Rental Application for **4560 BWY Partners, LLC**

APPLICATION FOR RENTAL

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX
Atabalova	Dunya		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	7/23/1999	(347) 463-2266 - Mobile

EMAIL	ARE YOU A SERVICE MEMBER?
dunyaat@icloud.com	NO

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
401 West 130th Street	New York	NY	10027

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
8/23/2020	current	$1,800.00 / Mo.

REASON FOR LEAVING

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Crew Member	Trader Joe’s

SUPERVISOR	SUPERVISOR PHONE	SUPERVISOR EMAIL
Sheperd Lee	(646) 337-1986	captain576@traderjoes.com

SALARY	START DATE
$18,515.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
123 West 125th St	New York	NY	10027

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.
2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.
3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.
4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

ACKNOWLEDGEMENTS

☒ I have been provided with the Fair Chance Act disclosure, pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq.

EQUAL HOUSING OPPORTUNITY

APPLICATION CONSENT

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 **4560 BWY Partners, LLC** 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 **4560 BWY Partners, LLC** 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 **4560 BWY Partners, LLC**, 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 **4560 BWY Partners, LLC** 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 **4560 BWY Partners, LLC**, 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)

Signed by Dunya Atabalova
Tue Jun 23 2026 06:34:40 PM EDT
Key: 1C734B6E; IP Address: 23.205.103.139

Dunya Atabalova *(Applicant)* *Date*

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 Dunya Atabalova

The property's screening criteria result

	MAYBE	This application does not meet all of your property's screening criteria. You may consider approving this application with an additional security deposit or a guarantor. On-Site makes no independent assessment of an applicant's qualifications.

Score for Dunya Atabalova: 492

	Importance	Result
AI Score	Pass/Conditional	
Total annual income to rent ratio exceeds 40.0	Pass/Conditional	
May have been through a bankruptcy	Pass/Fail	
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.

Lease Notebook

Date	User	Note
6/23/2026		Identity Verification Submitted for Cade McKinley Campbell
6/23/2026		Identity Verification Passed for Cade McKinley Campbell
6/23/2026		The Class Action Waiver and Arbitration Agreement consent for Cade McKinley Campbell (cademcampbell@gmail.com) has been received.
6/23/2026		Cade McKinley Campbell has finished signing Online Application Form.
6/23/2026		Application fees for Cade McKinley Campbell in the amount of $20.00 were authorized by credit card.

6/24/2026		Application fees for Cade McKinley Campbell and Dunya Atabalova in the amount of $40.00 were paid by credit card.

Credit Quick Summary	
Total annual income (reported by Applicant)	$18,515.00
Total combined annual income to rent ratio	40.15 (based on rent of $3,325.00)
Total number of accounts	15
Accounts with no late payments	2 (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	13 (0 unpaid past due)
Total outstanding balance	$46,993.00 ($0.00 past due)
Outstanding revolving debt	$8,255.00 (12% of limit) ($0.00 past due)
Outstanding loan balance	$38,738.00 ($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:	Dunya Atabalova	DUNYA ATABALOVA
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1999	7/**/1999

Addresses	From Application	From Equifax
	401 West 130th Street New York, NY 10027 - US	401 W 130TH ST. 1010C NEW YORK, NY 10027 (Applicant) Reported 6/2026 3611 CLARENDON RD. BROOKLYN, NY 11203 (Applicant) Reported 11/2021 1081 SCHENECTADY AVE. BROOKLYN, NY 11203 (Applicant) Reported 10/2018

Employment	From Application	From Equifax
Applicant:	Crew Member Trader Joe’s $18,515.00/Yr. Total annual Income: $18,515.00	

Restricted Person Search		
Requested For Dunya Atabalova	**Requested** 6/24/2026	**Returned** 6/24/2026
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	492	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	474	The date that you opened your oldest account is too recent Too many installment accounts with a delinquent or derogatory payment status The balances on your accounts are too high compared to loan amounts You have either very few loans or too many loans with recent delinquencies

Description
This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER CARD (Applicant)	3/2018	5/2026	3	2	1		$8,255.00

Monthly Payment	High Credit	Type	Comments
$242.00	$8,255.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/26		4/26		2/26		12/25		10/25		8/25		6/25		4/25		2/25		12/24		10/24		8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2020	4/2026	0	0	1		$5,915.00

Monthly Payment	High Credit	Type	Comments
	$5,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2023	4/2026	0	0	1		$5,625.00

Monthly Payment	High Credit	Type	Comments
	$5,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	12/2022	4/2026	0	0	1		$5,117.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	12/2022	4/2026	0	0	1		$4,594.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	3/2019	4/2026	0	0	1		$3,563.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2020	4/2026	0	0	1		$3,540.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	4/2019	4/2026	0	0	1		$3,097.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,610.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	1/2019	4/2026	0	0	1		$2,711.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,584.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2023	4/2026	0	0	1		$2,287.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,008.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2019	4/2026	0	0	1		$1,044.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	2/2019	4/2026	0	0	1		$961.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$916.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	2/2019	4/2026	0	0	1		$284.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$239.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NELNET LOAN SERVICIN (Applicant)	1/2019	11/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$23,849.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PAYPAL CREDIT (Applicant)	11/2018	5/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$809.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19	

