

IN THE SUPREME COURT OF THE STATE OF NEVADA

IN THE MATTER OF THE TRUST
AGREEMENT, 23 PARTNERS TRUST I, AN
IRREVOCABLE TRUST.

MICHAEL T. NEDDER; AND DOUGLAS
DELUCA,

Appellants/Cross-Respondents,

v.

JOANNE S. BRIGGS, AS PARENT AND
GUARDIAN OF JULIA ANN DELUCA AND
ALEXANDER IAN DELUCA, PRIMARY
BENEFICIARIES OF THE 23 PARTNERS
TRUST I,

Respondents/Cross-Appellants.

Supreme Court No: 82991

District Court Case No: P-20-104279-T

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**APPENDIX TO APPELLANT'S OPENING BRIEF
VOLUME II**

HUTCHISON & STEFFEN, PLLC

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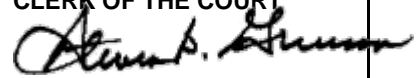
DATED this 2nd day of February, 2022.

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**DISTRICT COURT
CLARK COUNTY, NEVADA**

In the matter of the trust agreement,
23 PARTNERS TRUST I,

Case No.: P-20-104279-T
Dept. No.: 26

An Irrevocable Trust.

NOTICE OF SUBMISSION OF IN CAMERA DOCUMENTS

NOTICE IS HEREBY GIVEN that on January 19, 2021, Michael T. Nedder submitted the following documents in camera to Judge Gloria Sturman:

1. Trust Agreement for 23 Partners Trust I

Dated January 19, 2021.

HUTCHISON & STEFFEN, PLLC

/s/ Russel J. Geist
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CERTIFICATE OF SERVICE

Pursuant to NRCP 5(b), I certify that I am an employee of HUTCHISON & STEFFEN, PLLC and that on this 19th day of January, 2021, I caused the above and foregoing documents entitled **NOTICE OF SUBMISSION OF *IN CAMERA* DOCUMENTS** to be served as follows:

- ☐ by placing same to be deposited for mailing in the United States Mail, in a sealed envelope upon which first class postage was prepaid in Las Vegas, Nevada; and/or
- ☒ sent electronically via the Court's electronic service system; the date and time of this electronic service is in place of the date and in place of deposit in the mail.

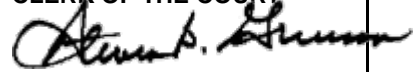
to the attorney(s) listed below at the address and/or facsimile number indicated below:

Via Electronic Service

Alexander G. LeVeque, Esq.
Roberto M. Campos, Esq.
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*Attorneys for Joanne S. Briggs
as Parent and Guardian of
Julia Ann DeLuca and Alexander Ian
DeLuca, Beneficiaries of 23 Partners Trust I*

/s/ Amber Anderson-Reynolds
An employee of Hutchison & Steffen, PLLC



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Family Trustee*

DISTRICT COURT

CLARK COUNTY, NEVADA

In the matter of the trust agreement,

23 PARTNERS TRUST I,

An Irrevocable Trust.

Case No.: P-20-104279-T
Dept. No.: 26

Date of Hearing: January 28, 2021
Time of Hearing: 10:30 a.m.

**SUPPLEMENT TO OBJECTION TO PETITION TO (1) ASSUME JURISDICTION
OVER TRUST, (2) CONFIRM DOUGLAS SCOTT DeLUCA AS TRUSTEE, (3)
COMPEL AN ACCOUNTING, AND (4) OBTAIN A COPY OF TRUST**

Independent Trustee Michael T. Nedder (“Independent Trustee”) and Family Trustee
Doug DeLuca, (“Family Trustee”), Trustees of the 23 Partners Trust I, dated February 1, 2017,
hereby files this Supplement to Objection to Joanne S. Briggs’ (“Petitioner”) Petition to (1)
Assume Jurisdiction Over Trust, (2) Confirm Douglas Scott DeLuca as Trustee, (3) Compel an
Accounting, and (4) Obtain a Copy of Trust (“Petition”) filed on behalf of beneficiaries Julia
Ann DeLuca and Alexander Ian DeLuca. Premier Trust, Inc. currently serves as the Co-
Independent Trustee with duties limited to Nevada-specific responsibilities. In support, the
Trustees allege as follows:

POINTS & AUTHORITIES

1. Background.

Nevada law is clear that “[a] trustee’s exercise of discretion is not subject to court
control except to prevent an abuse of that discretion.” *Humane Soc. of Carson City and Ormsby
County v. First Nat. Bank of Nevada*, 92 Nev. 474, 477, 553 P.2d 963, 965 (1976). NRS

APP 000241

1 163.419(2) provides, “A trustee given discretion in a trust instrument that is described as sole,
2 absolute, uncontrolled, unrestricted or unfettered discretion, or with similar words, has no duty
3 to act reasonably in the exercise of that discretion.”

4 Jon A. DeLuca, the trustor of the 23 Partners Trust I (“Trust”), dated February 1, 2017,
5 created the Trust as an irrevocable trust for the benefit of his children, Julia Ann DeLuca and
6 Alexander Ian DeLuca (“Beneficiaries”) and subsequent generations to be administered under
7 the terms of the Trust as a multi-generational dynasty trust. A copy of the Trust has been
8 provided to the Court *in camera* to review. The Independent Trustee is the currently serving
9 Independent Trustee under the Trust and Douglas Scott DeLuca, the Trustor’s brother, is the
10 currently serving Family Trustee of the Trust. By the terms of the Trust, the Trustor did not
11 intend that any one beneficiary or beneficiaries, nor the Petitioner, as mother of his minor
12 children have the ability to deplete the Trust. He accomplished this by setting up a dynasty
13 trust, and vesting complete discretionary authority in the independent trustees to distribute or
14 not to the eligible beneficiaries, including the Beneficiaries.

15 The Trust provides, “[u]pon the death of the Grantor, without the necessity of physical
16 segregation, the trust estate shall be divided into as many equal shares as there are children
17 of the Grantor then living,” Jon A. DeLuca died on July 14, 2018, leaving two (2) children
18 living and no deceased children. Each child is referred to as the “primary beneficiary” of his or
19 her trust share to be administered according to the Trust terms.

20 Section 3.2.1 of the Trust provides completely discretionary distributions to the
21 Beneficiaries for the “benefit, care, comfort, enjoyment, or for any other purposes” in the “sole,
22 absolute and unreviewable discretion.”

23 The Trust further provides an exculpatory clause for the Trustees in Section 7.12.3 that
24 “determinations of fact made in the course of carrying out the terms of this instrument, if
25 reasonably made on the basis of the then available information, insofar as could reasonably be
26 ascertained by the Trustees and/or Trust Protectors, shall be binding upon all concerned and
27 shall fully protect the Trustees and/or Trust Protectors even though it may be subsequently
28

1 shown that such a determination of fact was actually erroneous.” Similarly, pursuant to Section
2 7.12.4, the Trustees “may construe [the Trust] and any action taken relying upon such
3 construction shall be binding on all concerned and shall fully protect the Trustees and/or Trust
4 Protectors even though it may be subsequently determined that such construction is erroneous.”

5 As with many of Petitioner’s arguments, Petitioner’s claims that the Beneficiaries have
6 the right to remove the Independent Trustee and replace him with a bank or corporate trustee is
7 only partially correct under the Terms of the Trust. In fact, Doug DeLuca, the Beneficiaries’
8 uncle and presently serving Family Trustee, retains the “absolute right and power at any time or
9 times” to remove any Trustee (Section 7.1.3(c)), and appoint any replacement (Section 7.2(A)),
10 even if the Beneficiaries exercised their right under Section 7.2(D) to remove any individual
11 Independent Trustee. Thus while the Beneficiaries may remove the Independent Trustee in
12 spite, Doug DeLuca maintains the cooling hand to preserve the assets of the Trust.

13 The Trust also provides a confidentiality clause at Section 5.1 E., specifically requiring
14 that the Trustee not provide notice of the existence of the Trust to any beneficiary. While the
15 Beneficiaries are now aware of the existence of the Trust, the Trustor’s intent was clear that the
16 Trust and its assets were to be administered by his Trustees, not at the direction of the
17 Beneficiaries or his ex-wife, the Petitioner.

18 Since November 2019, pursuant to a probate court order, the Trust has paid \$7,200 per
19 month to Petitioner as apportioned housing expenses attributable to the Beneficiaries. *See*
20 Affidavit of Michael Nedder attached as **Exhibit 1**. The Trust has also provided Petitioner and
21 each of the Beneficiaries their own credit card to make charges directly from the Trust for a
22 combined total of approximately \$20,000 per month in living expenses, and pays automobile
23 expenses of \$1,260.53 per month. *Id.*

24 Petitioner also makes requests for reimbursement by the Trust for other monthly
25 expenses she alleges are for the benefit of the Beneficiaries. *Id.* Petitioner typically makes the
26 requests for reimbursement via email and does not provide credit card statements, bank
27 statements, receipts, invoices or evidence of the expense or service being provided nor of
28

1 payment being made. *Id.*

2 From December 2019 through July 2020, in addition to the monthly \$7,200 apportioned
3 housing expense, and the expenses on the three credit cards issued to Petitioner and the
4 Beneficiaries to pay for the kids' expenses, and automobile expenses of \$1,260.53 per month,
5 the Trustees issued checks from assets and accounts held by the Trust in the following amounts
6 totaling \$38,019.99 to Joanne Briggs to reimburse her for additional expenses :

- 7 a. \$17,111.24 on December 26, 2019
- 8 b. \$8092.71 on February 13, 2020
- 9 c. \$6860.91 on March 31, 2020
- 10 d. \$5955.13 on July 10, 2020

11 *Id.*

12 On December 13, 2019 in response to a request from Petitioner for \$17,111.24, at the
13 Independent Trustee's direction a paralegal in his office emailed Petitioner about expenses and
14 use of credit cards for the expenses and benefit of the Beneficiaries. A copy of the email
15 between Martie McBride and Jo Briggs is attached as **Exhibit 2**. In this communication it was
16 expressly stated that the Independent Trustee requested advance notice be provided of expenses
17 over \$2,000 that were not being put on the credit cards. The Independent Trustee also made it
18 clear that the Trustees "reserved the right to deny any reimbursement that is not previously
19 approved." *See* Exhibit 2.

20 On January 13, 2020, less than a month after Petitioner was paid \$17,111.24 from the
21 Trust to reimburse her for expenses she requested that the Trustees pay another \$8,092.71 of
22 Trust assets to her again to reimburse her for expenses, in addition to housing, automobile
23 expenses and combined credit card expenses of \$15,496.18 for December 2019. *See* Exhibit 1.

24 On January 20, 2020, at the Independent Trustee's direction a paralegal in his office
25 responded to the January 13, 2020 email from Petitioner asking for copies of receipts of the
26 underlying bills she was asking to be reimbursed for and requesting that purchases and other
27 expenses for the Beneficiaries be done through the credit cards issued to her and both kids from

1 and paid by the Trust for budgeting purposes. *See* Exhibit 2.

2 16. On July 30, 2020 and September 14, 2020, Petitioner sent an email listing various
3 purported expenses that she alleged to have paid during the period June 1, 2020 through August
4 30, 2020 and requested reimbursement in the amount of \$18,208.18 from the Trust. Petitioner
5 provided no receipts, invoices, credit card statements, bank statements nor any other form of
6 supporting documentation to substantiate these expenses. For the period May 1, 2020 through
7 August 30, 2020 charges to the credit cards issued to Petitioner and the Beneficiaries were as
8 follows:

- 9 a. May 2020 - \$6,851.33
- 10 b. June 2020 - \$11,351
- 11 c. July 2020 - \$11,994.73
- 12 d. August 2020 - \$14,281

13 *See* Exhibit 1.

14 Given the extensive charges on the three credit cards which represented an increase from
15 previous monthly average charges and an additional \$18,208.18 requested in reimbursement
16 without any advance notice and without first seeking pre-approval of expenses totaling more
17 than \$2,000, the financial advisers for the Trust did not anticipate the increase in required cash
18 flow and additional funds needed to be transferred into the checking account from which
19 expenses are drawn to cover these larger than anticipated expenses, and Trust assets had to be
20 liquidated to cover the additional funds. *Id.* This increase in expenditures along with charges
21 deemed suspicious, fraudulent or of an “adult” nature by the credit card issuer on a number of
22 occasions resulted the cards exceeding the credit limit and in holds being placed on the credit
23 cards. *Id.*

24 On September 24, 2020 a check in the amount of \$18,208 made out to Petitioner was
25 processed to be sent out by administrative staff in the Independent Trustee’s office in error. No
26 receipts, invoices, bank statements, credit card statements or any kind of supporting
27 documentation for these expenses had been provided; therefore, the Independent Trustee had
28

1 not approved the payment of such reimbursement.

2 Section 5.2 A. of the Trust provides that a corporate trustee, if serving, shall make the
3 books of account and records of the Trust available for inspection by vested income and
4 principal beneficiaries of the Trust. A “corporate trustee” is defined by the Trust as a “bank or
5 a trust company.” The section concludes that the corporate trustee, if any, shall provide a
6 summary of financial transactions to satisfy a request by a vested income and principal
7 beneficiary.

8 On or about August 18, 2020, the Trustee, through his assistant Marisa Salvin,
9 corresponded with Petitioner about a request from Julia Ann DeLuca for a copy of the trust and
10 for an accounting, stating:

11 As I have explained to her previously, the terms of the trust are explicitly private.
12 With that said, the firm who created the trust has a one-page summary that can be
13 shared with the children to hopefully give them some clarity. **In addition, my office**
14 **has been working on some summary of the trust’s finances to review with Julia**
15 **and Alex. I would like to have a meeting (either in person or electronically) to**
16 **hopefully answer some of their questions and also review projections for trust**
17 **expenditures into the future. If you find this agreeable, this would help to**
18 **address many of the concerns Julia has expressed via email to me.**

19 (emphasis added.) A copy of the email exchange between Petitioner and the Trustee is attached
20 as **Exhibit 3**. After Petitioner relayed Julia’s question about why the beneficiaries cannot
21 receive “an accounting of or information about the trust,...”, the Trustee replied:

22 As I have explained to her in the past, the trust is clear in what information can be
23 shared with the beneficiaries and what cannot. The beneficiaries are not entitled to
24 any information about the underlying document or the assets contained therein.
25 This was their father’s direction and I am obliged to uphold that.

26 Instead of accepting the offer to provide the summary of the Trust and Trust finances, **which**
27 **would have satisfied the demand by a beneficiary under Section 5.2.A. of the Trust,**
28 Petitioner filed the Petition forcing the Trustee to expend Trust resources to respond.

Therefore, contrary to Petitioner’s claim that the Trustees have been engaging in “self-
serving concealment,” it is the Petitioner, the one person the Trustor did not want to have
control over his multi-generational dynasty trust for his posterity, who has been declining
meetings to discuss the Trust and its finances, ignoring the Trustees good faith efforts to

1 provide the information about the Trust and the Trust finances, and attempting to usurp the
2 Trustees' discretion by spending without the Trustees' approval and demanding reimbursement
3 without corroboration of the expenses claimed.

4 Although Petitioner claims she had to file the Petition to "compel the trustees provide
5 her *merely* a copy of the trust and an accounting," (emphasis in original Supplement to
6 Petition), she could have avoided the Petition had she responded to the Independent Trustee's
7 August 18, 2020 email offering to meet with Petitioner and the Beneficiaries and provide "a
8 one-page summary that can be shared with the children to hopefully give them some clarity ...
9 [and a] summary of the trust's finances to review with Julia and Alex." *See* Exhibit 3.

10 The Petitioner need could have been satisfied had she simply responded to the Trustees
11 and met with them. Her motives for not doing so must be questioned.

12 **2. Legal Standard.**

13 Petitioner correctly states that a party may petition the Court to compel the trustee to
14 account under NRS 153.031(1)(h). However, such petition is "[s]ubject to the requirements of
15 chapter 165 of NRS,"

16 NRS 165.1207(1) establishes that the requirements upon the trustee to account are first
17 established by the Trust, and the statutory requirements only apply "[t]o the extent that the trust
18 instrument does not provide otherwise,"

19 Additionally, NRS 165.1207(1)(b)(5) clearly provides, "A trustee is not required to
20 provide an account to a beneficiary of an irrevocable trust while that beneficiary's only interest
21 in the trust estate is a discretionary interest, as described in NRS 163.4185."

22 A distribution interest is defined under NRS 163.4185(1)(c) as a "discretionary interest
23 if the trustee has discretion to determine whether a distribution should be made, when a
24 distribution should be made and the amount of the distribution." NRS 163.4185(1)(b) defines a
25 distribution interest as a "support interest" if it is subject to an "ascertainable standard" which is
26 "a standard relating to a person's health, education, support or maintenance within the meaning
27

1 of section 2041(b)(1)(A) or 2514(c)(1) of the Internal Revenue Code, 26 U.S.C. §
2 2041(b)(1)(A) or 2514(c)(1), and any regulations of the United States Treasury promulgated
3 thereunder.” NRS 163.4185(4)

4 A beneficiary has “a vested interest in [that] portion of the trust which was within the
5 reach of creditors.” Restatement (Second) of Trusts § 155 (1959). NRS 163.419(1) provides,
6 **“A beneficiary who has a discretionary interest in a trust does not have an enforceable**
7 **right to a distribution from the trust**, and a court may review a trustee’s exercise of discretion
8 concerning a discretionary interest only if the trustee acts dishonestly, with bad faith or willful
9 misconduct.” (emphasis added). Nevada law also states that a “trustee given discretion in a
10 trust instrument that is described as sole, absolute, uncontrolled, unrestricted or unfettered
11 discretion, or with similar words, has no duty to act reasonably in the exercise of that
12 discretion.” NRS 163.419(2).

13 Under Nevada law, a trustee is required to provide a copy of the trust instrument upon
14 demand to a beneficiary “who is entitled to receive an account pursuant to the terms of NRS
15 165.1201 to 165.148, inclusive, ... except as expressly provided otherwise in the trust
16 instrument.” NRS 165.147(1). Notwithstanding any contrary provision in the trust instrument,
17 the Court can only compel a trustee to provide a copy of the Trust to “a beneficiary who is
18 entitled to receive an account pursuant to the terms of NRS 165.1201 to 165.148, inclusive.”

19 Therefore, **a beneficiary not entitled to an accounting under NRS 165.1201 to**
20 **165.148, inclusive**, cannot compel the trustee to deliver a copy of the trust, particularly when
21 the trust expressly provides otherwise. Additionally, the Court cannot direct the trustee to
22 provide a copy of the trust to **a beneficiary not entitled to an accounting under NRS**
23 **165.1201 to 165.148, inclusive**.

24 Notwithstanding Petitioner’s provably false claim that, “To date, Nedder has neither
25 made the Trust’s books of account and records available for inspection nor provided any
26 accounting to Petitioner,” the Trustees, as recently as August 18, 2020, have offered to meet
27 with Petitioner and the Beneficiaries and provide a summary of the Trust terms and finances.

1 This would have satisfied any claimed requirement under the terms of the Trust or Nevada law.
2 Only Petitioner bears blame for not accepting the Trustees' offer.

3
4 **3. Objection to Petition to Obtain an Accounting, and Obtain a Copy of**
5 **Trust.**

6 **a. Objection to Petition to Obtain an Accounting**

7 The Petition to obtain an accounting is based on NRS 153.031(1)(h), which is subject to
8 the provisions of NRS 165. However, under NRS 165.1207(1)(b)(5), the Trustee is not required
9 to provide an accounting to discretionary beneficiaries, nor does the Trust require an accounting
10 to beneficiaries who are not vested income or principal beneficiaries, but only requires a
11 corporate trustee to provide a summary of all financial transactions for the Trust. The Trustee is
12 an individual and is not a corporate trustee under the Trust's definition.

13 The Beneficiaries' interest in the Trust is a "discretionary interest" under NRS
14 163.4185(1)(c), because the only way they can receive distributions is if the Trustee "in its sole,
15 absolute and unreviewable discretion" makes a distribution or applies for the benefit or use of
16 the Beneficiaries, trust income or principal, or both. The Beneficiaries' interest is not a support
17 interest because it does not follow an "ascertainable standard" as defined by NRS 163.4185(4)
18 by referring to distributions for the Beneficiaries' health, education, support or maintenance.
19 Instead, the Trust provides for discretionary distributions under a broad discretionary standard
20 for the Beneficiaries' "benefit, care, comfort, enjoyment, or for any other purposes." **The**
21 **Beneficiaries do not have an enforceable right to a distribution from the trust.** NRS
22 163.419(1).

23 Petitioner claims that, notwithstanding the "sole, absolute and unreviewable discretion"
24 of the Trustees in making distributions, the precatory "guidance" language of Section 3.5 binds
25 the Trustees into providing distributions for the Beneficiaries' "health, education, maintenance,
26 and support." Far from being legal requirements, the precatory words in Section 3.5 provide
27 exactly what the title says, "guidance" to the Trustees, not a requirement.

1 The purposes of the Trust, outlined in Section 1.2 of the Trust indicate that the primary
2 purpose is “to benefit the beneficiaries while attempting to protect the trust property from the
3 claims of creditors (including, but without limitation, possible claims from spouses, ex-spouses,
4 governmental agencies, etc.);” Such purpose would be defeated without the Trustor providing
5 the Trustees the sole and absolute discretion in the last paragraph of Section 1.2 (after providing
6 similar “guidance” to the language Petitioner points to in Section 3.5):

7 The foregoing is to guide the Trustees only and, notwithstanding such guidance, the
8 discretion of the Trustees is absolute and shall be exercised by the Trustees in
9 accordance with the Trustees’ best judgment, guided by what appear to be the best
10 interests, as interpreted by such Trustees alone, of the primary beneficiary of such
11 trust and such beneficiary’s family as a whole, as seems appropriate in carrying out
12 the Grantor’s original intent hereunder.

