital Card Purchase - TST STOUT NYC AMITY NEW YORK NY	Debit	- \$32.12	\$1,913.15
Apr 18	Zelle money sent to ALI ZIA	Debit	- \$20.00	\$1,893.15
Apr 18	Debit Card Purchase - KYURAMEN UPPER WEST CHICAGO IL	Debit	- \$17.63	\$1,875.52
Apr 18	Digital Card Purchase - EB CONEY ISLAND 801 413 7200 CA	Debit	- \$7.18	\$1,868.34
Apr 18	Digital Card Purchase - MILLER THEATRE BOX OFF 212 854 1633 NY	Debit	- \$12.50	\$1,855.84
Apr 19	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,852.84
Apr 19	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,849.84

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 19	Digital Card Purchase - WESTSIDE MARKET 2840 NEW YORK NY	Debit	- \$5.19	\$1,844.65
Apr 19	Digital Card Purchase - LYFT CITI BIKE RIDE 8552800278 CA	Debit	- \$9.45	\$1,835.20
Apr 19	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,832.20
Apr 19	Digital Card Purchase - TST WU BAUM NEW YORK NY	Debit	- \$19.54	\$1,812.66
Apr 20	Digital Card Purchase - 109 SPICY GOURMET DELI NEW YORK NY	Debit	- \$10.16	\$1,802.50
Apr 20	Digital Card Purchase - WHOLEFDS UWS 10328 NEW YORK NY	Debit	- \$12.49	\$1,790.01
Apr 20	Digital Card Purchase - WHOLEFDS UWS 10328 NEW YORK NY	Debit	- \$4.98	\$1,785.03
Apr 20	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,782.03
Apr 20	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,779.03
Apr 20	Digital Card Purchase - TST CHRISTOPHER STREET NEW YORK NY	Debit	- \$20.00	\$1,759.03
Apr 20	Digital Card Purchase - TST CHRISTOPHER STREET NEW YORK NY	Debit	- \$19.83	\$1,739.20
Apr 20	Digital Card Purchase - TST CHRISTOPHER STREET NEW YORK NY	Debit	- \$14.50	\$1,724.70
Apr 20	Digital Card Purchase - TST CHRISTOPHER STREET NEW YORK NY	Debit	- \$11.15	\$1,713.55
Apr 20	Digital Card Purchase - CVS PHARMACY 02435 NEW YORK NY	Debit	- \$6.71	\$1,706.84
Apr 20	Digital Card Purchase - APPLE CASH BALANCE ADD 877 233 8552 CA	Debit	- \$10.00	\$1,696.84
Apr 20	Debit Card Purchase - SR26UNDERGROUND 3052092198 WA	Debit	- \$28.49	\$1,668.35
Apr 21	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,665.35
Apr 21	Digital Card Purchase - SQ EL TORO ROJO NEW YORK NY	Debit	- \$24.78	\$1,640.57
Apr 21	Digital Card Purchase - CHIPOTLE 0921 NEW YORK NY	Debit	- \$12.68	\$1,627.89
Apr 22	Digital Card Purchase - PINKBERRY 15035 OLO NEW YORK NY	Debit	- \$8.35	\$1,619.54
Apr 22	Digital Card Purchase - SQ HOODA FOODS NEW YORK NY	Debit	- \$11.43	\$1,608.11
Apr 23	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,605.11
Apr 23	Digital Card Purchase - PLAYA BOWLS COLUMBIA NEW YORK NY	Debit	- \$29.32	\$1,575.79
Apr 23	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,572.79

