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

Statement Ending 03/25/2025

DOO YOUNG KIM

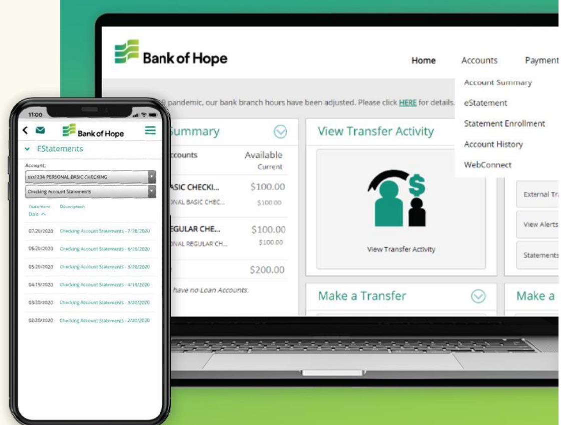
Customer Number: XXXXXXXX1176

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



Summary of Accounts

Account Type	Account Number	Ending Balance
PERSONAL BASIC CHECKING	XXXXXXXX1176	$4,502.01

CHECKS OUTSTANDING					
DATE OR #	AMOUNT	DATE OR #	AMOUNT	DATE OR #	AMOUNT
				TOTAL	$

CHECKBOOK RECONCILIATION		
ENTER	BALANCE THIS STATEMENT	$
ADD	RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT)	$
	SUBTOTAL	$
SUBTRACT	TOTAL CHECKS OUTSTANDING	$
	BALANCE	$

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

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.

Security Tips

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: www.bankofhope.com/security-awareness

PERSONAL BASIC CHECKING - XXXXXXXX1176

Account Summary

Date	Description	Amount		
02/26/2025	**Beginning Balance**	**$5,141.22**	Average Ledger Balance	$5,705.18
	11 Credit(s) This Period	$14,307.00	Minimum Balance	$721.29
	17 Debit(s) This Period	$14,946.21		
03/25/2025	**Ending Balance**	**$4,502.01**		

Account Activity

Post Date	Description	Debits	Credits	Balance
02/26/2025	**Beginning Balance**			**$5,141.22**
02/26/2025	HealthPlus OR1544015 000001707378869	$30.00		$5,111.22
02/26/2025	VENMO PAYMENT 1040511014633	$75.00		$5,036.22
02/27/2025	ATM CASH DEPOSIT (AUTO-SCAN)		$500.00	$5,536.22
02/28/2025	MOBILE DEPOSIT		$443.00	$5,979.22
02/28/2025	LIPA DIRECTPAY XXXXXX1761	$77.64		$5,901.58
03/03/2025	VENMO CASHOUT 1040638432999		$150.00	$6,051.58
03/03/2025	VENMO PAYMENT 1040580301829	$250.00		$5,801.58
03/04/2025	CITIZENS MTG PMT 0032191991	$5,080.29		$721.29
03/06/2025	AMERICAN NAT NY SYSWITHDRA ANNY NY501404		$5,000.00	$5,721.29
03/06/2025	AMERICAN NAT NY SYSWITHDRA ANNY NY501417		$5,000.00	$10,721.29
03/10/2025	MOBILE DEPOSIT		$443.00	$11,164.29
03/10/2025	VENMO PAYMENT 1040735249810	$20.00		$11,144.29
03/10/2025	VENMO PAYMENT 1040733203782	$200.00		$10,944.29
03/10/2025	VENMO PAYMENT 1040734442364	$350.00		$10,594.29
03/10/2025	CARDMEMBER SERV WEB PYMT * * * * * * * * * * * 7696	$5,534.59		$5,059.70
03/11/2025	DEPOSIT		$1,750.00	$6,809.70
03/12/2025	VENMO PAYMENT 1040821043121	$1,160.00		$5,649.70
03/17/2025	MOBILE DEPOSIT		$443.00	$6,092.70
03/18/2025	Ameritas Life of XI16DD XI160001331247	$289.00		$5,803.70
03/18/2025	NGRID37 NGRID37WEB 4111079026	$561.69		$5,242.01
03/19/2025	CARDMEMBER SERV WEB PYMT * * * * * * * * * * * 7696	$1,000.00		$4,242.01
03/20/2025	VENMO CASHOUT 1040996881952		$18.00	$4,260.01
03/20/2025	VENMO PAYMENT 1040983849691	$100.00		$4,160.01

PERSONAL BASIC CHECKING - XXXXXXXX1176 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
03/24/2025	MOBILE DEPOSIT		$443.00	$4,603.01
03/24/2025	Zelle From HAEKYUNG JANG +1-855-325-2226		$117.00	$4,720.01
03/24/2025	VENMO PAYMENT 1041061436505	$50.00		$4,670.01
03/24/2025	VENMO PAYMENT 1041040271828	$168.00		$4,502.01
03/25/2025	SERVICE CHARGE $3.00 LESS $3.00 CREDIT BACK			$4,502.01
03/25/2025	**Ending Balance**			**$4,502.01**

Daily Balances

Date	Amount	Date	Amount	Date	Amount
02/26/2025	$5,036.22	03/06/2025	$10,721.29	03/18/2025	$5,242.01
02/27/2025	$5,536.22	03/10/2025	$5,059.70	03/19/2025	$4,242.01
02/28/2025	$5,901.58	03/11/2025	$6,809.70	03/20/2025	$4,160.01
03/03/2025	$5,801.58	03/12/2025	$5,649.70	03/24/2025	$4,502.01
03/04/2025	$721.29	03/17/2025	$6,092.70	03/25/2025	$4,502.01

Overdraft and Returned Item Fees

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