11 Where a beneficiary's only interest in the trust estate is discretionary, a trustee is not
12 required to provide respondent an accounting of the trust pursuant to NRS 165.1207(1)(b)(5).
13 Here, the Beneficiaries’ interest is discretionary, despite the precatory “guidance.”

14 Even if the Beneficiaries’ interest were classified as a “support” interest due to the
15 precatory guidance language, the interest, “qualified by discretionary language, ... must be
16 classified and separated as a discretionary interest.” NRS 163.4185. Further, the Trustees have
17 the authority in Section 9.4 exercisable in their “sole but reasonably exercised discretion” to
18 withhold any distributions for a compelling reason. Sections 7.12.1 and 7.12.2 of the Trust
19 further explicitly designates that where the Trustees are granted discretion under the Trust to
20 act, such discretion shall be “sole and absolute.”

21 Therefore, the Beneficiaries do not have a right to compel an accounting under the terms
22 of the Trust or under Nevada law. Notwithstanding the Trustee’s offer to provide a summary of
23 Trust transactions, the Trustee is under no obligation to provide an accounting of the Trust, and
24 certainly not in the form enumerated in NRS 165.135.

25 The Trustee asks this Court to declare that the Beneficiaries’ interests in the Trust are in
26 the “sole, absolute and unreviewable discretion” of the Trustee, that the Trustee has no duty to
27 act reasonably in the exercise of that discretion pursuant to NRS 163.419(2), and that the

1 Trustee has no obligation to provide an accounting to the Beneficiaries pursuant to NRS
2 165.1207(1)(b)(5) or pursuant to the Trust, and that the Court denies the Petition to compel an
3 accounting accordingly.

4 Notwithstanding the Court's determination of the discretionary interest of the
5 Beneficiaries, the Trustees have offered to Petitioner to meet with her and the Beneficiaries (and
6 the guardian ad litem appointed by the Connecticut probate court handling the estate of the
7 Trustor) to review a summary of the Trust and the Trust Finances. It is not the Trustee's fault
8 that the Petitioner has not taken the Trustees up on their offer, **nor should the Trustees bear**
9 **Petitioner's attorneys fees and costs, which could have been avoided if she had accepted**
10 **the Trustees' numerous offers to meet and review the Trust terms and finances.** If this
11 Court is inclined to issue and order on the Petitioner, this Court should order the Petitioner to
12 accept the Trustees' offer to meet with her and the Beneficiaries and review a summary of the
13 Trust and the Trust Finances, and to bear her own fees and costs.

14 **b. Objection to Petition to Obtain a Copy of the Trust.**

15 The Petition to obtain a copy of the Trust is based on NRS 165.147(2), and the mistaken
16 belief that the Beneficiaries are entitled to an accounting. The Beneficiaries' interest in the
17 Trust is in the "sole, absolute and unreviewable discretion" of the Trustee. Therefore, as
18 discretionary beneficiaries they are not entitled to an accounting pursuant to NRS 165.1207(5).
19 Consequently they are not entitled to a copy of the Trust. The Trustee has provided the Court an
20 *in camera* copy of the Trust to verify that the representations in this Objection regarding the
21 Trust terms are correct.

22 The Petitioner further mistakenly cites Section 5.1(C) as support of her claim that the
23 Trustees are required to provide a copy of the Trust upon request. However, the cited
24 subsection under Section 5.1 "Notices and Other Instruments" **does not require the Trustees**
25 **to provide a copy of the Trust upon demand**, despite Petitioner's clever and selective
26 emphasis of certain terms of the section.

27 In fact, the section provides that the Trustees are required to provide, "**Copies of all**

1 **trust related instruments of amendment, revocation, exercise of power, designation,**
2 **release, disclaimer, etc.,** as well as of a Trustee's resignation, removal, appointment and/or
3 acceptance,...” (emphasis added). Clearly missing is a requirement to provide the Trust
4 Instrument itself, only “trust related instruments of amendment, revocation, exercise of power,
5 designation, release, disclaimer, etc.,” in other words, administrative documents related to the
6 **trust after the execution of the Trust.**

7 The Trustee asks this Court to declare that the Beneficiaries' interests in the Trust are in
8 the “sole, absolute and unreviewable discretion” of the Trustee, that the Trustee has no duty to
9 act reasonably in the exercise of that discretion pursuant to NRS 163.419(2), and that the
10 Trustee has no obligation to provide an accounting to the Beneficiaries pursuant to NRS
11 165.1207(1)(b)(5) or pursuant to the Trust. Therefore, the Trustee has no obligation to provide
12 a copy of the Trust to the Beneficiaries pursuant to NRS 165.147(2), and that the Court denies
13 the Petition to compel an copy of the Trust accordingly.

14 **4. Conclusion.**

15 For the foregoing reasons, the Trustees request that this Court deny Joanne S. Briggs'
16 Petition to (1) Assume Jurisdiction Over Trust, (2) Confirm Douglas Scott DeLuca as Trustee,
17 (3) Compel an Accounting, and (4) Obtain a Copy of Trust in full, since there is no relief which
18 may be granted to her by this Court, as established herein.

19 However, if the Court is inclined to assume jurisdiction of the Trust and confirm the
20 Trustee in order to consider Petitioner's other petitions for relief, the Trustees request that this
21 Court order that the proceeding initiated by Petitioner “does not result in continuing supervisory
22 proceedings” (NRS 164.015(7)), and the Trustees petition the Court for an order that as soon as
23 the petitions to compel an accounting and obtain a copy of the Trust are denied, the Trust will
24 be removed from the continuing jurisdiction of the Court pursuant to NRS 164.010(6).

25 ///

26 ///

27 ///

1 Wherefore, the Trustees pray that the Court enter its Order as set forth herein.

2 Dated January 19, 2021

3 HUTCHISON & STEFFEN, PLLC

4 /s/ Russel J. Geist

Russel J. Geist (9030)

Peccole Professional Park

10080 West Alta Drive, Suite 200

Las Vegas, Nevada 89145

7 *Attorneys for Michael T. Nedder,*
8 *Independent Trustee, and Doug DeLuca,*
9 *Family Trustee*

CERTIFICATE OF SERVICE

Pursuant to NRCP 5(b), I certify that I am an employee of HUTCHISON & STEFFEN, PLLC and that on this 19th day of January, 2021, I caused the above and foregoing documents entitled **SUPPLEMENT TO OBJECTION TO PETITION TO (1) ASSUME JURISDICTION OVER TRUST, (2) CONFIRM DOUGLAS SCOTT DeLUCA AS TRUSTEE, (3) COMPEL AN ACCOUNTING, AND (4) OBTAIN A COPY OF TRUST** to be served as follows:

- ☐ by placing same to be deposited for mailing in the United States Mail, in a sealed envelope upon which first class postage was prepaid in Las Vegas, Nevada; and/or
- ☒ sent electronically via the Court's electronic service system; the date and time of this electronic service is in place of the date and in place of deposit in the mail; and/or
- ☐ to be hand-delivered.

to the attorney(s) listed below at the address and/or facsimile number indicated below:

Via Electronic Service
Alexander G. LeVeque, Esq.
Roberto M. Campos, Esq.
SOLOMON DWIGGINS & FREER, LTD.
9060 West Cheyenne Avenue
Las Vegas, NV 89129

*Attorneys for Joanne S. Briggs
as Parent and Guardian of
Julia Ann DeLuca and Alexander Ian
DeLuca, Beneficiaries of 23 Partners Trust I*

/s/ Amber Anderson-Reynolds
An employee of Hutchison & Steffen, PLLC

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EXHIBIT PAGE ONLY

EXHIBIT 1

HUTCHISON & STEFFEN
A PROFESSIONAL LLC

**DISTRICT COURT
CLARK COUNTY, NEVADA**

In the Matter of

23 PARTNERS TRUST I, dated August 31, 2017

Case No.: P-20-104279-T

Dept.: 26

AFFIDAVIT OF MICHAEL T. NEDDER, CO-INDEPENDENT TRUSTEE

Michael T. Nedder, Esq., having been duly sworn, hereby deposes and states the following:

1. I am over the age of eighteen and under the obligations of an oath.
2. I am an attorney in and Managing Partner of the law firm of Nedder & Associates, LLC.
3. I am an attorney licensed to practice in the States of Connecticut and New York and the District of Columbia.
4. I knew Jon A. DeLuca ("JAD") for approximately 12 years and was his attorney until his untimely passing on July 14, 2018. I met Jon and Joanne Briggs, the Petitioner, in 2007, at which time they were still married, when they hired me to do their estate plan.
5. I was retained by JAD to prepare his Last Will and Testament, administer his estate and provide other legal advice and services periodically during the approximately 12 years I knew him.
6. It is my understanding and belief that JAD had been diagnosed with brain tumors and his prognosis was terminal. As a result of his terminal brain tumors, on July 14, 2018 JAD died. At the time of his death, JAD was survived by his two children, Alexander and Julia DeLuca, his father Al DeLuca and his brother Doug DeLuca. At the time of this death, JAD was not

1 married. The Petitioner Joanne Briggs, JAD's former wife, is the mother of his surviving
2 children and they currently reside with her.

3 7. Upon his death I served as counsel to the Executor of his estate Doug DeLuca before the
4 Connecticut Probate Court district New Canaan/Darien, CT.

5 8. I was appointed by JAD on February 1, 2017 and serve as the co-Independent Trustee of the
6 23 Partners Trust I (hereinafter "23 Partners Trust" or "the Trust"). See Exhibit A Attached
7 Resolution.

8 9. Since August 2018, at the direction and discretion of the Trustees, the 23 Partners Trust has
9 paid the expenses of JAD's two surviving children, Julia DeLuca and Alexander DeLuca,
10 including housing, food, clothing, health, medical, dental, educational, automobile,
11 transportation, travel, gas, extra-curricular, and entertainment expenses. The 23 Partners
12 Trust makes direct monthly payments to the automobile financing companies. Additionally,
13 at the direction of the Trustees credit cards from Trust related accounts were issued to Joanne
14 Briggs, Julia DeLuca and Alexander DeLuca on which they charge expenses and make
15 purchases for the benefit of Julia and Alexander DeLuca. The Trust pays off the monthly
16 charges made on the credit cards issued to Ms. Briggs, Julia and Alex.

17 10. Additionally, since November 2019 pursuant to a court order, the Estate of JAD has paid
18 \$7200 per month to Joanne Briggs as apportioned housing expenses attributable to JAD's two
19 surviving children, Julia DeLuca and Alexander DeLuca.¹ The Estate of JAD pays the
20 apportioned housing expenses by sending her a check in the amount of \$7200 on or about the
21 15th of each month.

22 11. In addition to the \$7200 apportioned housing expense, the combined average monthly credit
23 card charges for expenses of approximately \$20,000, automobile expenses of \$1260.53,
24 Joanne Briggs also makes requests for reimbursement by the Estate of JAD for other monthly
25 expenses she says are for the benefit of Julia and Alexander DeLuca. Joanne Briggs typically
26 makes the requests for reimbursement via email and does not provide credit card statements,
27 bank statements, receipts, invoices or evidence of the expense or service being provided nor
28 of payment being made.

1 12. From December 2019 through July 2020, in addition to the monthly \$7200 apportioned
2 housing expense, and the expenses on the three credit cards issued to Joanne Briggs, Julia
3 DeLuca and Alexander DeLuca to pay for the kids' expenses, automobile expenses of
4 \$1260.53 per month, at the direction of the Trustees, from assets and accounts held by the
5 Trust the following checks totaling \$38,019.99 were issued to Joanne Briggs to "reimburse"
6 her for addition expenses :

7 a. \$17,111.24 on December 26, 2019

8 b. \$8092.71 on February 13, 2020

9 c. \$6860.91 on March 31, 2020

10 d. \$5955.13 on July 10, 2020

11 13. On December 13, 2020 in response to a request from Joanne Briggs for \$17,111.24, at my
12 direction a paralegal in my office emailed Ms. Briggs about expenses and use of credit cards
13 for the expenses and benefit of Julia and Alexander DeLuca. In this communication it was
14 expressly stated that advance notice of expenses over \$2000 that were not being put on the
15 credit cards be provided. We also made clear that we "reserved the right to deny any
16 reimbursement that is not previously approved." See Exhibit B.

17 14. On January 13, 2020, less than a month after Petitioner was paid \$17,111.24 from the Trust to
18 reimburse her for expenses, she requested that the Trustees direct that another \$8092.71 of
19 Trust assets be paid to her again to reimburse her for expenses. That was in addition to
20 housing, automobile expenses and combined credit card expenses of \$15,496.18 for
21 December 2019.

22 15. On January 20, 2020, at my direction a paralegal in my office responded to the January 13,
23 2020 email from Ms. Briggs asking for copies of receipts of the underlying bills she was
24 asking to be reimbursed for and requesting that purchases and other expenses for Julia and
25 Alexander be done through the credit cards issued to her and both kids from and paid by the
26 Trust "for budgeting purposes". See Exhibit C.

27 16. On July 30, 2020 and September 14, 2020 Ms. Briggs sent emails to my office listing various
28 purported expenses that she alleged to have paid during the period May1, 2020 through mid-

1 September 2020 totaling \$18,208.18 and requesting reimbursement. *See* Exhibit D. For most
2 of the expenses no receipts, invoices, credit card statements, bank statements nor any other
3 form of supporting documentation was provided to substantiate these expenses. In addition to
4 the \$18,208.18 for which she was asking to be paid, for period May 1, 2020 through August
5 30, 2020 charges to the credit cards issued (*See* Exhibit E) to Joanne Briggs, Julia DeLuca and
6 Alexander DeLuca were as follows:

- 7 a. May 2020 \$6,851.33
- 8 b. June 2020 \$11,351
- 9 c. July 2020 \$11,994.73
- 10 d. August 2020 \$14,281

11 17. Given the extensive charges on the three credit cards which represented an increase from
12 previous monthly average charges and \$18,208.18 requested in reimbursement without any
13 advance notice and without first seeking pre-approval of expenses totaling more than \$2000
14 the financial advisers for the 23 Partners Trust did not anticipate the increase in required cash
15 flow and additional funds needed to be transferred into the checking account from which
16 expenses are drawn to cover these larger than anticipated expenses. This increase in
17 expenditures along with charges deemed suspicious, fraudulent or of an "adult" nature by the
18 credit card issuer on a number of occasions resulted the cards exceeding the credit limit and in
19 holds being placed on the credit cards.

20 18. On September 24, 2020 a check in the amount of \$18,208 made out to Joanne Briggs was
21 processed to be sent out by administrative staff in my office in error. For most of the
22 purported expenditures no receipts, invoices, bank statements, credit card statements or any
23 kind of supporting documentation for these expenses had been provided.

24 19. On more than one occasion, either I, or members of my staff at my direction, have
25 communicated to Joanne Briggs and the Guardian ad litem for Julia and Alexander DeLuca
26 that I, as counsel to the Executor of the Estate of JAD and co-Independent Trustee for the 23
27 Partners Trust, would avail myself to meet with the children, Ms. Briggs and the children's
28 Guardian Ad Litem to go over expenses and the financial matters related to the Estate of JAD

1 and the 23 Partners Trust. I have never received any response or action on my offers to meet
2 to discuss these matters.

3 I declare under penalty of perjury under the law of the State of Nevada that the foregoing is true and
4 correct.

5 Executed at Darien, CT this 19th day of January, 2021
6
7

8 

9 Michael T. Nedder
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18 ' The Estate of JAD pursuant to a Decree on Application to Hear and Decide Claim so Ordered by
19 the State of Connecticut, Probate Court, New Canaan/Darien, on November 26, 2019 is obligated to pay \$7200 for
20 the housing expenses of Julia and Alex from July 14, 2018 (date of JAD's death) through August 23, 2028 when
21 Alex DeLuca reaches the age of 23,
22
23
24
25
26
27
28

EXHIBIT A

**APPOINTMENT AND INDEMNIFICATION
OF CO-INDEPENDENT TRUSTEE
AND TRUSTEE INSTRUCTIONS**

of the

23 PARTNERS TRUST I

dated February 1, 2017

WHEREAS, the 23 PARTNERS TRUST I dated February 1, 2017 (the "Trust") was created by JON A. DeLUCA, as Grantor, and DOUGLAS SCOTT DeLUCA, as Family Trustee, and PREMIER TRUST, INC., as Independent Trustee;

WHEREAS, pursuant to the provisions of ARTICLE VII, Section 7.2 of the 23 Partners Trust I, entitled "Appointment of Successor and/or co-Independent Trustee", the Grantor may at any time appoint a Co-Independent Trustee to act on behalf of the Trust;

WHEREAS, pursuant to the provisions of ARTICLE VII, Section 7.2 of the 23 Partners Trust I, JON A. DELUCA wishes to appoint his attorney, MICHAEL T. NEDDER, of Darien, Connecticut, as Co-Independent Trustee of the Trust, to act jointly with the Independent Trustee and the Family Trustee;

WHEREAS, MICHAEL T. NEDDER as Co-Independent Trustee shall not be liable for any previous act or failure to act, which occurred prior to his appointment, of any Independent Trustee or Family Trustee or shall not have a duty to examine the records of any predecessor Independent Trustee or Family Trustee. MICHAEL T. NEDDER as Co-Independent Trustee shall accept the account rendered and any property delivered to him as the Co-Independent Trustee by or on behalf of the Family Trustee and the Independent Trustee without incurring any liability or responsibility for so doing. MICHAEL T. NEDDER as Co-Independent Trustee shall be indemnified out of trust property for any and all claims, demands, losses, liabilities, damages,

and expenses arising from any act or omission of the Family Trustee and the Independent Trustee occurring before the date that any trust property was received by MICHAEL T. NEDDER as Co-Independent Trustee;

WHEREAS, pursuant to the provisions of ARTICLE VII, Section 7.2 of the Trust, if MICHAEL T. NEDDER shall resign or be unable or unwilling to serve as Co-Independent Trustee of the Trust for any reason, then JON A. DELUCA wishes to appoint KEN SPRINGER, of New York, New York, as Successor Co-Independent Trustee of the Trust, to act jointly with the Family Trustee;

WHEREAS, pursuant to the provisions of ARTICLE VII, Section 7.2 of the Trust, if KEN SPRINGER and PREMIER TRUST, INC. shall resign or be unable or unwilling to serve as Independent Trustees of the Trust for any reason, then JON A. DELUCA wishes to appoint GOLDMAN SACHS, of New York, New York, as Successor Independent Trustee of the Trust, to act jointly with the Family Trustee;

WHEREAS, JON DeLUCA wishes that the Family Trustee seek out the advice of MICHAEL T. NEDDER and KEN SPRINGER on a quarterly basis to determine the best course of action for the investment of Trust property;

WHEREAS, JON DeLUCA wishes that the Trustees of the Trust provide each of his children, who are beneficiaries of the Trust, with a credit card that the Trust shall pay the balance of at the end of each month;

WHEREAS, JON DeLUCA wishes to provide instruction to the Trustees in the event that a certain trust entitled the "Jon A. DeLuca Insurance Trust" dated August 31, 2017 created by JON A. DeLUCA, as Grantor and DOUGLAS SCOTT DeLUCA, as Trustee (the "Insurance Trust"), is not funded. In such an event that the Insurance Trust is not funded, JON DeLUCA wishes that the Trustees of the Trust provide for his father's, ELIGIO A. DeLUCA, of

Pittsburgh, Pennsylvania, health, support and/or maintenance, and/or to support his father in his father's accustomed manner of living. Further, JON DeLUCA wishes that the Trustees of the Trust distribute to his father up to FIFTY THOUSAND AND 00/100 DOLLARS (\$50,000) on an annual basis; and

WHEREAS, JON DeLUCA wishes to provide further instruction to the Trustees in the event that the Insurance Trust is not funded, in such an event, JON DeLUCA wishes that the Trustees of the Trust pay for the education (including preparatory, college, postgraduate and professional training) of any of his nieces and/or nephews.

NOW, THEREFORE, the undersigned, JON A. DeLUCA, implements the following changes to the Trust:

1. MICHAEL T. NEDDER is hereby appointed as Independent Trustee of the Trust, effective immediately, pursuant to the provisions of ARTICLE VII, Section 7.2 of the Trust.
2. MICHAEL T. NEDDER is hereby indemnified from all actions taken by PREMIER TRUST, INC and DOUG DeLUCA prior to MICHAEL T. NEDDER's appointment as Co-Independent Trustee.
3. KEN SPRINGER is hereby appointed as Successor Independent Trustee of the Trust if MICHAEL T. NEDDER shall resign or be unable or unwilling to serve as Independent Trustee of the Trust for any reason, pursuant to the provisions of ARTICLE VII, Section 7.2 of the Trust.
4. GOLDMAN SACHS is hereby appointed as Successor Independent Trustee of the Trust if KEN SPRINGER and PREMIER TRUST, INC. shall both resign or be unable or unwilling to serve as Co-Independent Trustees of the Trust for any reason, pursuant to the provisions of ARTICLE VII, Section 7.2 of the Trust.

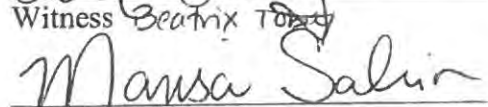
5. the undersigned, JON A. DeLUCA does hereby request that the Family Trustee seek out the advice of MICHAEL T. NEDDER and KEN SPRINGER on a quarterly basis to determine the best course of action for the investment of Trust property.

