27 Albany

APPLICATION FOR RENTAL

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

The undersigned hereby makes application to rent an Apartment at **27 Albany**.

APPLICANT INFORMATION

LAST NAME	**FIRST NAME**	**M.I.**	**SSN**	**DRIVER'S LICENSE #**
Oji	Giles	Amachukwu	***-**-****	
BIRTH DATE	**PHONE #1**	**ALTERNATE PHONE**	**EMAIL**	
5/21/2001	(301) 957-5814		giles.oji@gmail.com	

CURRENT ADDRESS

STREET ADDRESS			**CITY**	
972 Bushwick Ave Apt 8B			Brooklyn	
STATE	**ZIP**	**DATE IN**	**DATE OUT**	**MONTHLY RENT**
NY	11221	10/5/2025	current	$5,000.00 / Mo.
LANDLORD NAME			**LANDLORD PHONE**	
Rosanna Luciano			(718) 304-2914	

PREVIOUS ADDRESS

STREET ADDRESS			**CITY**	
10483 Graeloch Road			Laurel	
STATE	**ZIP**	**DATE IN**	**DATE OUT**	**MONTHLY RENT**
MD	20723	9/2/2004	10/4/2025	$0.00 / Mo.
LANDLORD NAME			**LANDLORD PHONE**	
Family			(301) 604-2270	

EMPLOYMENT & INCOME INFORMATION

OCCUPATION		**EMPLOYER/COMPANY**		**SALARY**
Technology Risk Consultant		Ernst & Young		$100,000.00/Yr.
SUPERVISOR		**SUPERVISOR PHONE**	**START DATE**	**END DATE**
Makeda Eyasu				current
EMPLOYER ADDRESS		**CITY**	**STATE**	**ZIP**
395 9th Ave		New York	NY	10001
OCCUPATION		**EMPLOYER/COMPANY**		**SALARY**
Music Manager				$20,000.00/Yr.
SUPERVISOR		**SUPERVISOR PHONE**	**START DATE**	**END DATE**
				current
EMPLOYER ADDRESS		**CITY**	**STATE**	**ZIP**
972 Bushwick Ave 8B		Brooklyn	NY	11221

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?

NO

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

NO

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

NO

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?	
Streeteasy.com	
UNIT APPLYING FOR:	**PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION**
301	I got promoted at work and my new compensation is being provided tomorrow. It will be higher than the amount I listed as my job income from Ernst & Young.

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **27 Albany** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **27 Albany** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **27 Albany**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **27 Albany** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **27 Albany**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

APPLICATION FOR GILES AMACHUKWU OJI SUBMITTED ONLINE on July 29, 2026

Signed by Giles Amachukwu Oji
Wed Jul 29 2026 02:48:40 PM EDT
Key: C5BF7426; IP Address: 10.33.14.4

Giles Amachukwu Oji *(Applicant)* *Date*

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

Application Fee for Giles Amachukwu Oji - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Giles Oji	XXXXXXXXXXXX4783	16815997	$20.70

This card has been authorized for the amount above and will be charged when the application is processed.

Commission On
Human Rights

NYC Fair Chance Housing Notice: Criminal Records

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

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

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

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

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

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

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

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

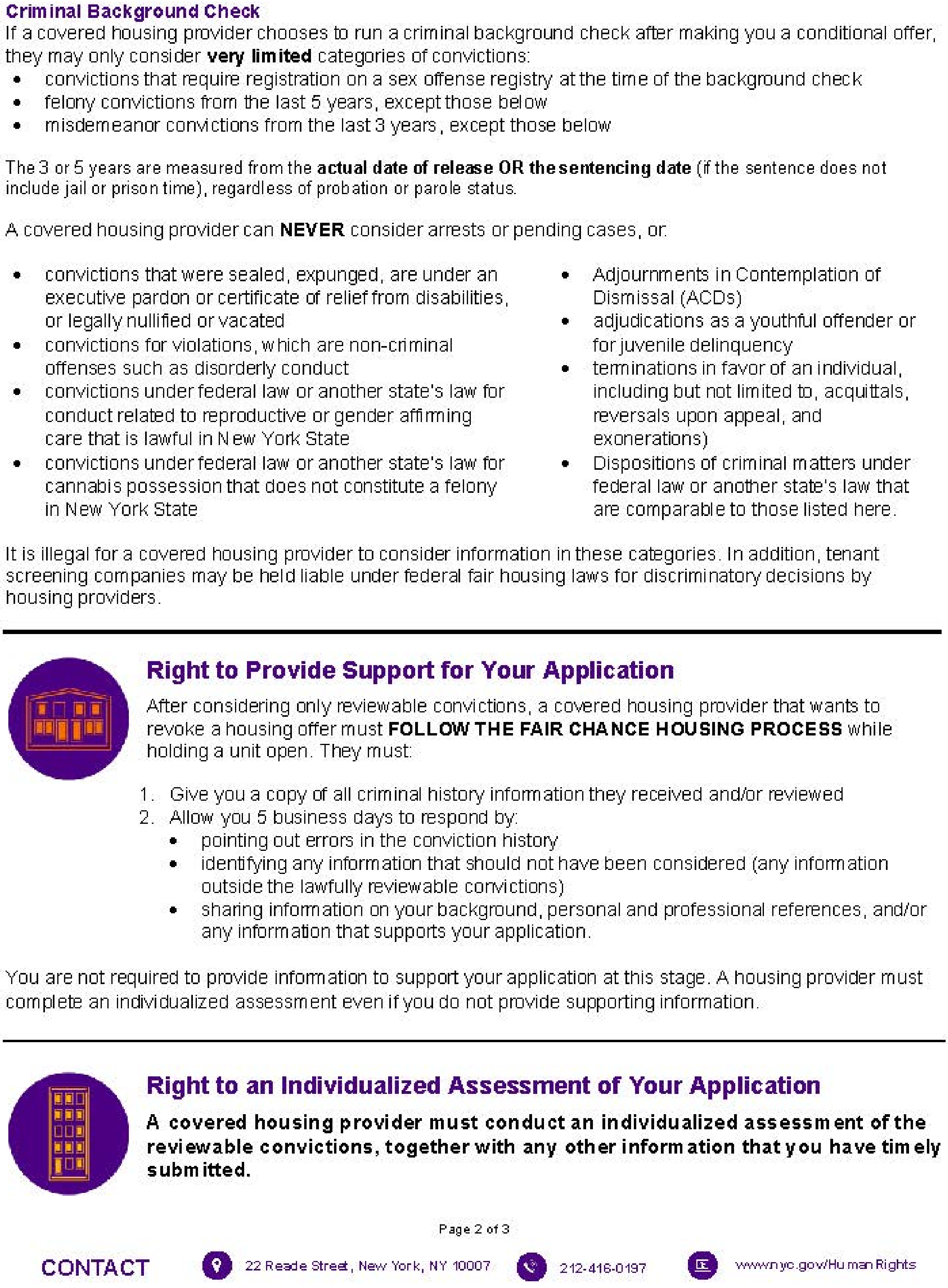
- Make you a conditional offer of housing AND
- Give you a copy of this notice explaining your rights

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

Conditional Offer of Housing

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

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



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

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

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

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

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

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

Right to Provide Support for Your Application

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

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

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

Right to an Individualized Assessment of Your Application

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

Page 2 of 3

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

<table>
<tr><th colspan="2">A covered housing provider CANNOT revoke a conditional offer of housing after running a criminal background check except in two limited circumstances:</th></tr>
<tr><td>After conducting an individualized assessment if they show in writing BOTH:
• a legitimate business interest AND
• how the legitimate business interest is linked to your individual history.</td><td>If they show <i>new information, unrelated to criminal history</i>, that impacts your qualifications for tenancy and that they did not know at the time of your conditional offer.</td></tr>
</table>

Legitimate Business Interest

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

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

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

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

Revoking a Conditional Offer of Housing

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

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

---

Exemptions for Housing Providers

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

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

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

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 Giles Amachukwu Oji

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

Score for Giles Amachukwu Oji: 823

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$120,000.00
Total combined annual income to rent ratio	70.2 (based on rent of $3,903.00)
Total number of accounts	18
Accounts with no late payments	18 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$30,174.00 ($0.00 past due)
Outstanding revolving debt	$4,798.00 (4% of limit) ($0.00 past due)
Outstanding loan balance	$25,376.00 ($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:	Giles Amachukwu Oji	GILES A. OJI
SSN:	***-**-****	***-**-****
Birth Date:	5/**/2001	5/**/2001

