



WELCOME TO A BETTER BANKING EXPERIENCE

ACCOUNT SUMMARY FOR CHARLES HENRY PROPERTIES, LLC (DBA continues on the following page(s) if applicable)

CONTACT INFORMATION

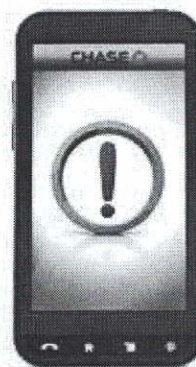
Address: 336 E 56TH ST FRNT A
NEW YORK, NY 10022-4145
Phone Number: (912) 441-0062
Email Address: csimon@fairlane.biz

WHAT WE DID TODAY

Chase Business Complete CheckingSM (account number 726809950)

- **Monthly Service Fee**
 - \$15 with paper statement
- **Avoid monthly service fee by:**
 - Maintain a linked Chase Private Client CheckingSM account
 - OR
 - Complete ANY of the following qualifying activities:
 - Maintain a minimum balance of \$2,000 or more in this account each day of the statement period¹
 - Spend at least \$2,000 using your Chase Ink[®] Business Card(s)¹ on purchases
 - Deposit at least \$2,000 into your Chase Business Complete Checking account from QuickAcceptSM transactions and/or transactions from eligible¹ Chase Merchant Services products (net of chargebacks, refunds, or other adjustments) at least one business day¹ prior to the last day of your checking account statement period
- **Transactions:**
 - **No charge:** electronic deposits and deposited items, ACH and ATM transactions, Chase QuickDepositsSM, debit card purchases, and internal transfers
 - **0 – 20 No Charge:** Deposits and Withdrawals made with a teller and paper checks written on the account. **(21+ \$0.40/each)**
- **Other Helpful Information:**
 - Service fee is waived for the first two statement cycles
 - First \$5,000 cash deposited free each statement cycle
 - Note 1: See the Additional Banking Services and Fees for Business Accounts - Deposit Account Agreement for full details

Put Account Alerts
to work for you.



We can notify you by
e-mail, phone or text when:

- Balances dip below your set limit
- You go over your transaction or ATM withdrawal limits
- Your account becomes overdrawn
- And much more...

Sign up at
chase.com/BusinessBankingAlerts

CHASE

Important: This document contains confidential information including your account number. Please safeguard this document as you would a checkbook, credit card or debit card. For more information on how to protect your identity and your accounts, visit www.chase.com/identitytheft. The Deposit Account Agreement and other disclosures provided at account opening or included with your debit/credit card govern your agreement with the bank, and outline the terms & conditions associated with the products/services listed.

Customer Initials

Personal Banker: SEAMUS CLEARY
Sutton Place
(212) 888-8161

Date: 07/03/2025

Deposit products provided by JPMorgan Chase Bank, N.A. Member FDIC

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WHAT WE DID TODAY

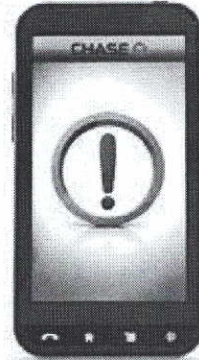
Chase Business Total SavingsSM (account number 5076181082)

- **Monthly Service Fee: \$10**
- **Avoid a monthly service Fee by:**
 - Maintaining a \$1,000 average ledger balance **OR**
 - Linking to Chase Total Business Checking account
- First \$5,000 in cash deposits each statement cycle with no fee.
- 15 deposited items each statement cycle with no fee. \$0.40 for each item over 15
- Outgoing international and domestic wires not permitted.
- If you chose to receive your account-opening documents **electronically** you can find them under Statements & documents and selecting Branch Documents on chase.com.

Chase Business Debit Card (account number 726809950)
(account number 5076181082)

- Watch for card in a plain white envelope in 3-5 business days
- Activate right away by following instructions on the card
- Fast and convenient alternative to paying with cash or checks
- Easy way to track your spending

Put Account Alerts
to work for you.



We can notify you by
e-mail, phone or text when:

- Balances dip below your set limit
- You go over your transaction or ATM withdrawal limits
- Your account becomes overdrawn
- And much more...

Sign up at
chase.com/BusinessBankingAlerts

CHASE

Important: This document contains confidential information including your account number. Please safeguard this document as you would a checkbook, credit card or debit card. For more information on how to protect your identity and your accounts, visit www.chase.com/identitytheft. The Deposit Account Agreement and other disclosures provided at account opening or included with your debit/credit card govern your agreement with the bank, and outline the terms & conditions associated with the products/services listed.