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 23	Digital Card Purchase - APPLE CASH BALANCE ADD 877 233 8552 CA	Debit	- \$50.00	\$1,522.79
Apr 24	Deposit from Columbia Univer PAYROLL	Credit	+ \$658.08	\$2,180.87
Apr 24	Digital Card Purchase - DUANE READE 14225 NEW YORK NY	Debit	- \$6.99	\$2,173.88
Apr 24	Debit Card Purchase - TST STOUT NYC AMITY NEW YORK NY	Debit	- \$46.75	\$2,127.13
Apr 24	Digital Card Purchase - SQ HOODA FOODS NEW YORK NY	Debit	- \$11.43	\$2,115.70
Apr 25	Zelle money sent to BRADLEY JOCELYN	Debit	- \$18.00	\$2,097.70
Apr 25	Digital Card Purchase - 109 SPICY GOURMET DELI NEW YORK NY	Debit	- \$24.83	\$2,072.87
Apr 25	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$2,069.87
Apr 25	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$2,066.87
Apr 26	Zelle money received from AKSHATH MURALI	Credit	+ \$20.00	\$2,086.87
Apr 26	Digital Card Purchase - MORTON WILLIAMS NEW YORK NY	Debit	- \$18.34	\$2,068.53
Apr 27	Withdrawal from ROBINHOOD Funds	Debit	- \$1,000.00	\$1,068.53
Apr 27	Deposit from FID BKG SVC LLC MONEYLINE Z27722471 BQ8Q2	Credit	+ \$2,000.00	\$3,068.53
Apr 27	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$3,065.53
Apr 27	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$3,062.53
Apr 27	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$3,059.53
Apr 27	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$3,056.53
Apr 27	Digital Card Purchase - AMC 2102 TH STREET NEW YORK NY	Debit	- \$9.24	\$3,047.29
Apr 27	Zelle money received from BRADLEY JOCELYN	Credit	+ \$10.00	\$3,057.29
Apr 27	Zelle money received from JACK P LOBEL	Credit	+ \$10.00	\$3,067.29
Apr 27	Zelle money received from KAMBINACHI OBIOHA	Credit	+ \$10.00	\$3,077.29
Apr 28	Withdrawal from VANGUARD BUY INVESTMENT	Debit	- \$1,000.00	\$2,077.29
Apr 28	Withdrawal from VANGUARD BUY INVESTMENT	Debit	- \$1,000.00	\$1,077.29
Apr 28	Digital Card Purchase - CHIPOTLE 0921 NEW YORK NY	Debit	- \$12.68	\$1,064.61
Apr 29	Withdrawal from VENMO PAYMENT	Debit	- \$40.00	\$1,024.61
Apr 29	Digital Card Purchase - MORTON WILLIAMS NEW YORK NY	Debit	- \$9.79	\$1,014.82
Apr 29	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,011.82

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Apr 30	Monthly Interest Paid	Credit	+ \$0.15	\$1,011.97
Apr 30	Closing Balance			\$1,011.97

Note: The last four digits of your external accounts may not match your actual account numbers. This is because some banks may issue a virtual or tokenized number for security. To learn more about tokenized account numbers, contact your external bank.

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

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

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



Chiziterem Onyedeké
6702 Stoneybrooke Ln
Alexandria VA 22306

Thanks for saving with Capital One 360®

Here's your **May 2026** bank statement.

STATEMENT PERIOD
May 1 - May 31, 2026

\$1,865.31

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	May 1	May 31
MONEY...2084	\$1,011.97	\$1,865.31
All Accounts	\$1,011.97	\$1,865.31

Cashflow Summary

+ **\$0.10** INTEREST EARNED
THIS PERIOD

MONEY - 36135222084
JOINT WITH OLUCHI DOMINIC

0.10%

ANNUAL PERCENTAGE YIELD
(APY) EARNED

\$0.43

YTD INTEREST AND BONUSES

31

DAYS IN STATEMENT
CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
May 1	Opening Balance			\$1,011.97
May 2	Zelle money sent to AVERY BROWN	Debit	- \$15.00	\$996.97
May 2	Zelle money sent to AVERY BROWN	Debit	- \$5.00	\$991.97
May 2	Zelle money sent to GABRIEL TRONCOSO	Debit	- \$12.00	\$979.97
May 2	Digital Card Purchase - 109 SPICY GOURMET DELI NEW YORK NY	Debit	- \$7.90	\$972.07
May 2	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$969.07
May 3	Digital Card Purchase - PANDA EXPRESS 2792 NEW YORK NY	Debit	- \$14.26	\$954.81
May 4	Withdrawal from VENMO PAYMENT	Debit	- \$12.00	\$942.81
May 4	Withdrawal from VENMO PAYMENT	Debit	- \$34.00	\$908.81
May 4	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$905.81
May 4	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$902.81
May 4	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$899.81
May 4	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$896.81
May 5	Digital Card Purchase - MORTON WILLIAMS NEW YORK NY	Debit	- \$3.58	\$893.23
May 6	Debit Card Purchase - AMC 9640 ONLINE 888 440 4262 KS	Debit	- \$4.98	\$888.25
May 6	Debit Card Purchase - ASCENT LOUNGE NEW YORK NY	Debit	- \$33.51	\$854.74
May 6	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$851.74
May 6	Digital Card Purchase - UNIVERSITY HARDWARE NEW YORK NY	Debit	- \$29.39	\$822.35
May 6	Digital Card Purchase - UNIVERSITY HARDWARE NEW YORK NY	Debit	- \$10.77	\$811.58
May 6	Digital Card Purchase - SQ HOODA FOODS NEW YORK NY	Debit	- \$11.43	\$800.15
May 7	Zelle money sent to BRADLEY JOCELYN	Debit	- \$9.00	\$791.15
May 7	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$788.15
May 7	Digital Card Purchase - AMC 2116 LINCOLN SQ 13 NEW YORK NY	Debit	- \$31.00	\$757.15
May 7	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$754.15
May 7	Digital Card Purchase - APPLE CASH BALANCE ADD 877 233 8552 CA	Debit	- \$20.00	\$734.15
May 7	Digital Card Purchase - CHIPOTLE 0921 NEW YORK NY	Debit	- \$13.34	\$720.81
	Digital Card Purchase - INTERNATIONAL WINES AND NEW			