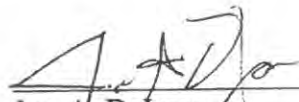
6. the undersigned, JON A. DeLUCA does hereby request that the Trustees of the Trust provide each of his children with a credit card that the Trust shall pay the balance of at the end of each month;

7. the undersigned, JON A. DeLUCA does hereby request, in the event that the Insurance Trust is not funded, that the Trustees of the Trust provide for the health, support and/or maintenance, and/or to support of his father in his father's accustomed manner of living, and to distribute to his father up to FIFTY THOUSAND AND 00/100 DOLLARS (\$50,000) on an annual basis; and

8. the undersigned, JON A. DeLUCA does hereby request, in the event that the Insurance Trust is not funded, that the Trustees of the Trust provide for the education expenses of his nieces and nephews.

IN WITNESS WHEREOF, the undersigned has signed this document this 30th day of April, 2018.


Witness Beatrix Toney

Witness Marisa Salvin


Jon A. DeLuca

ACCEPTANCE OF SUCCESSOR
INDEPENDENT TRUSTEE


Witness Beatrix Toney

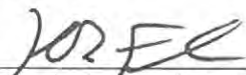
Witness Marisa Salvin


Michael T. Nedder

STATE OF CONNECTICUT)
) ss. Darien
COUNTY OF FAIRFIELD)

April 30, 2018

Personally appeared JON A. DeLUCA, signer and sealer of the foregoing instrument, and acknowledged the same to be his free act and deed, before me,




Commissioner of the Superior Court/
~~Notary Public~~

STATE OF CONNECTICUT)
) ss. Darien
COUNTY OF FAIRFIELD)

April 30, 2018

Personally appeared MICHAEL T. NEDDER, signer and sealer of the foregoing instrument, and acknowledged the same to be his free act and deed, before me,



Commissioner of the Superior Court/
~~Notary Public~~

EXHIBIT B

Martie McBride

From: Martie McBride
Sent: Friday, December 13, 2019 9:06 AM
To: Jo Briggs
Cc: Michael Nedder
Subject: RE: Christmas Gifts

Jo:

Sorry for the delay in responding. This time of year is usually very busy both professionally and personally. As you are aware Jon set up the trust for the benefit Julia and Alex for their lifetime. Any funds spent out of the trust are spent on behalf of Julia and Alex including, housing, education, and travel. The credit cards that were issued to them gives them access to funds to purchase the items they desire. If there are gifts that Jon would normally have provided, the kids can spend the money out of the trust to buy them. As long as the funds are spent for Alex and Julia, there should be no issues.

We are trying to help the kids understand that this is their money and that they are the ones who should be making decisions on how it is spent. Obviously as their parent you will have input but we are hopeful that we can get the kids more involved in spending decisions.

As far as reimbursement for expenses for 10/15-11/16 plus vacation expenses, we have requested those funds to be transferred into our account for payment. We expect to get that reimbursement to you shortly.

Please note going forward we will need advance notice of reimbursements in excess of \$2,000.00 per item. We would like to give our financial advisors adequate notice so that we can ensure reimbursements can be made in a timely manner. We reserve the right to deny any reimbursement that is not previously approved

Martie McBride
Nedder & Associates, LLC
3 Parklands Drive
Suite 201
Darien, CT 06820

Tel: (203) 621-0577
Fax: (203) 621-0626

Sent wirelessly, please excuse any errors

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IRS CIRCULAR 230 DISCLOSURE: Although this written communication may address certain tax issues, it is not a reliance opinion as described in IRS Circular 230 and, therefore, it cannot be relied upon by itself to avoid any tax penalties. If you would like a reliance opinion letter, please contact us and we will discuss our procedures for preparing one.

From: Jo Briggs <jjsbriggs@gmail.com>
Sent: Thursday, December 12, 2019 5:08 PM
To: Michael Nedder <mtnedder@nedderlaw.com>; Martie McBride <mmcbride@nedderlaw.com>
Subject: Fwd: Christmas Gifts

Like any financially responsible individual, I operate within a budget. I am trying to determine what that budget is and it goes without saying time is of essence with Christmas less than 2 weeks away. I am therefore asking again for a response to my emails below.

Sent from my iPhone

Begin forwarded message:

From: Jo Briggs <jjsbriggs@gmail.com>
Date: December 10, 2019 at 11:26:35 AM EST
To: Martie McBride <mmcbride@nedderlaw.com>, Michael Nedder <mtnedder@nedderlaw.com>
Subject: Fwd: Christmas Gifts

I would appreciate a response on this and an update on the last expense reimbursement.

Sent from my iPhone

Begin forwarded message:

From: Jo Briggs <jjsbriggs@gmail.com>
Date: December 4, 2019 at 4:57:07 PM EST
To: Martie McBride <mmcbride@nedderlaw.com>, Michael Nedder <mtnedder@nedderlaw.com>
Subject: Christmas Gifts

Given the issues we are having with the vacation expenses (which I don't understand given Jon's history of taking the kids on very expensive trips, typically overseas), I thought it would be wise to ask if any of the kids Christmas gifts will be covered. I am the only person buying them anything for Christmas and of course am trying to make it not feel that way. Their lists are fairly short but expensive and I had already bought them several things not on the lists. It would help me decide what to get them if I know whether the costs will be solely on me, or part of it covered by the estate.

Jo

EXHIBIT C

Martie McBride

From: Martie McBride
Sent: Monday, January 20, 2020 11:10 AM
To: Jo Briggs
Cc: Michael Nedder
Subject: RE: Expenses 11/19/19 through 1/13/2020

Jo:

We will reimburse the expenses shortly. Would it be possible to send us a copy of the Verizon bill as we think it is a little excessive for two phones. We would hope that in the future, gifts for the children will be purchased through the credit cards for budgeting purposes.

Regarding the vacation expenses, these seem to be on the expensive side to send two children on vacation which does not include airfare. We understand that Jon liked to take expensive vacations and we want to make sure that these are in line with trips that Jon would have taken. Further, we need to understand the cost of the airfare as well and if there will be any similar expenses such as the dolphin excursion. We would prefer that you use the credit card for the bulk of the charges for vacation, excursions, gifts, etc. I'm sure you realize that no one likes surprises and if you would provide estimates of all costs of vacations, including airfare, excursions, etc. it would make reimbursements run more smoothly.

Martie McBride
Nedder & Associates, LLC
3 Parklands Drive
Suite 201
Darien, CT 06820

Tel: (203) 621-0577
Fax: (203) 621-0626

Sent wirelessly, please excuse any errors

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IRS CIRCULAR 230 DISCLOSURE: Although this written communication may address certain tax issues, it is not a reliance opinion as described in IRS Circular 230 and, therefore, it cannot be relied upon by itself to avoid any tax penalties. If you would like a reliance opinion letter, please contact us and we will discuss our procedures for preparing one.

From: Jo Briggs <jjsbriggs@gmail.com>
Sent: Monday, January 13, 2020 9:37 AM
To: Martie McBride <mmcbride@nedderlaw.com>
Subject: Expenses 11/19/19 through 1/13/2020

Hi Martie -

Happy New Year. Below are expenses 11/19/19 through 1/13/2020.

Tatty:

\$400 - work week of 11/8
\$400 - work week of 11/25
\$300 - Julia tennis tournament 12/7 and 12/8
\$400 - work week of 12/2
\$400 - work week of 12/9
\$400 - work week of 12/26
\$400 - work week of 12/23
\$400 - dog sitting 12/26-1/3
\$400 - work week of 12/6
\$200 - Julia tennis tournament at Rocky Hill

\$800 - I gave Tatty an \$800 year end bonus/Christmas gift. I also bought her a personal gift from me and the children. I leave it up to the estate to decide if you want to contribute to all or part of this expense.

Verizon:

\$312 - paid 12/13
\$312 - paid 1/13

Christmas Gifts: Based on your email response, I would suggest that the estate pay for Julia's new iPhone (since I had already bought all Christmas gifts when her iPhone 7 died a few days before Christmas) and some of the clothes I bought for them (the ones that were functional (for school or sports)).

\$731.69 - iPhone X and case for Julia
\$41.14 - Wrangler (shirts for Alex) 12/13
\$132.71 - American Eagle (sweaters for school for Julia) 12/10
\$125 - St. Luke's school bookshop (sweatshirt and sweatpants for Julia)
\$126.56 - Patagonia Fleece for Alex 12/6
\$126.56 - Patagonia Fleece for Julia 12/4
\$85.04 - Steve Madden (shoes Julia) 12/4
\$188 - Vuori Clothing (work out clothes and t-shirts for Alex) 12/11
\$241 - Darien Sports Shop (bathing suits and joggers for Alex) 12/14
\$52.98 - Amazon (flannel shirts for Alex) 12/6 and 12/11

Other:

\$125 - Christmas gift for school shuttle drivers
\$900 - 6 pack with Craig Austrie (basketball training held at BlueStreak facility but billed independently)
\$30 - Amazon dog food order
\$117.50 - Amazon order (Sherpa lined flannel shirt, rain jacket and long sleeve shirt) holiday gift for family supported through Brunswick
\$191.40 - Amazon (2 Seagate portable 5TB external hard drives for Alex and Julia)
\$43.19 - Lacrosse Unlimited (Alex) 12/6
\$216.94 - Lululemon (work out clothes Julia) 12/4
\$294 - Delphinus Hyatt Ziva (Julia and Alex swimming with Dolphins) 12/28

EXHIBIT D

Martie McBride

From: Jo Briggs <jjsbriggs@gmail.com>
Sent: Thursday, July 30, 2020 10:30 AM
To: Martie McBride
Subject: Fwd: Expenses 5/1-7/7/2020
Attachments: HiltonHeadReservation.pdf

Martie - we asked the rental agent for our vacation house to try rebook as we were worried about the quarantine upon our return (conflicted with Julia and Alex's sport commitments). Rebooking was the only way to get a refund. They have just let me know that they have been able to do that and the full amount is being refunded. So please ignore the vacation expenses outlined in the email below. If a reimbursement check has already been issued, I will send a check back to you for the vacation expenses.

Sent from my iPhone

Begin forwarded message:

From: Jo Briggs <jjsbriggs@gmail.com>
Date: July 7, 2020 at 4:04:09 PM EDT
To: Martie McBride <mmcbride@nedderlaw.com>
Subject: Expenses 5/1-7/7/2020

Tatty (paid via Venmo):

\$400 - work week of 5/4
\$400 - work week of 5/11
\$400 - work week of 5/18
\$400 - work week of 5/25
\$400 - work week of 6/1
\$400 - work week of 6/8
\$400 - work week of 6/15
\$400 - work week of 6/22
\$400 - work week of 6/29

\$20 - gas for Julia's car on 6/2

Todd Paul (Tennis Lessons for Julia paid via Venmo)

\$120 - lesson 5/3
\$240 - lessons 5/5 and 5/7
\$240 - lessons 5/15 and 5/19
\$360 - lessons 5/21, 5/26 and 5/28
\$600 - lessons 6/2, 6/4, 6/9, 6/11, 6/12
\$600 - lessons 6/16, 6/18, 6/20, 6/23 and 6/25
\$240 - lessons 6/30 and 7/2

Jamison Moore (Lacrosse lessons for Alex paid via Venmo)

\$120 - lessons 6/8, 6/9 and 6/12
\$160 - lessons 6/25, 6/26, 6/28 and 7/2

Mick O'Brien (Soccer lessons for Alex paid by personal check)

\$280 - lessons week of 6/22

\$150 - lessons week of 6/29

\$250 - lessons week of 6/1

Verizon

\$259.61 paid 6/12

\$259.61 paid 5/12

Vacation:

Combining our previously scheduled trips to Cancun and Jamaica, we have rented a house 8/1 to 8/8 in Hilton Head, South Carolina. There are 6 going (Chris, myself, Julia, Alex, Brendan and Owen). The contract and proof of payment are attached.

Total per person is \$3,444.42, a **total of \$6,888.85 for Julia and Alex.**

It is like we will drive, but if things improve and we are able to fly, I will charge those flights directly to the credit card.

Tuesday, June 2, 2020

Joanne Briggs
85 Harrison Ave
New Canaan, CT 06840

Reservation Booking Confirmation #BKG-01389

Booking 1 (7 Nights) – 22 Sandhill Crane Road. (6 BR, 6.75 BA, Max. Occupancy 18)

ARRIVAL	DEPARTURE	DATE BOOKED
Saturday 08/01/2020 - 4:00 PM	Saturday 08/08/2020 - 10:00 AM	Monday 05/18/2020

Rental Rate Detail

Lodging Rate Rent	Avg \$2435.71/night	(08/01/2020 –08/07/2020)	\$17050.00
Rates Subtotal			\$17050.00

Booking Charges

Rental Charge	\$17050.00
Reservation Fee	\$1534.50
\$17/Car/Week	\$34.00
Taxes	\$2048.05
Total Booking Charges	\$20666.55

Charges and Payments

	Date Posted	
Booking Charges (Booking 1)		\$20666.55
CC: Joanne Briggs Amex 5009	05/19/2020	\$-8266.62
CC: Joanne Briggs Amex 5009	06/02/2020	\$-12399.93
Total Balance Due		\$0.00

Deposit/Payment Schedule

	Date Due	Amount Due
Auto Deposit Booking (SAND22)	05/18/2020	\$0.00
Auto Deposit Booking (SAND22)	06/02/2020	\$0.00

Please reference the following page for arrival instructions

Below are arrival instructions & directions to our office.
Check-in time is after 4pm / Check-out time is before 10am

IT'S OUR ARRIVAL DAY, WHAT DO WE DO?

If your packet was mailed to you in advance, please follow the arrival instructions on your check-in letter to get you directly to your rental property. For any arrival packets received in advance, you do not need to stop by our office. *If your packet was mailed to you in advance, do not forget to bring that with you as it contains everything you need to access the rental property.*

Arrival packets are mailed in advance as long as we have your signed rental agreement returned and you are paid in full. You will receive it approximately two weeks prior to your arrival via USPS. We will send you an email when it is on the way so you know to be on the lookout. *Packets are **not** able to be mailed to any reservations staying in Turtle Lane Club or any last minute reservations.*

If your packet was **not** mailed to you in advance, you will need to stop by our office to pick up your welcome packet. We are located on the south end of Hilton Head Island, between the Cross Island Bridge and the Sea Pines Circle. To get to our office, follow these directions:

Once you have made it to Hilton Head Island, you are going to want to take the Cross Island Expressway (**Toll Road - \$1.25**). As you come over the Cross Island Expressway, the road becomes Palmetto Bay Road at the bottom of the bridge. Continue for roughly 1.2 miles and take a left onto Bow Circle. It is the turn in between Coastal States Bank and Grayco Hardware. Follow Bow Circle until you reach #19 on your left. We are located in the Cambridge Center. As you are looking at the Cambridge Center, our office is the last one on the right.

AFTER HOUR ARRIVALS

If arrive after business hours, we will automatically place your packet in the lockbox located adjacent to our main office door (*however, please note there is another lockbox in the middle of our parking lot – this is another company's lockbox*).

The code to access the lockbox is “143” – our lock has roman numerals marked “I” “IV” “III”

First, turn knob to the left to clear the clock and then enter the code; turn knob to the right AND lift lid at the same time. If you accidentally enter the code wrong, or have issues, turn the knob to the left to reset the pins and start over.

LET'S NOT THINK ABOUT LEAVING YET, BUT WHAT DO WE NEED TO DO?

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slot on the lockbox adjacent to our main office door. If your property is keyless and you do not have any key cards and/or fobs – you do not need to stop by our office upon check-out.

Coastal Home & Villa

19 Bow Circle, Suite F
Hilton Head Island, SC 29928
www.coastalhomeandvilla.com
hello@coastalhomeandvilla.com
843-842-4100

EXHIBIT E



Statement Billing Period: 03/27/20 - 04/26/20
 Payment Due Date May 23, 2020
 Minimum Payment Due \$185.75

UBS Visa Signature credit card statement

Prepared for: DOUGLAS SCOTT DELUCA
 Primary Card Number Ending in: 2843

Page 1 of 8
 Questions? Call 1-800-762-1000
ubs.com/onlineservices

Customer News

Enroll in Card Activity Alerts for your UBS credit and debit cards by logging into UBS Online Services. Then go to My Profile > Alerts & Notifications to manage all your alert options.

Credit card payment reminder

Do not mail payment. Your Statement Balance in the amount of \$6,627.68 is scheduled to be paid on 5/20/20 from your UBS Account. Thank you.

Account Summary

Minimum Payment Due	\$185.75
Payment Due Date	05/23/20
Credit Line	\$13,000.00
Available Credit Line	\$6,372.32
Cash Credit Line	\$5,200.00
Available Cash Line	\$5,200.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$9,395.09
- Payments	\$7,795.65
+ Purchases	\$4,973.49
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$54.75
Statement Balance	\$6,627.68

Payment Information*

Statement Balance	\$6,627.68
Minimum Payment Due	\$185.75
Payment Due Date	05/23/2020

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$38.00 and your APRs may be increased to the Penalty APR of 29.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For Instance

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying the estimated total of...
Only the Minimum Payment	11 years	\$10,465
\$231	3 years	\$8,316 (Savings = \$2,149)

If you would like information about credit counseling services, call 1-800-762-1000.

The phone number for UBS Bank USA is 1-800-762-1000. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. 1-800-342-3736 or www.dfs.ny.gov

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to ubs.com/onlineservices.

Detach here. Please make checks payable to " UBS Card Services " and include this payment coupon in the enclosed envelope. Please allow 7 - 10 business days for U.S. Postal Service delivery.

If undeliverable, return to:

UBS BANK USA - CARD SERVICES
 PO BOX 84040
 COLUMBUS GA 31908-4040



Card Number Ending in 2843
 Minimum Payment Due \$185.75
 Statement Balance \$6,627.68
 Payment Due Date May 23, 2020

You are enrolled in Automated
 Pay Credit Card.

Send payments to:

DOUGLAS SCOTT DELUCA
 2002 MOHICAN CT
 CHESWICK PA 15024-2322

UBS BANK USA - CARD SERVICES
 PO BOX 203219
 DALLAS TX 75320-3219

052320 7826000014094548 9 000001A575 9

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Lost or stolen card. Your credit card is issued by UBS Bank USA. If your card is lost or stolen, please contact us immediately at any time at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Mailed Payments. A conforming payment received by us by 5:00 p.m. Central time will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement to UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX 75320-3210 and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment," which may delay the crediting of the payment for up to 5 days. We can accept late payments, partial payments, checks and money orders marked "Paid in Full" or language having the same effect without losing any of our rights under this Agreement and such payments may be sent to the following address: UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX, 75320-3210.

Online: Visit ubs.com/onlineservices to sign up for Pay Credit Card to pay your account online. Payments made through Pay Credit Card will be credited to your account that same day if requested prior to 4:00 p.m. Eastern time for debits from an external account and 6:00 p.m. Eastern time for debits from a UBS Resource Management Account (RMA) or UBS Business Services Account BSA account. *Available only for cardholders with an RMA or UBS Business Services Account BSA.*

Overnight payments: Send overnight courier service or USPS Priority Mail payments to UBS Bank USA - Card Services, 2975 Regent Boulevard, P.O. Box 203219, Irving, TX 75063. A payment received at this address by 5:00 p.m. Central time that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

Accrual of interest and how to avoid paying interest on purchases. Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, if you paid the Statement Balance from your previous billing statement by the Payment Due Date on that statement, then (1) we will not impose interest on Purchases during your current billing period if you pay the Statement Balance on the current billing

My Choice Rewards Points from UBS

<u>Account Summary</u>	<u>Total Points</u>
Beginning Points this period	59,055
Points earned this period	4,982
Bonus points	0
Adjustments	0
Redemptions	205,632
Ending points balance	269,669

*For more details on your rewards points activity, please visit us online at ubs.com/uscards

Activity for DOUGLAS SCOTT DELUCA - Card ending in 2843

Date	Description	Amount
<u>Payments</u>		
04/01	PAYMENT THANK YOU	-\$5,000.00
04/20	PAYMENT THANK YOU	-\$2,795.65
	Total Payments Activity	-\$7,795.65

Activity for JULIA DELUCA - Card ending in 2850

Date	Description	Amount
<u>Purchases</u>		
03/27	Spotify USA 877-7781161 NY	\$10.69
03/27	CHINGS TABLE NEW CANAAN CT	\$88.53
03/28	Prime Video*LK4BA7553 888-802-3080 WA	\$2.11
03/29	FILLING IN THE BLANKS FILLINGINTHEBCT	\$102.90
03/30	UBER EATS HELP.UBER.COMCA	\$23.91
03/30	AMAZON.COM*8J7ML74X3 AMZNAMZN.COM/BILLWA	\$20.16
04/02	AMAZON.COM*ZQ0AP4RP3 AMZNAMZN.COM/BILLWA	\$24.99
04/03	TRADESYSK03PVL0 HTTPSWWW.TRADCA	\$79.76
04/06	AMZN Mktp US*XG8NX14G3 Amzn.com/billWA	\$13.64
04/06	AMAZON.COM*CO9134FF3 AMZNAMZN.COM/BILLWA	\$14.75
04/06	AMAZON.COM*Z20151A93 AMZNAMZN.COM/BILLWA	\$30.84
04/07	AMAZON.COM*GD40020C3 AMZNAMZN.COM/BILLWA	\$9.04
04/07	Prime Video*AJ4QM7EN3 888-802-3080 WA	\$4.23
04/10	Prime Video*XV4196RZ3 888-802-3080 WA	\$21.19
04/11	AMAZON.COM*NJ6CI5TO3 AMZNAMZN.COM/BILLWA	\$19.08
04/11	pickmyboutique.com 6169 INTERNET	\$94.61
04/11	PSYCHTESTS 5147453189 QC	\$6.95
04/12	UBER EATS HELP.UBER.COMCA	\$33.99
04/13	AMZN Mktp US*XY4IW9223 Amzn.com/billWA	\$14.88
04/13	AMZN Mktp US*P99319663 Amzn.com/billWA	\$29.99
04/15	AMZN MKTP US*V717M4RW3 AMAMZN.COM/BILLWA	\$31.89
04/15	Amazon.com*3W5VO0V73 Amzn.com/billWA	\$14.24
04/15	AMZN Mktp US*5W84D73E3 Amzn.com/billWA	\$14.88
04/19	UBER EATS HELP.UBER.COMCA	\$42.59
04/20	PANERA BREAD #601662 O 203-750-9703 CT	\$89.44
04/20	CHEGG ORDER 844-224-5952 CA	\$10.55
04/21	Amazon.com*6P9W28J53 Amzn.com/billWA	\$12.99
04/21	SignUp *UniteToFight5k 888-3851360 CT	\$126.50
04/22	AMZN Mktp US*5529I3EO3 Amzn.com/billWA	\$21.26
04/23	Prime Video*RT8MM7KG3 888-802-3080 WA	\$19.60
	Total Purchases Activity	\$1,030.18

Activity for ALEXANDER DELUCA - Card ending in 2868

Date	Description	Amount
<u>Purchases</u>		
03/27	Microsoft*Xbox Redmond WA	\$85.07
03/27	PAYPAL *CATCHCHEATE 402-935-7733 CA	\$4.99
03/31	MICROSOFT*XBOX MSBILL.INFO WA	\$10.62
03/31	MICROSOFT*XBOX MSBILL.INFO WA	\$42.53
04/01	Microsoft*Xbox Redmond WA	\$106.34
04/01	PAYPAL *PATREON INC MEMB402-935-7733 CA	\$10.00
04/02	AMZN Mktp US*O12H01PQ3 Amzn.com/billWA	\$20.19
04/04	MICROSOFT*XBOX MSBILL.INFO WA	\$53.16

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statement by the Payment Due Date in the current billing period, and (2) we will credit any payment applied toward Purchases as of the first day in your current billing period if you make a payment by the Payment Due Date in the current billing period that is less than the Statement Balance. If a Statement Balance was shown on your previous billing statement and you did not pay the Statement Balance by the Payment Due Date on that statement, then we will not impose Interest Charges on any Purchases during the current billing period if you pay the Statement Balance shown on the current billing statement by the Payment Due Date in the current billing period. For Balance Transfers, interest will accrue from the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the day the payee accepts the check. For Cash Advances, interest will accrue from the day you take the Cash Advance.