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

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

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

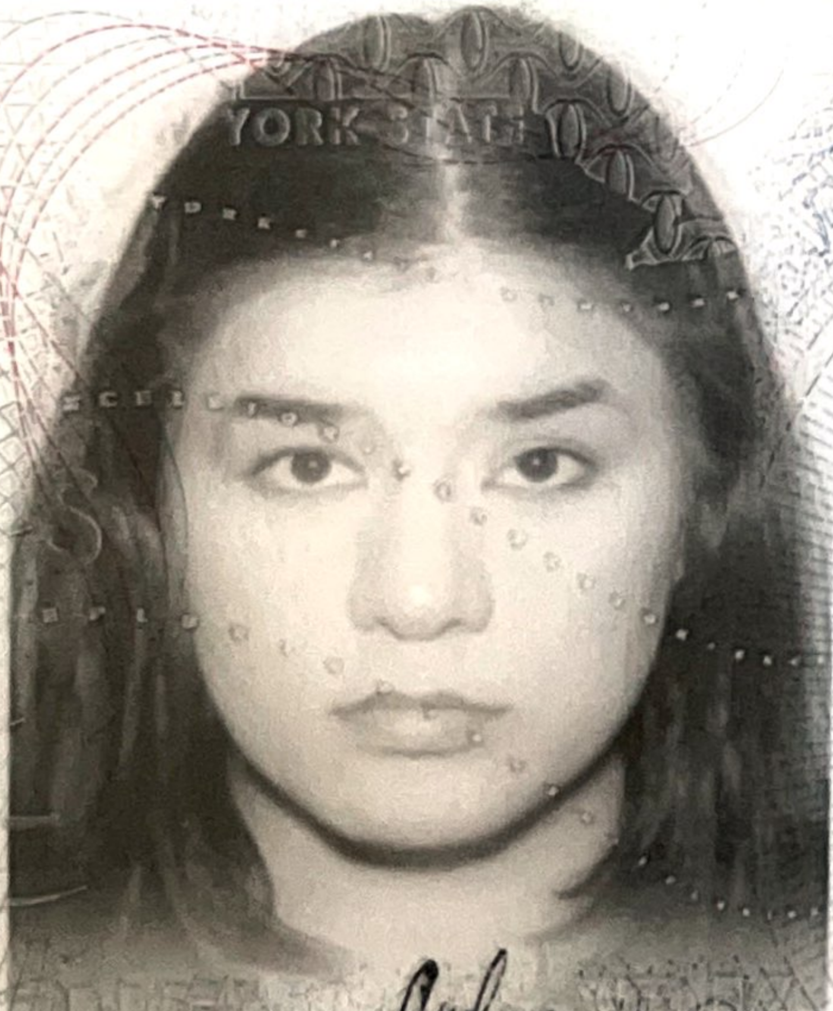
If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.

Mark JF Schroeder
Commissioner of Motor Vehicles

NEW YORK STATE USA

IDENTIFICATION CARD



ID 297 151 195

Class ID

ATABALOVA
DUNYA

501 BRIGHTWATER 208
BROOKLYN, NY 11235

DOB 07/23/1999

Issued 03/08/2022

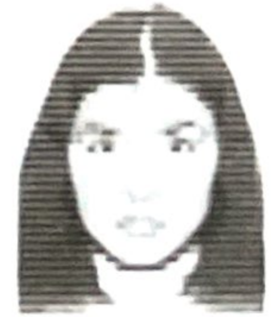
Expires 07/23/2027

E NONE

R NONE

Sex F Height 5'-02" Eyes BRO

Organ Donor



DUNYA ATABALOVA

JUL 99

EXCELSIOR
E PLURIBUS UNUM

Doc# KZ7B6LVN37

dmv.ny.gov

[redacted]UL 23[redacted]

I hereby make an anatomical gift V3.0

SIGNATURE

ENTER ADDRESS CHANGE

(You must notify DMV within 10 days)

[redacted]UNYA ATABALONA

01223 000016027 51

Enrollment Verification Print

×

Print

Hunter College
695 Park Avenue
New York, NY 10065-5024
United States

United States

Enrollment Verification as of Jun 23, 2026

Dunya Atabalova

ID Nbr: 23814253
SSN: XXX-XX-3146

Current Program of Study

Career	**Academic Program**			**Exp Comp Dt**
Graduate	Master of Science in Education			
Academic Plan	**Degree**	**Declare Dt**	**Sub-Plan**	
Mental Health Counseling MSED	MSED	04/03/2026		

Enrollment History

Term	**Career**	**Begin Date**	**End Date**	**Units**	**Status**
2026 Summer Term	GRAD	05/28/2026	08/19/2026		No Units
2026 Fall Term	GRAD	08/28/2026	12/21/2026	15.00	Full-Time

Trader Joe's Company

P.O. BOX 5049 800 SOUTH
SHAMROCK AVE. MONROVIA,
CA 91016-6346 (626) 599-3700

6/23/2026

To Whom It May Concern:
Please accept this letter as verification that the individual listed below is currently employed with Trader Joe's.

Dunya | Atabalova

Location

576 Harlem, NY STORE

Job Assignment

Crew

Date Employment Began

8/9/2025

Rate of Pay

19.75

Sincerely, Human Resources Team

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

000
CITIBANK, N. A.
Account
6793445612

Statement Period
May 22 - Jun 21, 2026

DUNYA ATABALOVA
501 BRIGHTWATER CT APT 208
BROOKLYN NY 11235-7123

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF JUNE 21, 2026

Relationship Summary:	
Checking	**$810.06**
Savings	-----
Investments (not FDIC Insured)	-----
Loans	-----

Effective August 1, 2026, the Online Outgoing Wire Transfer-Domestic fee will increase to $30.00 as a standard fee and $25.00 for Citi Priority. The Online Outgoing Wire Transfer-International fee will increase to $40.00 for standard and $35.00 for Citi Priority.

Effective April 20, 2026, No Penalty and Step Up CDs will automatically renew into the same product type, keeping their existing features, and other CD types will be permitted to convert to a No Penalty or Step Up CD at renewal. If interest is set to pay to a closed Citi account, it will be added to your CD balance. If your CD is closed, interest will be deposited into another Citi deposit account you hold or sent to you by check if you have no other Citi deposit accounts.