Customer Initials

Personal Banker: SEAMUS CLEARY
Sutton Place
(212) 888-8161

Date: 07/03/2025

Deposit products provided by JPMorgan Chase Bank, N.A. Member FDIC

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Credit Card Disclosure

Chase Ink Business Unlimited® Visa Signature®

Effective 03/23/2025

Eligibility

To be eligible for an Ink® Business credit card from Chase, the Company must be headquartered within the 50 United States or the District of Columbia. The Authorizing Officer, beneficial owners, and all employee cardmembers must each have a residential address within the 50 United States or the District of Columbia. Accounts subject to credit approval. Restrictions and limitations apply. Ink Business credit cards are issued by JPMorgan Chase Bank, N.A. Member FDIC.

Offers may vary depending on where you apply, for example online or in a branch, and can change over time. To take advantage of this particular offer now, apply through the method provided in this advertisement. Review offer details before you apply.

\$750 Cash Back After You Spend \$6,000 On Purchases In The First 3 Months From Account Opening: You will receive 75,000 bonus points with this bonus offer, which can be redeemed for \$750 cash back. To qualify and receive your bonus, you must make Purchases totaling \$6,000 or more during the first 3 months from account opening. ("Purchases" do not include balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, any checks that access your account, interest, unauthorized or fraudulent charges, and fees of any kind, including an annual fee, if applicable.) After qualifying, please allow 6 to 8 weeks for bonus points to post to your account. To be eligible for this bonus offer, account must be open and not in default at the time of fulfillment.

Telephone: (212) 683-9300

† By providing your mobile phone number, you are giving permission to be contacted at that number about all of your accounts by JPMorgan Chase and companies working on its behalf. Your consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

I certify, understand and agree that:

- 1) This is a business account which shall be used only for business purposes and not personal, family or household purposes.
- 2) I am liable, both individually and jointly with the Business, for payment of all balances on any account opened pursuant to this application.
- 3) I have read and agree to all terms, conditions, authorizations and disclosures provided with this credit application and to the best of my knowledge, all information provided is complete and correct.
- 4) I agree to notify Chase of any changes in the Beneficial Ownership of the Business.
- 5) I am the Authorizing Officer of the Business with significant responsibility to control, manage or direct the Business and specifically authorized to request this business card account and to bind the Business to the terms of the Business Card Agreement.
- 6) Certain servicing activities for the selected product may be performed from locations outside of the United States.
- 7) The Business and I are responsible for all rewards program redemptions and will ensure that such rewards are: redeemed for business purposes only; used to benefit only the Business and not for the personal benefit of any individual; and used in compliance with all applicable laws, rules, regulations, ethics standards, and Business policies.
- 8) If I leave the employment of the Business or no longer wish to be the Authorizing Officer, I will notify Chase immediately; I will continue to be liable and responsible for all account balances until the account is closed and paid in full or a new Authorizing Officer, acceptable to Chase, is substituted on the existing account.





Credit Card Disclosure
Chase Ink Business Unlimited® Visa Signature®

- 9) All correspondence, including credit cards, statements and notifications will be sent to the name and address on file for the Authorizing Officer. I, as the Authorizing Officer, will be responsible for repaying all balances on this account, along with the Business. Employees added to the account as authorized users will have access to the full credit line unless I set specific employee spending or cash advance limits. Employees added as authorized users are not financially responsible for balances on this account. By submitting this request to add an employee as an authorized user to my account, I am agreeing the information provided is for persons with whom I have a relationship, that the information is factual, and that I have their consent to add them. If Chase determines the information provided is fraudulent, or I did not have such consent, Chase has the right to close the account.
- 10) I understand that the terms of my account, including the APRs, are subject to change. Any such changes will be made in accordance with the Cardmember Agreement.

Customer Signature



Banker Initials

CHARLES HENRY PROPERTIES, LLC

07/03/2025



Credit Card Disclosure

Chase Ink Business Unlimited® Visa Signature®

Earning in the Rewards Program: "Cash Back rewards" are the rewards you earn under the program. Cash Back rewards are tracked as points and each \$1 in Cash Back rewards earned is equal to 100 points. **How you can earn points:** You'll earn points on purchases of products and services, minus returns or refunds, made with an Ink Business Unlimited credit card by you or an authorized user of the account. Buying products and services with your card, in most cases, will count as a purchase; however, the following types of transactions won't count and won't earn points: balance transfers, cash advances and other cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, any checks that access your account, interest, unauthorized or fraudulent charges, and fees of any kind, including an annual fee, if applicable. **1.5% Cash Back:** You'll earn 1.5% Cash Back rewards for each \$1 spent. **How you can use your points:** You can use your points to redeem for any available reward options, including cash, gift cards, travel, and pay with points for products or services made available through the program or directly from third parties. Redemption values for reward options may vary. **Points expiration/losing points:** Your points don't expire as long as your account remains open, however, you will immediately lose all your points if your account status changes, or your account is closed for program misuse, fraudulent activities, or other reasons described in the terms of the Rewards Program Agreement. For more information about the Ink Business Unlimited rewards program, you can see the latest Rewards Program Agreement at chase.com/inkbusinessunlimited/rewardsagreement and it will be available for cardmembers after logging into chase.com/ultimaterewards and will be mailed for new or changed accounts.