Addresses	From Application	From Equifax
	972 Bushwick Ave Apt 8B Brooklyn, NY 11221 - US	10483 GRAELOCH RD. LAUREL, MD 20723 (Applicant) Reported 7/2026 972 BUSHWICK AVE. 8B BROOKLYN, NY 11221 (Applicant) Reported 7/2026 8200 BOTELER LN. 246C COLLEGE PARK, MD 20740 (Applicant) Reported 7/2023

Employment	From Application	From Equifax
Applicant:	Technology Risk Consultant Ernst & Young $100,000.00/Yr. Music Manager $20,000.00/Yr. Total annual Income: $120,000.00	

Restricted Person Search		
Requested For Giles Amachukwu Oji	**Requested** 7/30/2026	**Returned** 7/30/2026
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	**Score**	**Score Factors**
RealPage AI Score (Applicant)	823	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)	773	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high

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**
DEPT OF ED (Applicant)	2/2024	5/2026					$25,376.00

Monthly Payment	**High Credit**	**Type**	**Comments**
$194.00	$31,455.00	INSTALLMENT	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**
CAPITAL ONE BANK USA (Applicant)	6/2024	6/2026					$2,213.00

Monthly Payment	**High Credit**	**Type**	**Comments**
$52.00	$2,931.00	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
7/ 26		5/ 26		3/ 26		1/ 26		11/ 25		9/ 25		7/ 25		5/ 25		3/ 25		1/ 25		11/ 24		9/ 24	

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
CAPITAL ONE BANK USA (Joint)	8/2025	6/2026					$1,250.00

Monthly Payment	**High Credit**	**Type**	**Comments**
$31.00	$1,976.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Rental Report for Giles Amachukwu Oji, 7/30/2026 for 301 at 27 Albany

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
APPLE CARD - GS BANK (Applicant)	4/2022	5/2026					$669.00

Monthly Payment	High Credit	Type	Comments
$66.00	$2,869.00	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
BANK OF AMERICA (Applicant)	8/2020	6/2026					$639.00

Monthly Payment	High Credit	Type	Comments
$35.00	$1,982.00	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
7/26		5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER CARD (Applicant)	6/2022	6/2026					$27.00

Monthly Payment	High Credit	Type	Comments
$27.00	$1,115.00	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
7/26		5/26		3/26		1/26		11/25		9/25		7/25		5/25		3/25		1/25		11/24		9/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN HONDA FINAN (Applicant)	10/2024	9/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$31,084.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2021	12/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$7,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2022	12/2023					$0.00

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2020	12/2023					$0.00

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2019	12/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$5,410.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
DEPT OF ED (Applicant)	9/2023	12/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,089.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
DEPT OF ED (Applicant)	8/2022	12/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
SYNCB/SYNC BANK LUXU (Applicant)	6/2025	10/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,543.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
CITIZENS ONE (Applicant)	3/2023	6/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$890.00	OVERDRAFTRESERVE	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0
3/ 24		1/ 24		11/ 23		9/ 23		7/ 23		5/ 23	

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
WELLS FARGO CARD SER (Applicant)	1/2025	11/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$829.00	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
7/ 26		5/ 26		3/ 26		1/ 26		11/ 25		9/ 25		7/ 25		5/ 25		3/ 25	

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
UPGRADE INC (Applicant)	7/2025	1/2026					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$786.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0
2/ 26		12/ 25		10/ 25		8/ 25

Account Name	**Opened**	**Last Active**	**30-59**	**60-89**	**90+**	**Past Due**	**Balance**
JPMCB CARD SERVICES (Applicant)	9/2025	6/2026					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$25.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0
7/ 26		5/ 26		3/ 26		1/ 26		11/ 25	

Previous Credit Inquiries

From Equifax

8/2025	CAPITAL ONE (Applicant)
10/2024	OURISMAN AUTOMOTIVE (Applicant)
10/2024	AMERICAN HONDA (Applicant)

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

    CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

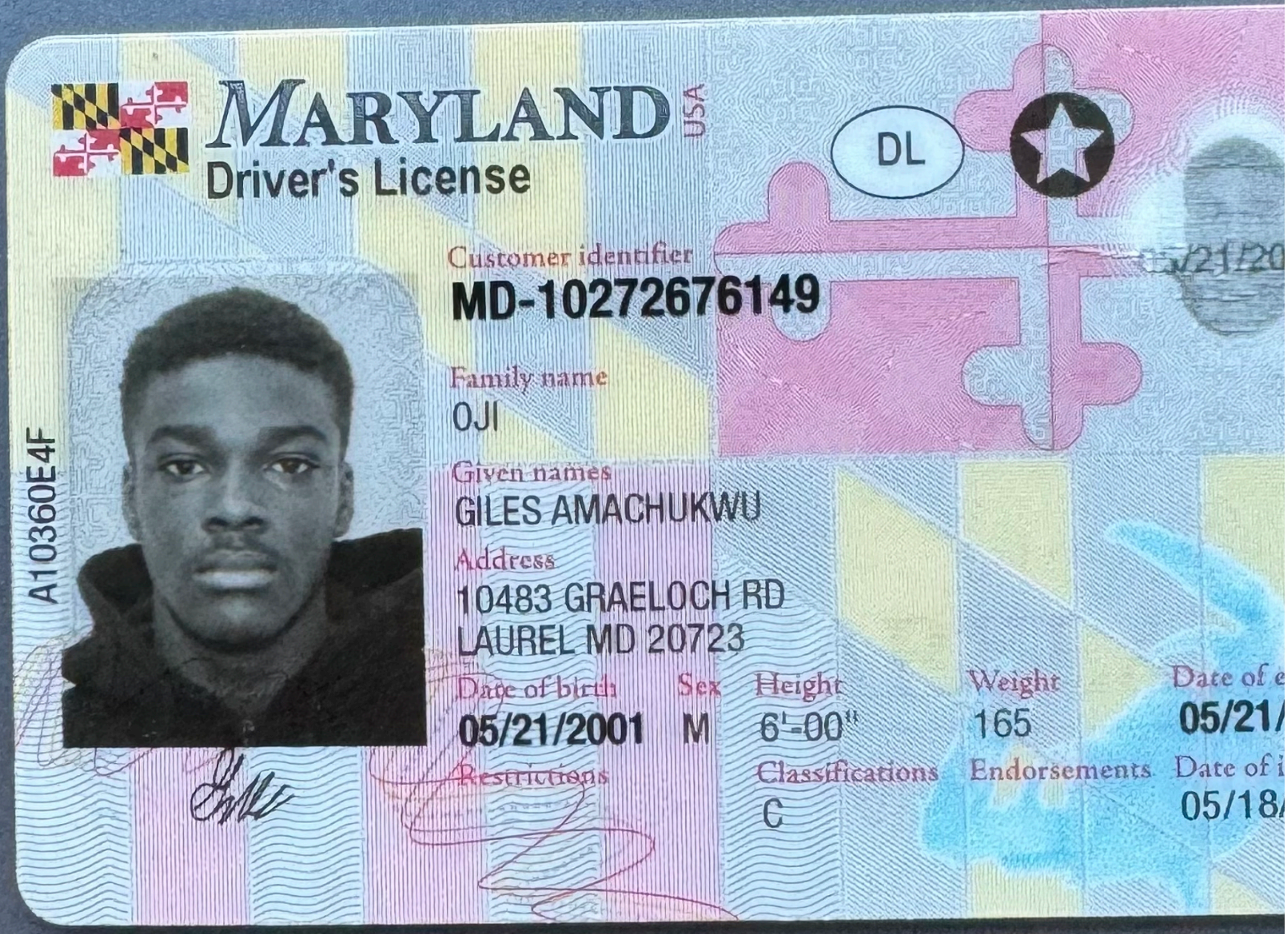
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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

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

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

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

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



MARYLAND USA

Driver's License

DL

05/21/20

A10360E4F

Customer identifier

MD-10272676149

Family name

OJI

Given names

GILES AMACHUKWU

Address

10483 GRAELOCH RD
LAUREL MD 20723

Date of birth	Sex	Height	Weight	Date of e
05/21/2001	M	6'-00"	165	**05/21/**

Restrictions	Classifications	Endorsements	Date of i
	C		05/18/

FY27 Compensation Statement

Giles Oji,

Thank you for your contributions in FY26. Your FY27 personal compensation appears on the right.

What's next:
- On August 1, promotions and salary increases go into effect.
- On August 21, salary increases and bonuses will appear in your paycheck, including BYB for August 2023 Bank Your Bonus participants.