Your Citibank Statement

Calendar Month [1]	Combined Average Monthly Balance Range [2]	Relationship Tier [3]
March 2026	$0 - $14,999	None
April 2026	$0 - $14,999	None
May 2026	$0 - $14,999	None

Account Fees and Charges [4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	6793445612	None	None	N/A	No Fee - Qualifying Activity Met
Total		None	None		

Fees. When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

CHECKING ACTIVITY

Regular Checking

6793445612

Beginning Balance: $932.40
Ending Balance: $810.06

Date	Description	Amount Subtracted	Amount Added	Balance
05/22	Fee for Non-Citibank ATM use	7.50		
05/22	ACH Electronic Debit DISCOVER E-PAYMENT 2870	213.00		
05/22	Debit Card Purchase 05/20 05:57p #0300 SPOTIFY 8777781161 NY 26141 Phones, Cable & Utilities	12.99		698.91
05/26	Debit Card Purchase Return 05/21 #0300 DUNKIN #362916 CHICAGO IL 26142 Restaurant/Bar		4.47	
05/26	Zelle Credit PAY ID:CTI7ALmVXl3Q ORG ID:CTI NAME:GUVANCH GYLY		200.00	
05/26	Mobile Purchase Sign Based 05/22 01:13a #0300 D2253 APPLE.COM/BILL CUPERTINO CA 26142	2.99		
05/26	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	4.54		
05/26	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	5.58		
05/26	Mobile Purchase Sign Based 05/21 02:51p #0300 D2253 DUNKIN #362916 CHICAGO IL 26142 Restaurant/Bar	20.19		
05/26	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	22.14		
05/26	Mobile Purchase Sign Based 05/21 12:43p #0300 Etsy.com*Multiple Shop BROOKLYN NY 26142 Specialty Retail stores	54.70		
05/26	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	94.82		698.42
05/27	Transfer to Checking 01:56p #0300 ONLINE Reference # 000521	100.00		
05/27	Mobile Purchase Sign Based 05/23 #0300 D2253 CANTEEN HUNT VALLEY MD 26144 Restaurant/Bar	2.08		
05/27	Mobile Purchase Sign Based 05/23 02:02a #0300 D2253 CANTEEN HUNT VALLEY MD 26144 Restaurant/Bar	2.08		
05/27	Mobile Purchase Sign Based 05/24 02:24a #0300 D2253 CANTEEN HUNT VALLEY MD 26145 Restaurant/Bar	2.08		
05/27	Mobile Purchase Sign Based 05/23 #0300 D2253 CANTEEN HUNT VALLEY MD 26144 Restaurant/Bar	2.08		
05/27	Mobile Purchase Sign Based 05/22 07:16p #0300 D2253 CANTEEN HUNT VALLEY MD 26144 Restaurant/Bar	2.33		
05/27	Mobile Purchase Sign Based 05/24 02:24a #0300 D2253 CANTEEN HUNT VALLEY MD 26145 Restaurant/Bar	4.08		
05/27	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	6.38		
05/27	Mobile Purchase Sign Based 05/24 01:45p #0300 D2253 UBER *TRIP 8005928996 CA 26145 Misc Transportation	9.94		
05/27	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	11.74		
05/27	Mobile Purchase Sign Based 05/21 11:27p #0300 AMAZON RETA* PP8JC79O3 SEATTLE WA 26143 Retail stores	14.42		
05/27	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	14.77		
05/27	Mobile Purchase Sign Based 05/25 02:52p #0300 D2253 APPLE CASH SENT MONEY CUPERTINO CA 26146	15.00		
05/27	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	51.08		
05/27	Mobile Purchase Sign Based 05/21 11:18p #0300 AMAZON RETA* 5S2GY18U3 SEATTLE WA 26143 Retail stores	62.47		
05/27	Mobile Purchase Sign Based 05/21 06:23p #0300 D2253 UBER *TRIP 8005928996 CA 26143 Misc Transportation	69.43		328.46
05/28	Mobile Purchase Returns 05/26 #0300 AMAZON RETA* 5S2GY18U3 SEATTLE WA 26147 Retail stores		17.66	
05/28	Mobile Purchase Returns 05/27 #0300 AMAZON RETA* 5S2GY18U3 SEATTLE WA 26147 Retail stores		27.93	

