



# Bank of Hope

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

RETURN SERVICE REQUESTED

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

**Statement Ending 01/24/2025**

DOO YOUNG KIM

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Customer Number: XXXXXXXX1176

## Managing Your Accounts

	Branch Name	Great Neck
	Mail Address	485 Great Neck Rd. Great Neck, NY 11021
	Phone Number	516-466-4160
	Online Banking	<a href="http://www.BankofHope.com">www.BankofHope.com</a>

Having trouble keeping track of all your paper statements?

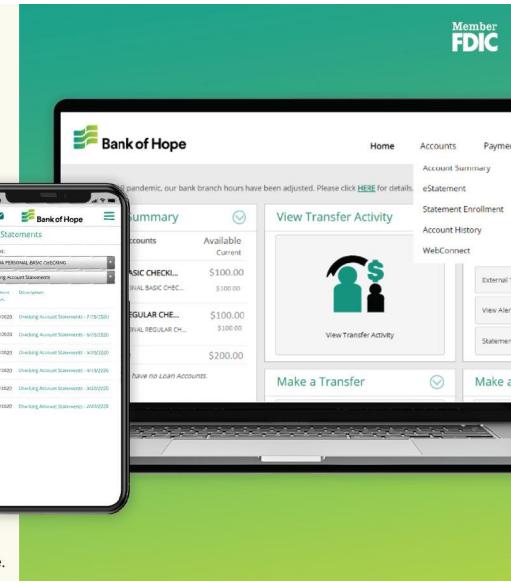
## Enroll in e-Statements today!

- 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](http://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	\$1,975.37



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	\$			
<b>BALANCE</b> 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						<b>SUBTOTAL</b>	\$	
						<b>SUBTRACT</b>	<b>TOTAL CHECKS OUTSTANDING</b>	\$
						<b>BALANCE</b>	\$	

#### 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](http://www.bankofhope.com/security-awareness)

## PERSONAL BASIC CHECKING - XXXXXXXX1176

### Account Summary

Date	Description	Amount		
12/25/2024	<b>Beginning Balance</b>	\$6,142.26	Average Ledger Balance	\$2,831.58
	11 Credit(s) This Period	\$6,588.59	Minimum Balance	\$382.91
	26 Debit(s) This Period	\$10,755.48		
01/24/2025	<b>Ending Balance</b>	\$1,975.37		

### Account Activity

Post Date	Description	Debits	Credits	Balance
12/25/2024	<b>Beginning Balance</b>			\$6,142.26
12/26/2024	XX4252 XFER TO CHK CASH APP* HYUNJOO Oakland CA 1 438404		\$28.00	\$6,170.26
12/26/2024	VENMO PAYMENT 1039180959499	\$50.00		\$6,120.26
12/27/2024	VENMO PAYMENT 1039217793857	\$50.00		\$6,070.26
12/30/2024	MOBILE DEPOSIT		\$443.00	\$6,513.26
12/30/2024	MOBILE DEPOSIT		\$738.59	\$7,251.85
12/30/2024	DEPOSIT		\$1,000.00	\$8,251.85
12/30/2024	LIPA DIRECTPAY XXXXXX1761	\$68.87		\$8,182.98
12/30/2024	VENMO PAYMENT 1039282106728	\$100.00		\$8,082.98
12/30/2024	VENMO PAYMENT 1039264693378	\$300.00		\$7,782.98
12/31/2024	CARDMEMBER SERV WEB PYMT * * * * * * * * * 7696	\$1,000.00		\$6,782.98
12/31/2024	CHECK # 593	\$500.00		\$6,282.98
01/02/2025	VENMO CASHOUT 1039320571135		\$50.00	\$6,332.98
01/02/2025	HealthPlus OR1544015 000001691976622	\$30.00		\$6,302.98
01/02/2025	VENMO PAYMENT 1039320547584	\$50.00		\$6,252.98
01/03/2025	CITIZENS MTG PMT 0032191991		\$5,080.29	\$1,172.69
01/06/2025	MOBILE DEPOSIT		\$443.00	\$1,615.69
01/06/2025	VENMO PAYMENT 1039398073735	\$50.00		\$1,565.69
01/06/2025	VENMO PAYMENT 1039441840518	\$200.00		\$1,365.69
01/06/2025	DISCOVER E-PAYMENT 8774	\$342.26		\$1,023.43
01/08/2025	DEPOSIT		\$1,000.00	\$2,023.43
01/09/2025	DISCOVER E-PAYMENT 8774	\$100.00		\$1,923.43
01/10/2025	VENMO PAYMENT 1039516171154	\$50.00		\$1,873.43
01/10/2025	VENMO PAYMENT 1039516175544	\$100.00		\$1,773.43