Would you like a one-on-one compensation discussion? Select your preference by August 14.

✓ Yes - Please have my compensation communicator contact me.

⊘ No - A discussion is not necessary.

Visit Your Total Rewards summary (Zscaler required) to view bonuses and awards received in the past 12 months.

Attention: For Managers and above who are required to sign an Employment Agreement, base salary increases and/or promotion bonuses are contingent upon the timely execution of such agreement.

**Does not apply to new seniors who have elected to not receive their promotion bonus and instead converted their promotion bonus into a right to earn a banked bonus.

Salary Information	
Current Salary	$96,800.08
Salary Increase	$7,258.00
Salary Increase %	7.50%
New Salary (eff. 8/1/26)	$104,058.08

Bonus Information	
Promotion Bonus**	$5,000.00

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BofA REWARDS

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

GILES AMACHUKWU OJI
ADAUGO N OJI
10483 GRAELOCH RD
LAUREL, MD 20723-1116

Your Adv Plus Banking BofA Rewards Member

for June 17, 2026 to July 20, 2026

Account number: 4460 3940 7267

GILES AMACHUKWU OJI   ADAUGO N OJI

Account summary

Beginning balance on June 17, 2026	$978.59
Deposits and other additions	6,726.35
Withdrawals and other subtractions	-6,702.61
Checks	-0.00
Service fees	-0.00
Ending balance on July 20, 2026	**$1,002.33**

Better Money Habits®

What are your financial goals?

Better Money Habits® helps you make sense of your money and take charge of your financial life. You have the power to pursue your savings, credit and general money goals with education, tools — and confidence.

Scan this code to get started today at BetterMoneyHabits.com.

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Bank of America, N.A., Member FDIC. Equal Housing Lender ©2026 Bank of America Corporation. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

SSM-03-26-0342.B | 8814803

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

© 2026 Bank of America Corporation

Bank of America, N.A. Member FDIC and Equal Housing Lender

Deposits and other additions

Date	Description	Amount
06/26/26	Zelle payment from 211 LLC Conf# 99cmw78qb	250.00
07/02/26	Zelle payment from Giles Oji Conf# IAXXOQTDP	900.00
07/10/26	Zelle payment from Giles Oji Conf# JTYXKXTVF	1,100.00
07/14/26	Zelle payment from 211 LLC for "eu editor"; Conf# 99cpdlpn4	250.00
07/14/26	Zelle payment from Adwin Paul Conf# MSJ3QTBTM	50.00
07/14/26	Zelle payment from Adwin Paul Conf# EAQIOHXHF	36.00
07/14/26	Transfer PAYPAL ; "INSTANT TRANSFER"	32.42
07/16/26	Zelle payment from 211 LLC Conf# 99cpndn6b	4,070.43
07/20/26	Zelle payment from Adwin Paul Conf# S1HR01JIS	37.50
Total deposits and other additions		**$6,726.35**

Withdrawals and other subtractions

Date	Description	Amount
06/29/26	MICHAL TABORSKI DES:IAT PAYPAL ID:1051269571763 INDN:GILES OJI CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000025499	-254.99
07/01/26	BKOFAMERICA ATM 07/01 #000004904 WITHDRWL 550 FIFTH AVE NEW YORK NY	-40.00
07/03/26	PMNT SENT 0702 APPLE CASH SENT MONEY 1INFINITELOOPCA	-104.00
07/03/26	Zelle payment to ROBERT MCCALL for "Haircut"; Conf# lntshu2o6	-40.00
07/06/26	Accu Trust Capit DES:WEB PMTS ID:98964G INDN:Giles Oji CO ID:9000814922 WEB	-1,666.66
07/06/26	AppFolio, Inc. F DES:WEB PMTS ID:SHDV86 INDN:Giles Oji CO ID:9001406550 WEB	-2.49
07/10/26	Mobile Banking payment to CRD 1224 Confirmation# xtopho3aa	-150.00
07/14/26	Zelle payment to Adwin Paul Conf# nqmqypb1a	-50.00
07/14/26	Zelle payment to Gabby Cramer Conf# ooi4n7eka	-26.00
07/15/26	MICHAL TABORSKI DES:IAT PAYPAL ID:1051671140281 INDN:GILES OJI CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000025499	-254.99

continued on the next page

BANK OF AMERICA
PROUD TO SUPPORT

Bank of America champions everyone who dares to ask —

What would you like the power to do?®

Visit bofa.com/soccer

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Bank of America, N.A. Member FDIC. Equal Opportunity Lender. ©2026 Bank of America Corporation. All rights reserved.

SSM-12-25-0259.B | 8663743

Withdrawals and other subtractions - continued

Date	Description	Amount
07/16/26	Zelle payment to Giles Oji Conf# k7vv9nw25	-4,070.00
07/20/26	MOBILE PURCHASE 0716 SWEETGREEN HUDSON YARD NEW YORK NY	-15.79
07/20/26	Zelle payment to Adwin Paul Conf# l9wqhvfw2	-27.69
Total withdrawals and other subtractions		**-$6,702.61**

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

Giles Oji
972 Bushwick Ave
Apt 8B
Brooklyn NY 11221-8745

Thanks for saving with Capital One 360®

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

STATEMENT PERIOD
Jun 1 - Jun 30, 2026

$2,859.42

TOTAL ENDING BALANCE
IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Jun 1	Jun 30
360 Checking...4334	$416.13	**$1,211.34**
360 Performance Savings...7702	$1,104.71	**$1,648.08**
All Accounts	$1,520.84	**$2,859.42**

Cashflow Summary

+ $3.42 INTEREST EARNED THIS PERIOD

360 Checking - 36305324334

0.09%	**$0.21**	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	**AMOUNT**	BALANCE
Jun 1	**Opening Balance**			**$416.13**
Jun 2	Deposit from Cash App Giles Oji	Credit	**+ $500.00**	$916.13
Jun 3	Withdrawal from APPLECARD GSBANK PAYMENT	Debit	**- $223.43**	$692.70
Jun 3	Debit Card Purchase - CASH APP CASH APP 8009691940 CA	Debit	**- $500.00**	$192.70
Jun 5	Deposit from C19244 1021 CREA PAYROLL	Credit	**+ $940.88**	$1,133.58
Jun 5	Withdrawal to 360 Performance Savings XXXXXXX7702	Debit	**- $150.00**	$983.58
Jun 5	Debit Card Purchase - CASH APP CASH APP 8009691940 CA	Debit	**- $10.00**	$973.58
Jun 6	Zelle money received from GILES OJI	Credit	**+ $120.00**	$1,093.58
Jun 7	Debit Card Purchase - CASH APP LEONARD BOYCE 8774174551 NY	Debit	**- $3.00**	$1,090.58
Jun 7	Debit Card Purchase - CASH APP CASH APP 8009691940 CA	Debit	**- $120.00**	$970.58
Jun 8	Deposit from Depop Depop	Credit	**+ $79.11**	$1,049.69
Jun 8	Withdrawal from APPLECARD GSBANK PAYMENT	Debit	**- $647.33**	$402.36
Jun 8	Deposit from E&Y EMPS BATCH	Credit	**+ $309.39**	$711.75
Jun 9	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $198.00**	$513.75
Jun 9	Withdrawal from APPLECARD GSBANK PAYMENT	Debit	**- $111.86**	$401.89
Jun 11	Deposit from ERNST & YOUNG US PAYROLL	Credit	**+ $2,435.53**	$2,837.42
Jun 11	Withdrawal from FID BKG SVC LLC MONEYLINE	Debit	**- $300.00**	$2,537.42
Jun 11	Zelle money sent to GILES OJI	Debit	**- $875.00**	$1,662.42
Jun 11	Zelle money received from GILES OJI	Credit	**+ $140.00**	$1,802.42
Jun 11	Withdrawal from STASH MASTER PURCHASE	Debit	**- $17.00**	$1,785.42
Jun 11	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $900.00**	$885.42
Jun 11	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	Debit	**- $132.92**	$752.50
Jun 12	Withdrawal from AFFIRM.COM PAYME AFFIRM.COM	Debit	**- $150.00**	$602.50
Jun 12	Withdrawal from DEPT EDUCATION STUDENT LN	Debit	**- $100.00**	$502.50
Jun 12	Debit Card Purchase - CASH APP CASH APP 8009691940 CA	Debit	**- $140.00**	$362.50
Jun 13	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	Debit	**- $39.64**	$322.86
Jun 13	Debit Card Purchase - CASH APP CASH APP 8009691940 CA	Debit	**- $12.00**	$310.86