How we will calculate your balance subject to interest rate. We use a method called "daily balance" (including new purchases). To determine the amount of interest to be charged on your Account, we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate or the DPR (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers, and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers, and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). Your Cardmember Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit bureau reports and disputes. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe that an entry we have made on your credit report is inaccurate or incomplete, please contact the credit bureau directly or contact us at UBS Bank USA, Card Operations Division, 315 Deaderick Street, 5th Floor, Nashville, TN 37238. We will request your name, your account number, the credit bureau where you received the credit report, a description of the error, and why you believe it is an error. We will promptly investigate, notify you of our findings, and, if warranted, send an update to the credit bureaus within 30 days.

What to do if you think you find an error on your statement

If you think there is an error on your statement, please write to us at:

UBS Bank USA - Card Operations Division
315 Deaderick Street, 5th Floor
Nashville, TN 37238

In your letter, give us the following information:

- **Account Information:** your name and account number
- **Dollar amount:** the dollar amount of the suspected error
- **Description of problem:** if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your rights if you are dissatisfied with your credit card purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

UBS Bank USA - Disputes Department
P.O. Box 84040
Columbus, GA 31908

While we investigate, the same rules apply to the disputed amount as referenced above in the section covering errors on your statement. After we finish our investigation, we will notify you of our decision. At that point, if we think you owe an amount and you do not pay that amount, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.



04/05	Microsoft*Xbox	Redmond WA	\$53.16
04/05	PAYPAL *SCENTBIRD	402-935-7733 NY	\$15.90
04/05	Microsoft*Xbox	Redmond WA	\$2.12
04/06	MICROSOFT*XBOX	MSBILL.INFO WA	\$42.53
04/08	MBI-PROBILLER.COM	855-232-9555	\$29.99
04/09	AMAZON.COM*TC3EH8DP3	AMZNAMZN.COM/BILLWA	\$21.79
04/09	AMZN Mktp US*UR9WN9ES3	Amzn.com/billWA	\$55.29
04/09	Microsoft*Xbox	Redmond WA	\$42.53
04/09	MBI-PROBILLER.COM	855-232-9555	\$31.89
04/10	Microsoft*Xbox	Redmond WA	\$25.51
04/11	UBER EATS	HELP.UBER.COMCA	\$18.62
04/11	MICROSOFT*XBOX	MSBILL.INFO WA	\$4.78
04/11	MBI-PROBILLER.COM	855-232-9555	\$34.97
04/11	MBI*PROBILLER.COM	855-232-9555 CA	\$127.61
04/12	Microsoft*Xbox	Redmond WA	\$42.53
04/12	Microsoft*Xbox	Redmond WA	\$4.78
04/12	Microsoft*Xbox	Redmond WA	\$21.26
04/12	Microsoft*Xbox	Redmond WA	\$0.95
04/13	UBER EATS	HELP.UBER.COMCA	\$16.63
04/14	MICROSOFT*EA ACCESS 1	MONMSBILL.INFO WA	\$5.31
04/16	Microsoft*Xbox	Redmond WA	\$7.17
04/19	Spotify USA	877-7781161 NY	\$10.69
04/19	MICROSOFT*XBOX	MSBILL.INFO WA	\$4.78
04/19	MBI-PROBILLER.COM	855-232-9555	\$10.62
04/20	Amazon Prime*SZ42M9C73	Amzn.com/billWA	\$12.99
04/20	APPLE.COM/BILL	866-712-7753 CA	\$2.99
04/21	SP * NELK FULLSEND.COM	MISSISSAUGA ON	\$49.53
04/21	SP * NELK FULLSEND.COM	MISSISSAUGA ON	\$89.75
04/21	MICROSOFT*XBOX	MSBILL.INFO WA	\$21.26
04/21	MICROSOFT*XBOX	MSBILL.INFO WA	\$53.16
04/21	AMAZON.COM*J88B26EL3	AMZNAMZN.COM/BILLWA	\$25.51
04/22	Audible*T57G75ET3	Amzn.com/billNJ	\$15.90
04/23	PAYPAL *NETFLIX.COM	402-935-7733 CA	\$13.90
04/23	HLU*Hulu 1473264570177-U	HULU.COM/BILLCA	\$12.83
04/23	MICROSOFT*XBOX	MSBILL.INFO WA	\$53.16
04/24	AMZN MKTP US*I43KC6563	AMAMZN.COM/BILLWA	\$15.94
	Total Purchases Activity		\$1,331.23

Activity for JOANNE BRIGGS - Card ending in 2876

Date	Description	Amount
Purchases		
03/27	APPLE.COM/BILL 866-712-7753 CA	\$10.69
03/28	APPLE.COM/BILL 866-712-7753 CA	\$2.99
03/28	APPLE.COM/BILL 866-712-7753 CA	\$14.96
04/01	APPLE.COM/BILL 866-712-7753 CA	\$70.59
04/01	AUSTIN W FEENEY DDS PC 203-9663042 CT	\$265.00
04/01	SCOTTYS LAKESIDE RESORT 518-6682467 NY	\$276.39
	Check In Date: 07/09/20	Check Out Date
	Daily Rate: \$0.00	Taxes: \$0.00
04/03	APPLE.COM/BILL 866-712-7753 CA	\$17.11
04/03	APPLE.COM/BILL 866-712-7753 CA	\$13.90
04/03	BURGERS SHAKES AND FRIES DARIEN CT	\$102.34
04/04	CHINGS TABLE NEW CANAAN CT	\$68.70
04/06	APPLE.COM/BILL 866-712-7753 CA	\$19.23
04/08	Dick'sSportingGoods.com 877-8469997 PA	\$47.85
04/09	APPLE.COM/BILL 866-712-7753 CA	\$5.34
04/10	APPLE.COM/BILL 866-712-7753 CA	\$2.13
04/11	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$210.00
04/12	WHITEFLOWERFARM MAILORDER800-4116159 CT	\$184.09
04/14	SITEGROUND HOSTING 866-6052484 VA	\$144.83
04/16	VETSOURCE 877-738-4443 OR	\$67.68
04/16	VCA DARIEN A. H. #730 DARIEN CT	\$487.80
04/17	HBC EVENT SERVICES 5053460522 NM	\$81.66
	Check In Date: 04/16/20	Check Out Date
	Daily Rate: \$0.00	Taxes: \$0.00
04/17	APPLE.COM/BILL 866-712-7753 CA	\$4.26
04/18	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
04/21	APPLE.COM/BILL 866-712-7753 CA	\$1.06
04/21	APPLE.COM/BILL 866-712-7753 CA	\$10.69
04/21	APPLE.COM/BILL 866-712-7753 CA	\$42.79

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04/21	DENTAL SPECIALISTS OF DARDARIEN CT	\$345.00
04/22	WALGREENS #09821 NEW CANAAN CT	\$10.00
Total Purchases Activity		\$2,612.08

Summary of Interest Charged

Date	Description	Amount
04/24	INTEREST CHARGE-PURCHASES	\$54.75
Total Interest for this period		\$54.75

2020 Totals Year-to-Date Summary of Fees and Interest

Total Fees Charged in 2020	\$0.38
Total Interest Charged in 2020	\$54.75

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
PURCHASES	\$4,225.55	15.24% (v)	\$54.75
BALANCE TRANSFERS	\$0.00	15.24% (v)	\$0.00
CASH ADVANCES	\$0.00	22.24% (v)	\$0.00
Total			\$54.75
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate			





Statement Billing Period: 04/27/20 - 05/26/20
 Payment Due Date June 23, 2020
 Minimum Payment Due \$586.84

Customer News

Enroll in Card Activity Alerts for your UBS credit and debit cards by logging into UBS Online Services. Then go to My Profile > Alerts & Notifications to manage all your alert options.

Account is 30 days past due
 Your minimum payment is 30 days past due. If your account becomes more than 60 days past due, the Penalty APR may be applied to your account. Please make your payment today. If you have already sent your payment, please disregard this message.

Credit card payment reminder
 Do not mail payment. Your Statement Balance in the amount of \$12,664.86 is scheduled to be paid on 6/20/20 from your UBS Account. Thank you.

UBS Visa Signature credit card statement

Prepared for: DOUGLAS SCOTT DELUCA
 Primary Card Number Ending in: 2843

Page 1 of 10
 Questions? Call 1-800-762-1000
ubs.com/oneservices

Account Summary

Minimum Payment Due	\$586.84
Payment Due Date	06/23/20
Credit Line	\$13,000.00
Available Credit Line	\$335.14
Cash Credit Line	\$5,200.00
Available Cash Line	\$335.14
Past Due Amount	\$185.75
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$6,627.68
- Payments	\$0.00
+ Purchases	\$6,851.33
- Other Credits	\$965.24
+ Cash Advances	\$0.00
+ Fees	\$27.00
+ Interest	\$124.09
Statement Balance	\$12,664.86

Payment Information*

Statement Balance	\$12,664.86
Minimum Payment Due	\$586.84
Payment Due Date	06/23/2020

Minimum Payment Due includes the following:

Past Due Amount \$185.75

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$38.00 and your APRs may be increased to the Penalty APR of 29.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For Instance

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying the estimated total of...
Only the Minimum Payment	13 years	\$20,201

If you would like information about credit counseling services, call 1-800-762-1000.

The phone number for UBS Bank USA is 1-800-762-1000. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. 1-800-342-3736 or www.dfs.ny.gov

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to ubs.com/oneservices.

Detach here. Please make checks payable to "UBS Card Services" and include this payment coupon in the enclosed envelope. Please allow 7 - 10 business days for U.S. Postal Service delivery.

If undeliverable, return to:
 UBS BANK USA - CARD SERVICES
 PO BOX 84040
 COLUMBUS GA 31908-4040



Card Number Ending in 2843
 Minimum Payment Due \$586.84
 Statement Balance \$12,664.86
 Payment Due Date June 23, 2020

You are enrolled in Automated
 Pay Credit Card.

Send payments to:

DOUGLAS SCOTT DELUCA
 2002 MOHICAN CT
 CHESWICK PA 15024-2322

UBS BANK USA - CARD SERVICES
 PO BOX 203219
 DALLAS TX 75320-3219

062320 7826000014094548 9 0000058184 8
APP 000299

Important information about your UBS credit card

Lost or stolen card. Your credit card is issued by UBS Bank USA. If your card is lost or stolen, please contact us immediately at any time at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Payment Information. Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead." This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to UBS Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card.

Mailed Payments. A conforming payment received by us by 5:00 p.m. Central time will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement to UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX 75320-3210 and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment," which may delay the crediting of the payment for up to 5 days. We can accept late payments, partial payments, checks and money orders marked "Paid in Full" or language having the same effect without losing any of our rights under this Agreement and such payments may be sent to the following address: UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX, 75320-3210.

Other payment options.

Online: Visit ubs.com/onlineservices to sign up for Pay Credit Card to pay your account online. Payments made through Pay Credit Card will be credited to your account that same day if requested prior to 4:00 p.m. Eastern time for debits from an external account and 6:00 p.m. Eastern time for debits from a UBS Resource Management Account (RMA) or UBS Business Services Account BSA account. *Available only for cardholders with an RMA or UBS Business Services Account BSA.*

Pay by Phone: To make a payment by phone, please call 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. Payments made from an outside account by 5:00 p.m. Eastern time will be credited to your account same day. Payments made from your UBS account by 6:00 p.m. Eastern time are also credited same day. Application of any phone payment to your credit line may be delayed for up to 7 days.

Overnight payments: Send overnight courier service or USPS Priority Mail payments to UBS Bank USA - Card Services, 2975 Regent Boulevard, P.O. Box 203219, Irving, TX 75063. A payment received at this address by 5:00 p.m. Central time that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

Automatic repayment of cash advances through

CashConnect : The *CashConnect* feature on your UBS credit card account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds from your UBS Resource Management Account (RMA) or your UBS Business Services Account BSA (either referred to as your UBS Account). When we use your UBS Account to repay your *CashConnect* Cash Advance transaction in full, you will not incur any interest charges. If there are insufficient funds in your UBS Account to pay off your *CashConnect* Cash Advances balance in full, then the APR for your Cash Advances will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other account balances are paid through the *CashConnect* feature. If you choose not to participate in the *CashConnect* feature, please contact us at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. *Available only for cardholders with an RMA or Business Services Account BSA.*

Accrual of interest and how to avoid paying interest on purchases. Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, if you paid the Statement Balance from your previous billing statement by the Payment Due Date on that statement, then (1) we will not impose interest on Purchases during your current billing period if you pay the Statement Balance on the current billing

Continued on back of next page



You've Earned Bonus Points

Congratulations! You have earned 1,247 bonus points this month.

My Choice Rewards Points from UBS

<u>Account Summary</u>		<u>Total Points</u>
Beginning Points this period		269,669
Points earned this period		5,887
Bonus points		1,247
Adjustments		0
Redemptions		0
Ending points balance		276,803
*For more details on your rewards points activity, please visit us online at ubs.com/uscards		

Activity for JULIA DELUCA - Card ending in 2850

Date	Description	Amount
<u>Payments</u>		
05/16	ARITZIA.COM 855-274-8942 NY	-\$64.32
05/17	Prime Video 888-802-3080 WA	-\$16.95
	Total Payments Activity	-\$81.27
<u>Purchases</u>		
04/24	AMZN Mktp US*XQ1C96693 Amzn.com/billWA	\$17.01
04/25	UBER EATS HELP.UBER.COMCA	\$35.83
04/25	CHICK-FIL-A #03712 NORWALK CT	\$25.72
04/26	PAYPAL *5HOPYTTSHI 4029357733	\$41.99
04/26	WWW.SOUFEEL.COM HONG KONG	\$122.73
04/27	Spotify USA 877-7781161 NY	\$10.69
04/27	Amazon.com*IF09T3FL3 Amzn.com/billWA	\$4.76
04/29	ARITZIA.COM 855-274-8942 NY	\$235.02
04/29	Amazon.com*K68W13E63 Amzn.com/billWA	\$9.56
04/29	AMZN Mktp US*1K6591RN3 Amzn.com/billWA	\$101.03
04/29	AMZN Mktp US*Z00FF46O3 Amzn.com/billWA	\$41.87
04/30	Prime Video*HAORH01G3 888-802-3080 WA	\$2.11
04/30	Prime Video*VG25U0593 888-802-3080 WA	\$2.11
04/30	AMAZON.COM*EK5805223 AMZNAMZN.COM/BILLWA	\$24.34
05/01	AMZN Mktp US*060N06A93 Amzn.com/billWA	\$32.15
05/01	SQ *GOFER ICE CREAM OF DADarien CT	\$11.60
05/01	BERTUCCI'S #032 DARIEN CT	\$47.55
05/02	VENMO 855-812-4430 NY	\$30.90
05/03	PANERA BREAD #601662 O 203-750-9703 CT	\$88.25
05/03	MCDONALD'S F1913 NORWALK CT	\$21.10
05/06	Prime Video*HU5N92CK3 888-802-3080 WA	\$2.11
05/06	Prime Video*514VY6BE3 888-802-3080 WA	\$2.11
05/07	ACT PROGRAMS 800-498-6065 IA	\$13.83
05/08	AMAZON.COM*7D4HU0N03 AMZNAMZN.COM/BILLWA	\$23.59
05/08	AMZN Mktp US*013G71WT3 Amzn.com/billWA	\$23.98
05/08	Amazon.com*KA2882UR3 Amzn.com/billWA	\$37.00
05/08	Prime Video*DT08L9NX3 888-802-3080 WA	\$3.17
05/08	AMZN DIGITAL*IC4NM4Z53 88888-802-3080 WA	\$2.11
05/08	CHINGS TABLE NEW CANAAN CT	\$95.44
05/09	Prime Video*OM2IP1XP3 888-802-3080 WA	\$2.11
05/09	Prime Video*JSORV4RU3 888-802-3080 WA	\$2.11
05/09	UBER EATS HELP.UBER.COMCA	\$37.67
05/09	GOGLIA NUTRITION LLC 844-7097848 CA	\$39.00
05/10	Prime Video*GH7V61CX3 888-802-3080 WA	\$2.11
05/11	Prime Video*EK5RV3913 888-802-3080 WA	\$2.11
05/12	Prime Video*MC8RF8DF1 888-802-3080 WA	\$2.11
05/12	Prime Video*MC8552DOO 888-802-3080 WA	\$8.50
05/14	Prime Video*MC8R81K50 888-802-3080 WA	\$2.11
05/14	AMZN Mktp US*MC1R23KY1 Amzn.com/billWA	\$34.98
05/14	Prime Video*MC6EY17R1 888-802-3080 WA	\$2.11
05/14	Prime Video*MC9QW99S1 888-802-3080 WA	\$2.11
05/15	Prime Video*MC69J4IW0 888-802-3080 WA	\$2.11
05/15	Prime Video*MC2S93RLO 888-802-3080 WA	\$2.11
05/16	SWIRL NEW CANAAN CT	\$24.20
05/17	Prime Video*MC60H9942 888-802-3080 WA	\$15.89
05/17	Prime Video*M735I3F60 888-802-3080 WA	\$2.11
05/17	Prime Video*M725B9FLO 888-802-3080 WA	\$16.95
05/17	SQ *GOFER ICE CREAM OF DADarien CT	\$11.10
05/18	STARBUCKS 800-782-7282 WA	\$25.00
05/18	CHINGS TABLE 203-9728550 CT	\$48.84

APP 000301

statement by the Payment Due Date in the current billing period, and (2) we will credit any payment applied toward Purchases as of the first day in your current billing period if you make a payment by the Payment Due Date in the current billing period that is less than the Statement Balance. If a Statement Balance was shown on your previous billing statement and you did not pay the Statement Balance by the Payment Due Date on that statement, then we will not impose Interest Charges on any Purchases during the current billing period if you pay the Statement Balance shown on the current billing statement by the Payment Due Date in the current billing period. For Balance Transfers, interest will accrue from the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the day the payee accepts the check. For Cash Advances, interest will accrue from the day you take the Cash Advance.

How we will calculate your balance subject to interest rate. We use a method called "daily balance" (including new purchases). To determine the amount of interest to be charged on your Account, we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate or the DPR (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers, and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers, and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). Your Cardmember Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit bureau reports and disputes. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe that an entry we have made on your credit report is inaccurate or incomplete, please contact the credit bureau directly or contact us at UBS Bank USA, Card Operations Division, 315 Deaderick Street, 5th Floor, Nashville, TN 37238. We will request your name; your account number; the credit bureau where you received the credit report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and, if warranted, send an update to the credit bureaus within 30 days.

What to do if you think you find an error on your statement

If you think there is an error on your statement, please write to us at:

UBS Bank USA - Card Operations Division
315 Deaderick Street, 5th Floor
Nashville, TN 37238

In your letter, give us the following information:

- **Account Information:** your name and account number
- **Dollar amount:** the dollar amount of the suspected error
- **Description of problem:** if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in **writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your rights if you are dissatisfied with your credit card purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in **writing** at:

UBS Bank USA - Disputes Department
P.O. Box 84040
Columbus, GA 31908

While we investigate, the same rules apply to the disputed amount as referenced above in the section covering errors on your statement. After we finish our investigation, we will notify you of our decision. At that point, if we think you owe an amount and you do not pay that amount, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.