CHECKING ACTIVITY
Continued

Date	Description	Amount Subtracted	Amount Added	Balance
05/28	Mobile Purchase Sign Based 05/26 02:43p #0300 D2253 MTA*NYCT PAYGO NEW YORK NY 26147 Misc Transportation	3.00		
05/28	Mobile Purchase Sign Based 05/26 01:36p #0300 D2253 MTA*NYCT PAYGO NEW YORK NY 26147 Misc Transportation	3.00		
05/28	Mobile Purchase Sign Based 05/25 03:21p #0300 LYFT *STANDARD 05-25 SAN FRANCISCO CA 26147 Misc Transportation	10.14		
05/28	Mobile Purchase Sign Based 05/26 01:32p #0300 AMAZON MARK* 4B6WN9EL3 SEATTLE WA 26147 Specialty Retail stores	51.62		306.29
05/29	Mobile Purchase Sign Based 05/27 06:05p #0300 D2253 CHIPOTLE MEX GR ONLINE NEWPORT BEACH CA 26148 Restaurant/Bar	13.45		
05/29	Mobile Purchase Sign Based 05/27 04:54p #0300 D2253 APPLE CASH SENT MONEY CUPERTINO CA 26148	70.00		222.84
06/01	ACH Electronic Credit VENMO CASHOUT		400.00	
06/01	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	5.74		
06/01	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	5.74		
06/01	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	10.81		
06/01	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	18.36		
06/01	Mobile Purchase Sign Based 05/27 10:51p #0300 AMAZON MARK* 0D8VW7233 SEATTLE WA 26149 Specialty Retail stores	26.99		555.20
06/02	Mobile Purchase Sign Based 05/30 10:49p #0300 D2253 CANTEEN HUNT VALLEY MD 26152 Restaurant/Bar	2.33		
06/02	Mobile Purchase Sign Based 05/31 05:49p #0300 D2253 CANTEEN HUNT VALLEY MD 26152 Restaurant/Bar	4.08		
06/02	Mobile Purchase Sign Based 05/29 03:05p #0300 D2253 CANTEEN HUNT VALLEY MD 26151 Restaurant/Bar	4.08		
06/02	Mobile Purchase Sign Based 05/31 11:45a #0300 D2253 UBER *TRIP 8005928996 CA 26152 Misc Transportation	7.41		
06/02	Mobile Purchase Sign Based 05/30 02:29p #0300 D2253 UBER *TRIP 8005928996 CA 26151 Misc Transportation	9.94		
06/02	Mobile Purchase Sign Based 05/31 02:36p #0300 D2253 UBER *TRIP 8005928996 CA 26152 Misc Transportation	10.95		
06/02	Mobile Purchase Sign Based 05/29 04:36p #0300 D2253 CVS/PHARMACY #10112 NEW YORK NY 26150 Food & Beverages	18.55		497.86
06/03	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	5.58		
06/03	Mobile Purchase PIN Based D2253 TARGET T-3337 New York NYUS07153	34.81		
06/03	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	77.47		380.00
06/04	ACH Electronic Credit Trader Joes East PAYROLL		291.34	
06/04	Mobile Purchase Sign Based 06/02 02:01p #0300 D2253 MINI FOREST HILLS NY 26154 Food & Beverages	2.86		
06/04	Mobile Purchase Sign Based 06/02 02:04p #0300 D2253 MTA*NYCT PAYGO NEW YORK NY 26154 Misc Transportation	3.00		
06/04	Mobile Purchase Sign Based 06/02 12:17p #0300 D2253 MTA*NYCT PAYGO NEW YORK NY 26154 Misc Transportation	3.00		
06/04	Mobile Purchase Sign Based 06/01 05:34p #0300 D2253 UBER *EATS 8005928996 CA 26154 Restaurant/Bar	14.99		
06/04	Mobile Purchase Sign Based 06/02 03:59p #0300 D2253 SQ *TRIFECTA HEALTH ME New York NY 26154 Medical Services	240.00		407.49
06/08	Zelle Credit PAY ID:CTIDh6gdivma ORG ID:CTI NAME:GUVANCH GYLY		240.00	
06/08	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	2.39		
06/08	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	5.34		

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
06/08	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	5.74		
06/08	Mobile Purchase Sign Based 06/03 10:04p #0300 D2253 UBER *TRIP 8005928996 CA 26156 Misc Transportation	6.93		
06/08	Mobile Purchase Sign Based 06/03 05:43p #0300 D2253 UBER *EATS 8005928996 CA 26156 Restaurant/Bar	14.99		
06/08	Mobile Purchase PIN Based D2253 TARGET T-3337 New York NYUS07153	18.00		
06/08	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	21.17		
06/08	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	40.11		532.82
06/09	Mobile Purchase Sign Based 06/07 05:22p #0300 D2253 MTA*NYCT PAYGO NEW YORK NY 26159 Misc Transportation	3.00		
06/09	Mobile Purchase Sign Based 06/07 02:48p #0300 D2253 MTA*NYCT PAYGO NEW YORK NY 26159 Misc Transportation	3.00		
06/09	Mobile Purchase Sign Based 06/07 03:33p #0300 D2253 SQ *TOMIZ @KINOKUNIYA New York NY 26159 Food & Beverages	12.12		
06/09	Mobile Purchase Sign Based 06/06 04:03p #0300 D2253 GREYHOUND Los Angeles CA 26159 Misc Transportation	47.17		
06/09	Mobile Purchase Sign Based 06/07 04:16p #0300 D2253 KINOKUNIYA USA NEW YOR NEW YORK NY 26159 Specialty Retail stores	69.02		
06/09	Mobile Purchase Sign Based 06/05 02:56p #0300 D2253 APPLE CASH SENT MONEY CUPERTINO CA 26157	100.00		298.51
06/10	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	3.19		
06/10	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	5.74		
06/10	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	41.93		
06/10	Mobile Purchase Sign Based 06/07 12:48a #0300 D2253 SEPHORA.COM SAN FRANCISCO CA 26160 Specialty Retail stores	42.46		205.19
06/11	Mobile Purchase PIN Based D2253 CVS/PHARMACY #10112 New York NYUS07159	36.33		168.86
06/12	Instant Payment Credit 20260612021000021P1BRJPC02100026324N VENMO		98.25	
06/12	DEBIT CARD TRANSFER CREDIT CASH APP*DUNYA A*CASH Oakland CAUS06265		176.49	
06/12	Mobile Purchase Sign Based 06/09 11:57p #0300 D2253 CANTEEN HUNT VALLEY MD 26162 Restaurant/Bar	2.33		
06/12	Mobile Purchase Sign Based 06/10 10:18p #0300 D2253 UBER *TRIP 8005928996 CA 26162 Misc Transportation	7.95		
06/12	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	22.61		410.71
06/15	Mobile Purchase Sign Based 06/11 01:42p #0300 D2253 UBER *TRIP 8005928996 CA 26163 Misc Transportation	9.94		
06/15	Mobile Purchase Sign Based 06/10 05:01p #0300 D2253 UBER *EATS 8005928996 CA 26163 Restaurant/Bar	14.99		385.78
06/16	Mobile Purchase Sign Based 06/13 #0300 D2253 CANTEEN HUNT VALLEY MD 26166 Restaurant/Bar	2.08		
06/16	Mobile Purchase Sign Based 06/13 #0300 D2253 CANTEEN HUNT VALLEY MD 26166 Restaurant/Bar	2.08		
06/16	Mobile Purchase Sign Based 06/13 01:44a #0300 D2253 CANTEEN HUNT VALLEY MD 26166 Restaurant/Bar	2.08		
06/16	Mobile Purchase Sign Based 06/13 10:33p #0300 D2253 CANTEEN HUNT VALLEY MD 26166 Restaurant/Bar	2.08		
06/16	Mobile Purchase Sign Based 06/13 01:45a #0300 D2253 CANTEEN HUNT VALLEY MD 26166 Restaurant/Bar	2.33		
06/16	Mobile Purchase Sign Based 06/14 07:44a #0300 D2253 CANTEEN HUNT VALLEY MD 26166 Restaurant/Bar	3.58		