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 16	Withdrawal to 360 Performance Savings XXXXXXX7702	Debit	**- $120.00**	$190.86
Jun 18	Deposit from C19244 1021 CREA PAYROLL	Credit	**+ $592.82**	$783.68
Jun 19	Withdrawal to 360 Performance Savings XXXXXXX7702	Debit	**- $170.00**	$613.68
Jun 20	Digital Card Purchase - CAFETERIA BKLYN BROOKLYN NY	Debit	**- $6.53**	$607.15
Jun 22	Withdrawal from DISCOVER E-PAYMENT	Debit	**- $400.00**	$207.15
Jun 22	Withdrawal from STASH MASTER PURCHASE	Debit	**- $36.00**	$171.15
Jun 23	Withdrawal from STASH MASTER PURCHASE	Debit	**- $36.00**	$135.15
Jun 24	ATM Withdrawal - PAI ATM NW43686 NEW YORK, NY	Debit	**- $23.00**	$112.15
Jun 25	Withdrawal for $288 was Rejected			$112.15
Jun 25	Deposit from ERNST & YOUNG US PAYROLL	Credit	**+ $2,429.99**	$2,542.14
Jun 25	Withdrawal to 360 Performance Savings XXXXXXX7702	Debit	**- $100.00**	$2,442.14
Jun 25	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $700.00**	$1,742.14
Jun 25	Digital Card Purchase - 436 MR DELICIOUS CORP BROOKLYN NY	Debit	**- $2.60**	$1,739.54
Jun 26	Withdrawal from APPLECARD GSBANK PAYMENT	Debit	**- $90.25**	$1,649.29
Jun 26	Withdrawal from AFFIRM.COM PAYME AFFIRM.COM	Debit	**- $150.00**	$1,499.29
Jun 26	Withdrawal from FID BKG SVC LLC MONEYLINE BPF_DSS_0_0626115503.txt	Debit	**- $288.00**	$1,211.29
Jun 30	Monthly Interest Paid	Credit	**+ $0.05**	$1,211.34
Jun 30	**Closing Balance**			**$1,211.34**

360 Performance Savings - 36270647702

3.01%	$37.17	30
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 1	**Opening Balance**			**$1,104.71**
Jun 2	Interest Rate Change from 3.057% to 2.960%			$1,104.71
Jun 5	Deposit from 360 Checking XXXXXXX4334	Credit	**+ $150.00**	$1,254.71
Jun 16	Deposit from 360 Checking XXXXXXX4334	Credit	**+ $120.00**	$1,374.71

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Jun 19	Deposit from 360 Checking XXXXXXX4334	Credit	**+ $170.00**	$1,544.71
Jun 25	Deposit from 360 Checking XXXXXXX4334	Credit	**+ $100.00**	$1,644.71
Jun 30	Monthly Interest Paid	Credit	**+ $3.37**	$1,648.08
Jun 30	**Closing Balance**			**$1,648.08**

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.

INVESTMENT REPORT
June 1, 2026 - June 30, 2026

Envelope # BTJVHRBBBVXCR

GILES OJI
10483 GRAELOCH ROAD
LAUREL MD 20723-1116

Your Portfolio Value: $27,423.42

Portfolio Change from Last Period: ▲ $482.66

	This Period	Year-to-Date
Beginning Portfolio Value	**$26,940.76**	**$19,519.99**
Additions	588.00	3,764.92
Change in Investment Value *	-105.34	4,138.51
Ending Portfolio Value **	**$27,423.42**	**$27,423.42**
Accrued Interest (AI)	-	
Ending Portfolio Value incl. AI	$27,423.42	

* *Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.*

** *Excludes unpriced securities.*

Contact Information

Fidelity Go® Online	Fidelity.com/Go
FAST®-Automated Telephone	(800) 544-5555
Fidelity Go® 8am - 8pm ET, Mon - Fri	(800) 823-0125

MR_CE _BTJVHRBBBVXCR_BBBBB 20260630 S

Brokerage services provided by Fidelity Brokerage Services LLC (FBS), Member NYSE, SIPC (800) 544-6666. Brokerage accounts carried by National Financial Services LLC (NFS), Member NYSE, SIPC.

Portfolio Summary

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
	GENERAL INVESTMENTS			
4	FIDELITY GO® GILES OJI - INDIVIDUAL	Y80-795429	$0.29	$0.29
6	FIDELITY ACCOUNT GILES OJI - INDIVIDUAL	Z25-728817	4,866.17	5,074.19
	PERSONAL RETIREMENT			
11	FIDELITY ROTH IRA GILES OJI - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN	244-668015	22,074.30	22,348.94
	Ending Portfolio Value		**$26,940.76**	**$27,423.42**

Portfolio Summary (continued)

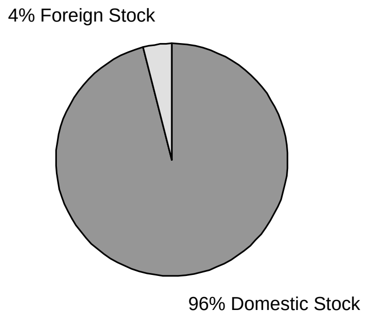
Income Summary

	This Period	Year-to-Date
Taxable	**$2.26**	**$7.84**
Dividends	2.26	7.84
Tax-free	**0.05**	**15.01**
Total	**$2.31**	**$22.85**

Top Holdings

Description	Value	Percent of Portfolio
Fidelity Growth Discovery Fund	$8,006	29%
Fidelity Nasdaq Composite Index	7,760	28
Fidelity 500 Index Fund	6,580	24
Advanced Micro Devices INC	2,452	9
Spdr Series Trust State Street Portfolio S&P 500 Growth ETF	1,250	5
Total	$26,051	95**%**

Asset Allocation



Asset Class	Percent of Portfolio
Domestic Stock	96%
Foreign Stock	4
Short Term	-
Other	-

IMPORTANT: If you have any unsettled trades pending, the asset allocation presented above may be materially impacted and, depending on the size and scope of such unsettled trades, rendered unreliable. Asset allocation includes Other Holdings and Assets Held Away when applicable. Please note that, due to rounding, percentages may not add to 100%. For further details, please see "Frequently Asked Questions" at Fidelity.com/Statements.

S

MR_CE _BTJVHRBBBVXCR_BBBBB 20260630

Account Summary

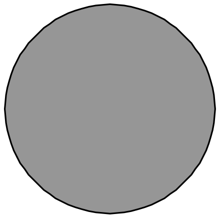
Account # Y80-795429
GILES OJI - INDIVIDUAL

Account Value:	**$0.29**
Change in Account Value	▶ **$0.00**

	This Period	Year-to-Date
Beginning Account Value	**$0.29**	**$0.29**
Ending Account Value	**$0.29**	**$0.29**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$0.29	

▶ Your Fidelity managed account is closed and we have discontinued active management of your account. Additional deposits will not be accepted and features on your account such as automatic withdrawal plans have been terminated. If you have questions or want to request a transfer of any remaining assets in this account, please call 1-800-544-3455. 683816.2.0

Account Holdings



100% Short-term Funds ($0)

Top Holdings

Description	Value	Percent of Account
Fidelity Flex Government Money Mkt	$0	100%
Total	**$0**	**100%**

Please note that, due to rounding, percentages may not add to 100%.

Holdings

Short-term Funds

Description	Percent of Holdings	Beginning Market Value Jun 1, 2026	Quantity Jun 30, 2026	Price Per Unit Jun 30, 2026	Ending Market Value Jun 30, 2026	EAI ($) / EY (%)
FIDELITY FLEX GOVERNMENT MONEY MKT (FLGXX) -- 7-day yield: 3.74%	100.00%	$0.29	0.290	$1.0000	$0.29	$0.01 3.450%
Total Short-term Funds	**100%**	**$0.29**			**$0.29**	**$0.01**

Holdings

Total Holdings	**100%** r	**$0.29**	**$0.01**

All positions held in cash account unless indicated otherwise.