Travel And Purchase Protection: These benefits are available when you use your card. Restrictions, limitations and exclusions apply. Most benefits are provided by unaffiliated companies who are solely responsible for the administration and claims. There are specific time limits and documentation requirements. For full coverage details, cardmembers can refer to their Guide to Benefits, provided after account opening, or call the number on the back of their card for assistance.

Adding An Employee Card: If any employees are allowed to use the account, they will be authorized users and will have equal charging privileges unless individual spending limits are established for them. You, as the Authorizing Officer, together with the business are responsible for any use of the account by you, an authorized user or anyone else permitted to use the account. You, together with the business, are responsible for repaying all balances on the account. All correspondence, including statements and notifications, will be sent to you as the Authorizing Officer. By requesting to add an employee cardholder to the account, you represent all information provided is accurate and is for persons with which the business has a relationship. You also represent that the business has permission to provide the employee information to Chase and to add the employee as a cardholder. If Chase determines any information provided is fraudulent, Chase has the right to close the account.

PRICING INFORMATION

LGC55613

INTEREST RATES AND INTEREST CHARGES

Purchase Annual Percentage Rate (APR)	0% fixed Intro APR for the first 12 months that your Account is open. After that, 17.49% to 23.49% , based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. ^a
My Chase LoanSM APR	17.49% to 23.49% , based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. ^a Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
Balance Transfer APR	17.49% to 23.49% , based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. ^a
Cash Advance APR	29.24% . This APR will vary with the market based on the Prime Rate. ^b
Default APR and When It Applies	Up to 29.99% . This APR will vary with the market based on the Prime Rate. ^c We may apply the Default APR to your account if you: <ul style="list-style-type: none"> • fail to make a Minimum Payment by the date and time that it is due; or • make a payment to us that is returned unpaid. How Long Will the Default APR Apply: If an APR is increased for any of these reasons, the Default APR may apply indefinitely to all outstanding balances and future transactions on your Account.
Grace Period	Your due date will be a minimum of 20 days after the close of each billing cycle. We will not charge you interest on new purchases if you pay your entire balance or Interest Saving Balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
Minimum Interest Charge	None

FEES

Annual Membership Fee	None
Chase Pay Over TimeSM Fee (formerly My Chase Plan [®] Fee; a fixed finance charge)	Monthly fee of 0% of the amount of each eligible purchase transaction or amount selected to create a Chase Pay Over Time plan while in the 0% Intro Purchase APR period. After that, monthly fee of up to 1.72% of the amount of each eligible purchase transaction or amount you select to pay over time with no interest, just a fixed monthly fee. Promotional offers with lower monthly Chase Pay Over Time fees may be available from time to time on some accounts. The monthly Chase Pay Over Time fee will be determined each time a fee-based plan is created and will remain the same until the plan balance is paid in full. ^d
Transaction Fees Balance Transfers Cash Advances Foreign Transactions	Balance Transfers: Either \$5 or 5% of the amount of each transfer, whichever is greater. Cash Advances: Either \$15 or 5% of the amount of each transaction, whichever is greater. Foreign Transactions: 3% of the amount of each transaction in U.S. dollars.
Penalty Fees Late Payment Return Payment Return Check	Late Payment: \$40 Return Payment: \$40 Return Check: None

Note: This account may not be eligible for balance transfers.

Loss of Intro APR: We will end your Introductory APR if you fail to make any required Minimum Payment by the date and time due and the Default APR will take effect.

How We Will Calculate Your Balance: We use the daily balance method (including new transactions).

Minimum Payment: We will calculate the minimum payment as: (1) any past-due amounts; PLUS (2) any special payment obligations in connection with Flexible Financing Offers which require repayment of the balance over a pre-selected number of billing periods; PLUS (3) the larger of: (a) \$40 (or total amount you owe if less than \$40); or (b) the sum of: (i) 1% of the new balance (excluding any Flexible Financing Offer balances which require special payment obligations to ensure repayment of the balance over a pre-selected number of billing periods), PLUS (ii) any periodic interest charges and late fees we have billed you on the statement for which your minimum payment is calculated.