05/18	GULF OIL 91190032	NEW CANAAN CT	\$39.76
05/19	Amazon.com*M744U2NB0	Amzn.com/billWA	\$33.50
05/19	Amazon.com*M750N7JX1	Amzn.com/billWA	\$31.89
05/19	AMZN MKTP US*M740L8JF1	AMAMZN.COM/BILLWA	\$11.70
05/19	VENMO	855-812-4430 NY	\$16.48
05/19	PAYPAL *DONOVANTENN	402-935-7733 MA	\$275.00
05/20	BSN SPORTS LLC	800-227-7404 TX	\$85.00
05/20	CHEGG ORDER	844-224-5952 CA	\$10.55
05/20	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$6.25
05/20	zaful.com	Internet	\$47.95
05/21	LULULEMONCOM*	877-263-9300 CA	\$30.84
05/21	VENMO	855-812-4430 NY	\$12.36
05/22	LULULEMONCOM*	877-263-9300 CA	\$123.37
05/22	VENMO	855-812-4430 NY	\$22.66
05/22	VENMO	855-812-4430 NY	\$15.45
05/22	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$9.70
05/22	CHICK-FIL-A #03712	NORWALK CT	\$20.78
05/23	Prime Video*M720B6XJ0	888-802-3080 WA	\$4.23
05/23	UBER EATS	HELP.UBER.COMCA	\$35.90
05/23	LULULEMONCOM*	877-263-9300 CA	\$164.84
05/24	VENMO	855-812-4430 NY	\$257.50
05/25	UBER EATS	HELP.UBER.COMCA	\$39.11
05/25	Prime Video*M729O3G12	888-802-3080 WA	\$21.19
05/25	SQ *GOFER ICE CREAM OF DAD	Arrien CT	\$15.06
05/25	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$6.25
	Total Purchases Activity		\$2,732.32

Activity for ALEXANDER DELUCA - Card ending in 2868

Date	Description	Amount
Purchases		
04/23	EPOCH.COM *paperstree 8008938871 FL	\$24.87
04/24	GRAMMARLY COTC9IOWX GRAMMARLY.COMCA	\$59.95
04/24	MICROSOFT*XBOX MSBILL.INFO WA	\$42.53
04/25	MICROSOFT*XBOX MSBILL.INFO WA	\$53.16
04/25	PAYPAL *JAXXON 402-935-7733 CA	\$79.00
04/25	MBI-PROBILLER.COM 855-232-9555	\$119.99
04/25	MBI-PROBILLER.COM 855-232-9555	\$1.00
04/27	PAYPAL *CATCHCHEATE 402-935-7733 CA	\$4.99
04/28	PAYPAL *MINECRAFT 35314369001	\$26.95
04/29	MBI-PROBILLER.COM 855-232-9555	\$34.97
05/01	MBI-PROBILLER.COM 855-232-9555	\$1.00
05/01	MBI-PROBILLER.COM 855-232-9555	\$1.00
05/01	PAYPAL *PATREON INC MEMB402-935-7733 CA	\$10.00
05/03	PAYPAL *BBRIGGS333 402-935-7733 CA	\$82.62
05/05	PAYPAL *SCENTBIRD 402-935-7733 NY	\$15.90
05/06	AMZN Mktp US*HL72118U3 Amzn.com/billWA	\$45.72
05/06	AMZN Mktp US*TF2LM0GP3 Amzn.com/billWA	\$21.26
05/06	AMAZON.COM*BC2U771S3 AMZNAMZN.COM/BILLWA	\$42.22
05/06	AMAZON.COM*TG4F54OJ3 AMZNAMZN.COM/BILLWA	\$17.55
05/07	MBI-PROBILLER.COM 855-232-9555	\$34.97
05/08	Microsoft*Xbox Redmond WA	\$53.16
05/08	Microsoft*Xbox Redmond WA	\$53.16
05/08	MICROSOFT*XBOX MSBILL.INFO WA	\$53.16
05/08	MBI-PROBILLER.COM 855-232-9555	\$39.99
05/09	Microsoft*Xbox Redmond WA	\$21.26
05/09	UBER EATS HELP.UBER.COMCA	\$21.94
05/09	MBI-PROBILLER.COM 855-232-9555	\$31.89
05/10	Microsoft*Xbox Redmond WA	\$106.34
05/10	Microsoft*Xbox Redmond WA	\$53.16
05/10	MICROSOFT*XBOX MSBILL.INFO WA	\$53.16
05/10	MBI-PROBILLER.COM 855-232-9555	\$29.99
05/11	MBI-PROBILLER.COM 855-232-9555	\$34.97
05/11	PAYPAL *CHICK-FIL-A #0371402-935-7733 NE	\$10.29
05/12	Microsoft*Xbox Redmond WA	\$53.16
05/12	AMZN Mktp US*MC2C85DB1 Amzn.com/billWA	\$51.27
05/13	GULF OIL 91190032 NEW CANAAN CT	\$2.33
05/14	MICROSOFT*EA ACCESS 1 MONMSBILL.INFO WA	\$5.31
05/15	Microsoft*Xbox Redmond WA	\$53.16
05/15	Microsoft*Xbox Redmond WA	\$53.16
05/15	Microsoft*Xbox Redmond WA	\$53.16

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05/15	SWIRL	NEW CANAAN CT	\$24.89
05/16	Microsoft*Xbox	Redmond WA	\$31.89
05/16	Microsoft*Xbox	Redmond WA	\$106.34
05/17	MBI-PROBILLER.COM	855-232-9555	\$10.62
05/19	Spotify USA	877-7781161 NY	\$10.69
05/19	Amazon Prime*M73GH7J00	Amzn.com/billWA	\$12.99
05/20	Microsoft*Xbox	Redmond WA	\$53.16
05/20	ONLYFANS.COM	8886880458 IL	\$5.00
05/20	ONLYFANS.COM	8886880458 IL	\$10.99
05/20	APPLE.COM/BILL	866-712-7753 CA	\$2.99
05/22	Audible*M730H3TS2	Amzn.com/billNJ	\$15.90
05/22	MBI-PROBILLER.COM	855-232-9555	\$1.00
05/22	MBI-PROBILLER.COM	855-232-9555	\$1.00
05/22	MBI-PROBILLER.COM	855-232-9555	\$2.12
05/23	PAYPAL *NETFLIX.COM	402-935-7733 CA	\$13.90
05/23	HLU*Hulu 1473264576901-U	HULU.COM/BILLCA	\$12.83
05/23	DOORDASH*GARDEN CATERI	WWW.DOORDASH.CA	\$39.38
05/23	800-893-8871 EPOCH	EPOCH.COM CA	\$24.87
05/24	ONLYFANS.COM	8886880458 IL	\$5.00
05/24	ONLYFANS.COM	8886880458 IL	\$25.00
05/24	ONLYFANS.COM	8886880458 IL	\$44.00
05/24	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$12.40
05/24	THE ROYAL GREEN	STAMFORD CT	\$16.57
05/24	MBI-PROBILLER.COM	855-232-9555	\$39.99
05/24	MBI-PROBILLER.COM	855-232-9555	\$34.97
05/25	CKO*Patreon* Membership	833-9728766 CA	\$25.00
	Total Purchases Activity		\$2,137.16

Activity for JOANNE BRIGGS - Card ending in 2876

Date	Description	Amount
Payments		
05/05	LULULEMONCOM* 877-263-9300 CA	-\$459.43
05/13	SCOTTYS LAKESIDE RESORT 518-6682467 NY	-\$276.39
05/22	HBC EVENT SERVICES 505-346-0522 NM	-\$66.66
05/22	HBC EVENT SERVICES 505-346-0522 NM	-\$81.49
	Total Payments Activity	-\$883.97
Purchases		
04/25	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
04/27	APPLE.COM/BILL 866-712-7753 CA	\$10.68
04/28	APPLE.COM/BILL 866-712-7753 CA	\$10.69
04/29	APPLE.COM/BILL 866-712-7753 CA	\$2.99
04/29	APPLE.COM/BILL 866-712-7753 CA	\$6.41
04/30	APPLE.COM/BILL 866-712-7753 CA	\$25.65
04/30	GULF OIL 91190032 NEW CANAAN CT	\$42.33
05/01	APPLE.COM/BILL 866-712-7753 CA	\$22.44
05/01	AUSTIN W FEENEY DDS PC 203-9663042 CT	\$265.00
05/02	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
05/03	APPLE.COM/BILL 866-712-7753 CA	\$22.44
05/06	CANINE COMPANY 800-818-3647 CT	\$180.80
05/06	APPLE.COM/BILL 866-712-7753 CA	\$113.40
05/09	APPLE.COM/BILL 866-712-7753 CA	\$6.72
05/09	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
05/12	INTENSITY NORWALK CT	\$314.00
05/13	APPLE.COM/BILL 866-712-7753 CA	\$11.75
05/15	VETSOURCE 877-738-4443 OR	\$67.68
05/16	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
05/18	APPLE.COM/BILL 866-712-7753 CA	\$58.83
05/19	WALGREENS #5823 877-250-5823 AZ	\$10.00
05/20	APPLE.COM/BILL 866-712-7753 CA	\$22.43
05/20	APPLE.COM/BILL 408-974-1010 CA	\$10.69
05/21	VICTORIASSECRET.COM 800-888-1500 OH	\$89.33
05/23	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
05/23	APPLE.COM/BILL 408-974-1010 CA	\$21.39
05/24	APPLE.COM/BILL 866-712-7753 CA	\$141.20
	Total Purchases Activity	\$1,981.85



Summary of Fees

Date	Description	Amount
05/25	LATE PAYMENT FEE	\$27.00
Total Fees for this period		\$27.00

Summary of Interest Charged

Date	Description	Amount
05/26	INTEREST CHARGE-PURCHASES	\$124.09
Total Interest for this period		\$124.09

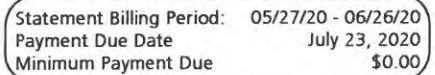
2020 Totals Year-to-Date Summary of Fees and Interest

Total Fees Charged in 2020	\$27.38
Total Interest Charged in 2020	\$178.84

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
PURCHASES	\$9,895.15	15.24% (v)	\$124.09
BALANCE TRANSFERS	\$0.00	15.24% (v)	\$0.00
CASH ADVANCES	\$0.00	22.24% (v)	\$0.00
Total			\$124.09
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate			





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Lost or stolen card. Your credit card is issued by UBS Bank USA. If your card is lost or stolen, please contact us immediately at any time at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Payment Information. Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead." This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to UBS Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card.

Mailed Payments. A conforming payment received by us by 5:00 p.m. Central time will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement to UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX 75320-3210 and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment," which may delay the crediting of the payment for up to 5 days. We can accept late payments, partial payments, checks and money orders marked "Paid in Full" or language having the same effect without losing any of our rights under this Agreement and such payments may be sent to the following address: UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX, 75320-3210.

Online: Visit ubs.com/onlineservices to sign up for Pay Credit Card to pay your account online. Payments made through Pay Credit Card will be credited to your account that same day if requested prior to 4:00 p.m. Eastern time for debits from an external account and 6:00 p.m. Eastern time for debits from a UBS Resource Management Account (RMA) or UBS Business Services Account BSA account. *Available only for cardholders with an RMA or UBS Business Services Account BSA.*

Pay by Phone: To make a payment by phone, please call 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. Payments made from an outside account by 5:00 p.m. Eastern time will be credited to your account same day. Payments made from your UBS account by 6:00 p.m. Eastern time are also credited same day. Application of any phone payment to your credit line may be delayed for up to 7 days.

Overnight payments: Send overnight courier service or USPS Priority Mail payments to UBS Bank USA - Card Services, 2975 Regent Boulevard, P.O. Box 203219, Irving, TX 75063. A payment received at this address by 5:00 p.m. Central time that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

CashConnect : The *CashConnect* feature on your UBS credit card account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds from your UBS Resource Management Account (RMA) or your UBS Business Services Account BSA (either referred to as your UBS Account). When we use your UBS Account to repay your *CashConnect* Cash Advance transaction in full, you will not incur any interest charges. If there are insufficient funds in your UBS Account to pay off your *CashConnect* Cash Advances balance in full, then the APR for your Cash Advances will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other account balances are paid through the *CashConnect* feature. If you choose not to participate in the *CashConnect* feature, please contact us at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. *Available only for cardholders with an RMA or Business Services Account BSA.*

Accrual of interest and how to avoid paying interest on purchases. Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, if you paid the Statement Balance from your previous billing statement by the Payment Due Date on that statement, then (1) we will not impose interest on Purchases during your current billing period if you pay the Statement Balance on the current billing

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You've Earned Bonus Points

Congratulations! You have earned 752 bonus points this month.

My Choice Rewards Points from UBS

<u>Account Summary</u>	<u>Total Points</u>
Beginning Points this period	276,803
Points earned this period	11,040
Bonus points	752
Adjustments	0
Redemptions	0
Ending points balance	288,595

*For more details on your rewards points activity, please visit us online at ubs.com/uscards

Activity for DOUGLAS SCOTT DELUCA - Card ending in 2843

Date	Description	Amount
<u>Payments</u>		
05/27	PAYMENT THANK YOU	-\$7,000.00
06/05	PAYMENT THANK YOU	-\$1,500.00
06/11	PAYMENT THANK YOU	-\$500.00
06/15	PAYMENT THANK YOU	-\$5,000.00
06/19	PAYMENT THANK YOU	-\$12,664.86
	Total Payments Activity	-\$26,664.86

Activity for JULIA DELUCA - Card ending in 2850

Date	Description	Amount
<u>Payments</u>		
06/09	PAYPAL *DONOVANTENN 402-935-7733 MA	-\$275.00
06/15	THE CONNECTICUT DERMATOLONORWALK CT	-\$40.00
	Total Payments Activity	-\$315.00
<u>Purchases</u>		
05/26	STARBUCKS 800-782-7282 WA	\$25.00
05/27	Spotify USA 877-7781161 NY	\$10.69
05/27	POSHMARK 650-488-7740 CA	\$145.82
05/27	POSHMARK 650-488-7740 CA	\$76.69
05/27	POSHMARK 650-488-7740 CA	\$82.01
05/27	AMZN Mktp US*M75H25IP1 Amzn.com/billWA	\$19.99
05/28	AMZN MKTP US*M77957Q52 AMAMZN.COM/BILLWA	\$59.56
05/28	DARIEN SPORT SHOP DARIEN CT	\$82.94
05/29	SQ *BRENDAN'S 101 NORWALK CT	\$26.00
05/29	CHICK-FIL-A #03712 NORWALK CT	\$12.39
05/30	VENMO 855-812-4430 NY	\$30.90
05/30	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$19.91
05/31	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$11.60
06/01	STARBUCKS 800-782-7282 WA	\$25.00
06/01	GIVINGZONE* NYJAYHAWKS GIVINGZONE.COCO	\$20.00
06/02	WALGREENS #09821 NEW CANAAN CT	\$34.37
06/02	EXXONMOBIL 97527592 NEW CANAAN CT	\$50.27
06/04	ATHLETA ONLINE 877-3284538 OH	\$57.43
06/05	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$11.60
06/06	STARBUCKS STORE 00877 NEW CANAAN CT	\$10.68
06/06	CHICK-FIL-A #03712 203-831-0196 CT	\$10.83
06/07	NORWALK GRASSROOTS HTTPSWWW.NORWCT	\$204.81
06/07	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$4.85
06/07	MCDONALD'S F1913 NORWALK CT	\$9.44
06/07	TONYS DELI & CATERING NEW CANAAN CT	\$45.92
06/09	STARBUCKS 800-782-7282 WA	\$25.00
06/09	Prime Video*MY4IH77M1 888-802-3080 WA	\$21.19
06/10	UBER EATS HELP.UBER.COMCA	\$4.22
06/10	UBER EATS HELP.UBER.COMCA	\$28.16
06/10	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$5.36
06/11	AMAZON.COM*MY1K218N2 AMZNAMZN.COM/BILLWA	\$8.93
06/11	GULF OIL 91190032 NEW CANAAN CT	\$41.85
06/12	LULUS.COM HTTPSWWW.LULUCA	\$93.59
06/12	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$11.10
06/13	AMZN MKTP US*MSOAG5OG1 AMAMZN.COM/BILLWA	\$51.05
06/13	Amazon.com*MY15C3242 Amzn.com/billWA	\$14.80
06/13	STARBUCKS 800-782-7282 WA	\$25.00

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statement by the Payment Due Date in the current billing period, and (2) we will credit any payment applied toward Purchases as of the first day in your current billing period if you make a payment by the Payment Due Date in the current billing period that is less than the Statement Balance. If a Statement Balance was shown on your previous billing statement and you did not pay the Statement Balance by the Payment Due Date on that statement, then we will not impose Interest Charges on any Purchases during the current billing period if you pay the Statement Balance shown on the current billing statement by the Payment Due Date in the current billing period. For Balance Transfers, interest will accrue from the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the day the payee accepts the check. For Cash Advances, interest will accrue from the day you take the Cash Advance.

How we will calculate your balance subject to interest rate. We use a method called "daily balance" (including new purchases). To determine the amount of interest to be charged on your Account, we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate or the DPR (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers, and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers, and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). Your Cardmember Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit bureau reports and disputes. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe that an entry we have made on your credit report is inaccurate or incomplete, please contact the credit bureau directly or contact us at UBS Bank USA, Card Operations Division, 315 Deaderick Street, 5th Floor, Nashville, TN 37238. We will request your name; your account number; the credit bureau where you received the credit report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and, if warranted, send an update to the credit bureaus within 30 days.

What to do if you think you find an error on your statement

If you think there is an error on your statement, please write to us at:

UBS Bank USA - Card Operations Division
315 Deaderick Street, 5th Floor
Nashville, TN 37238

In your letter, give us the following information:

- **Account Information:** your name and account number
- **Dollar amount:** the dollar amount of the suspected error
- **Description of problem:** if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your rights if you are dissatisfied with your credit card purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

UBS Bank USA - Disputes Department
P.O. Box 84040
Columbus, GA 31908

While we investigate, the same rules apply to the disputed amount as referenced above in the section covering errors on your statement. After we finish our investigation, we will notify you of our decision. At that point, if we think you owe an amount and you do not pay that amount, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.



06/13	URBANOUTFITTERS.COM	800-282-2200 PA	\$21.26
06/14	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$5.36
06/14	ATHLETA ONLINE	877-3284538 OH	\$45.94
06/15	PACSUN #0003	877-372-2786 CA	\$44.62
06/15	TONYS DELI & CATERING	NEW CANAAN CT	\$6.70
06/15	RICO'S PIZZA	STAMFORD CT	\$31.40
06/16	AMZN Mktp US*MS55Q6092	Amzn.com/billWA	\$10.62
06/16	URBANOUTFITTERS.COM	800-282-2200 PA	\$116.98
06/16	GUT REACTION	DARIEN CT	\$35.48
06/17	Amazon.com*MS6CT8360	Amzn.com/billWA	\$47.70
06/17	NORDSTROM DIRECT #0808	800-285-5800 IA	\$72.32
06/17	NORDSTROM DIRECT #0808	800-285-5800 IA	\$61.68
06/18	Amazon.com*MS3FX2GG1	Amzn.com/billWA	\$51.38
06/18	PINOCCHIO PIZZA LLC	NEW CANAAN CT	\$34.33
06/18	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$5.36
06/18	BANANA REPUBLIC ON-LINE	888-2778959 OH	\$182.41
06/19	SWIRL	NEW CANAAN CT	\$5.13
06/20	STARBUCKS STORE 07230	DARIEN CT	\$7.25
06/20	TENGDA ASIAN BISTRO	DARIEN CT	\$28.13
06/21	CHEGG ORDER	844-224-5952 CA	\$10.55
06/21	SQ *GOFER ICE CREAM OF DA	Darien CT	\$16.46
06/21	GULF OIL 92044105	DARIEN CT	\$2.31
06/22	SWIRL	NEW CANAAN CT	\$11.84
06/23	STARBUCKS	800-782-7282 WA	\$25.00
06/23	THE UPS STORE 0760	NEW CANAAN CT	\$18.79
06/23	BENEFIT NEW CANAAN	NEW CANAAN CT	\$53.18
06/24	AMZN Mktp US*MS5F197E1	Amzn.com/billWA	\$9.56
06/24	AMAZON.COM*MS5K097X1	AMZNAMZN.COM/BILLWA	\$22.97
06/24	NCRC TENNIS LLC	203-9664558 CT	\$63.81
06/25	DOORDASH*MR FROSTYS IC	WWW.DOORDASH.CA	\$27.29
Total Purchases Activity			\$2,494.76