EAI & EY ***Estimated Annual Income (EAI) & Estimated Yield (EY)*** *- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts.* ***For calculation details, refer to the "Additional Information and Endnotes" section.***

r *Please note that due to rounding, percentages may not add to 100%.*

Account Summary

Account # Z25-728817
GILES OJI - INDIVIDUAL

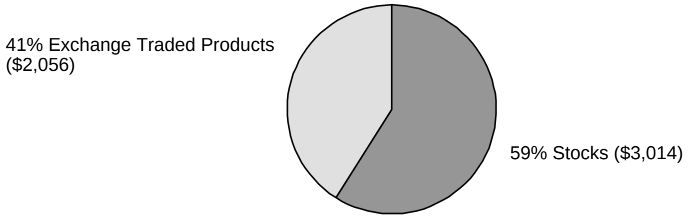
Account Value: **$5,074.19**

Change in Account Value ▲ **$208.02**

	This Period	Year-to-Date
Beginning Account Value	**$4,866.17**	**$3,282.57**
Change in Investment Value *	**208.02**	**1,791.62**
Ending Account Value	**$5,074.19**	**$5,074.19**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$5,074.19	

* *Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.*

Account Holdings



Top Holdings

Description	Value	Percent of Account
Advanced Micro Devices INC	$2,452	48%
Spdr Series Trust State Street Portfolio S&P 500 Growth ETF	1,250	25
State Street Spdr S&P 500 ETF Units	805	16
Total	**$4,509**	**89%**

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Taxable	**$2.26**	**$7.84**
Dividends	2.26	7.84
Total	**$2.26**	**$7.84**

Holdings

Core Account

Description	Beginning Market Value Jun 1, 2026	Quantity Jun 30, 2026	Price Per Unit Jun 30, 2026	Ending Market Value Jun 30, 2026	Total Cost Basis	Unrealized Gain/Loss Jun 30, 2026	EAI ($) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 3.29%	$1.10	3.360	$1.0000	$3.36	not applicable	not applicable	$0.12 3.570%
Total Core Account (0% of account holdings)	**$1.10**			**$3.36**			**$0.12**

Exchange Traded Products

Includes exchange-traded funds (ETFs), exchange-traded notes (ETNs), and other exchange-traded vehicles.

Description	Beginning Market Value Jun 1, 2026	Quantity Jun 30, 2026	Price Per Unit Jun 30, 2026	Ending Market Value Jun 30, 2026	Total Cost Basis	Unrealized Gain/Loss Jun 30, 2026	EAI ($) / EY (%)
Equity ETPs							
M **STATE STREET SPDR S&P 500 ETF UNITS** (SPY)	$816.24	1.079	$746.7700	$805.76	$637.80	$167.96	$8.12 1.010%
M **SPDR SERIES TRUST STATE STREET** PORTFOLIO S&P 500 GROWTH ETF (SPYG)	1,277.20	10.512	118.9900	1,250.82	1,030.49	220.33	6.07 0.490
Total Equity ETPs(41% of account holdings)	$2,093.44			2,056.58	1,668.29	388.29	14.19
Total Exchange Traded Products (41% of account holdings)	**$2,093.44**			**$2,056.58**	**$1,668.29**	**$388.29**	**$14.19**

Stocks

Description	Beginning Market Value Jun 1, 2026	Quantity Jun 30, 2026	Price Per Unit Jun 30, 2026	Ending Market Value Jun 30, 2026	Total Cost Basis	Unrealized Gain/Loss Jun 30, 2026	EAI ($) / EY (%)
Common Stock							
M **ADVANCED MICRO DEVICES INC**(AMD)	$2,178.97	4.222	$580.9100	$2,452.60	$959.50	$1,493.10	- -
M **NVIDIA CORPORATION COM**(NVDA)	592.66	2.807	200.0900	561.65	449.54	112.11	2.81 0.500

Holdings

Account # Z25-728817
GILES OJI - INDIVIDUAL

Stocks (continued)

Description	Beginning Market Value Jun 1, 2026	Quantity Jun 30, 2026	Price Per Unit Jun 30, 2026	Ending Market Value Jun 30, 2026	Total Cost Basis	Unrealized Gain/Loss Jun 30, 2026	EAI ($) / EY (%)
Common Stock (continued)							
Total Common Stock (59% of account holdings)	$2,771.63			$3,014.25	$1,409.04	$1,605.21	$2.81
Total Stocks (59% of account holdings)	**$2,771.63**			**$3,014.25**	**$1,409.04**	**$1,605.21**	**$2.81**
Total Holdings				**$5,074.19**	**$3,077.33**	**$1,993.50**	**$17.12**

EAI & EY *__Estimated Annual Income (EAI) & Estimated Yield (EY)__- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts.* ***For calculation details, refer to the "Additional Information and Endnotes" section.***

Total Cost Basis does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

M *Position held in margin account.*

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
06/24	**SPDR SERIES TRUST STATE STREET** PORTFOLIO S&P 500 GROWTH ETF	78464A409	Dividend Received	-	-	$1.56
06/26	**NVIDIA CORPORATION COM**	67066G104	Dividend Received	-	-	0.70
Total Dividends, Interest & Other Income						**$2.26**

Activity

Account # Z25-728817
GILES OJI - INDIVIDUAL

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
06/24	CASH	You Bought	**FIDELITY GOVERNMENT MONEY MARKET** MORNING TRADE @ 1	1.560	$1.0000	$1.56	$2.66
06/26	CASH	You Bought	**FIDELITY GOVERNMENT MONEY MARKET** MORNING TRADE @ 1	0.700	1.0000	0.70	3.36
Total Core Fund Activity						**$2.26**	

Estimated Cash Flow *(Rolling as of June 30, 2026)*

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
July 2026	--	--	--	$2	--	--	$2
August	--	--	--	--	--	--	--
September	--	--	1	2	--	--	3
October	--	--	--	2	--	--	2
November	--	--	--	--	--	--	--
December	--	--	1	2	--	--	3
January 2027	--	--	--	2	--	--	2
February	--	--	--	--	--	--	--
March	--	--	1	2	--	--	3
April	--	--	--	2	--	--	2
May	--	--	--	--	--	--	--
June	--	--	1	2	--	--	3
Total	**--**	**--**	**$4**	**$16**	**--**	**--**	**$20**

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can

Estimated Cash Flow *(Rolling as of June 30, 2026)*

be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, certificates of deposit (CDs), and credit union share certificates (CUSCs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, CDs, and CUSCs.

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- *not available*

Account Summary

Account # 244-668015
GILES OJI - ROTH IRA

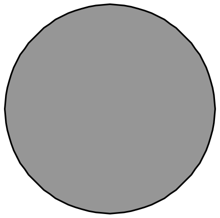
Account Value: **$22,348.94**

Change in Account Value ▲ $274.64

	This Period	Year-to-Date
Beginning Account Value	**$22,074.30**	**$16,237.13**
Additions	**588.00**	**3,764.92**
Contributions	588.00	3,764.92
Change in Investment Value *	**-313.36**	**2,346.89**
Ending Account Value	**$22,348.94**	**$22,348.94**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$22,348.94	

* *Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.*

Account Holdings



100% Mutual Funds ($22,348)

Top Holdings

Description	Value	Percent of Account
Fidelity Growth Discovery Fund	$8,006	36%
Fidelity Nasdaq Composite Index	7,760	35
Fidelity 500 Index Fund	6,580	29
Total	**$22,348**	**100%**

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Tax-free	**$0.05**	**$15.01**
Total	**$0.05**	**$15.01**

Contributions and Distributions

	This Period	Year-to-Date
2026 Contributions	$588.00	$3,764.92

Holdings

Account # 244-668015
GILES OJI - ROTH IRA

Core Account

Description	Beginning Market Value Jun 1, 2026	Quantity Jun 30, 2026	Price Per Unit Jun 30, 2026	Ending Market Value Jun 30, 2026	Cost	Unrealized Gain/Loss Jun 30, 2026	EAI ($) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 3.29%	$0.50	0.550	$1.0000	$0.55	not applicable	not applicable	$0.02 3.640%
Total Core Account (0% of account holdings)	**$0.50**			**$0.55**			**$0.02**

Mutual Funds

Description	Beginning Market Value Jun 1, 2026	Quantity Jun 30, 2026	Price Per Unit Jun 30, 2026	Ending Market Value Jun 30, 2026	Cost	Unrealized Gain/Loss Jun 30, 2026	EAI ($) / EY (%)
Stock Funds							
FIDELITY 500 INDEX FUND(FXAIX)	$6,399.65	25.192	$261.2300	$6,580.91	$5,511.73	$1,069.18	$68.50 1.040%
FIDELITY NASDAQ COMPOSITE INDEX (FNCMX)	7,765.29	23.255	333.7300	7,760.89	5,755.30	2,005.59	35.28 0.450
FIDELITY GROWTH DISCOVERY FUND (FDSVX)	7,908.86	101.170	79.1400	8,006.59	6,302.55	1,704.04	12.04 0.150
Total Stock Funds (100% of account holdings)	$22,073.80			$22,348.39	$17,569.58	$4,778.81	$115.82
Total Mutual Funds (100% of account holdings)	**$22,073.80**			**$22,348.39**	**$17,569.58**	**$4,778.81**	**$115.82**
Total Holdings				**$22,348.94**	**$17,569.58**	**$4,778.81**	**$115.84**

All positions held in cash account unless indicated otherwise.