Prime Rate: Variable APRs are based on the 7.5% Prime Rate as of 01/17/2025.

^a We add 9.99% to 15.99% to the Prime Rate to determine the Purchase/My Chase Loan/Balance Transfer APR. Maximum APR 29.99%.

^b We add 21.74% to the Prime Rate to determine the Cash Advance APR. Maximum APR 29.99%.

^c We add up to 26.99% to the Prime Rate to determine the Default APR. Maximum APR 29.99%.

^d Chase Pay Over Time Fee. The Chase Pay Over Time Fee (formerly called the My Chase Plan Fee) is calculated at the time each plan is created, and is based on the amount of each purchase transaction or account balance selected to create the plan, the number of billing periods over which you choose to pay the balance in full, and other factors. The monthly and aggregate dollar amount of your Chase Pay Over Time Fee will be disclosed during the activation of each plan. Chase Pay Over Time plan balances that have a Chase Pay Over Time Fee will not be subject to interest after plan activation.

(over, please)

TERMS & CONDITIONS

LGC55613

Authorization: When you ("you", "your" means the owner, officer, or partner of the company with the authority to bind the company to the terms & conditions of this offer and the Business Card Agreement, and who is agreeing to the terms on their own behalf and that of the company) respond to this credit card offer from JPMorgan Chase Bank, N.A., Member FDIC, a subsidiary of JPMorgan Chase & Co. ("Chase", "we", or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports, employment, and income information about you that we will use when considering your application for credit. We may obtain and use information about your accounts with us and others such as Checking, Deposit, Investment, and Utility accounts from credit bureaus and other entities. You also authorize us to obtain credit bureau reports and any other information about you in connection with: 1) extensions of credit on your account; 2) the administration, review or collection of your account; and 3) offering you enhanced or additional products and services. If you ask, we will tell you the name and address of the credit bureau from which we obtained a report about you.
2. If an account is opened, you will receive a Business Card Agreement with your card(s). You agree to the terms of this agreement by: using the account or any card, authorizing their use, or making any payment on the account.
3. By providing your mobile phone number, you are giving permission to be contacted at that number about all of your accounts by JPMorgan Chase and companies working on its behalf. Your consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.
4. **Rates, fees, and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Business Card Agreement.**
5. **You also certify you have the authority to permit us to issue your credit card containing the Company name if completed on the form.**

Individual and Company Liability: You understand that by responding to this offer you agree to be personally responsible, both individually and jointly with the Company, for payment of all balances incurred on all cards and accounts issued pursuant to this application now or whenever such additional accounts may be established in the future. You understand that if you leave the employment of the Company, you will continue to be responsible for the outstanding balances on the accounts. You must notify us immediately to close the accounts and prevent further usage.

Before we approve you for a credit card, we will review your credit report, information about the Company, including financial information, and the information you provide with your response to confirm that you and the Company meet the criteria for this offer. Based on this review, you may receive a card with different costs or you may not receive a card. If approved for an account, your credit access line will be at least \$3000.

If an account is approved, all cardmembers will have access to 100% of the approved credit access line and any amount over the credit access line that we authorize. If you would like to set spending limits on any cardmembers, please contact our Cardmember Service Department after the account has been opened. By becoming a Visa Business Card cardmember, you agree that the card is being used only for business purposes and that the card is being issued to a public or private company including a sole proprietor or employees or contractors of an organization.

You must be at least 18 years old to qualify (19 in AL and NE).

We reserve the right to change the benefit features associated with your card at any time.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Balance Transfer Option

- Balance transfers are contingent upon issuance of your account with us.
- The total amount of your request(s) including fees and interest charges cannot exceed your available credit or \$15,000, whichever is lower.
- We will not process any balance transfer requests that are from any other account or loan that we (JPMorgan Chase Bank, N.A., Member FDIC) or any of our affiliates issued.
- Balance transfers are subject to the transaction fee shown in the enclosed "Pricing Information."
- We will evaluate your balance transfer requests in the order listed on your response. If your request(s) exceeds the amount that we approve, we may either decline the request or send less than the full amount requested to your designated payee.
- Each transfer will reduce your available credit just like any other transaction. You will see a payment for the amount transferred on the statement from your other accounts. It may take up to three weeks to set up your new account with us and process the balance transfer(s), so you may still need to make payments to your other accounts to keep them current.
- You agree that all transferred balances consist of business-related expenses.