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
May 7	YORK NY	Debit	- \$19.68	\$701.13
May 8	Deposit from Columbia Univer PAYROLL	Credit	+ \$658.08	\$1,359.21
May 8	Debit Card Purchase - TST THE HEIGHTS NY NEW YORK NY	Debit	- \$22.20	\$1,337.01
May 8	Digital Card Purchase - TST LIVING THAI CUISIN NEW YORK NY	Debit	- \$41.22	\$1,295.79
May 9	Digital Card Purchase - 109 SPICY GOURMET DELI NEW YORK NY	Debit	- \$3.04	\$1,292.75
May 9	Digital Card Purchase - TST JUST SALAD COLUM NEW YORK NY	Debit	- \$15.23	\$1,277.52
May 9	Digital Card Purchase - TST JUST SALAD COLUM NEW YORK NY	Debit	- \$5.42	\$1,272.10
May 9	Digital Card Purchase - PINKBERRY 15035 OLO NEW YORK NY	Debit	- \$16.21	\$1,255.89
May 9	Digital Card Purchase - MILANO MARKET SANDWICHE NEW YORK NY	Debit	- \$16.54	\$1,239.35
May 9	Zelle money received from ROHAN GHOTRA	Credit	+ \$10.00	\$1,249.35
May 10	Digital Card Purchase - CVS PHARMACY 11075 NEW YORK NY	Debit	- \$17.72	\$1,231.63
May 10	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	Debit	- \$31.11	\$1,200.52
May 10	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	Debit	- \$5.00	\$1,195.52
May 10	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	Debit	- \$10.00	\$1,185.52
May 10	Digital Card Purchase - SQ HOODA FOODS NEW YORK NY	Debit	- \$11.43	\$1,174.09
May 12	Withdrawal from VENMO PAYMENT	Debit	- \$35.00	\$1,139.09
May 12	Withdrawal from VANGUARD BUY INVESTMENT	Debit	- \$1,000.00	\$139.09
May 12	Zelle money received from BRADLEY JOCELYN	Credit	+ \$35.00	\$174.09
May 12	Zelle money sent to ISHAN MAHESHWARI	Debit	- \$29.28	\$144.81
May 13	Deposit from ROBINHOOD Funds	Credit	+ \$3,173.43	\$3,318.24
May 13	Withdrawal from VENMO PAYMENT	Debit	- \$35.00	\$3,283.24
May 13	Debit Card Purchase - SR26UNDERGROUND 3052092198 WA	Debit	- \$31.79	\$3,251.45
May 14	Withdrawal from DISCOVER E-PAYMENT	Debit	- \$195.00	\$3,056.45
May 14	Withdrawal from VANGUARD BUY INVESTMENT	Debit	- \$2,000.00	\$1,056.45
May 14	Debit Card Purchase - TST THE HEIGHTS NY NEW YORK NY	Debit	- \$21.25	\$1,035.20

