



1655 W. Redondo Beach Blvd., # 300, Gardena, CA 90247

Statement Ending 02/25/2025

Page 1 of 6

Customer Number: XXXXXXXX1176

RETURN SERVICE REQUESTED

DOO YOUNG KIM
HYUN JOO LEE
458 MAIN ST
PORT WASHINGTON NY 11050-3123

Managing Your Accounts

	Branch Name	Great Neck
	Mail Address	485 Great Neck Rd. Great Neck, NY 11021
	Phone Number	516-466-4160
	Online Banking	www.BankofHope.com

Having trouble keeping track of all your paper statements?

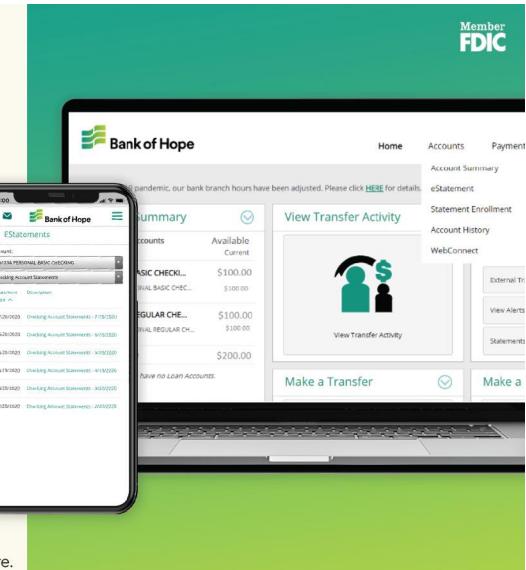
Enroll in e-Statements today!

- Prevent identity theft by receiving your monthly statements securely online
- Review up to 18 months of statements online
- \$3 will be credited towards monthly Service charge*

Switch to e-Statements by logging into your Online or Mobile Banking account, and click on **"Statement Enrollment"** under **"Accounts"** on the main menu.

Not enrolled? Enroll easily through our app, or go to www.bankofhope.com

*Not all deposit products offer e-Statement credit. For complete account details, please refer to the Bank of Hope Account Disclosure.



Summary of Accounts

Account Type	Account Number	Ending Balance
PERSONAL BASIC CHECKING	XXXXXXXXXX1176	\$5,141.22



CHECKS OUTSTANDING						CHECKBOOK RECONCILIATION		
DATE OR #	AMOUNT	DATE OR #	AMOUNT	DATE OR #	AMOUNT	ENTER	BALANCE THIS STATEMENT	\$
						ADD	RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT)	\$
				TOTAL	\$			
BALANCE should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement as follows: Interest-ADD Overdraft-DEDUCT Automatic Payment-DEDUCT Automatic Advance-ADD Service Charge-DEDUCT						SUBTOTAL	\$	
						SUBTRACT	TOTAL CHECKS OUTSTANDING	\$
						BALANCE	\$	

PREVENTING FRAUD

To help you protect your account, you should consider using some or all of the following preventative measures: reconciling your statements as you receive them, watching for out-of-sequence checks and checks made payable to cash, and reviewing your transaction activity for unexpected fluctuations. You should be cautious about giving someone your account number. If you give your account number to a third person and authorize that third person to initiate one or more transactions on your account, you may be liable for all transactions initiated by the third person even if you did not intend to authorize a particular transaction.

We may recommend that you close your account and open a new account when your account is suspected to be compromised. If there are any unauthorized transactions on your account, we may require the closing and renumbering of your account and if you elect not to do so, you agree to hold us harmless against any subsequent losses or damages on the account due to unauthorized transactions. You are responsible for notifying any third parties of your new account number that need to know.

UNAUTHORIZED TRANSACTIONS AND ERRORS (EXCEPT ELECTRONIC TRANSFERS)

You must examine your statement carefully and promptly. You are in the best position to discover and report any errors or unauthorized transactions involving your account. You agree to notify us immediately if you think there is an error or an unauthorized transaction shown on your statement, including, forgeries, altered or unauthorized items. If you fail to notify us promptly, but no later than 30 days following the earlier of the statement mailing date or the date we make the statement available to you, then you agree that you cannot assert any error, problem or unauthorized transaction or forged, altered or unauthorized item against us. This 30-day limitation is without regard to whether we did or did not use ordinary care and does not otherwise restrict any right we have under law or other agreements with you. You further agree that if you fail to notify us within 30 days (14 days for residents of New York) of making the statement available to you, then you are precluded from asserting against us the error, problem, unauthorized transaction or forged, altered or unauthorized item and any subsequent forged, altered or unauthorized item from the same wrongdoer. If you do not receive your scheduled statement it is your obligation to notify us of that fact and, except to the extent otherwise required by applicable law, if you fail to do so, we will not be required to reimburse you for any legal claim related in any way to check errors or unauthorized items that appeared on a statement that you failed to report as not received within the earlier of 30 days following the statement mailing date or the date we made the statement available to you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS ON A CONSUMER ACCOUNT