EAI & EY *__Estimated Annual Income (EAI) & Estimated Yield (EY)__- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts.* ***For calculation details, refer to the "Additional Information and Endnotes" section.***

Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

Activity

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
06/12	**FIDELITY GROWTH DISCOVERY FUND** PERIODIC INVESTMENT	31617F205	You Bought	0.976	$76.88000	-	-$75.00
06/12	**FIDELITY NASDAQ COMPOSITE INDEX** PERIODIC INVESTMENT	315912709	You Bought	0.305	328.34000	-	-100.00
06/12	**FIDELITY 500 INDEX FUND** PERIODIC INVESTMENT	315911750	You Bought	0.486	257.42000	-	-125.00
06/26	**FIDELITY GROWTH DISCOVERY FUND** PERIODIC INVESTMENT	31617F205	You Bought	0.986	76.03000	-	-75.00
06/26	**FIDELITY NASDAQ COMPOSITE INDEX** PERIODIC INVESTMENT	315912709	You Bought	0.310	322.86000	-	-100.00
06/26	**FIDELITY 500 INDEX FUND** PERIODIC INVESTMENT	315911750	You Bought	0.441	256.25000	-	-113.00
Total Securities Bought						-	-$588.00
Net Securities Bought & Sold						**-**	**-$588.00**

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
06/30	**FIDELITY GOVERNMENT MONEY MARKET**	31617H102	Dividend Received	-	-	$0.05
Total Dividends, Interest & Other Income						**$0.05**

Contributions

Date	Reference	Description	Amount
06/11		Cash Contrb Curr Yr Er96835062 Capital One N.a. ******4334	$300.00
06/25		Cash Contrb Curr Yr Er01449408 Capital One N.a. ******4334	288.00
Total Contributions			**$588.00**

Activity

Account # 244-668015
GILES OJI - ROTH IRA

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
06/11	CASH	You Bought	**FIDELITY GOVERNMENT MONEY MARKET** MORNING TRADE @ 1	300.000	$1.0000	$300.00	$300.50
06/12	CASH	You Sold	**FIDELITY GOVERNMENT MONEY MARKET** MORNING TRADE @ 1	-300.000	1.0000	-300.00	0.50
06/25	CASH	You Bought	**FIDELITY GOVERNMENT MONEY MARKET** MORNING TRADE @ 1	288.000	1.0000	288.00	288.50
06/26	CASH	You Sold	**FIDELITY GOVERNMENT MONEY MARKET** MORNING TRADE @ 1	-288.000	1.0000	-288.00	0.50
06/30	CASH	Reinvestment	**FIDELITY GOVERNMENT MONEY MARKET** REINVEST @ $1.000	0.050	1.0000	0.05	0.55
Total Core Fund Activity						**$0.05**	

Estimated Cash Flow *(Rolling as of June 30, 2026)*

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
July 2026	--	--	--	--	$17	--	$17
August	--	--	--	--	6	--	6
September	--	--	--	--	--	--	--
October	--	--	--	--	17	--	17
November	--	--	--	--	--	--	--
December	--	--	--	--	35	--	35
January 2027	--	--	--	--	17	--	17
February	--	--	--	--	6	--	6
March	--	--	--	--	--	--	--
April	--	--	--	--	17	--	17
May	--	--	--	--	--	--	--
June	--	--	--	--	--	--	--
Total	**--**	**--**	**--**	**--**	**$115**	**--**	**$115**

Estimated Cash Flow *(Rolling as of June 30, 2026)*

Account # 244-668015
GILES OJI - ROTH IRA

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, certificates of deposit (CDs), and credit union share certificates (CUSCs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, CDs, and CUSCs.

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available

Additional Information and Endnotes

▶ Our responsibility and commitment to you: The Fidelity Brokerage Services (FBS) and Strategic Advisers LLC Customer Relationship Summaries (Form CRS) contain important disclosures about the relationships and services our firm offers to retail investors, including fees and costs, conflicts of interest, and standards of conduct. These and other important disclosure documents, including the Products, Services, and Conflicts of Interest (PSCOI) document, may be updated periodically and are available to you for review online at https://communications.fidelity.com/information/crs/. In addition, you may contact Fidelity at any time to request a printed copy. 919834.14.0

Additional Information and Endnotes

- Securities purchased on margin are the firm's collateral for the loan to you. The actual amount you can borrow and the firm's margin maintenance requirements may vary depending on the firm's internal margin policies, which exceed the margin requirements of FINRA and NYSE. The firm's margin policies are subject to review and revision at any time in the firm's sole discretion. The firm reserves the right to alter the terms on your margin loan at any time to comply with changes to the firm's policies. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the firm can take action, such as issuing a margin call or selling securities or other assets in any of your accounts held with the member, in order to maintain the required equity in the account. It is important that you fully understand the risks involved in trading securities on margin.

  IMPORTANT: (1) YOU CAN LOSE MORE FUNDS THAN YOU DEPOSIT IN THE MARGIN ACCOUNT. (2) THE FIRM CAN FORCE THE SALE OF SECURITIES OR OTHER ASSETS IN YOUR ACCOUNT(S). (3) THE FIRM CAN SELL YOUR SECURITIES OR OTHER ASSETS WITHOUT CONTACTING YOU. (4) YOU ARE NOT ENTITLED TO CHOOSE WHICH SECURITIES OR OTHER ASSETS IN YOUR ACCOUNT(S) ARE LIQUIDATED OR SOLD TO MEET A MARGIN CALL. (5) THE FIRM CAN INCREASE ITS 'HOUSE' MAINTENANCE MARGIN REQUIREMENTS AT ANY TIME AND IS NOT REQUIRED TO PROVIDE YOU WITH ADVANCE WRITTEN NOTICE. (6) YOU ARE NOT ENTITLED TO AN EXTENSION OF TIME ON A MARGIN CALL.

  NFS can loan securities held in your margin account, which collateralize your margin borrowing. Short selling and day trading are margin account transactions and entail the same risks as described above. In addition to market volatility, the use of a bank card, checkwriting, and similar features with your margin account may increase the risk of a margin call. Margin credit is extended by National Financial Services LLC, Member NYSE, SIPC. Contact your broker-dealer regarding any questions or concerns you may have with your margin account. 547661.6.0

- For your managed account offered by Strategic Advisers LLC, it is important for us to maintain accurate information concerning your financial situation and investment objectives, including any reasonable investment restrictions (or modifications of existing investment restrictions) you wish to impose on the management of your account. Depending on your managed account program, there are different ways to update this information and impose or modify an investment restriction. For Fidelity Go(R) and Fidelity Managed FidFolios(R) clients, please log in at Fidelity.com and navigate to your profile page. For Fidelity(R) Wealth Services and Fidelity Strategic Disciplines clients, please contact your advisory team at 800-544-3455 (available from 8 a.m. to 7 p.m. Eastern time, Monday through Friday).

  Additionally, for Fidelity Wealth Services and Fidelity Strategic Disciplines clients, certain account balances may be aggregated with certain other account balances to potentially reduce your advisory fee. Please note clients are responsible for ensuring that any accounts meeting the eligibility requirements are aggregated. For more information, contact your advisory team. 1106547.1.2

- Please note that your May 2026 Investment Report may not have included a separate Exchange Traded Products (ETP) subsection. Instead, all ETP holdings were incorporated within the Stocks section of the report. 1267833.1.0

Additional Information and Endnotes

NOTIFICATION OF YOUR TAX WITHHOLDING OPTIONS IN REGARD TO DISTRIBUTIONS FROM YOUR Retirement Account. Federal Income Tax Withholding - IRS regulations require Fidelity to withhold federal income tax at a rate of 10% from your total IRA distribution unless you elect not to have federal income tax withholding apply (provided you have supplied Fidelity with U.S. address) or you elect to increase the rate of withholding. Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld or are otherwise subject to withholding because you are a non-resident alien. IRS regulations require Fidelity to withhold federal income at a rate of 20% from your total retirement Plan (including Self-employed 401K) distribution if it's eligible for rollover. For qualified distributions from the Roth Self-employed 401K Fidelity will not be required to withhold any federal income tax. However, if your distribution is not a qualified distribution you will be receiving a pro-rated amount of earnings, and those earnings will be subject to federal income tax withholding at a rate of 20% withholding. Any early withdrawal penalty of 10% applies to any IRA or Retirement Plan distribution if you are under 59½ unless an exception applies or the distribution is rolled over into another qualified plan or applicable IRA. If taken under a periodic distribution plan, your election will remain in effect until revoked by you. You can change your withholding elections for future distributions at any time by contacting Fidelity.