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
06/16	Mobile Purchase Sign Based 06/14 08:23a #0300 D2253 LGA DUNKIN POST SEC 11 FLUSHING NY 26166 Restaurant/Bar	12.73		
06/16	Mobile Purchase Sign Based 06/12 02:59p #0300 D2253 FEDEX OFFICE 1740 JREK NEW YORK NY 26164 Misc Business Services	19.55		
06/16	Mobile Purchase PIN Based D2253 TRADER JOE S #703 CHICAGO ILUS07154	24.07		
06/16	Mobile Purchase Sign Based 06/14 12:54p #0300 D2253 UBER *TRIP 8005928996 CA 26166 Misc Transportation	43.94		
06/16	Debit Card Purchase 06/12 03:35p #0300 UNITED 01647046045551 HOUSTON TX 26165 Airlines & Airports	51.59		
06/16	Mobile Purchase Sign Based 06/14 07:41a #0300 D2253 UBER *TRIP 8005928996 CA 26166 Misc Transportation	58.37		161.30
06/17	Instant Payment Credit 20260617021000021P1BRJPC06550022287N VENMO		196.50	
06/17	ACH Electronic Debit AFFIRM.COM PAYME AFFIRM.COM ST-Q1X4C6P1G9U3	64.21		293.59
06/18	ACH Electronic Credit Trader Joes East PAYROLL		565.04	
06/18	Mobile Purchase Sign Based 06/16 08:53p #0300 OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA 26168 Specialty Retail stores	8.71		
06/18	Mobile Purchase Sign Based 06/16 03:20p #0300 D2253 TST* STAN S DONUTS - C CHICAGO IL 26168 Restaurant/Bar	12.30		
06/18	Mobile Purchase Sign Based 06/16 03:36p #0300 D2253 SMOG SMOKE SHOP CHICAGO IL 26168 Specialty Retail stores	27.56		810.06
	Total Subtracted/Added	**2,340.02**	**2,217.68**	

All transaction times and dates reflected are based on Eastern Time.
Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

CUSTOMER SERVICE INFORMATION

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

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

Important Disclosures

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

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

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

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

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:

Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

When you initiate a payment by phone, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone. For additional information about cancelling an ACH payment, see your Client Manual Agreement for details.

IN CASE OF ERRORS

In Case of Errors or Questions About Your Electronic Fund Transfers:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Citibank is an Equal Housing Lender.

EQUAL HOUSING LENDER

1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB .

   Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

   You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

   Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

   Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.

   Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. . As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.

3. **CAMB Balance Range Chart**

	Citi Priority	**Citigold**	**Citigold Private Client**
To attain Relationship Tier	$30,000-199,999.99	$200,000-999,999.99	$1,000,000 or more
To remain in Relationship Tier	$30,000-199,999.99	$180,000-999,999.99	$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

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

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

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

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

000
CITIBANK, N. A.
Account
6793445612

Statement Period
Apr 22 - May 21, 2026

DUNYA ATABALOVA
501 BRIGHTWATER CT APT 208
BROOKLYN NY 11235-7123

YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF MAY 21, 2026

Relationship Summary:

Checking	**$932.40**
Savings	-----
Investments (not FDIC Insured)	-----
Loans	-----

Savings rate comparisons are based on the FDIC National Deposit Rates.

Your Citibank Statement

Calendar Month[1]	Combined Average Monthly Balance Range[2]	Relationship Tier[3]
February 2026	$0 - $14,999	None
March 2026	$0 - $14,999	None
April 2026	$0 - $14,999	None

Account Fees and Charges[4]

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	6793445612	None	$7.50	N/A	No Fee - Qualifying Activity Met
Total		None	$7.50		

Fees. When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.