## PERSONAL BASIC CHECKING - XXXXXXXX1176 (continued)

### Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
01/13/2025	MOBILE DEPOSIT		\$443.00	\$2,216.43
01/14/2025	VENMO PAYMENT 1039604594230	\$100.00		\$2,116.43
01/14/2025	VENMO PAYMENT 1039601951893	\$450.00		\$1,666.43
01/15/2025	DISCOVER E-PAYMENT 8774	\$196.21		\$1,470.22
01/15/2025	NGRID37 NGRID37WEB 4111079026	\$413.31		\$1,056.91
01/15/2025	CHECK # 594	\$385.00		\$671.91
01/16/2025	Ameritas Life of XI16DD XI160001295284	\$289.00		\$382.91
01/17/2025	ATM CASH DEPOSIT (AUTO-SCAN)		\$1,000.00	\$1,382.91
01/21/2025	MOBILE DEPOSIT		\$443.00	\$1,825.91
01/21/2025	DISCOVER E-PAYMENT 8774	\$150.00		\$1,675.91
01/21/2025	VENMO PAYMENT 1039697125842	\$450.00		\$1,225.91
01/23/2025	CHECK # 595	\$250.54		\$975.37
01/24/2025	ATM CASH DEPOSIT (AUTO-SCAN)		\$1,000.00	\$1,975.37
01/24/2025	SERVICE CHARGE \$3.00 LESS \$3.00 CREDIT BACK			\$1,975.37
<b>01/24/2025</b>	<b>Ending Balance</b>			<b>\$1,975.37</b>

### Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
593	12/31/2024	\$500.00	594	01/15/2025	\$385.00	595	01/23/2025	\$250.54

\* Indicates skipped check number

### Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/26/2024	\$6,120.26	01/06/2025	\$1,023.43	01/15/2025	\$671.91
12/27/2024	\$6,070.26	01/08/2025	\$2,023.43	01/16/2025	\$382.91
12/30/2024	\$7,782.98	01/09/2025	\$1,923.43	01/17/2025	\$1,382.91
12/31/2024	\$6,282.98	01/10/2025	\$1,773.43	01/21/2025	\$1,225.91
01/02/2025	\$6,252.98	01/13/2025	\$2,216.43	01/23/2025	\$975.37
01/03/2025	\$1,172.69	01/14/2025	\$1,666.43	01/24/2025	\$1,975.37

### Overdraft and Returned Item Fees

	Total for this period	Total year-to-date	Previous year-to-date
<b>Total Overdraft Fees</b>	\$0.00	\$0.00	\$33.00
<b>Total Returned Item Fees</b>	\$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
<b>Total Service Charge</b>	<b>\$0.00</b>



# Bank of Hope

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

DOO Y KIM HYUN J LEE	16-4123/120	593
DATE <u>12/28/2024</u>		
PAY TO THE ORDER OF	CASH	\$ <u>500.00</u>
Five Hundred only DOLLARS <input type="checkbox"/>		
Bank of Hope 1655 W. Redondo Beach Blvd., #300, Gardena, CA 90247 SWIFT Code: BKHOPUSA MEMO: #122041235#0593 16 200 26 1176#		

#0593 12/31/2024 \$500.00

DOO Y KIM HYUN J LEE	16-4123/120	594
DATE <u>1/13/2025</u>		
PAY TO THE ORDER OF	Mossa Dance Academy	\$ <u>385.00</u>
Three Hundred Eighty Five only DOLLARS <input type="checkbox"/>		
Bank of Hope 1655 W. Redondo Beach Blvd., #300, Gardena, CA 90247 SWIFT Code: BKHOPUSA MEMO: #122041235#0594 16 200 26 1176#		

#0594 01/15/2025 \$385.00

DOO Y KIM HYUN J LEE	16-4123/120	595
DATE <u>1/15/2025</u>		
PAY TO THE ORDER OF	Port Washington Water District	\$ <u>250.54</u>
Two Hundred Fifty and 54/100 only DOLLARS <input type="checkbox"/>		
Bank of Hope 1655 W. Redondo Beach Blvd., #300, Gardena, CA 90247 SWIFT Code: BKHOPUSA MEMO: #122041235#0595 16 200 26 1176#		

#0595 01/23/2025 \$250.54

**Statement Ending 01/24/2025**

DOO YOUNG KIM

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Customer Number: XXXXXXXX1176

516 884 6 358
LAZO BROS CONVENIENCE STORE & COU
NY-2278
Intermix Wire Transfer II LLC
For deposit only
Agent of Intermix

JPMorganChaseBank 011409 000971 928030107411
ATM
<input type="checkbox"/> CHECK HERE FOR AUTOMATIC BALANCE UPDATES ONLY
NAME OF FINANCIAL INSTITUTION
MAST
MASSA DANCE ACADEMY

021406667< Dime Community Bank #887 2025-01-22 1553761312
Inst=INST-ItemNum=155376-Batch BranchName=PORT WASHIN
StartTm=11:23:49 AM-TranDt=01/22/25-TrnId=6002
021406667< Dime Community Bank #887 2025-01-22 1553761312
Inst=INST-ItemNum=021406667< BranchName=PORT WASHIN-ONE#60 TranDt=01/22/25-TrnId=6002-StartTm=11:23:49 AM

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