Whether or not you elect to have federal and/or state income tax withheld from your distribution(s), you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties which may apply. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. Please contact Fidelity for more information or contact your state taxing authority for assistance. THE INFORMATION PROVIDED ABOVE IS GENERAL IN NATURE AND SHOULD NOT BE CONSIDERED LEGAL OR TAX ADVICE.

If you have check writing on your IRA or if you have a periodic distribution plan on your IRA, or qualified plan account, please visit fidelity.com/IRA-tax-withholding and for qualified plan account fidelity.com/DCRP-tax-withholding additional tax withholding information.

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

Copyright 2022, S&P Global Market Intelligence. Reproduction of any information, data or material, including ratings ("Content") in any form is prohibited except with the prior written permission of the relevant party. Such party, its affiliates and suppliers ("Content Providers") do not guarantee the accuracy, adequacy, completeness, timeliness or availability of any Content and are not responsible for any errors or omissions (negligent or otherwise), regardless of the cause, or for the results obtained from the use of such Content. In no event shall Content Providers be liable for any damages, costs, expenses, legal fees, or losses (including lost income or lost profit and opportunity costs) in connection with any use of the Content. A reference to a particular investment or security, a rating or any observation concerning an investment that is part of the Content is not a recommendation to buy, sell or hold such investment or security, does not address the suitability of an investment or security and should not be relied on as investment advice. Credit ratings are statements of opinions and are not statements of fact.

Additional Information and Endnotes

Moody's© Copyright 2022, Moody's Investors Service, Inc. ("Moody's"). Moody's ratings ("Ratings") are proprietary to Moody's or its affiliates and are protected by copyright and other intellectual property laws. Ratings are licensed to Licensee by Moody's. RATINGS MAY NOT BE COPIED OR OTHERWISE REPRODUCED, REPACKAGED, FURTHER TRANSMITTED, TRANSFERRED, DISSEMINATED, REDISTRIBUTED OR RESOLD, OR STORED FOR SUBSEQUENT USE FOR ANY SUCH PURPOSE, IN WHOLE OR IN PART, IN ANY FORM OR MANNER OR BY ANY MEANS WHATSOEVER, BY ANY PERSON WITHOUT MOODY'S PRIOR WRITTEN CONSENT. Moody's® is a registered trademark.

Fractional Share Trading: With the exception of managed accounts, National Financial Services ("NFS"), an affiliate broker-dealer, will execute the fractional component of a customer order in a principal or riskless principal capacity. FBS will act as agent. This includes fractional shares liquidations as a result of an ACATS transfer of whole shares or a dividend reinvestment that created a residual fractional position in a customer account.

Payment for Order Flow: Fidelity Brokerage Services LLC ("FBS") receives remuneration, compensation, or consideration for directing orders particular broker/dealers or market centers for execution. The source and nature of any compensation received in connection with your particular transaction, the name of the other party, and the time of execution will be disclosed upon written request.

Please go to Fidelity.com/disclosures to review important legal and regulatory disclosures. Historical statements, confirms and other regulatory documents are available to access and download at Fidelity.com/statements.

For more information about your statement, please refer to our **Frequently Asked Questions** document at **Fidelity.com/statements** .

Information About Your Fidelity Statement

Lost or Stolen Cards For 24-Hour worldwide customer service, call 800-323-5353 for Fidelity® Debit Card. **Additional Investments with Fidelity** Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003. **Income Summary** Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met. **Cost Basis, Gain/Loss, and Holding Period Information** NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information. **Cost** Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance. **Statement Discrepancies Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138.** Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA). **Material Changes** Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s). **Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.** **Sales Loads & Fees** In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products such as alternative investments or private placements ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the Offering Materials as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

Additional Information About Your Brokerage Account, If Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Strategic Advisers LLC are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. $1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. **Executing Orders on the Floor of the NYSE** The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations. **SIPC** Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to $500,000 (including cash claims limited to $250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities. **Fidelity Investments** Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC. **Fidelity Go®, Fidelity® Wealth Services, Fidelity Managed FidFolios®, and Fidelity® Strategic Disciplines are advisory services offered by Strategic Advisers LLC (Strategic Advisers), a registered investment adviser, for a fee.** Personalized Portfolios accounts are discretionary investment management accounts offered through Fidelity® Wealth Services. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), and custodial and related services provided by National Financial Services LLC (NFS), each a member NYSE and SIPC. Strategic Advisers, FBS and NFS are Fidelity Investments companies. **Miscellaneous** Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

588130.57.0

CO 000000-000000
PCS35M
Cost Center: U21P0025

Ernst & Young U.S LLP
1201 Elm Street, Suite 1200
Dallas TX 75270

Earnings Statement

EMPLOYEE ID	3242060
	Page 001 of 001
Period Beg/End:	07/04/2026 -07/17/2026
Advice Date:	07/24/2026
Advice Number:	0209479608
Batch Number:	000000004585

GILES OJI
972 BUSHWICK AVE
UNIT 8B
BROOKLYN NY 11221

For inquiries on this statement please call: 800-EYH-ELP3

Basis of Pay: Salary

Earnings	**Rate**	**Hours/Units**	**Amount**	**Year-To-Date**
Regular			3,723.08	55,846.20
Rec Awd NonC Tx				87.04
Gross Pay			3,723.08	55,933.24
Tax Deductions: Federal				
Withholding Tax			479.66-	7,537.96-
EE Social Security Tax			230.88-	3,559.69-
EE Medicare Tax			54.00-	832.51-
Tax Deductions: New York				
Withholding Tax			177.22-	2,773.82-
EE Disability Tax			1.20-	18.00-
EE Family Leave Insur			16.14-	248.75-
Tax Deductions: New York City				
Withholding Tax			136.75-	2,119.86-
Additional Deductions				
*Dental Pre-tax Stf			9.82-	147.30-
*GTLI Pre-tax Stf			1.26-	18.90-
Roth Post-tax			223.38-	2,866.71-
Total Net Pay			2,392.77	35,809.74

Other Benefits and Information

	This Period	Year-to-Date
Rec Awd NonC Net		100.00
Employer Match	55.85	716.72
Taxable Expense		24.20
Wellhub Taxable	11.99	71.94
Connection Fund		498.98
Wellbeing Fund		952.24

Summary	Allotment	Taken	Remaining
Pers/Fam	80.00	14.00	66.00

Payment Method	**Amount**
Direct Deposit	2,392.77

Your federal taxable wages 3,723.99
*Excluded from Federal Taxable Wages

© 2002 Automatic Data Processing (PCSUVO)

Ernst & Young U.S LLP
1201 Elm Street, Suite 1200
Dallas TX 75270

Advice Number:	**0209479608**
Advice Date:	**07/24/2026**

Deposited to the account of		**Account Number**	**Transit ABA**	**Amount**
GILES OJI	**CHECKING**	**XXXXXXX4334**	**031176110**	**2392.77**

THIS IS NOT A CHECK

CO 000000-000000
PCS35M
Cost Center: U21P0025

Ernst & Young U.S LLP
1201 Elm Street, Suite 1200
Dallas TX 75270

Earnings Statement

EMPLOYEE ID 3242060
Page 001 of 001
Period Beg/End: 06/20/2026 -07/03/2026
Advice Date: 07/10/2026
Advice Number: 0208479805
Batch Number: 000000004565