Activity for ALEXANDER DELUCA - Card ending in 2868

Date	Description	Amount
Purchases		
05/26	PACSUN #0003 877-372-2786 CA	\$85.08
05/27	ONLYFANS.COM 8886880458 IL	\$33.00
05/27	ONLYFANS.COM 8886880458 IL	\$5.00
05/27	ONLYFANS.COM 8886880458 IL	\$9.00
05/28	PACSUN #0003 877-372-2786 CA	\$63.81
05/28	PACSUN #0003 877-372-2786 CA	\$53.18
05/28	MBI-PROBILLER.COM 855-232855-232-9555	\$34.97
05/29	MBI-PROBILLER.COM 855-232855-232-9555	\$31.89
05/29	MBI-PROBILLER.COM 855-232855-232-9555	\$1.06
05/30	SWIRL NEW CANAAN CT	\$19.07
05/31	Microsoft*Xbox Redmond WA	\$42.53
05/31	MBI-PROBILLER.COM 855-232855-232-9555	\$37.19
06/01	CKO*Patreon* Membership 833-9728766 CA	\$25.00
06/01	ONLYFANS 8886880458 IL	\$11.00
06/02	ONLYFANS.COM 8886880458 IL	\$5.00
06/02	ONLYFANS.COM 8886880458 IL	\$15.00
06/02	MBI-PROBILLER.COM 855-232855-232-9555	\$39.99
06/02	MBI-PROBILLER.COM 855-232855-232-9555	\$34.97
06/03	AMZN Mktp US*MY2AX7J10 Amzn.com/billWA	\$45.72
06/03	AMZN Mktp US*MY3CO5JPO Amzn.com/billWA	\$23.39
06/03	AMZN Mktp US*MY4R99O52 Amzn.com/billWA	\$40.40
06/03	PAYPAL * SUBWAY 36455 877-569-1113 FL	\$14.26
06/05	Microsoft*Xbox Redmond WA	\$10.62
06/05	Microsoft*Xbox Redmond WA	\$26.58
06/05	MICROSOFT*XBOX LIVE GOLD MSBILL.INFO WA	\$26.58
06/07	AMZN Mktp US*MY3TH46M1 Amzn.com/billWA	\$16.96
06/07	MBI-PROBILLER.COM 855-232-9555	\$29.99
06/08	AMZN Mktp US*MY6AJOHNO Amzn.com/billWA	\$31.89
06/08	AMZN Mktp US*MY57221W2 Amzn.com/billWA	\$41.47
06/08	MBI-PROBILLER.COM 855-232855-232-9555	\$31.89
06/09	MBI-PROBILLER.COM 855-232855-232-9555	\$34.97
06/14	Microsoft*EA Access 1 Monmsbill.info WA	\$5.31
06/15	MBI-PROBILLER.COM 855-232-9555	\$10.62
06/18	AMZN Mktp US*MS0EC4LC2 Amzn.com/billWA	\$21.26
06/19	Spotify USA 877-7781161 NY	\$10.69

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06/19	ONLYFANS	8886880458 IL	\$24.99
06/20	Amazon Prime*MS13N3050	Amzn.com/billWA	\$12.99
06/20	APPLE.COM/BILL	866-712-7753 CA	\$2.99
06/20	ONLYFANS	8886880458 IL	\$5.99
06/22	Audible*MS0D546L1	Amzn.com/billNJ	\$15.90
06/23	HLU*Hulu 1473264575719-U	HULU.COM/BILLCA	\$12.83
06/23	MICROSOFT*XBOX	MSBILL.INFO WA	\$26.58
06/23	MBI-PROBILLER.COM	855-232-9555	\$34.97
06/23	MBI-PROBILLER.COM	855-232-9555	\$39.99
06/23	800-893-8871 EPOCH	EPOCH.COM CA	\$24.87
06/25	ONLYFANS.COM	8886880458 IL	\$25.00
06/25	ONLYFANS.COM	8886880458 IL	\$11.00
06/25	ONLYFANS.COM	8886880458 IL	\$20.00
06/25	ONLYFANS.COM	8886880458 IL	\$9.00
06/25	ONLYFANS.COM	8886880458 IL	\$15.00
Total Purchases Activity			\$1,251.44

Activity for JOANNE BRIGGS - Card ending in 2876

Date	Description	Amount
Purchases		
05/26	INTENSITY NORWALK CT	\$162.00
05/27	APPLE.COM/BILL 866-712-7753 CA	\$10.69
05/28	APPLE.COM/BILL 866-712-7753 CA	\$2.99
05/29	APPLE.COM/BILL 866-712-7753 CA	\$12.81
05/29	Amazon.com*MY5N22FW1 Amzn.com/billWA	\$350.00
05/29	ATHLETA ONLINE 877-3284538 OH	\$57.43
05/30	SQ *AMANDA CRAIG DARIEN CT	\$832.00
05/30	SQ *AMANDA CRAIG DARIEN CT	\$1,040.00
05/30	APPLE.COM/BILL 866-712-7753 CA	\$106.99
06/01	AUSTIN W FEENEY DDS PC 203-9663042 CT	\$265.00
06/01	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
06/01	SOLARIS RACQUET CLUB STAMFORD CT	\$450.00
06/01	SOLARIS RACQUET CLUB STAMFORD CT	\$450.00
06/03	APPLE.COM/BILL 800-275-2273 CA	\$48.08
06/05	FITNESS SHOWROOMS OF LONGNORWALK CT	\$1,729.25
06/05	DOORDASH*SHAKE SHACK WWW.DOORDASH.CA	\$35.31
06/06	CANINE COMPANY 800-818-3647 CT	\$106.35
06/07	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
06/08	APPLE.COM/BILL 866-712-7753 CA	\$45.99
06/08	zaful.com Internet	\$84.56
06/09	APPLE.COM/BILL 866-712-7753 CA	\$5.34
06/09	GULF OIL 91190032 NEW CANAAN CT	\$37.58
06/10	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$4.85
06/10	VICTORIASSECRET.COM 800-888-1500 OH	\$129.20
06/10	EXXONMOBIL 97527592 NEW CANAAN CT	\$3.50
06/11	DOORDASH*SHAKE SHACK WWW.DOORDASH.CA	\$37.77
06/11	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$16.69
06/11	PINOCCHIO PIZZA LLC NEW CANAAN CT	\$29.35
06/12	TONYS DELI & CATERING NEW CANAAN CT	\$7.77
06/12	SWIRL NEW CANAAN CT	\$6.33
06/12	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$17.09
06/12	NORDSTROM DIRECT #0808 800-285-5800 IA	\$61.68
06/13	APPLE.COM/BILL 866-712-7753 CA	\$6.41
06/13	EXXONMOBIL 97527592 NEW CANAAN CT	\$3.50
06/14	VETSOURCE 877-738-4443 OR	\$67.68
06/14	TONYS DELI & CATERING NEW CANAAN CT	\$5.36
06/14	TONYS DELI & CATERING NEW CANAAN CT	\$19.47
06/14	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$4.85
06/14	WALGREENS #09821 NEW CANAAN CT	\$4.95
06/14	THE APPLE CART @ MEAD PARNEW CANAAN CT	\$10.00
06/15	WALGREENS #5823 877-250-5823 AZ	\$10.00
06/15	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$4.85
06/16	DOORDASH*SHAKE SHACK WWW.DOORDASH.CA	\$30.95
06/16	DICK'S SPORTING GOODS NORWALK CT	\$62.71
06/16	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$4.85
06/16	CHICK-FIL-A #03712 203-831-0196 CT	\$7.02
06/18	NIKE.COM 800-806-6453 OR	\$90.40
06/18	CVS/PHARMACY #01213 NEW CANAAN CT	\$4.17
06/18	THE ROYAL GREEN STAMFORD CT	\$22.85
06/18	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$4.85

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06/19	APPLE.COM/BILL	866-712-7753 CA	\$9.61
06/19	DICK'S SPORTING GOODS	NORWALK CT	\$35.10
06/19	CVS/PHARMACY #01280	GREENWICH CT	\$7.67
06/19	THE ROYAL GREEN	STAMFORD CT	\$10.58
06/20	APPLE.COM/BILL	866-712-7753 CA	\$4.26
06/20	APPLE.COM/BILL	866-712-7753 CA	\$10.69
06/20	EXXONMOBIL	97527592 NEW CANAAN CT	\$3.50
06/21	UBER EATS	HELP.UBER.COMCA	\$31.82
06/21	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$4.85
06/21	EXXONMOBIL	97527592 NEW CANAAN CT	\$6.49
06/22	SQ *UCBC NEW CANAAN	New Canaan CT	\$8.83
06/22	HOLE IN ONE ENTERPRISES O	STAMFORD CT	\$19.81
06/22	ATHLETIC SHOE FACTORY	NEW CANAAN CT	\$90.40
06/22	COCA COLA ELMSFORD	ELMSFORD NY	\$2.00
06/22	COCA COLA ELMSFORD	ELMSFORD NY	\$2.00
06/22	PINOCCHIO PIZZA LLC	NEW CANAAN CT	\$2.52
06/23	UBER EATS	HELP.UBER.COMCA	\$23.71
06/23	SQ *UCBC NEW CANAAN	New Canaan CT	\$11.36
06/23	LEVI'S #803	866-860-8907 CA	\$53.45
06/23	ATHLETIC SHOE FACTORY	NEW CANAAN CT	\$59.55
06/23	BURGERS SHAKES AND FRIES	DARIEN CT	\$61.57
06/23	STARBUCKS STORE 07230	DARIEN CT	\$7.73
06/24	AMZN Mktp US*MS6G84MJ2	Amzn.com/billWA	\$56.46
06/24	LEVI'S #803	866-860-8907 CA	\$73.91
06/24	GULF OIL 91190032	NEW CANAAN CT	\$46.01
06/24	THE ROYAL GREEN	STAMFORD CT	\$25.41
06/24	ATHLETA ONLINE	877-3284538 OH	\$164.84
06/25	UBER EATS	HELP.UBER.COMCA	\$33.13
06/25	SWIRL	NEW CANAAN CT	\$4.81
06/25	GULF OIL 91190032	NEW CANAAN CT	\$5.50
06/25	PINOCCHIO PIZZA LLC	NEW CANAAN CT	\$6.01
Total Purchases Activity			\$7,605.05

2020 Totals Year-to-Date Summary of Fees and Interest

Total Fees Charged in 2020	\$27.38
Total Interest Charged in 2020	\$178.84

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
PURCHASES	\$0.00	15.24% (v)	\$0.00
BALANCE TRANSFERS	\$0.00	15.24% (v)	\$0.00
CASH ADVANCES	\$0.00	22.24% (v)	\$0.00
Total			\$0.00
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate			





Statement Billing Period: 04/27/20 - 05/26/20
 Payment Due Date June 23, 2020
 Minimum Payment Due \$586.84

UBS Visa Signature credit card statement

Prepared for: DOUGLAS SCOTT DELUCA
 Primary Card Number Ending in: 2843

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 Questions? Call 1-800-762-1000
ubs.com/onlineservices

Customer News

Enroll in Card Activity Alerts for your UBS credit and debit cards by logging into UBS Online Services. Then go to My Profile > Alerts & Notifications to manage all your alert options.

Account is 30 days past due
 Your minimum payment is 30 days past due. If your account becomes more than 60 days past due, the Penalty APR may be applied to your account. Please make your payment today. If you have already sent your payment, please disregard this message.

Credit card payment reminder
 Do not mail payment. Your Statement Balance in the amount of \$12,664.86 is scheduled to be paid on 6/20/20 from your UBS Account. Thank you.

Account Summary

Minimum Payment Due	\$586.84
Payment Due Date	06/23/20
Credit Line	\$13,000.00
Available Credit Line	\$335.14
Cash Credit Line	\$5,200.00
Available Cash Line	\$335.14
Past Due Amount	\$185.75
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$6,627.68
- Payments	\$0.00
+ Purchases	\$6,851.33
- Other Credits	\$965.24
+ Cash Advances	\$0.00
+ Fees	\$27.00
+ Interest	\$124.09
Statement Balance	\$12,664.86

Payment Information*

Statement Balance	\$12,664.86
Minimum Payment Due	\$586.84
Payment Due Date	06/23/2020
<u>Minimum Payment Due includes the following:</u>	
Past Due Amount	\$185.75

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$38.00 and your APRs may be increased to the Penalty APR of 29.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For Instance

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying the estimated total of...
Only the Minimum Payment	13 years	\$20,201

If you would like information about credit counseling services, call 1-800-762-1000.

The phone number for UBS Bank USA is 1-800-762-1000. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. 1-800-342-3736 or www.dfs.ny.gov

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to ubs.com/onlineservices.

Detach here. Please make checks payable to " UBS Card Services " and include this payment coupon in the enclosed envelope. Please allow 7 - 10 business days for U.S. Postal Service delivery.

If undeliverable, return to:
 UBS BANK USA - CARD SERVICES
 PO BOX 84040
 COLUMBUS GA 31908-4040



Card Number Ending in 2843
 Minimum Payment Due \$586.84
 Statement Balance \$12,664.86
 Payment Due Date June 23, 2020

You are enrolled in Automated
 Pay Credit Card.

Send payments to:

DOUGLAS SCOTT DELUCA
 2002 MOHICAN CT
 CHESWICK PA 15024-2322

UBS BANK USA - CARD SERVICES
 PO BOX 203219
 DALLAS TX 75320-3219

062320 7826000014094548 9 000005A1A1 8
 APP 000319

Lost or stolen card. Your credit card is issued by UBS Bank USA. If your card is lost or stolen, please contact us immediately at any time at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Payment Information. Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead." This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to UBS Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card.

Mailed Payments. A conforming payment received by us by 5:00 p.m. Central time will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement to UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX 75320-3210 and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment," which may delay the crediting of the payment for up to 5 days. We can accept late payments, partial payments, checks and money orders marked "Paid in Full" or language having the same effect without losing any of our rights under this Agreement and such payments may be sent to the following address: UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX, 75320-3210.

Online: Visit ubs.com/onlineservices to sign up for Pay Credit Card to pay your account online. Payments made through Pay Credit Card will be credited to your account that same day if requested prior to 4:00 p.m. Eastern time for debits from an external account and 6:00 p.m. Eastern time for debits from a UBS Resource Management Account (RMA) or UBS Business Services Account BSA account. *Available only for cardholders with an RMA or UBS Business Services Account BSA.*

Pay by Phone: To make a payment by phone, please call 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. Payments made from an outside account by 5:00 p.m. Eastern time will be credited to your account same day. Payments made from your UBS account by 6:00 p.m. Eastern time are also credited same day. Application of any phone payment to your credit line may be delayed for up to 7 days.

Overnight payments: Send overnight courier service or USPS Priority Mail payments to UBS Bank USA - Card Services, 2975 Regent Boulevard, P.O. Box 203219, Irving, TX 75063. A payment received at this address by 5:00 p.m. Central time that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

CashConnect : The *CashConnect* feature on your UBS credit card account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds from your UBS Resource Management Account (RMA) or your UBS Business Services Account BSA (either referred to as your UBS Account). When we use your UBS Account to repay your *CashConnect* Cash Advance transaction in full, you will not incur any interest charges. If there are insufficient funds in your UBS Account to pay off your *CashConnect* Cash Advances balance in full, then the APR for your Cash Advances will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other account balances are paid through the *CashConnect* feature. If you choose not to participate in the *CashConnect* feature, please contact us at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. *Available only for cardholders with an RMA or Business Services Account BSA.*

Accrual of interest and how to avoid paying interest on purchases. Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, if you paid the Statement Balance from your previous billing statement by the Payment Due Date on that statement, then (1) we will not impose interest on Purchases during your current billing period if you pay the Statement Balance on the current billing

Continued on back of next page



You've Earned Bonus Points

Congratulations! You have earned 1,247 bonus points this month.

My Choice Rewards Points from UBS

Account Summary

	<u>Total Points</u>
Beginning Points this period	269,669
Points earned this period	5,887
Bonus points	1,247
Adjustments	0
Redemptions	0
Ending points balance	276,803

*For more details on your rewards points activity, please visit us online at ubs.com/uscards

Activity for JULIA DELUCA - Card ending in 2850

Date	Description	Amount
<u>Payments</u>		
05/16	ARITZIA.COM 855-274-8942 NY	-\$64.32
05/17	Prime Video 888-802-3080 WA	-\$16.95
	Total Payments Activity	-\$81.27
<u>Purchases</u>		
04/24	AMZN Mktp US*XQ1C96693 Amzn.com/billWA	\$17.01
04/25	UBER EATS HELP.UBER.COMCA	\$35.83
04/25	CHICK-FIL-A #03712 NORWALK CT	\$25.72
04/26	PAYPAL *5HOPYTTSHI 4029357733	\$41.99
04/26	WWW.SOUFEEL.COM HONG KONG	\$122.73
04/27	Spotify USA 877-7781161 NY	\$10.69
04/27	Amazon.com*IF09T3FL3 Amzn.com/billWA	\$4.76
04/29	ARITZIA.COM 855-274-8942 NY	\$235.02
04/29	Amazon.com*K68W13E63 Amzn.com/billWA	\$9.56
04/29	AMZN Mktp US*1K6591RN3 Amzn.com/billWA	\$101.03
04/29	AMZN Mktp US*Z00FF4603 Amzn.com/billWA	\$41.87
04/30	Prime Video*HA0RH01G3 888-802-3080 WA	\$2.11
04/30	Prime Video*VG2SU0593 888-802-3080 WA	\$2.11
04/30	AMAZON.COM*EK5805223 AMZNAMZN.COM/BILLWA	\$24.34
05/01	AMZN Mktp US*060N06A93 Amzn.com/billWA	\$32.15
05/01	SQ *GOFER ICE CREAM OF DADarien CT	\$11.60
05/01	BERTUCCI'S #032 DARIEN CT	\$47.55
05/02	VENMO 855-812-4430 NY	\$30.90
05/03	PANERA BREAD #601662 O 203-750-9703 CT	\$88.25
05/03	MCDONALD'S F1913 NORWALK CT	\$21.10
05/06	Prime Video*HU5N92CK3 888-802-3080 WA	\$2.11
05/06	Prime Video*514VY6BE3 888-802-3080 WA	\$2.11
05/07	ACT PROGRAMS 800-498-6065 IA	\$13.83
05/08	AMAZON.COM*7D4HU0NO3 AMZNAMZN.COM/BILLWA	\$23.59
05/08	AMZN Mktp US*0I3G71WT3 Amzn.com/billWA	\$23.98
05/08	Amazon.com*KA2882UR3 Amzn.com/billWA	\$37.00
05/08	Prime Video*DT08L9NX3 888-802-3080 WA	\$3.17
05/08	AMZN DIGITAL*IC4NM4Z53 88888-802-3080 WA	\$2.11
05/08	CHINGS TABLE NEW CANAAN CT	\$95.44
05/09	Prime Video*OM2IP1XP3 888-802-3080 WA	\$2.11
05/09	Prime Video*JS0RV4RU3 888-802-3080 WA	\$2.11
05/09	UBER EATS HELP.UBER.COMCA	\$37.67
05/09	GOGLIA NUTRITION LLC 844-7097848 CA	\$39.00
05/10	Prime Video*GH7V61CX3 888-802-3080 WA	\$2.11
05/11	Prime Video*EK5RV3913 888-802-3080 WA	\$2.11
05/12	Prime Video*MC8RF8DF1 888-802-3080 WA	\$2.11
05/12	Prime Video*MC8552DOO 888-802-3080 WA	\$8.50
05/14	Prime Video*MC8R81K50 888-802-3080 WA	\$2.11
05/14	AMZN Mktp US*MC1R23KY1 Amzn.com/billWA	\$34.98
05/14	Prime Video*MC6EY17R1 888-802-3080 WA	\$2.11
05/14	Prime Video*MC9QW9951 888-802-3080 WA	\$2.11
05/15	Prime Video*MC69J4IWO 888-802-3080 WA	\$2.11
05/15	Prime Video*MC2S93RLO 888-802-3080 WA	\$2.11
05/16	SWIRL NEW CANAAN CT	\$24.20
05/17	Prime Video*MC60H9942 888-802-3080 WA	\$15.89
05/17	Prime Video*M735I3F60 888-802-3080 WA	\$2.11
05/17	Prime Video*M725B9FLO 888-802-3080 WA	\$16.95
05/17	SQ *GOFER ICE CREAM OF DADarien CT	\$11.10
05/18	STARBUCKS 800-782-7282 WA	\$25.00
05/18	CHINGS TABLE 203-9728550 CT	\$48.84

APP 000321

statement by the Payment Due Date in the current billing period, and (2) we will credit any payment applied toward Purchases as of the first day in your current billing period if you make a payment by the Payment Due Date in the current billing period that is less than the Statement Balance. If a Statement Balance was shown on your previous billing statement and you did not pay the Statement Balance by the Payment Due Date on that statement, then we will not impose Interest Charges on any Purchases during the current billing period if you pay the Statement Balance shown on the current billing statement by the Payment Due Date in the current billing period. For Balance Transfers, interest will accrue from the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the day the payee accepts the check. For Cash Advances, interest will accrue from the day you take the Cash Advance.

How we will calculate your balance subject to interest rate. We use a method called "daily balance" (including new purchases). To determine the amount of interest to be charged on your Account, we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate or the DPR (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers, and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers, and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). Your Cardmember Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit bureau reports and disputes. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe that an entry we have made on your credit report is inaccurate or incomplete, please contact the credit bureau directly or contact us at UBS Bank USA, Card Operations Division, 315 Deaderick Street, 5th Floor, Nashville, TN 37238. We will request your name; your account number; the credit bureau where you received the credit report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and, if warranted, send an update to the credit bureaus within 30 days.

What to do if you think you find an error on your statement
If you think there is an error on your statement, please write to us at:

UBS Bank USA - Card Operations Division
315 Deaderick Street, 5th Floor
Nashville, TN 37238

In your letter, give us the following information:

- **Account Information:** your name and account number
- **Dollar amount:** the dollar amount of the suspected error
- **Description of problem:** if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in **writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your rights if you are dissatisfied with your credit card purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in **writing** at:

UBS Bank USA - Disputes Department
P.O. Box 84040
Columbus, GA 31908

While we investigate, the same rules apply to the disputed amount as referenced above in the section covering errors on your statement. After we finish our investigation, we will notify you of our decision. At that point, if we think you owe an amount and you do not pay that amount, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.