Replying to this offer: If you omit any information on the form, we may deny your request for an account. Chase cardmembers who currently have or have had a Chase credit card in any Rewards Program associated with this offer, may not be eligible for a second Chase credit card in the same Rewards Program. Chase cardmembers currently receiving promotional pricing, or Chase cardmembers with a history of only using their current or prior Chase card for promotional pricing offers, are not eligible for a second Chase credit card with promotional pricing. You must have a valid permanent home address, and the Company must be headquartered, within the 50 United States or the District of Columbia. All beneficial owners and employee cardmembers must have a residential address within the 50 United States, the District of Columbia, Guam, Puerto Rico, or the US Virgin Islands, or have a United States military address. The information about the costs of the card described in this disclosure is accurate as of 01/17/2025. This information may have changed after that date. You should contact us for any change after the printing date by writing to Cardmember Service, P.O. Box 15043, Wilmington, DE 19850-5043.

USA PATRIOT Act: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. We require the following information or documents as a condition to your opening an account: your name, residential address, date of birth, Social Security number, driver's license or other identifying documents. Our policies may also require additional information about you or any person associated with you or with the account during application to assure that we comply with "Know Your Customer" requirements. We may decline your application if we are unable to obtain information in order to satisfy our "Know Your Customer" requirements. By opening an account with us, you confirm that neither you nor any beneficial owner of any account is covered by any sanctions programs administered or enforced by the U.S. Department of the Treasury, Office of Foreign Asset Control.

(over, please)

Business Deposit Rates



RATES IN EFFECT AS OF: Friday, June 27, 2025

We use two terms to explain how much interest we pay on your deposit accounts.

- Interest Rate: Annualized percentage rate we pay on your account, and does not reflect compound interest, which is any interest paid on interest you've earned.
- Annual Percentage Yield (APY): Annualized percentage rate we pay on your account, and includes compound interest. APY may be higher than the Interest Rate due to compound interest.

BUSINESS CHECKING & SAVINGS ACCOUNTS ¹

Chase Business Premier Savings SM

To earn Premier relationship rates, your Chase Business Premier Savings SM needs to be linked to either a Chase Performance Business Checking [®], Chase Platinum Business Checking SM or Chase Analysis Business Checking [®] account (interest-bearing counterparts included, where applicable) with at least five customer-initiated checking account transactions each monthly statement period.

RELATIONSHIP RATES			STANDARD RATES		RELATIONSHIP RATES			STANDARD RATES	
Balance	Interest Rate	APY	Interest Rate	APY	Balance	Interest Rate	APY	Interest Rate	APY
\$0-\$9,999	0.02%	0.02%	0.01%	0.01%	\$250,000-\$499,999	0.02%	0.02%	0.01%	0.01%
\$10,000-\$24,999	0.02%	0.02%	0.01%	0.01%	\$500,000-\$999,999	0.02%	0.02%	0.01%	0.01%
\$25,000-\$49,999	0.02%	0.02%	0.01%	0.01%	\$1,000,000-\$4,999,999	0.02%	0.02%	0.01%	0.01%
\$50,000-\$99,999	0.02%	0.02%	0.01%	0.01%	\$5,000,000-\$9,999,999	0.02%	0.02%	0.01%	0.01%
\$100,000-\$249,999	0.02%	0.02%	0.01%	0.01%	\$10,000,000+	0.02%	0.02%	0.01%	0.01%

Chase Business Total Savings SM			Client Funds Savings SM		
Balance	Interest Rate	APY	Balance	Interest Rate	APY
\$0-\$9,999	0.01%	0.01%	\$0-\$49,999	0.01%	0.01%
\$10,000-\$24,999	0.01%	0.01%	\$50,000-\$99,999	0.01%	0.01%
\$25,000+	0.01%	0.01%	\$100,000+	0.01%	0.01%

			EARNINGS CREDIT RATES ² FOR BUSINESS BANKING		
Chase Analysis Business Checking with Interest [®]			IOLTA SM		
Interest Rate	APY		Balance	Interest Rate	APY
All Balances	0.01%	0.01%	\$0-\$99,999	0.01%	0.01%
			\$100,000-\$999,999	2.29%	2.31%
			\$1,000,000+	2.29%	2.31%
Chase Performance Business Checking with Interest [®]			Chase Analysis Business Checking [®]		
Interest Rate	APY		Balance	Earnings Credit	
All Balances	0.01%	0.01%	\$0-\$999,999	0.20%	
			\$1,000,000-\$9,999,999	0.30%	
			\$10,000,000+	See your Business Relationship Manager	

¹Business checking and savings account rates are variable and interest compounded and credited monthly.

²Earnings Credit Rates apply to activity for the previous calendar month.