GILES OJI
972 BUSHWICK AVE
UNIT 8B
BROOKLYN NY 11221

For inquiries on this statement please call: 800-EYH-ELP3

Basis of Pay: Salary

Earnings	**Rate**	**Hours/Units**	**Amount**	**Year-To-Date**
Regular			3,723.08	52,123.12
Rec Awd NonC Tx				87.04
Gross Pay			3,723.08	52,210.16
Tax Deductions: Federal				
Withholding Tax			477.02-	7,058.30-
EE Social Security Tax			230.15-	3,328.81-
EE Medicare Tax			53.82-	778.51-
Tax Deductions: New York				
Withholding Tax			175.82-	2,596.60-
EE Disability Tax			1.20-	16.80-
EE Family Leave Insur			16.08-	232.61-
Tax Deductions: New York City				
Withholding Tax			136.24-	1,983.11-
Additional Deductions				
*Dental Pre-tax Stf			9.82-	137.48-
*GTLI Pre-tax Stf			1.26-	17.64-
Roth Post-tax			223.38-	2,643.33-
Total Net Pay			2,398.29	33,416.97

Other Benefits and Information

	This Period	Year-to-Date
Rec Awd NonC Net		100.00
Employer Match	55.85	660.87
Taxable Expense		24.20
Wellhub Taxable		59.95
Connection Fund		498.98
Wellbeing Fund		952.24

Summary	Allotment	Taken	Remaining
Pers/Fam	80.00	14.00	66.00

Payment Method	**Amount**
Direct Deposit	2,398.29

Your federal taxable wages 3,712.00
*Excluded from Federal Taxable Wages

© 2002 Automatic Data Processing (PCSUVO)

Ernst & Young U.S LLP
1201 Elm Street, Suite 1200
Dallas TX 75270

Advice Number: 0208479805

Advice Date: 07/10/2026

Deposited to the account of		Account Number	Transit ABA	Amount
GILES OJI	CHECKING	XXXXXXX4334	031176110	2398.29

THIS IS NOT A CHECK

2025 W-2 and EARNINGS SUMMARY

Employee Reference Copy

W-2 Wage and Tax Statement **2025**

Copy C for employee's records.
OMB No. 1545-0029

d Control number 0000125354 WZG	Dept.	Corp. YAH7	Employer use only S 3700

c Employer's name, address, and ZIP code
ERNST & YOUNG US LLP
1201 ELM ST STE 1200
DALLAS, TX 75270

e/f Employee's name, address, and ZIP code
GILES OJI
972 BUSHWICK AVE
UNIT 8B
BROOKLYN, NY 11221

b Employer's FED ID number 34-6565596	a Employee's SSA number XXX-XX-8217
1 Wages, tips, other comp. 96398.00	2 Federal income tax withheld 12821.44
3 Social security wages 96398.00	4 Social security tax withheld 5976.68
5 Medicare wages and tips 96398.00	6 Medicare tax withheld 1397.77
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12 AA 5377.86
14 Other 86.75 NY PFL 22292.00 NYSRCINCOM 7.20 NY SDI	12b 12c 12d 13 Stat emp. ☐ Ret. plan X 3rd party sick pay ☐
15 State Employer's state ID no. TOTAL STATE	16 State wages, tips, etc.
17 State income tax 6874.26	18 Local wages, tips, etc. 22292.00
19 Local income tax 825.93	20 Locality name NEW YORK CIT

GILES OJI
972 BUSHWICK AVE
UNIT 8B
BROOKLYN, NY 11221

Social Security Number: XXX-XX-8217

© 2025 ADP, Inc.

PAGE 01 OF 03

Fold and Detach Here

---

1 Wages, tips, other comp. 96398.00	2 Federal income tax withheld 12821.44
3 Social security wages 96398.00	4 Social security tax withheld 5976.68
5 Medicare wages and tips 96398.00	6 Medicare tax withheld 1397.77
d Control number 0000125354 WZG Dept.	Corp. YAH7 Employer use only 3700

c Employer's name, address, and ZIP code
ERNST & YOUNG US LLP
1201 ELM ST STE 1200
DALLAS, TX 75270

b Employer's FED ID number 34-6565596	a Employee's SSA number XXX-XX-8217
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12 AA 5377.86
14 Other 86.75 NY PFL 22292.00 NYSRCINCOM 7.20 NY SDI	12b 12c 12d 13 Stat emp. ☐ Ret. plan X 3rd party sick pay ☐

e/f Employee's name, address and ZIP code
GILES OJI
972 BUSHWICK AVE
UNIT 8B
BROOKLYN, NY 11221

15 State Employer's state ID no. TOTAL STATE	16 State wages, tips, etc.
17 State income tax 6874.26	18 Local wages, tips, etc. 22292.00
19 Local income tax 825.93	20 Locality name NEW YORK CIT

Federal Filing Copy

W-2 Wage and Tax Statement **2025**

OMB No. 1545-0029
Copy B to be filed with employee's Federal Income Tax Return.

FOLD AND DETACH HERE

---

1 Wages, tips, other comp. 96398.00	2 Federal income tax withheld 12821.44
3 Social security wages 96398.00	4 Social security tax withheld 5976.68
5 Medicare wages and tips 96398.00	6 Medicare tax withheld 1397.77
d Control number 0000125354 WZG Dept.	Corp. YAH7 Employer use only 3700

c Employer's name, address, and ZIP code
ERNST & YOUNG US LLP
1201 ELM ST STE 1200
DALLAS, TX 75270

b Employer's FED ID number 34-6565596	a Employee's SSA number XXX-XX-8217
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a AA 5377.86
14 Other 86.75 NY PFL 22292.00 NYSRCINCOM 7.20 NY SDI	12b 12c 12d 13 Stat emp. ☐ Ret. plan X 3rd party sick pay ☐

e/f Employee's name, address and ZIP code
GILES OJI
972 BUSHWICK AVE
UNIT 8B
BROOKLYN, NY 11221

15 State Employer's state ID no. CA 082-8498 6	16 State wages, tips, etc. 1444.86
17 State income tax 28.07	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

CA. State Reference Copy

W-2 Wage and Tax Statement **2025**

OMB No. 1545-0029
Copy 2 to be filed with employee's State Income Tax Return.

FOLD AND DETACH HERE

---

1 Wages, tips, other comp. 96398.00	2 Federal income tax withheld 12821.44
3 Social security wages 96398.00	4 Social security tax withheld 5976.68
5 Medicare wages and tips 96398.00	6 Medicare tax withheld 1397.77
d Control number 0000125354 WZG Dept.	Corp. YAH7 Employer use only 3700

c Employer's name, address, and ZIP code
ERNST & YOUNG US LLP
1201 ELM ST STE 1200
DALLAS, TX 75270

b Employer's FED ID number 34-6565596	a Employee's SSA number XXX-XX-8217
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a AA 5377.86
14 Other 86.75 NY PFL 22292.00 NYSRCINCOM 7.20 NY SDI	12b 12c 12d 13 Stat emp. ☐ Ret. plan X 3rd party sick pay ☐

e/f Employee's name, address and ZIP code
GILES OJI
972 BUSHWICK AVE
UNIT 8B
BROOKLYN, NY 11221

15 State Employer's state ID no. CA 082-8498 6	16 State wages, tips, etc. 1444.86
17 State income tax 28.07	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

CA. State Filing Copy

W-2 Wage and Tax Statement **2025**

OMB No. 1545-0029
Copy 2 to be filed with employee's State Income Tax Return.

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 GILES	Last name OJI	**Your social security number** 213 61 8217
If joint return, spouse's first name and middle initial	Last name	**Spouse's social security number**

Home address (number and street). If you have a P.O. box, see instructions. 972 BUSHWICK AVE	Apt. no. 8B	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. BROOKLYN	State NY	ZIP code 11221	**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
Foreign country name	Foreign province/state/county	Foreign postal code	

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:
☐ 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	96,398.
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	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	96,398.
2a	Tax-exempt interest 2a	b Taxable interest 2b	206.
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	0.
b	Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)		
8	Additional income from Schedule 1, line 10	8	-3,529.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your **total income**	9	93,075.
10	Adjustments to income from Schedule 1, line 26	10	621.
11a	Subtract line 10 from line 9. This is your **adjusted gross income**	11a	92,454.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 11320B Form **1040** (2025) Created 9/5/25

Form 1040 (2025) GILES OJI 213-61-8217 Page **2**

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	92,454.
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	76,704.
16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐ ________	16	11,794.
17	Amount from Schedule 2, line 3	17	0.
18	Add lines 16 and 17	18	11,794.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	0.
21	Add lines 19 and 20	21	0.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	11,794.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
24	Add lines 22 and 23. This is your **total tax**	24	11,794.

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	12,821.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	12,821.
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	12,821.

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	1,027.
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	1,027.
b	Routing number 031176110 **c** Type: ☒ Checking ☐ Savings				
d	Account number 36305324334				
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	0.
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 CONSULTANT	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
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. 301-957-5814	Email address		

Paid Preparer Use Only

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