Call us at 1-855-325-2226 or write us at: **Bank of Hope, 1655 W. Redondo Beach Blvd., Suite 300, Gardena, CA 90247** as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

FUNDS AVAILABILITY POLICY

A hold for uncollected funds may be placed on funds deposited by check or similar instruments. This could delay your ability to withdraw such funds. The delay, if any, will not exceed the period of time permitted by law. For a complete copy of Bank of Hope's Funds Availability Policy, please contact any one of our branch offices or write to us at **Bank of Hope, Attn: Deposit Operations, 1655 W. Redondo Beach Blvd., Suite 300, Gardena, CA 90247**

Protect yourself from online scams and attacks.



Did you know that Bank of Hope provides you with resources to learn about Online Security and Fraud Scams?



Scan the code to learn about Online Security and Fraud Scams or visit:

Security Tips www.bankofhope.com/security-awareness

PERSONAL BASIC CHECKING - XXXXXXXX1176

Account Summary

Date	Description	Amount		
01/25/2025	Beginning Balance	\$1,975.37	Average Ledger Balance	\$5,629.09
	13 Credit(s) This Period	\$20,335.00	Minimum Balance	\$788.99
	22 Debit(s) This Period	\$17,169.15		
02/25/2025	Ending Balance	\$5,141.22		

Account Activity

Post Date	Description	Debits	Credits	Balance
01/25/2025	Beginning Balance			\$1,975.37
01/27/2025	MOBILE DEPOSIT	\$443.00		\$2,418.37
01/27/2025	VENMO PAYMENT 1039830841879	\$250.00		\$2,168.37
01/27/2025	KEY DR. TRANSFER ONLINE-BK 025024863641946	\$1,067.49		\$1,100.88
01/29/2025	LIPA DIRECTPAY XXXXXX1761	\$92.76		\$1,008.12
01/29/2025	LIPA DIRECTPAY XXXXXX1764	\$219.13		\$788.99
01/30/2025	DEPOSIT	\$10,000.00		\$10,788.99
01/30/2025	HealthPlus OR1544015 000001699848407	\$30.00		\$10,758.99
02/03/2025	MOBILE DEPOSIT	\$443.00		\$11,201.99
02/03/2025	AMERICAN NAT NY SYSWITHDRA ANNY NY501404	\$3,000.00		\$14,201.99
02/03/2025	AMERICAN NAT NY SYSWITHDRA ANNY NY501417	\$3,000.00		\$17,201.99
02/03/2025	VENMO PAYMENT 1039975755852	\$250.00		\$16,951.99
02/04/2025	DISCOVER E-PAYMENT 8774	\$650.00		\$16,301.99
02/04/2025	CARDMEMBER SERV WEB PYMT * * * * * * * * * 7696	\$4,284.88		\$12,017.11
02/04/2025	CITIZENS MTG PMT 0032191991	\$5,080.29		\$6,936.82
02/06/2025	CHECK # 596	\$1,275.00		\$5,661.82
02/07/2025	VENMO PAYMENT 1040112286794	\$200.00		\$5,461.82
02/10/2025	MOBILE DEPOSIT	\$443.00		\$5,904.82
02/10/2025	VENMO PAYMENT 1040137853680	\$250.00		\$5,654.82
02/11/2025	VENMO PAYMENT 1040207910212	\$600.00		\$5,054.82
02/12/2025	VENMO PAYMENT 1040219225895	\$75.00		\$4,979.82
02/12/2025	NGRID37 NGRID37WEB 4111079026	\$475.60		\$4,504.22
02/13/2025	ATM CASH DEPOSIT (AUTO-SCAN)	\$1,000.00		\$5,504.22
02/18/2025	MOBILE DEPOSIT	\$443.00		\$5,947.22