BUSINESS CERTIFICATE OF DEPOSIT (CD)^{3,4}


Terms (featured terms are bold and underlined)	CD RELATIONSHIP RATES ⁵						CD STANDARD RATES	
	\$0-\$9,999		\$10,000-\$99,999		\$100,000+		\$0+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
Months (m)								
1m	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2m	1.24%	1.25%	1.24%	1.25%	1.24%	1.25%	0.01%	0.01%
3m	1.24%	1.25%	1.24%	1.25%	1.24%	1.25%	0.01%	0.01%
<u>4m (featured)</u>	<u>3.44%</u>	<u>3.50%</u>	<u>3.44%</u>	<u>3.50%</u>	<u>3.92%</u>	<u>4.00%</u>	<u>0.01%</u>	<u>0.01%</u>
<u>5m (featured)</u>	<u>1.24%</u>	<u>1.25%</u>	<u>1.24%</u>	<u>1.25%</u>	<u>1.24%</u>	<u>1.25%</u>	<u>0.01%</u>	<u>0.01%</u>
6m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.01%	0.01%
7m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.01%	0.01%
8m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.01%	0.01%
9m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.01%	0.01%
<u>10m (featured)</u>	<u>2.96%</u>	<u>3.00%</u>	<u>2.96%</u>	<u>3.00%</u>	<u>3.44%</u>	<u>3.50%</u>	<u>0.01%</u>	<u>0.01%</u>
11m	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.01%	0.01%
12m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
13m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
14m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
15m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
18m, 21m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
24m, 30m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
36m, 42m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
48m, 60m, 84m, 120m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
Rates specific for CD ladders are below⁶								
Ladder Terms	CD RELATIONSHIP RATES ⁵						CD STANDARD RATES	
	\$0-\$9,999		\$10,000-\$99,999		\$100,000+		\$0+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
Months								
1	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
3	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
4	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
3	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
6	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
9	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
12	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%

³ Minimum deposit requirement of \$1,000 to open a CD. Interest is compounded daily and, unless you choose differently, will be paid on your CD at maturity or annually if the term is more than 12 months. You may instead choose to have your interest paid on a monthly, quarterly or semiannual basis; however, withdrawing interest before maturity will reduce the APY.

⁴ There is a penalty for early withdrawal.

⁵ Earn CD relationship rates on your CDs when linked to an eligible Chase business checking account at CD origination and at each CD renewal and renegotiation (the linked business accounts must share a common business owner that is a direct owner of the business). Eligible accounts include: Chase Business Complete Checking, Chase Performance Business Checking, Chase Platinum Business Checking, and Chase Analysis Business Checking (interest-bearing counterparts included, where applicable). Otherwise, standard rates apply. Public funds entities should contact their banker for applicable CD rates.

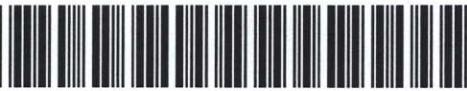
⁶ CD ladders are a group of four CDs opened at the same time for the same amount but with different terms.

A copy of the Deposit Account Agreement is available upon request. Fees could reduce earnings. Rates and balance tiers for checking, savings and CDs are applicable as of the effective date, and may change at our discretion.

JPMorgan Chase Bank, N.A. Member FDIC

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80200001

**BUSINESS DEPOSITORY CERTIFICATE (Limited Liability Company)**

X NEW CHANGE

ACCOUNT NO.
5076181082ACCOUNT TITLE (DBA(s) on the following page(s) if applicable)
CHARLES HENRY PROPERTIES, LLC

BANK NAME/NUMBER

JPMorgan Chase Bank, N.A (802)

BRANCH NAME AND NO.
Sutton Place - 674DATE
07/03/2025PREPARED BY
SEAMUS CLEARYPHONE NO.
(212) 888-8161BUSINESS ADDRESS
336 E 56TH ST FRNT A

NEW YORK, NY 10022

TAXPAYER ID NO.
46-1556945PRODUCT TYPE
Chase Business Total Savings

Legal Name of Organization: CHARLES HENRY PROPERTIES, LLC

(the "Organization")

State of Organization: NY

Type of Organization (check one):

- ☒ Limited liability company managed by its members
☐ Limited liability company managed by one or more managers

The individuals signing this Certificate certify to JPMorgan Chase Bank, N.A. (the "Bank") as follows:

- the Organization is a limited liability company, duly organized under the laws of the state of organization listed above;
- the individuals signing this Certificate are, or are authorized representatives of, all of the members (if managed by its members) ("Members") or managers (if managed by managers) ("Managers") of the Organization; and
- the Organization has authorized all actions and agreements described in this Certificate in accordance with all requirements of law and of Organization's organizational documents and bylaws, if any, and the authorizations are now in full force and effect.