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
May 14	Digital Card Purchase - APOLLO BEAUTY NEW YORK NY	Debit	- \$26.11	\$1,009.09
May 15	Debit Card Purchase - THE DERMATOLOGY SPECIA NEW YORK NY	Debit	- \$50.00	\$959.09
May 15	Digital Card Purchase - CVS PHARMACY 11075 NEW YORK NY	Debit	- \$30.00	\$929.09
May 15	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	Debit	- \$10.00	\$919.09
May 15	Digital Card Purchase - SQ MAMA S TOO UPPER NEW YORK NY	Debit	- \$9.50	\$909.59
May 15	Digital Card Purchase - UNIVERSITY HARDWARE NEW YORK NY	Debit	- \$3.88	\$905.71
May 16	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$902.71
May 16	Debit Card Purchase - REMEDY DINER NEW YORK NY	Debit	- \$33.43	\$869.28
May 16	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$866.28
May 17	Digital Card Purchase - LYFT XL RIDE 05 15 8552800278 CA	Debit	- \$57.95	\$808.33
May 17	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$805.33
May 17	Debit Card Purchase - SR26UNDERGROUND 3052092198 WA	Debit	- \$11.99	\$793.34
May 18	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$790.34
May 18	Digital Card Purchase - 1020 BAR NEW YORK NY	Debit	- \$36.36	\$753.98
May 18	Debit Card Purchase - 1020 BAR NEW YORK NY	Debit	- \$17.57	\$736.41
May 18	Digital Card Purchase - SAINT ANTHONY HALL 3052092198 NY	Debit	- \$25.00	\$711.41
May 19	Withdrawal from VENMO PAYMENT	Debit	- \$11.00	\$700.41
May 19	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$697.41
May 19	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$694.41
May 22	Deposit from Columbia Univer PAYROLL	Credit	+ \$658.08	\$1,352.49
May 22	Zelle money sent to MANDIAYE NDIAYE	Debit	- \$20.00	\$1,332.49
May 22	Debit Card Purchase - HARBOR NYC NEW YORK NY	Debit	- \$18.61	\$1,313.88
May 23	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,310.88
May 23	Digital Card Purchase - WESTSIDE MARKET 2840 NEW YORK NY	Debit	- \$6.99	\$1,303.89
May 23	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,300.89
May 23	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,297.89

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
May 24	Digital Card Purchase - 7 ELEVEN 35472 NEW YORK NY	Debit	- \$3.49	\$1,294.40
May 24	Digital Card Purchase - 7 ELEVEN 35472 NEW YORK NY	Debit	- \$4.86	\$1,289.54
May 24	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,286.54
May 24	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,283.54
May 24	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- \$3.00	\$1,280.54
May 24	Digital Card Purchase - MORTON WILLIAMS NEW YORK NY	Debit	- \$3.26	\$1,277.28
May 24	Digital Card Purchase - MORTON WILLIAMS NEW YORK NY	Debit	- \$2.82	\$1,274.46
May 25	Digital Card Purchase - METRO WASHINGTON DC	Debit	- \$2.50	\$1,271.96
May 26	Deposit from VENMO CASHOUT	Credit	+ \$20.00	\$1,291.96
May 26	Digital Card Purchase - SQ VA 11 OXON HILL MD	Debit	- \$6.69	\$1,285.27
May 27	Withdrawal from VANGUARD BUY INVESTMENT	Debit	- \$1,000.00	\$285.27
May 28	Deposit from ROBINHOOD Funds	Credit	+ \$1,004.55	\$1,289.82
May 28	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	Debit	- \$5.18	\$1,284.64
May 28	Digital Card Purchase - AMC 0366 TYSONS CORNER MC LEAN VA	Debit	- \$16.00	\$1,268.64
May 28	Deposit from FID BKG SVC LLC MONEYLINE Z27722471 ENASN	Credit	+ \$668.86	\$1,937.50
May 29	Digital Card Purchase - UNIQLO USA LLC UNIQLO MCCLEAN VA	Debit	- \$42.29	\$1,895.21
May 29	Debit Card Purchase - ANTHROPIC 4152360599 CA	Debit	- \$5.00	\$1,890.21
May 29	Debit Card Purchase - ANTHROPIC 4152360599 CA	Debit	- \$5.00	\$1,885.21
May 29	Debit Card Purchase - CLAUDE AI SUBSCRIPTION 4152360599 CA	Debit	- \$20.00	\$1,865.21
May 31	Monthly Interest Paid	Credit	+ \$0.10	\$1,865.31
May 31	Closing Balance			\$1,865.31

Note: The last four digits of your external accounts may not match your actual account numbers. This is because some banks may issue a virtual or tokenized number for security. To learn more about tokenized account numbers, contact your external bank.