05/18	GULF OIL 91190032	NEW CANAAN CT	\$39.76
05/19	Amazon.com*M744U2NB0	Amzn.com/billWA	\$33.50
05/19	Amazon.com*M75ON7JX1	Amzn.com/billWA	\$31.89
05/19	AMZN MKTP US*M74OL8JF1	AMAMZN.COM/BILLWA	\$11.70
05/19	VENMO	855-812-4430 NY	\$16.48
05/19	PAYPAL *DONOVANTENN	402-935-7733 MA	\$275.00
05/20	BSN SPORTS LLC	800-227-7404 TX	\$85.00
05/20	CHEGG ORDER	844-224-5952 CA	\$10.55
05/20	SQ *GOFER ICE CREAM NEW CNew Canaan CT		\$6.25
05/20	zaful.com	Internet	\$47.95
05/21	LULULEMONCOM*	877-263-9300 CA	\$30.84
05/21	VENMO	855-812-4430 NY	\$12.36
05/22	LULULEMONCOM*	877-263-9300 CA	\$123.37
05/22	VENMO	855-812-4430 NY	\$22.66
05/22	VENMO	855-812-4430 NY	\$15.45
05/22	SQ *GOFER ICE CREAM NEW CNew Canaan CT		\$9.70
05/22	CHICK-FIL-A #03712	NORWALK CT	\$20.78
05/23	Prime Video*M72OB6XJO	888-802-3080 WA	\$4.23
05/23	UBER EATS	HELP.UBER.COMCA	\$35.90
05/23	LULULEMONCOM*	877-263-9300 CA	\$164.84
05/24	VENMO	855-812-4430 NY	\$257.50
05/25	UBER EATS	HELP.UBER.COMCA	\$39.11
05/25	Prime Video*M729O3G12	888-802-3080 WA	\$21.19
05/25	SQ *GOFER ICE CREAM OF DADarien CT		\$15.06
05/25	SQ *GOFER ICE CREAM NEW CNew Canaan CT		\$6.25
	Total Purchases Activity		\$2,732.32

Activity for ALEXANDER DELUCA - Card ending in 2868

Date	Description	Amount
Purchases		
04/23	EPOCH.COM *paperstree 8008938871 FL	\$24.87
04/24	GRAMMARLY COTC9IOWX GRAMMARLY.COMCA	\$59.95
04/24	MICROSOFT*XBOX MSBILL.INFO WA	\$42.53
04/25	MICROSOFT*XBOX MSBILL.INFO WA	\$53.16
04/25	PAYPAL *JAXXON 402-935-7733 CA	\$79.00
04/25	MBI-PROBILLER.COM 855-232-9555	\$119.99
04/25	MBI-PROBILLER.COM 855-232-9555	\$1.00
04/27	PAYPAL *CATCHCHEATE 402-935-7733 CA	\$4.99
04/28	PAYPAL *MINECRAFT 35314369001	\$26.95
04/29	MBI-PROBILLER.COM 855-232-9555	\$34.97
05/01	MBI-PROBILLER.COM 855-232-9555	\$1.00
05/01	MBI-PROBILLER.COM 855-232-9555	\$1.00
05/01	PAYPAL *PATREON INC MEMB402-935-7733 CA	\$10.00
05/03	PAYPAL *BBRIGGS333 402-935-7733 CA	\$82.62
05/05	PAYPAL *SCENTBIRD 402-935-7733 NY	\$15.90
05/06	AMZN MktP US*HL72118U3 Amzn.com/billWA	\$45.72
05/06	AMZN MktP US*TF2LMOGP3 Amzn.com/billWA	\$21.26
05/06	AMAZON.COM*BC2U7153 AMZNAMZN.COM/BILLWA	\$42.22
05/06	AMAZON.COM*TG4F54OJ3 AMZNAMZN.COM/BILLWA	\$17.55
05/07	MBI-PROBILLER.COM 855-232-9555	\$34.97
05/08	Microsoft*Xbox Redmond WA	\$53.16
05/08	Microsoft*Xbox Redmond WA	\$53.16
05/08	MICROSOFT*XBOX MSBILL.INFO WA	\$53.16
05/08	MBI-PROBILLER.COM 855-232-9555	\$39.99
05/09	Microsoft*Xbox Redmond WA	\$21.26
05/09	UBER EATS HELP.UBER.COMCA	\$21.94
05/09	MBI-PROBILLER.COM 855-232-9555	\$31.89
05/10	Microsoft*Xbox Redmond WA	\$106.34
05/10	Microsoft*Xbox Redmond WA	\$53.16
05/10	MICROSOFT*XBOX MSBILL.INFO WA	\$53.16
05/10	MBI-PROBILLER.COM 855-232-9555	\$29.99
05/11	MBI-PROBILLER.COM 855-232-9555	\$34.97
05/11	PAYPAL *CHICK-FIL-A #0371402-935-7733 NE	\$10.29
05/12	Microsoft*Xbox Redmond WA	\$53.16
05/12	AMZN MktP US*MC2C85DB1 Amzn.com/billWA	\$51.27
05/13	GULF OIL 91190032 NEW CANAAN CT	\$2.33
05/14	MICROSOFT*EA ACCESS 1 MONMSBILL.INFO WA	\$5.31
05/15	Microsoft*Xbox Redmond WA	\$53.16
05/15	Microsoft*Xbox Redmond WA	\$53.16
05/15	Microsoft*Xbox Redmond WA	\$53.16

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05/15	SWIRL	NEW CANAAN CT	\$24.89
05/16	Microsoft*Xbox	Redmond WA	\$31.89
05/16	Microsoft*Xbox	Redmond WA	\$106.34
05/17	MBI-PROBILLER.COM	855-232-9555	\$10.62
05/19	Spotify USA	877-7781161 NY	\$10.69
05/19	Amazon Prime*M73GH7J00	Amzn.com/billWA	\$12.99
05/20	Microsoft*Xbox	Redmond WA	\$53.16
05/20	ONLYFANS.COM	8886880458 IL	\$5.00
05/20	ONLYFANS.COM	8886880458 IL	\$10.99
05/20	APPLE.COM/BILL	866-712-7753 CA	\$2.99
05/22	Audible*M730H3TS2	Amzn.com/billNJ	\$15.90
05/22	MBI-PROBILLER.COM	855-232-9555	\$1.00
05/22	MBI-PROBILLER.COM	855-232-9555	\$1.00
05/22	MBI-PROBILLER.COM	855-232-9555	\$2.12
05/23	PAYPAL *NETFLIX.COM	402-935-7733 CA	\$13.90
05/23	HLU*Hulu 1473264576901-U	HULU.COM/BILLCA	\$12.83
05/23	DOORDASH*GARDEN CATERI	WWW.DOORDASH.CA	\$39.38
05/23	800-893-8871 EPOCH	EPOCH.COM CA	\$24.87
05/24	ONLYFANS.COM	8886880458 IL	\$5.00
05/24	ONLYFANS.COM	8886880458 IL	\$25.00
05/24	ONLYFANS.COM	8886880458 IL	\$44.00
05/24	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$12.40
05/24	THE ROYAL GREEN	STAMFORD CT	\$16.57
05/24	MBI-PROBILLER.COM	855-232-9555	\$39.99
05/24	MBI-PROBILLER.COM	855-232-9555	\$34.97
05/25	CKO*Patreon* Membership	833-9728766 CA	\$25.00
	Total Purchases Activity		\$2,137.16

Activity for JOANNE BRIGGS - Card ending in 2876

Date	Description	Amount
Payments		
05/05	LULULEMONCOM* 877-263-9300 CA	-\$459.43
05/13	SCOTTYS LAKESIDE RESORT 518-6682467 NY	-\$276.39
05/22	HBC EVENT SERVICES 505-346-0522 NM	-\$66.66
05/22	HBC EVENT SERVICES 505-346-0522 NM	-\$81.49
	Total Payments Activity	-\$883.97
Purchases		
04/25	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
04/27	APPLE.COM/BILL 866-712-7753 CA	\$10.68
04/28	APPLE.COM/BILL 866-712-7753 CA	\$10.69
04/29	APPLE.COM/BILL 866-712-7753 CA	\$2.99
04/29	APPLE.COM/BILL 866-712-7753 CA	\$6.41
04/30	APPLE.COM/BILL 866-712-7753 CA	\$25.65
04/30	GULF OIL 91190032 NEW CANAAN CT	\$42.33
05/01	APPLE.COM/BILL 866-712-7753 CA	\$22.44
05/01	AUSTIN W FEENEY DDS PC 203-9663042 CT	\$265.00
05/02	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
05/03	APPLE.COM/BILL 866-712-7753 CA	\$22.44
05/06	CANINE COMPANY 800-818-3647 CT	\$180.80
05/06	APPLE.COM/BILL 866-712-7753 CA	\$113.40
05/09	APPLE.COM/BILL 866-712-7753 CA	\$6.72
05/09	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
05/12	INTENSITY NORWALK CT	\$314.00
05/13	APPLE.COM/BILL 866-712-7753 CA	\$11.75
05/15	VETSOURCE 877-738-4443 OR	\$67.68
05/16	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
05/18	APPLE.COM/BILL 866-712-7753 CA	\$58.83
05/19	WALGREENS #5823 877-250-5823 AZ	\$10.00
05/20	APPLE.COM/BILL 866-712-7753 CA	\$22.43
05/20	APPLE.COM/BILL 408-974-1010 CA	\$10.69
05/21	VICTORIASSECRET.COM 800-888-1500 OH	\$89.33
05/23	IN *DANIEL T LIMOUSINE, L203-5365298 CT	\$105.00
05/23	APPLE.COM/BILL 408-974-1010 CA	\$21.39
05/24	APPLE.COM/BILL 866-712-7753 CA	\$141.20
	Total Purchases Activity	\$1,981.85



Summary of Fees

Date	Description	Amount
05/25	LATE PAYMENT FEE	\$27.00
Total Fees for this period		\$27.00

Summary of Interest Charged

Date	Description	Amount
05/26	INTEREST CHARGE-PURCHASES	\$124.09
Total Interest for this period		\$124.09

2020 Totals Year-to-Date Summary of Fees and Interest

Total Fees Charged in 2020	\$27.38
Total Interest Charged in 2020	\$178.84

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
PURCHASES	\$9,895.15	15.24% (v)	\$124.09
BALANCE TRANSFERS	\$0.00	15.24% (v)	\$0.00
CASH ADVANCES	\$0.00	22.24% (v)	\$0.00
Total			\$124.09
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate			





Statement Billing Period: 06/27/20 - 07/26/20
 Payment Due Date August 23, 2020
 Minimum Payment Due \$174.00

Customer News

Enroll in Card Activity Alerts for your UBS credit and debit cards by logging into UBS Online Services. Then go to My Profile > Alerts & Notifications to manage all your alert options.

Credit card payment reminder

Do not mail payment. Your Statement Balance in the amount of \$8,691.10 is scheduled to be paid on 8/20/20 from your UBS Account. Thank you.

UBS Visa Signature credit card statement

Prepared for: DOUGLAS SCOTT DELUCA
 Primary Card Number Ending in: 2843

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 Questions? Call 1-800-762-1000
ubs.com/oneservices

Account Summary

Minimum Payment Due	\$174.00
Payment Due Date	08/23/20
Credit Line	\$13,000.00
Available Credit Line	\$4,308.90
Cash Credit Line	\$5,200.00
Available Cash Line	\$4,308.90
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	-\$2,963.75
- Payments	\$0.00
+ Purchases	\$11,944.73
- Other Credits	\$289.88
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$0.00
Statement Balance	\$8,691.10

Payment Information*

Statement Balance	\$8,691.10
Minimum Payment Due	\$174.00
Payment Due Date	08/23/2020

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$38.00 and your APRs may be increased to the Penalty APR of 29.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.
 For Instance

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying the estimated total of...
Only the Minimum Payment	12 years	\$13,888
\$302	3 years	\$10,872 (Savings = \$3,016)

If you would like information about credit counseling services, call 1-800-762-1000. The phone number for UBS Bank USA is 1-800-762-1000. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. 1-800-342-3736 or www.dfs.ny.gov

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to ubs.com/oneservices.

Detach here. Please make checks payable to "UBS Card Services" and include this payment coupon in the enclosed envelope. Please allow 7 - 10 business days for U.S. Postal Service delivery.

If undeliverable, return to:
 UBS BANK USA - CARD SERVICES
 PO BOX 84040
 COLUMBUS GA 31908-4040



Card Number Ending in 2843
 Minimum Payment Due \$174.00
 Statement Balance \$8,691.10
 Payment Due Date August 23, 2020

You are enrolled in Automated
 Pay Credit Card.

Send payments to:

DOUGLAS SCOTT DELUCA
 2002 MOHICAN CT
 CHESWICK PA 15024-2322

UBS BANK USA - CARD SERVICES
 PO BOX 203219
 DALLAS TX 75320-3219

082320 7826000014094548 9 0000012400 8
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Important information about your UBS credit card

Lost or stolen card. Your credit card is issued by UBS Bank USA. If your card is lost or stolen, please contact us immediately at any time at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Payment Information. Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead." This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to UBS Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card.

Mailed Payments. A conforming payment received by us by 5:00 p.m. Central time will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement to UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX 75320-3210 and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment," which may delay the crediting of the payment for up to 5 days. We can accept late payments, partial payments, checks and money orders marked "Paid in Full" or language having the same effect without losing any of our rights under this Agreement and such payments may be sent to the following address: UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX, 75320-3210.

Other payment options.

Online: Visit ubs.com/online services to sign up for Pay Credit Card to pay your account online. Payments made through Pay Credit Card will be credited to your account that same day if requested prior to 4:00 p.m. Eastern time for debits from an external account and 6:00 p.m. Eastern time for debits from a UBS Resource Management Account (RMA) or UBS Business Services Account BSA account. *Available only for cardholders with an RMA or UBS Business Services Account BSA.*

Pay by Phone: To make a payment by phone, please call 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. Payments made from an outside account by 5:00 p.m. Eastern time will be credited to your account same day. Payments made from your UBS account by 6:00 p.m. Eastern time are also credited same day. Application of any phone payment to your credit line may be delayed for up to 7 days.

Overnight payments: Send overnight courier service or USPS Priority Mail payments to UBS Bank USA - Card Services, 2975 Regent Boulevard, P.O. Box 203219, Irving, TX 75063. A payment received at this address by 5:00 p.m. Central time that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

Automatic repayment of cash advances through

CashConnect : The *CashConnect* feature on your UBS credit card account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds from your UBS Resource Management Account (RMA) or your UBS Business Services Account BSA (either referred to as your UBS Account). When we use your UBS Account to repay your *CashConnect* Cash Advance transaction in full, you will not incur any interest charges. If there are insufficient funds in your UBS Account to pay off your *CashConnect* Cash Advances balance in full, then the APR for your Cash Advances will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other account balances are paid through the *CashConnect* feature. If you choose not to participate in the *CashConnect* feature, please contact us at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. *Available only for cardholders with an RMA or Business Services Account BSA.*

Accrual of interest and how to avoid paying interest on purchases. Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, if you paid the Statement Balance from your previous billing statement by the Payment Due Date on that statement, then (1) we will not impose interest on Purchases during your current billing period if you pay the Statement Balance on the current billing

Continued on back of next page



You've Earned Bonus Points

Congratulations! You have earned 441 bonus points this month.

My Choice Rewards Points from UBS

Account Summary

	Total Points
Beginning Points this period	288,595
Points earned this period	11,664
Bonus points	441
Adjustments	0
Redemptions	0
Ending points balance	300,700

*For more details on your rewards points activity, please visit us online at ubs.com/uscards

Activity for JULIA DELUCA - Card ending in 2850

Date	Description	Amount
Payments		
06/30	LULUS.COM 866-918-5858 CA	-\$93.59
07/02	PACSUN #0003 ANAHEIM CA	-\$31.24
07/06	ATHLETA ONLINE 877-328-4538 OH	-\$45.94
	Total Payments Activity	-\$170.77
Purchases		
06/25	EXXONMOBIL 97527592 NEW CANAAN CT	\$55.50
06/26	STARBUCKS 800-782-7282 WA	\$25.00
06/26	AMZN Mktp US*MS6OX7R21 Amzn.com/billWA	\$8.50
06/27	Spotify USA 877-7781161 NY	\$10.69
06/27	SQ *GOFER ICE CREAM OF DADarien CT	\$11.60
06/27	CVS/PHARMACY #01213 NEW CANAAN CT	\$37.75
06/29	PANERA BREAD #601662 O 203-750-9703 CT	\$75.92
06/30	STARBUCKS 800-782-7282 WA	\$25.00
07/01	AMAZON.COM*MJ4BU3480 AMZNAMZN.COM/BILLWA	\$10.09
07/01	AMZN Mktp US*MJ3EL9FL0 Amzn.com/billWA	\$45.19
07/01	CVS/PHARMACY #01213 NEW CANAAN CT	\$33.99
07/02	GULF OIL 91190032 NEW CANAAN CT	\$43.66
07/03	STARBUCKS 800-782-7282 WA	\$25.00
07/03	STARBUCKS STORE 07230 DARIEN CT	\$22.22
07/04	BEACHWARE.CO 410-216-4568 PA	\$72.55
07/05	CVS/PHARMACY #01213 NEW CANAAN CT	\$68.72
07/06	ACT*USTA TOURN 877-243-8107 TX	\$52.10
07/06	SHAKE SHACK 1001 646-747-7200 NY	\$25.72
07/06	Dolce Italian Cafe New Canaan CT	\$9.66
07/07	PANERA BREAD #601662 O 203-750-9703 CT	\$24.74
07/07	QDOBA MEXICAN EATS #28 858-571-2615 CT	\$24.96
07/08	GRUBHUBTENGDAASIANBIS GRUBHUB.COM NY	\$74.04
07/08	CVS/PHARMACY #01213 NEW CANAAN CT	\$60.35
07/08	UTR POWER HTTPSMYUTR.COCA	\$99.00
07/09	NEW CANAAN CAR SPA LLC NEW CANAAN CT	\$22.33
07/10	GULF OIL 91190032 NEW CANAAN CT	\$45.73
07/11	DUNKIN #351440 Q35 NEW CANAAN CT	\$4.28
07/11	WALGREENS #09821 NEW CANAAN CT	\$22.10
07/11	STARBUCKS STORE 00877 NEW CANAAN CT	\$13.10
07/11	SWIRL NEW CANAAN CT	\$5.26
07/11	NCRC TENNIS LLC 203-9664558 CT	\$42.54
07/12	VENMO 855-812-4430 NY	\$16.48
07/12	Dolce Italian Cafe New Canaan CT	\$16.59
07/12	FRESHII - WESTPORT WESTPORT CT	\$32.58
07/12	BRANDY MELVILLE - WESTPOR310-7735405 CT	\$64.87
07/13	CHINGS TABLE NEW CANAAN CT	\$33.28
07/13	WALGREENS #09821 NEW CANAAN CT	\$110.53
07/14	STARBUCKS 800-782-7282 WA	\$25.00
07/14	TST* ROBEKS - 382 - NORWANORWALK CT	\$10.25
07/14	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$9.70
07/16	Dolce Italian Cafe New Canaan CT	\$17.66
07/17	BURGERS SHAKES AND FRIES DARIEN CT	\$95.13
07/17	WALGREENS #09821 NEW CANAAN CT	\$17.01
07/18	STARBUCKS 800-782-7282 WA	\$25.00
07/18	CVS/PHARMACY #01213 NEW CANAAN CT	\$51.64
07/18	Dolce Italian Cafe New Canaan CT	\$16.32
07/19	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$16.80
07/19	GULF OIL 91190032 NEW CANAAN CT	\$43.91
07/19	CVS/PHARMACY #01213 NEW CANAAN CT	\$40.33

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statement by the Payment Due Date in the current billing period, and (2) we will credit any payment applied toward Purchases as of the first day in your current billing period if you make a payment by the Payment Due Date in the current billing period that is less than the Statement Balance. If a Statement Balance was shown on your previous billing statement and you did not pay the Statement Balance by the Payment Due Date on that statement, then we will not impose Interest Charges on any Purchases during the current billing period if you pay the Statement Balance shown on the current billing statement by the Payment Due Date in the current billing period. For Balance Transfers, interest will accrue from the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the day the payee accepts the check. For Cash Advances, interest will accrue from the day you take the Cash Advance.

How we will calculate your balance subject to interest rate. We use a method called "daily balance" (including new purchases). To determine the amount of interest to be charged on your Account, we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate or the DPR (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers, and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers, and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). Your Cardmember Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit bureau reports and disputes. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe that an entry we have made on your credit report is inaccurate or incomplete, please contact the credit bureau directly or contact us at UBS Bank USA, Card Operations Division, 315 Deaderick Street, 5th Floor, Nashville, TN 37238. We will request your name; your account number; the credit bureau where you received the credit report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and, if warranted, send an update to the credit bureaus within 30 days.

What to do if you think you find an error on your statement
If you think there is an error on your statement, please write to us at:

UBS Bank USA - Card Operations Division
315 Deaderick Street, 5th Floor
Nashville, TN 37238

In your letter, give us the following information:

- **Account Information:** your name and account number
- **Dollar amount:** the dollar amount of the suspected error
- **Description of problem:** if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your rights if you are dissatisfied with your credit card purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

UBS Bank USA - Disputes Department
P.O. Box 84040
Columbus, GA 31908

While we investigate, the same rules apply to the disputed amount as referenced above in the section covering errors on your statement. After we finish our investigation, we will notify you of our decision. At that point, if we think you owe an amount and you do not pay that amount, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.