Account Opening and Contractual Authorization

Any of the people listed below ("Authorized Persons"), acting alone, may:

- Open or close one or more accounts with the Bank at any time, subject to the Bank's deposit account agreement;
- Act on behalf of the Organization in any matter involving any of the Organization's depository accounts at the Bank;
- Sign all agreements or other documents relating to any depository accounts or other business of the Organization. These agreements & other documents include but are not limited to funds transfer agreements, agreements for automated clearinghouse services, agreements for online services, and safe deposit agreements.

Deposit and Withdrawal Authorization

Each Authorized Person may deposit or withdraw the Organization's funds. Each Authorized Person may sign any and all checks, drafts, and orders drawn against any account of the Organization at the Bank, and may give instructions for account transactions without a signature, such as those initiated via electronic debit, payment, wire transfer, or other withdrawal of funds by computer, electronic or other means. The Bank is authorized to pay any checks or other transactions authorized by the Organization, even if doing so causes or increases an overdraft. Each Authorized Person may endorse for cash, collection, deposit, or negotiation any checks, drafts, notes, bills of exchange, or certificates of deposit, and order the payment or transfer of money between accounts at the Bank and other banks. Endorsements "for deposit" may be written or stamped. The Bank may accept any instrument for deposit to any depository account of the Organization without endorsement or may supply the endorsement of the Organization. The Bank is authorized to pay all checks, drafts, and orders when signed, endorsed, or authorized by any Authorized Person without inquiry as to the circumstances of issue or disposition of the proceeds and regardless of to whom such instruments are payable or endorsed, including those payable to or endorsed to the Authorized Person.

Print Name
CLAUDE A SIMONTitle
Member

Facsimile Signatures

SIGNER(S) TO BE ADDED LATER**Facsimile Signature Authorization**

The Bank is authorized and directed to pay checks bearing any form of facsimile or computer-generated signature. If the Organization either uses or provides a signature card authorizing any facsimile or computer-generated signature, the Organization will be solely responsible for any check bearing a similar signature.

Further Authorizations

Each Member or Manager, as applicable, acting alone, is authorized to certify to the Bank the name, title, specimen signature and facsimile signature of any additional Authorized Person, or to instruct the Bank to remove any Authorized Person. The Bank may rely on this Certificate until it receives express written notice of a change or revocation.

FOR THE PRECEDING PURPOSES, each of the undersigned has signed his/her name(s) on the date indicated above.

Exemption from FATCA reporting code (if any) [According to the IRS Form W-9 instructions, if you are only submitting this form for an account you hold in the United States, you may leave this field blank.]

CERTIFICATION

Name (as shown on your income tax return) CHARLES HENRY PROPERTIES, LLC

Taxpayer Identification Number

46-1556945

The undersigned certifies under penalties of perjury that (1) the number shown above is my correct Taxpayer Identification Number, and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person (as defined in the Form W-9 Instructions), and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

If the IRS has notified the Organization that it is subject to backup withholding due to underreporting interest or dividends on its tax return, cross out item 2 above.





**BUSINESS DEPOSITORY CERTIFICATE
(Limited Liability Company)**



ACCOUNT NO. 5076181082

Note: For a disregarded entity, if the owner is not signing below, he, she or it must submit IRS Form W-9 or the appropriate Form W-8.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Member or Manager
Printed Name: CLAUDE A SIMON

Date

Member or Manager
Printed Name:

Date

Member or Manager
Printed Name:

Date

Member or Manager
Printed Name:

Date

Member or Manager
Printed Name:

Date

Member or Manager
Printed Name:

Date

Member or Manager
Printed Name:

Date

Member or Manager
Printed Name:

Date

(Attach additional pages if necessary to reflect all Members or Managers)

DISTRIBUTION: 1) National Account Services 2) Customer

JPMorgan Chase Bank, N.A. Member FDIC



**BUSINESS DEPOSITORY CERTIFICATE (Limited Liability Company)**

X NEW CHANGE

ACCOUNT NO.
726809950

ACCOUNT TITLE (DBA(s) on the following page(s) if applicable)
CHARLES HENRY PROPERTIES, LLC

BANK NAME/NUMBER
JPMorgan Chase Bank, N.A (802)

BRANCH NAME AND NO.
Sutton Place - 674

DATE
07/03/2025

PREPARED BY
SEAMUS CLEARY

PHONE NO.
(212) 888-8161

BUSINESS ADDRESS
336 E 56TH ST FRNT A

NEW YORK, NY 10022

TAXPAYER ID NO.
46-1556945

PRODUCT TYPE
Chase Business Complete Checking

Legal Name of Organization: CHARLES HENRY PROPERTIES, LLC

(the "Organization")