CHECKING ACTIVITY

Regular Checking

6793445612

Beginning Balance:	$191.76
Ending Balance:	$932.40

CHECKING ACTIVITY Continued

Date	Description	Amount Subtracted	Amount Added	Balance
04/22	ACH Electronic Credit IRS TREAS 310 TAX REF		377.00	
04/22	Fee for Non-Citibank ATM use	5.00		
04/22	Mobile Purchase Sign Based 04/19 #0300 D2253 CANTEEN HUNT VALLEY MD 26111 Restaurant/Bar	2.33		
04/22	Mobile Purchase Sign Based 04/19 12:03a #0300 D2253 CANTEEN HUNT VALLEY MD 26111 Restaurant/Bar	2.33		
04/22	Debit Card Purchase 04/20 05:57p #0300 SPOTIFY 8777781161 NY 26111 Phones, Cable & Utilities	12.99		
04/22	Mobile Purchase Sign Based 04/20 12:04a #0300 D2253 UBER *TRIP 8005928996 CA 26111 Misc Transportation	34.93		
04/22	Debit Card Purchase 04/19 01:23p #0300 SPIRIT A48704627586920 MIRAMAR FL 26111 Airlines & Airports	40.00		
04/22	Mobile Purchase Sign Based 04/19 05:02p #0300 LYFT *AIRPORT 04-19 SAN FRANCISCO CA 26111 Misc Transportation	49.93		421.25
04/23	Instant Payment Credit 20260423021000021P1BRJPC09790010060N VENMO		58.95	
04/23	ACH Electronic Credit Trader Joes East PAYROLL		622.54	
04/23	Mobile Purchase Sign Based 04/22 01:13a #0300 D2253 APPLE.COM/BILL CUPERTINO CA 26112	2.99		1,099.75
04/24	ACH Electronic Credit NY STATE NYSTTAXRFD		288.00	1,387.75
04/27	ACH Electronic Credit VENMO CASHOUT		300.00	
04/27	Mobile Purchase Sign Based 04/23 03:55p #0300 D2253 HUDSONNEWS ST866 DES PLAINES IL 26114 Specialty Retail stores	5.61		1,682.14
04/28	Mobile Purchase Sign Based 04/24 07:30p #0300 D2253 CANTEEN HUNT VALLEY MD 26116 Restaurant/Bar	2.33		
04/28	Mobile Purchase Sign Based 04/24 03:03a #0300 AMAZON RETA* BJ6GH2GB2 SEATTLE WA 26115 Retail stores	2.56		
04/28	Mobile Purchase Sign Based 04/23 03:52p #0300 D2253 365 VEND TROY MI 26115 Restaurant/Bar	5.60		
04/28	Mobile Purchase Sign Based 04/23 02:18p #0300 D2253 SUBWAY DBE ORD CHICAGO IL 26115 Restaurant/Bar	9.49		
04/28	Mobile Purchase Sign Based 04/24 03:21a #0300 AMAZON MARK* BJ42T1GC2 SEATTLE WA 26115 Specialty Retail stores	10.88		
04/28	Mobile Purchase Sign Based 04/24 07:23p #0300 D2253 APPLE CASH SENT MONEY CUPERTINO CA 26115	20.00		
04/28	Mobile Purchase Sign Based 04/24 12:40p #0300 D2253 APPLE CASH SENT MONEY CUPERTINO CA 26115	30.00		
04/28	Debit Card Purchase 04/23 01:59a #0300 SPIRIT A48704630152400 MIRAMAR FL 26115 Airlines & Airports	35.00		
04/28	Debit Card Purchase 04/26 #0300 AMAZON GROCE*BS6M52BD1 SEATTLE WA 26117 Food & Beverages	46.17		
04/28	Cash Withdrawal 05:18p #0300 Non Citi ATM EFT New York NYUS051	48.50		
04/28	Debit Card Purchase 04/23 06:26p #0300 LYFT *AIRPORT 04-23 SAN FRANCISCO CA 26115 Misc Transportation	60.93		1,410.68
04/29	Zelle Credit PAY ID:BACndbyuosc6 ORG ID:BAC NAME:VAG LOGISTIC		200.00	
04/29	Mobile Purchase Sign Based 04/27 03:15p #0300 Amazon Tips*BJ7QL5IE2 SEATTLE WA 26118 Specialty Retail stores	8.00		
04/29	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	19.08		1,583.60
04/30	Transfer to Checking 01:52p #0300 ONLINE Reference # 007799	100.00		
04/30	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	0.23		
04/30	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	2.39		
04/30	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	3.34		
04/30	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	11.17		
04/30	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	47.52		

CHECKING ACTIVITY Continued

Date	Description	Amount Subtracted	Amount Added	Balance
04/30	Mobile Purchase Sign Based 04/28 05:10p #0300 D2253 CVS/PHARMACY #10112 NEW YORK NY 26119 Food & Beverages	55.38		1,363.57
05/01	ACH Electronic Debit CAPITAL ONE TRANSFER RT0C591A5DD82FA	300.00		
05/01	ACH Electronic Debit DISCOVER E-PAYMENT 2870	300.00		
05/01	Mobile Purchase Sign Based 04/29 03:09p #0300 D2253 UBER *TRIP 8005928996 CA 26120 Misc Transportation	12.95		750.62
05/04	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	2.39		
05/04	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	3.18		
05/04	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	3.19		
05/04	Mobile Purchase Sign Based 04/30 01:44p #0300 D2253 UBER *TRIP 8005928996 CA 26121 Misc Transportation	11.95		
05/04	Mobile Purchase Sign Based 04/30 05:44p #0300 D2253 CHIPOTLE MEX GR ONLINE NEWPORT BEACH CA 26121 Restaurant/Bar	13.45		
05/04	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	30.62		685.84
05/05	Mobile Purchase Sign Based 05/01 03:58p #0300 D2253 MTA*NYCT PAYGO NEW YORK NY 26122 Misc Transportation	3.00		
05/05	Mobile Purchase Sign Based 04/30 10:02p #0300 LYFT *STANDARD 04-30 SAN FRANCISCO CA 26122 Misc Transportation	9.29		
05/05	Cash Withdrawal 06:47p #0300 Non Citi ATM EFT New York NYUS051	68.50		
05/05	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	82.15		522.90
05/06	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	6.81		
05/06	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	13.05		503.04
05/07	ACH Electronic Credit Trader Joes East PAYROLL		230.23	
05/07	ACH Electronic Credit VENMO CASHOUT		1,050.00	
05/07	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	1.78		
05/07	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	43.98		
05/07	Mobile Purchase Sign Based 05/05 11:58a #0300 D2253 SQ *TRIFECTA HEALTH ME New York NY 26126 Medical Services	240.00		1,497.51
05/08	Mobile Purchase Sign Based 05/05 07:20p #0300 LYFT *STANDARD 05-05 SAN FRANCISCO CA 26127 Misc Transportation	10.17		
05/08	Mobile Purchase Sign Based 05/06 01:43p #0300 D2253 UBER *TRIP 8005928996 CA 26127 Misc Transportation	10.93		
05/08	Mobile Purchase Sign Based 05/06 06:02p #0300 D2253 CHIPOTLE MEX GR ONLINE NEWPORT BEACH CA 26127 Restaurant/Bar	13.45		1,462.96
05/11	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	2.17		
05/11	Mobile Purchase Sign Based 05/07 05:54p #0300 D2253 CHIPOTLE MEX GR ONLINE NEWPORT BEACH CA 26128 Restaurant/Bar	13.45		
05/11	Mobile Purchase Sign Based 05/06 10:07p #0300 LYFT *STANDARD 05-06 SAN FRANCISCO CA 26128 Misc Transportation	13.92		
05/11	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	21.09		
05/11	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	33.30		
05/11	Mobile Purchase PIN Based D2253 CVS/PHARMACY #10112 New York NYUS07159	36.33		1,342.70
05/12	ACH Electronic Debit CAPITAL ONE TRANSFER RT0661B94B438B7	500.00		
05/12	Mobile Purchase Sign Based 05/09 12:27p #0300 D2253 CANTEEN HUNT VALLEY MD 26131 Restaurant/Bar	4.08		
05/12	Mobile Purchase Sign Based 05/10 05:22p #0300 D2253 CVS/PHARMACY #10112 NEW YORK NY 26131 Food & Beverages	16.19		
05/12	Mobile Purchase Sign Based 05/10 04:14a #0300 AMAZON MARK* BF6A23FG1 SEATTLE WA 26131 Specialty Retail stores	17.75		