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

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

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

**FAX COVER SHEET**

To: chiziterem onyedeke**From:** Mendoza, Jonathan (COF)**Company:** capital one**Date:** 06/22/26 08:39:53 PM**Fax Number:** 8335111964**Pages (Including cover):** 2**Re:**

Notes:

***The information contained in the facsimile message is confidential information intended only for use to the individual or entity named above. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify me by telephone and return the original message to me at the above address via the U.S. Postal Service.

Date Sent: 06/22/26 08:39:53 PM

Number of Pages

including Coversheet: 2



June 23, 2026

Chiziterem Onyedeke
6702 Stoneybrooke Ln
Alexandria, VA, 22306

Dear Chiziterem,

Here's the account information you requested:

Deposit Account(s)							
Account Number	Account Open Date	Total Deposits for Last 12 Months	3 Month Average Balance	3 Month Lowest Balance	Available Balance as of June 23, 2026	Current Interest Rate	Account Owner(s)
36135222084	07/16/2021	\$52,837.65	\$1,364.39	\$139.09	\$10,127.92	0.1%	CHIZITEREM ONYEDEKE OLUCHI DOMINIC

If you have any questions, please give us a call at 1-888-464-0727, between 8 AM and 11 PM ET, 7 days a week.

Thanks.

For the year Jan. 1–Dec. 31, 2025, or other tax year beginning

, 2025, ending

, 20

See separate instructions.

☐ Filed pursuant to section 301.9100-2 ☐ Combat zone☐ Deceased

Spouse

Your first name and middle initial

CHIZIREREM P

Last name

ONYEDEKE

Your social security number

XXX-XX-6467

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.

6702 STONEYBROOKE LANE

Apt. no.

Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025. ☒

City, town, or post office. If you have a foreign address, also complete spaces below.

ALEXANDRIA

State

VA

ZIP code

22306-1338

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

☒ Single☐ Married filing jointly (even if only one had income)☐ Married filing separately (MFS). Enter spouse's SSN above and full name here: _____☐ Head of household (HOH)☐ Qualifying surviving spouse (QSS)

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 2025, 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

Dependents

(see instructions)

Dependent 1

Dependent 2

Dependent 3

Dependent 4

If more than four dependents, see instructions and check here ☐

(1) First name

(2) Last name

(3) SSN

(4) Relationship

(5) Check if lived with you more than half of 2025 ☐(a) ☐ Yes(b) ☐ And in the U.S.(a) ☐ Yes(b) ☐ And in the U.S.(a) ☐ Yes(b) ☐ And in the U.S.(a) ☐ Yes(b) ☐ And in the U.S.

(6) Check if

☐ Full-time student☐ Permanently and totally disabled☐ Full-time student☐ Permanently and totally disabled☐ Full-time student☐ Permanently and totally disabled☐ Full-time student☐ Permanently and totally disabled

(7) Credits

☐ Child tax credit☐ Credit for other dependents☐ Child tax credit☐ Credit for other dependents☐ Child tax credit☐ Credit for other dependents☐ Child tax credit☐ Credit for other dependents☐ Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.

Income

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

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

b Household employee wages not reported on Form(s) W-2

c Tip income not reported on line 1a (see instructions)

d Medicaid waiver payments not reported on Form(s) W-2 (see instructions)

e Taxable dependent care benefits from Form 2441, line 26

f Employer-provided adoption benefits from Form 8839, line 31

g Wages from Form 8919, line 6

h Other earned income (see instructions). Enter type and amount: _____

i Nontaxable combat pay election (see instructions)

1i

z Add lines 1a through 1h

2a Tax-exempt interest

2a

3a Qualified dividends

3a

c Check if your child's dividends are included in ☐ Line 3a

4a IRA distributions

4a

c Check if (see instructions) ☐ Rollover

5a Pensions and annuities

5a

c Check if (see instructions) ☐ Rollover

6a Social security benefits

6a

c If you elect to use the lump-sum election method, check here (see instructions) ☐d If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here ☐

7a Capital gain or (loss). Attach Schedule D if required

b Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)

8 Additional income from Schedule 1, line 10

9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your **total income**

10 Adjustments to income from Schedule 1, line 26

11a Subtract line 10 from line 9. This is your **adjusted gross income**

1a 37333

1b

1c

1d

1e

1f

1g

1h

1z 37333

b Taxable interest

b Ordinary dividends

2 ☐ Line 3b

b Taxable amount

2 ☐ QCD 3 ☐

b Taxable amount

2 ☐ PSO 3 ☐

b Taxable amount

2b

3b

4b

5b

6b

7a

8

9 37333

10

11a 37333