State of Organization: NY

Type of Organization (check one):

- ☒ Limited liability company managed by its members
☐ Limited liability company managed by one or more managers

The individuals signing this Certificate certify to JPMorgan Chase Bank, N.A. (the "Bank") as follows:

- the Organization is a limited liability company, duly organized under the laws of the state of organization listed above;
- the individuals signing this Certificate are, or are authorized representatives of, all of the members (if managed by its members) ("Members") or managers (if managed by managers) ("Managers") of the Organization; and
- the Organization has authorized all actions and agreements described in this Certificate in accordance with all requirements of law and of Organization's organizational documents and bylaws, if any, and the authorizations are now in full force and effect.

Account Opening and Contractual Authorization

Any of the people listed below ("Authorized Persons"), acting alone, may:

- Open or close one or more accounts with the Bank at any time, subject to the Bank's deposit account agreement;
- Act on behalf of the Organization in any matter involving any of the Organization's depository accounts at the Bank;
- Sign all agreements or other documents relating to any depository accounts or other business of the Organization. These agreements & other documents include but are not limited to funds transfer agreements, agreements for automated clearinghouse services, agreements for online services, and safe deposit agreements.

Deposit and Withdrawal Authorization

Each Authorized Person may deposit or withdraw the Organization's funds. Each Authorized Person may sign any and all checks, drafts, and orders drawn against any account of the Organization at the Bank, and may give instructions for account transactions without a signature, such as those initiated via electronic debit, payment, wire transfer, or other withdrawal of funds by computer, electronic or other means. The Bank is authorized to pay any checks or other transactions authorized by the Organization, even if doing so causes or increases an overdraft. Each Authorized Person may endorse for cash, collection, deposit, or negotiation any checks, drafts, notes, bills of exchange, or certificates of deposit, and order the payment or transfer of money between accounts at the Bank and other banks. Endorsements "for deposit" may be written or stamped. The Bank may accept any instrument for deposit to any depository account of the Organization without endorsement or may supply the endorsement of the Organization. The Bank is authorized to pay all checks, drafts, and orders when signed, endorsed, or authorized by any Authorized Person without inquiry as to the circumstances of issue or disposition of the proceeds and regardless of to whom such instruments are payable or endorsed, including those payable to or endorsed to the Authorized Person.

Print Name
CLAUDE A SIMON

Title
Member

Facsimile Signatures

SIGNER(S) TO BE ADDED LATER**Facsimile Signature Authorization**

The Bank is authorized and directed to pay checks bearing any form of facsimile or computer-generated signature. If the Organization either uses or provides a signature card authorizing any facsimile or computer-generated signature, the Organization will be solely responsible for any check bearing a similar signature.

Further Authorizations

Each Member or Manager, as applicable, acting alone, is authorized to certify to the Bank the name, title, specimen signature and facsimile signature of any additional Authorized Person, or to instruct the Bank to remove any Authorized Person. The Bank may rely on this Certificate until it receives express written notice of a change or revocation.

FOR THE PRECEDING PURPOSES, each of the undersigned has signed his/her name(s) on the date indicated above.

Exemption from FATCA reporting code (if any) [According to the IRS Form W-9 instructions, if you are only submitting this form for an account you hold in the United States, you may leave this field blank.]

CERTIFICATION

Name (as shown on your income tax return)

CHARLES HENRY PROPERTIES, LLC

Taxpayer Identification Number

46-1556945

The undersigned certifies under penalties of perjury that (1) the number shown above is my correct Taxpayer Identification Number, and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person (as defined in the Form W-9 Instructions), and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

If the IRS has notified the Organization that it is subject to backup withholding due to underreporting interest or dividends on its tax return, cross out item 2 above.





**BUSINESS DEPOSITORY CERTIFICATE
(Limited Liability Company)**



ACCOUNT NO. 726809950

Note: For a disregarded entity, if the owner is not signing below, he, she or it must submit IRS Form W-9 or the appropriate Form W-8.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Member or Manager _____ Date _____
Printed Name: CLAUDE A SIMON

Member or Manager _____ Date _____
Printed Name: _____

Member or Manager _____ Date _____
Printed Name: _____

Member or Manager _____ Date _____
Printed Name: _____

Member or Manager _____ Date _____
Printed Name: _____

Member or Manager _____ Date _____
Printed Name: _____

Member or Manager _____ Date _____
Printed Name: _____

Member or Manager _____ Date _____
Printed Name: _____

(Attach additional pages if necessary to reflect all Members or Managers)

DISTRIBUTION: 1) National Account Services 2) Customer