CHECKING ACTIVITY Continued

Date	Description	Amount Subtracted	Amount Added	Balance
05/12	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	85.89		
05/12	Mobile Purchase Sign Based 05/10 03:48p #0300 D2253 T-MOBILE WEB PAYMENT BELLEVUE WA 26131 Phones, Cable & Utilities	95.00		623.79
05/13	Mobile Purchase Sign Based 05/11 06:04p #0300 D2253 CHIPOTLE MEX GR ONLINE NEWPORT BEACH CA 26132 Restaurant/Bar	13.45		610.34
05/14	Mobile Purchase Sign Based 05/12 01:52p #0300 D2253 MTA*NYCT PAYGO NEW YORK NY 26133 Misc Transportation	3.00		
05/14	Mobile Purchase Sign Based 05/11 10:18p #0300 LYFT *STANDARD 05-11 SAN FRANCISCO CA 26133 Misc Transportation	8.45		
05/14	Mobile Purchase Sign Based 05/12 04:05p #0300 D2253 FEDEX OFFICE 1740 JREK NEW YORK NY 26133 Misc Business Services	19.55		579.34
05/15	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	2.17		
05/15	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	2.95		
05/15	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	5.58		
05/15	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	6.14		
05/15	Cash Withdrawal 06:16p #0300 Non Citi ATM EFT New York NYUS051	18.50		
05/15	Mobile Purchase Sign Based 05/13 06:51p #0300 AMAZON MARK* BV7JD57F0 SEATTLE WA 26134 Specialty Retail stores	65.93		478.07
05/18	ACH Electronic Credit VENMO CASHOUT		100.00	
05/18	ACH Electronic Debit AFFIRM.COM PAYME AFFIRM.COM ST-I9N3K3L6I3N8	64.21		
05/18	Mobile Purchase Sign Based 05/13 05:34p #0300 D2253 CANTEEN HUNT VALLEY MD 26135 Restaurant/Bar	4.08		
05/18	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	4.54		
05/18	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	5.22		
05/18	Mobile Purchase Sign Based 05/14 02:20p #0300 D2253 CHIPOTLE MEX GR ONLINE NEWPORT BEACH CA 26135 Restaurant/Bar	13.45		
05/18	Mobile Purchase Sign Based 05/14 02:24p #0300 D2253 CHIPOTLE MEX GR ONLINE NEWPORT BEACH CA 26135 Restaurant/Bar	13.45		
05/18	Mobile Purchase Sign Based 05/14 10:08p #0300 AMAZON RETA* BF3823CN0 SEATTLE WA 26135 Retail stores	23.78		
05/18	Mobile Purchase PIN Based D2253 TRADER JOE S #576 HARLEM NYUS07154	25.57		
05/18	Mobile Purchase Sign Based 05/14 12:19p #0300 asos.com ATLANTA GA 26135 Specialty Retail stores	26.29		397.48
05/19	Mobile Purchase Sign Based 05/17 02:32p #0300 D2253 LGA THE LINE MARKET EAST ELMHURST NY 26138 Food & Beverages	14.22		
05/19	Mobile Purchase Sign Based 05/16 05:36p #0300 D2253 UBER *EATS 8005928996 CA 26138 Restaurant/Bar	22.98		
05/19	Mobile Purchase Sign Based 05/17 01:02p #0300 D2253 UBER *TRIP 8005928996 CA 26138 Misc Transportation	66.09		294.19
05/20	Mobile Purchase Sign Based 05/17 06:09p #0300 LYFT *AIRPORT 05-17 SAN FRANCISCO CA 26139 Misc Transportation	49.94		244.25
05/21	ACH Electronic Credit Trader Joes East PAYROLL		688.15	932.40
	Total Subtracted/Added	**3,174.23**	**3,914.87**	

All transaction times and dates reflected are based on Eastern Time.
Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

CUSTOMER SERVICE INFORMATION

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

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

Important Disclosures

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

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

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

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

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

FDIC Insurance:

Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

When you initiate a payment by phone, you authorize Citi to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicated on the phone. You may cancel a one-time payment by calling the number on your statement within the timeframe disclosed to you on the phone. For additional information about cancelling an ACH payment, see your Client Manual Agreement for details.