PERSONAL BASIC CHECKING - XXXXXXXXX1176 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
02/18/2025	VENMO CASHOUT 1040315422721		\$25.00	\$5,972.22
02/18/2025	XX4252 CHECKING W/D 485 GREAT NECK RD GREAT NECK NY CP303057 006089	\$400.00		\$5,572.22
02/18/2025	VENMO PAYMENT 1040343052225	\$100.00		\$5,472.22
02/18/2025	VENMO PAYMENT 1040279974033	\$500.00		\$4,972.22
02/18/2025	CHECK # 597	\$80.00		\$4,892.22
02/19/2025	VENMO CASHOUT 1040359587257		\$75.00	\$4,967.22
02/19/2025	Ameritas Life of XI16DD XI160001313491	\$289.00		\$4,678.22
02/21/2025	CARDMEMBER SERV WEB PYMT ***** 7696	\$1,000.00		\$3,678.22
02/24/2025	MOBILE DEPOSIT		\$443.00	\$4,121.22
02/25/2025	DEPOSIT		\$1,000.00	\$5,121.22
02/25/2025	Zelle From GINA SEO +1-855-325-2226		\$20.00	\$5,141.22
02/25/2025	SERVICE CHARGE \$3.00 LESS \$3.00 CREDIT BACK			\$5,141.22
02/25/2025	Ending Balance			\$5,141.22

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
596	02/06/2025	\$1,275.00	597	02/18/2025	\$80.00

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
01/27/2025	\$1,100.88	02/07/2025	\$5,461.82	02/19/2025	\$4,678.22
01/29/2025	\$788.99	02/10/2025	\$5,654.82	02/21/2025	\$3,678.22
01/30/2025	\$10,758.99	02/11/2025	\$5,054.82	02/24/2025	\$4,121.22
02/03/2025	\$16,951.99	02/12/2025	\$4,504.22	02/25/2025	\$5,141.22
02/04/2025	\$6,936.82	02/13/2025	\$5,504.22		
02/06/2025	\$5,661.82	02/18/2025	\$4,892.22		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	\$0.00	\$0.00	\$33.00
Total Returned Item Fees	\$0.00	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR SERVICE CHARGE:	\$3.00
TOTAL CREDIT BACK FOR E-STATEMENT:	-\$3.00
Total Service Charge	\$0.00



1655 W. Redondo Beach Blvd., # 300, Gardena, CA 90247

Statement Ending 02/25/2025

Page 5 of 6

DOO YOUNG KIM

Customer Number: XXXXXXXX1176

DOO Y KIM HYUN J LEE	10-4123/1220	596
DATE <u>2/3/2025</u>		
Messa Dance Academy		\$ 1,275.00
One Thousand Two Hundred Seventy Five DOLLARS <u>8</u>		
Bank of Hope ESTHER KIM (ADA) <u>Stef</u>		
MEMO: 01220412350596 06 2002611761		

#0596 02/06/2025 \$1,275.00

JPMorgan Chase Bank 020502 060762 929070074365	<input type="checkbox"/> CHECK MADE FOR AGENT OR RELENT DEPOSITOR ONLY
NAME OF PAYING INSTITUTION <u>ESTHER KIM</u>	<input checked="" type="checkbox"/> NAME OF PAYING INSTITUTION <u>JPMorgan Chase Bank</u>
RESERVE FOR DEPOSITOR <u>01220412350596 06 2002611761</u>	<input type="checkbox"/> RESERVE FOR DEPOSITOR <u>01220412350596 06 2002611761</u>
Messa Dance Academy	

DOO Y KIM HYUN J LEE	10-4123/1220	597
DATE <u>2/10/2025</u>		
CASH	\$ 80.00	
Eighty only	DOLLARS <u>8</u>	
Bank of Hope ESTHER KIM (ADA) <u>Stef</u>		
MEMO: 01220412350597 06 2002611761		

#0597 02/18/2025 \$80.00

For Deposit Only - JPMC	<input type="checkbox"/> CHECK MADE FOR AGENT OR RELENT DEPOSITOR ONLY
NAME OF PAYING INSTITUTION <u>ESTHER KIM</u>	<input checked="" type="checkbox"/> NAME OF PAYING INSTITUTION <u>JPMorgan Chase Bank</u>
RESERVE FOR DEPOSITOR <u>01220412350597 06 2002611761</u>	<input type="checkbox"/> RESERVE FOR DEPOSITOR <u>01220412350597 06 2002611761</u>
JL music Dance	

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