IN CASE OF ERRORS

In Case of Errors or Questions About Your Electronic Fund Transfers:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual Agreement for details.

Citibank is an Equal Housing Lender.

EQUAL HOUSING
LENDER

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   Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

   You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

   Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

   Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.

   Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. . As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.

3. **CAMB Balance Range Chart**

	Citi Priority	**Citigold**	**Citigold Private Client**
To attain Relationship Tier	$30,000-199,999.99	$200,000-999,999.99	$1,000,000 or more
To remain in Relationship Tier	$30,000-199,999.99	$180,000-999,999.99	$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

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

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

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

DUNYA ATABALOVA
401 W 130TH STREET
UNIT 1-0601-C
NEW YORK NY 10027

Thanks for saving with Capital One 360®

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

STATEMENT PERIOD
May 1 - May 31, 2026

$2,579.78 TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	May 1	May 31
360 Performance Savings...0583	$2,073.56	**$2,579.78**
All Accounts	$2,073.56	**$2,579.78**

Cashflow Summary

+ $6.22 INTEREST EARNED THIS PERIOD

360 Performance Savings - 7017780583

3.10%
ANNUAL PERCENTAGE YIELD (APY) EARNED

$22.19
YTD INTEREST AND BONUSES

31
DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
May 1	**Opening Balance**			**$2,073.56**
May 11	Preauthorized Deposit from CITIBANK NA checking account XXXXXX5612	Credit	+ $500.00	$2,573.56
May 31	Monthly Interest Paid	Credit	+ $6.22	$2,579.78
May 31	**Closing Balance**			**$2,579.78**

capitalone.com 1-888-464-0727 P.O. Box 85123, Richmond, VA 23285

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.

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2025

OMB No. 1545-0074 | IRS Use Only—Do not write or staple in this space.

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

☐ Other

Your first name and middle initial	Last name	Your social security number
DUNYA	ATABALOVA	156 33 3146
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
		848 19 4654

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
501 Brightwater Ct	208

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.	State	ZIP code
Brooklyn	NY	112357123

Foreign country name	Foreign province/state/county	Foreign postal code

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

Filing Status

Check only one box.

☐ Single
☐ Married filing jointly (even if only one had income)
☒ Married filing separately (MFS). Enter spouse's SSN above and full name here: Guvanch Gylyjov
☐ 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)

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

	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(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.

Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	18,515.
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 31	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions). Enter type and amount:	1h	0.
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	18,515.
2a	Tax-exempt interest 2a — b Taxable interest	2b	
3a	Qualified dividends 3a — b Ordinary dividends	3b	
c	Check if your child's dividends are included in 1 ☐ Line 3a 2 ☐ Line 3b		
4a	IRA distributions 4a — b Taxable amount	4b	
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ QCD 3 ☐		
5a	Pensions and annuities 5a — b Taxable amount	5b	
c	Check if (see instructions) 1 ☐ Rollover 2 ☐ PSO 3 ☐		
6a	Social security benefits 6a — b Taxable amount	6b	
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	7a	
b	Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)		
8	Additional income from Schedule 1, line 10	8	0.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your **total income**	9	18,515.
10	Adjustments to income from Schedule 1, line 26	10	
11a	Subtract line 10 from line 9. This is your **adjusted gross income**	11a	18,515.

Tax and Credits

> **Standard deduction for—**
> - Single or Married filing separately, $15,750
> - Married filing jointly or Qualifying surviving spouse, $31,500
> - Head of household, $23,625
> - If you checked a box on line 12a, 12b, 12c, or 12d, see inst.

11b	Amount from line 11a (adjusted gross income)	11b	18,515.
12a	Someone can claim ☐ You as a dependent ☐ Your spouse as a dependent		
b	☐ Spouse itemizes on a separate return **c** ☐ You were a dual-status alien		
d	**You:** ☐ Were born before January 2, 1961 ☐ Are blind		
	Spouse: ☐ Was born before January 2, 1961 ☐ Is blind		
e	**Standard deduction or itemized deductions** (from Schedule A)	12e	15,750.
13a	Qualified business income deduction from Form 8995 or Form 8995-A	13a	
b	Additional deductions from Schedule 1-A, line 38	13b	
14	Add lines 12e, 13a, and 13b	14	15,750.
15	Subtract line 14 from line 11b. If zero or less, enter -0-. This is your **taxable income**	15	2,765.
16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	276.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	276.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	276.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	0.
24	Add lines 22 and 23. This is your **total tax**	24	276.

Payments and Refundable Credits

> If you have a qualifying child, you may need to attach Sch. EIC.

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	653.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	653.
26	2025 estimated tax payments and amount applied from 2024 return			26	
	If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions):				
27a	Earned income credit (EIC)	27a			
b	Clergy filing Schedule SE (see instructions) ☐				
c	If you do not want to claim the EIC, check here ☐				
28	Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here ☐	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Refundable adoption credit from Form 8839, line 13	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27a, 28, 29, 30, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	653.

Refund

Direct deposit? See instructions.

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	377.
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐	35a	377.
b	Routing number 021000089 **c** Type: ☒ Checking ☐ Savings		
d	Account number 6793445612		
36	Amount of line 34 you want **applied to your 2026 estimated tax**	36	

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions	37	
38	Estimated tax penalty (see instructions)	38	

Third Party Designee

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

Designee's name | Phone no. | Personal identification number (PIN)

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Student	483521
Spouse's signature. If a joint return, both must sign.	**Date**	**Spouse's occupation**	**If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)**
Phone no. (347)463-2266	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
Firm's name Self-Prepared			Phone no.	
Firm's address			Firm's EIN	