07/19	STARBUCKS STORE 00877 NEW CANAAN CT	\$6.87
07/20	Prime Video*MV8CY3ZP2 888-802-3080 WA	\$10.59
07/20	CHEGG ORDER 844-224-5952 CA	\$10.55
07/20	ACT*USTA TOURN 877-243-8107 TX	\$86.50
07/20	BOWDOIN COLLEGE-BOOKSTOR 207-725-3115 ME	\$77.96
07/21	TST* ROBEKS - 382 - NORWANORWALK CT	\$11.29
07/21	CVS/PHARMACY #00918 DARIEN CT	\$16.02
07/21	BODEGA TACO BAR (DARIE 203-6558500 CT	\$33.87
07/22	AMAZON.COM*MV8KZ6PZ0 AMZNAMZN.COM/BILLWA	\$12.01
07/22	CHICK-FIL-A #03712 203-831-0196 CT	\$37.14
07/23	Amazon.com*MV6JY2VCO Amzn.com/billWA	\$45.87
07/23	SWIRL NEW CANAAN CT	\$20.97
	Total Purchases Activity	\$2,110.01

Activity for ALEXANDER DELUCA - Card ending in 2868

Date	Description	Amount
Purchases		
06/26	MBI-PROBILLER.COM 855-232-9555	\$34.97
06/28	MBI-PROBILLER.COM 855-232-9555	\$31.89
06/30	MBI-PROBILLER.COM 855-232-9555	\$37.19
07/01	CKO*Patreon* Membership 833-9728766 CA	\$26.59
07/02	MBI-PROBILLER.COM 855-232-9555	\$34.97
07/02	MBI-PROBILLER.COM 855-232-9555	\$39.99
07/04	Microsoft*Xbox Redmond WA	\$26.58
07/05	Microsoft*Xbox Redmond WA	\$26.58
07/06	ONLYFANS 8886880458 IL	\$4.00
07/07	MBI-PROBILLER.COM 855-232-9555	\$31.89
07/07	ONLYFANS.COM 8886880458 IL	\$15.00
07/07	ONLYFANS.COM 8886880458 IL	\$25.00
07/07	MBI-PROBILLER.COM 855-232-9555	\$29.99
07/08	Microsoft*Xbox Redmond WA	\$38.28
07/09	MBI-PROBILLER.COM 855-232-9555	\$34.97
07/10	MICROSOFT*XBOX MSBILL.INFO WA	\$9.56
07/11	MICROSOFT*XBOX MSBILL.INFO WA	\$26.58
07/13	MICROSOFT*EA ACCESS 1 MONMSBILL.INFO WA	\$5.31
	Total Purchases Activity	\$479.34

Activity for JOANNE BRIGGS - Card ending in 2876

Date	Description	Amount
Payments		
07/02	ATHLETA ONLINE 877-328-4538 OH	-\$57.43
07/10	NORDSTROM DIRECT #0808 CEDAR RAPIDS IA	-\$61.68
	Total Payments Activity	-\$119.11
Purchases		
06/25	EXXONMOBIL 97527592 NEW CANAAN CT	\$3.00
06/26	DICK'S SPORTING GOODS NORWALK CT	\$116.95
06/27	APPLE.COM/BILL 866-712-7753 CA	\$17.09
06/27	APPLE.COM/BILL 866-712-7753 CA	\$10.69
06/27	SQ *AMANDA CRAIG Darien CT	\$416.00
06/27	SQ *AMANDA CRAIG Darien CT	\$416.00
06/28	APPLE.COM/BILL 866-712-7753 CA	\$2.99
06/28	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$4.85
06/28	CVS/PHARMACY #01213 NEW CANAAN CT	\$40.60
06/29	UBER EATS HELP.UBER.COMCA	\$30.96
06/29	TONYS DELI & CATERING NEW CANAAN CT	\$18.11
06/29	PAYPAL *DONOVANTENN 402-935-7733 MA	\$129.00
06/30	SP *NELK FULLSEND.COM MISSISSAUGA ON	\$90.38
06/30	UBER EATS HELP.UBER.COMCA	\$21.03
06/30	LEVI'S #803 8668608907 CA	\$37.64
06/30	BURGERS SHAKES AND FRIES DARIEN CT	\$79.34
07/01	AGJEANS.COM 323-357-1111 CA	\$272.21
07/01	APPLE.COM/BILL 800-275-2273 CA	\$39.54
07/01	AUSTIN W FEENEY DDS PC 203-9663042 CT	\$265.00
07/01	2Way Lacrosse 860-6701586 CT	\$1,014.90
07/02	AMAZON.COM*MJ8V23Z60 AMZNAMZN.COM/BILLWA	\$425.39
07/02	ADVANCED THERAPY AND P STRIPE.COM CT	\$3,600.00
07/02	SWIRL NEW CANAAN CT	\$13.62
07/02	BERTUCCI'S #032 DARIEN CT	\$40.26

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07/04	DOORDASH*SHAKE SHACK	WWW.DOORDASH.CA	\$36.74
07/05	SQ *UCBC NEW CANAAN	New Canaan CT	\$8.43
07/05	EXXONMOBIL	97527592 NEW CANAAN CT	\$3.00
07/06	APPLE.COM/BILL	866-712-7753 CA	\$35.28
07/06	UBER EATS	HELP.UBER.COMCA	\$15.04
07/07	GALLERY CAFE	RYE NY	\$51.24
07/07	AUSTIN W FEENEY DDS PC	NEW CANAAN CT	\$15.00
07/07	SHMG- E-Commerce	203-2767447 CT	\$13.52
07/07	EXXONMOBIL	97422141 GREENWICH CT	\$9.36
07/08	EXXONMOBIL	97527592 NEW CANAAN CT	\$58.50
07/08	TONYS DELI & CATERING	NEW CANAAN CT	\$22.29
07/09	SQ *UCBC NEW CANAAN	New Canaan CT	\$11.10
07/09	APPLE.COM/BILL	866-712-7753 CA	\$5.34
07/09	GULF OIL 91190032	NEW CANAAN CT	\$3.62
07/09	WALGREENS #5823	877-250-5823 AZ	\$10.00
07/09	EXXONMOBIL	97527592 NEW CANAAN CT	\$4.24
07/10	APPLE.COM/BILL	866-712-7753 CA	\$7.47
07/10	SQ *UCBC NEW CANAAN	New Canaan CT	\$6.32
07/10	DUNKIN #351440 Q35	NEW CANAAN CT	\$7.93
07/10	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$10.21
07/11	DUNKIN #351440 Q35	NEW CANAAN CT	\$7.39
07/12	AMZN Mktp US*MJ2R62YN1	Amzn.com/billWA	\$17.01
07/12	VETSOURCE	877-738-4443 OR	\$67.68
07/12	EXXONMOBIL	97527592 NEW CANAAN CT	\$14.50
07/13	UBER EATS	HELP.UBER.COMCA	\$22.54
07/13	AMZN Mktp US*MJ5WG3UV0	Amzn.com/billWA	\$44.88
07/14	UBER EATS	HELP.UBER.COMCA	\$50.59
07/14	Subway 25737	Norwalk CT	\$9.96
07/14	BOWDOIN COLLEGE-BOOKSTOR	207-725-3115 ME	\$312.90
07/14	LACROSSE UNLIMITED 005	NORWALK CT	\$337.08
07/14	SOLARIS RACQUET CLUB	STAMFORD CT	\$300.00
07/15	DOORDASH*SHAKE SHACK	WWW.DOORDASH.CA	\$34.78
07/16	UBER EATS	HELP.UBER.COMCA	\$16.64
07/16	UBER EATS	HELP.UBER.COMCA	\$16.58
07/17	CHIPOTLE ONLINE	3035954000 CA	\$24.00
07/17	UBER EATS	HELP.UBER.COMCA	\$21.49
07/17	GULF OIL 91190032	NEW CANAAN CT	\$26.72
07/17	SSU* NEW CANAAN LACROS	WWW.SPORTSENGMN	\$25.00
07/18	SQ *UCBC NEW CANAAN	New Canaan CT	\$24.91
07/18	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$12.60
07/18	SQ *NEW CANAAN DINER	New Canaan CT	\$56.09
07/18	CVS/PHARMACY #01213	NEW CANAAN CT	\$5.95
07/18	PINOCCHIO PIZZA LLC	203-762-7300 CT	\$85.65
07/19	Amazon Prime*MV4OR1551	Amzn.com/billWA	\$12.99
07/19	SSU* ECLIPSE LACROSSE	WWW.SPORTSENGMN	\$75.00
07/19	2Way Lacrosse	860-6701586 CT	\$82.32
07/20	US LACROSSE, INC	410-235-6882 MD	\$30.00
07/20	UBER EATS	HELP.UBER.COMCA	\$18.44
07/20	APPLE.COM/BILL	866-712-7753 CA	\$10.69
07/23	APPLE.COM/BILL	866-712-7753 CA	\$4.27
Total Purchases Activity			\$9,208.83

Activity for ALEXANDER DELUCA - Card ending in 2097

Date	Description	Amount
Purchases		
07/17	SWIRL NEW CANAAN CT	\$12.86
07/19	Spotify USA 877-7781161 NY	\$10.69
07/20	WALGREENS #09821 NEW CANAAN CT	\$22.56
07/21	EXXONMOBIL 97422711 GREENWICH CT	\$40.41
07/21	EXXONMOBIL 97422141 GREENWICH CT	\$6.87
07/22	Amazon.com*MV3MX75X1 Amzn.com/billWA	\$12.75
07/22	Audible*MV0VV4132 Amzn.com/billNJ	\$15.90
07/22	AMAZON.COM*MV4L90SS1 AMZNAMZN.COM/BILLWA	\$13.90
07/22	EXXONMOBIL 97422711 GREENWICH CT	\$10.61
Total Purchases Activity		\$146.55



2020 Totals Year-to-Date Summary of Fees and Interest

Total Fees Charged in 2020	\$27.38
Total Interest Charged in 2020	\$178.84

Interest Charge Calculation - 30 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
PURCHASES	\$0.00	15.24% (v)	\$0.00
BALANCE TRANSFERS	\$0.00	15.24% (v)	\$0.00
CASH ADVANCES	\$0.00	22.24% (v)	\$0.00
Total			\$0.00
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate			





Statement Billing Period: 07/27/20 - 08/26/20
 Payment Due Date September 23, 2020
 Minimum Payment Due \$101.00

UBS Visa Signature credit card statement

Prepared for: DOUGLAS SCOTT DELUCA
 Primary Card Number Ending in: 2843

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 Questions? Call 1-800-762-1000
ubs.com/oneservices

Customer News

Enroll in Card Activity Alerts for your UBS credit and debit cards by logging into UBS Online Services. Then go to My Profile > Alerts & Notifications to manage all your alert options.

Credit card payment reminder

Do not mail payment. Your Statement Balance in the amount of \$5,059.15 is scheduled to be paid on 9/20/20 from your UBS Account. Thank you.

Account Summary

Minimum Payment Due	\$101.00
Payment Due Date	09/23/20
Credit Line	\$13,000.00
Available Credit Line	\$7,940.85
Cash Credit Line	\$5,200.00
Available Cash Line	\$5,200.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$8,691.10
- Payments	\$17,382.20
+ Purchases	\$14,281.06
- Other Credits	\$530.81
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$0.00
Statement Balance	\$5,059.15

Payment Information*

Statement Balance	\$5,059.15
Minimum Payment Due	\$101.00
Payment Due Date	09/23/2020

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$38.00 and your APRs may be increased to the Penalty APR of 29.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For Instance

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying the estimated total of...
Only the Minimum Payment	10 years	\$7,925
\$176	3 years	\$6,336 (Savings = \$1,589)

If you would like information about credit counseling services, call 1-800-762-1000.

The phone number for UBS Bank USA is 1-800-762-1000. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. 1-800-342-3736 or www.dfs.ny.gov

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to ubs.com/oneservices.

Detach here. Please make checks payable to "UBS Card Services" and include this payment coupon in the enclosed envelope. Please allow 7 - 10 business days for U.S. Postal Service delivery.

If undeliverable, return to:

UBS BANK USA - CARD SERVICES
 PO BOX 84040
 COLUMBUS GA 31908-4040



Card Number Ending in 2843
 Minimum Payment Due \$101.00
 Statement Balance \$5,059.15
 Payment Due Date September 23, 2020

You are enrolled in Automated
 Pay Credit Card.

Send payments to:

DOUGLAS SCOTT DELUCA
 2002 MOHICAN CT
 CHESWICK PA 15024-2322

UBS BANK USA - CARD SERVICES
 PO BOX 203219
 DALLAS TX 75320-3219

092320 7826000014094548 9 0000010100 9

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Important information about your UBS credit card

Lost or stolen card. Your credit card is issued by UBS Bank USA. If your card is lost or stolen, please contact us immediately at any time at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Payment Information. Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead." This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to UBS Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card.

Mailed Payments. A conforming payment received by us by 5:00 p.m. Central time will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement to UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX 75320-3210 and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment," which may delay the crediting of the payment for up to 5 days. We can accept late payments, partial payments, checks and money orders marked "Paid in Full" or language having the same effect without losing any of our rights under this Agreement and such payments may be sent to the following address: UBS Bank USA - Card Services, P.O. Box 203219, Dallas, TX, 75320-3210.

Other payment options.

Online: Visit ubs.com/online services to sign up for Pay Credit Card to pay your account online. Payments made through Pay Credit Card will be credited to your account that same day if requested prior to 4:00 p.m. Eastern time for debits from an external account and 6:00 p.m. Eastern time for debits from a UBS Resource Management Account (RMA) or UBS Business Services Account BSA account. *Available only for cardholders with an RMA or UBS Business Services Account BSA.*

Pay by Phone: To make a payment by phone, please call 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. Payments made from an outside account by 5:00 p.m. Eastern time will be credited to your account same day. Payments made from your UBS account by 6:00 p.m. Eastern time are also credited same day. Application of any phone payment to your credit line may be delayed for up to 7 days.

Overnight payments: Send overnight courier service or USPS Priority Mail payments to UBS Bank USA - Card Services, 2975 Regent Boulevard, P.O. Box 203219, Irving, TX 75063. A payment received at this address by 5:00 p.m. Central time that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

Automatic repayment of cash advances through

CashConnect : The *CashConnect* feature on your UBS credit card account will automatically repay new Cash Advances obtained from ATMs and financial institutions (*CashConnect* Cash Advances), each night, with available funds from your UBS Resource Management Account (RMA) or your UBS Business Services Account BSA (either referred to as your UBS Account). When we use your UBS Account to repay your *CashConnect* Cash Advance transaction in full, you will not incur any interest charges. If there are insufficient funds in your UBS Account to pay off your *CashConnect* Cash Advances balance in full, then the APR for your Cash Advances will apply as of the original transaction date on any remaining balance. You will be charged the APR on Cash Advances on your remaining *CashConnect* Cash Advance balance until it is repaid in full. Applicable ATM surcharge fees may apply. No other account balances are paid through the *CashConnect* feature. If you choose not to participate in the *CashConnect* feature, please contact us at 1-888-762-1232 for the UBS Visa Infinite credit card or 1-800-762-1000 for the UBS Visa Signature credit card. *Available only for cardholders with an RMA or Business Services Account BSA.*

Accrual of interest and how to avoid paying interest on purchases. Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, if you paid the Statement Balance from your previous billing statement by the Payment Due Date on that statement, then (1) we will not impose interest on Purchases during your current billing period if you pay the Statement Balance on the current billing

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You've Earned Bonus Points
 Congratulations! You have earned 88 bonus points this month.
My Choice Rewards Points from UBS

<u>Account Summary</u>	<u>Total Points</u>
Beginning Points this period	300,700
Points earned this period	13,755
Bonus points	88
Adjustments	0
Redemptions	0
Ending points balance	314,543

*For more details on your rewards points activity, please visit us online at ubs.com/uscards

Activity for DOUGLAS SCOTT DELUCA - Card ending in 2843

Date	Description	Amount
<u>Payments</u>		
07/27	PAYMENT THANK YOU	-\$8,691.10
08/20	PAYMENT THANK YOU	-\$8,691.10
	Total Payments Activity	-\$17,382.20

Activity for JULIA DELUCA - Card ending in 2850

Date	Description	Amount
<u>Payments</u>		
08/22	AEROPOSTALE.COM KING OF PRUSSPA	-\$36.39
	Total Payments Activity	-\$36.39
<u>Purchases</u>		
07/24	TST* ROBEKS - 382 - NORWANORWALK CT	\$7.86
07/24	DUNKIN #308693 STAMFORD CT	\$2.89
07/25	SQ *SHAKE SHACK Darien CT	\$13.40
07/26	Prime Video*MV00R7QL0 888-802-3080 WA	\$4.23
07/26	SQ *ORGANIKA KITCHEN NEW New Canaan CT	\$12.88
07/26	SQ *GOFER ICE CREAM OF DADarien CT	\$10.21
07/27	Spotify USA 877-7781161 NY	\$10.69
07/27	GULF OIL 92063279 DARIEN CT	\$42.04
07/28	STARBUCKS 800-782-7282 WA	\$25.00
07/28	TST* ROBEKS - 382 - NORWANORWALK CT	\$6.64
07/28	SUNOCO 0005502003 WESTPORT CT	\$5.25
07/29	STARBUCKS 800-782-7282 WA	\$25.00
07/29	CVS/PHARMACY #01213 NEW CANAAN CT	\$33.98
07/29	SHELL OIL 12479345006 NORWALK CT	\$3.75
07/29	DR. KYLE JAMES BEAN (RETASTAMFORD CT	\$200.00
07/30	CIVANT 888-324-8268 IL	\$58.98
07/30	SQ *ORGANIKA KITCHEN NEW New Canaan CT	\$25.92
07/30	SWIRL NEW CANAAN CT	\$9.31
07/30	SUNOCO 0005502003 WESTPORT CT	\$8.98
07/30	BLUEMERCURY NEW CANAA 46 NEW CANAAN CT	\$47.86
07/31	SHMG-OBGYN NEW CANAAN NEW CANAAN CT	\$40.00
07/31	WALGREENS #09821 NEW CANAAN CT	\$55.69
07/31	DR. KYLE JAMES BEAN (MOTO203-9097676 CT	\$180.00
08/01	UBER EATS HELP.UBER.COMCA	\$71.81
08/01	SQ *GOFER ICE CREAM NEW CNew Canaan CT	\$11.15
08/02	GULF OIL 91190032 NEW CANAAN CT	\$20.73
08/02	GULF OIL 91190032 NEW CANAAN CT	\$23.64
08/02	ODDZ WESTPORT CT	\$88.80
08/02	BERTUCCI'S #032 ECOMM olo.com CT	\$17.21
08/02	FRESHII - WESTPORT WESTPORT CT	\$12.85
08/02	BLUEMERCURY WESTPORT 33 WESTPORT CT	\$31.91
08/02	BENEFIT WESTPORT WESTPORT CT	\$29.46
08/03	VENMO 855-812-4430 NY	\$17.51
08/03	ACT*USTA TOURN 877-243-8107 TX	\$86.50
08/04	STARBUCKS 800-782-7282 WA	\$25.00
08/04	AMZN Mktp US*MF64M7TLO Amzn.com/billWA	\$54.23
08/04	AMZN Mktp US*MF75N83U2 Amzn.com/billWA	\$51.57
08/04	DUNKIN #351440 Q35 NEW CANAAN CT	\$4.59
08/04	SQ *GOFER ICE CREAM OF DADarien CT	\$9.70
08/04	STARBUCKS STORE 23639 NORWALK CT	\$19.32
08/04	DR. KYLE JAMES BEAN (MOTO203-9097676 CT	\$180.00

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statement by the Payment Due Date in the current billing period, and (2) we will credit any payment applied toward Purchases as of the first day in your current billing period if you make a payment by the Payment Due Date in the current billing period that is less than the Statement Balance. If a Statement Balance was shown on your previous billing statement and you did not pay the Statement Balance by the Payment Due Date on that statement, then we will not impose Interest Charges on any Purchases during the current billing period if you pay the Statement Balance shown on the current billing statement by the Payment Due Date in the current billing period. For Balance Transfers, interest will accrue from the day we send the Balance Transfer to the payee. For Checks, interest will accrue from the day the payee accepts the check. For Cash Advances, interest will accrue from the day you take the Cash Advance.

How we will calculate your balance subject to interest rate. We use a method called "daily balance" (including new purchases). To determine the amount of interest to be charged on your Account, we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate or the DPR (the DPR for each category is the applicable APR shown on the front of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers, and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers, and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). Your Cardmember Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit bureau reports and disputes. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe that an entry we have made on your credit report is inaccurate or incomplete, please contact the credit bureau directly or contact us at UBS Bank USA, Card Operations Division, 315 Deaderick Street, 5th Floor, Nashville, TN 37238. We will request your name; your account number; the credit bureau where you received the credit report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and, if warranted, send an update to the credit bureaus within 30 days.

What to do if you think you find an error on your statement
If you think there is an error on your statement, please write to us at:

UBS Bank USA - Card Operations Division
315 Deaderick Street, 5th Floor
Nashville, TN 37238

In your letter, give us the following information:

- **Account Information:** your name and account number
- **Dollar amount:** the dollar amount of the suspected error
- **Description of problem:** if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your rights if you are dissatisfied with your credit card purchases
If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

UBS Bank USA - Disputes Department
P.O. Box 84040
Columbus, GA 31908

While we investigate, the same rules apply to the disputed amount as referenced above in the section covering errors on your statement. After we finish our investigation, we will notify you of our decision. At that point, if we think you owe an amount and you do not pay that amount, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.



08/04	EXXONMOBIL 97527592 NEW CANAAN CT	\$5.75
08/05	QDOBA MEXICAN EATS #28 858-571-2615 CT	\$27.91
08/05	DUNKIN #301076 Q35 NORWALK CT	\$4.18
08/05	CVS/PHARMACY #01213 NEW CANAAN CT	\$26.45
08/05	CHICK-FIL-A #03712 NORWALK CT	\$18.93
08/06	AMAZON.COM*MF8SQ2SL1 AMZNAMZN.COM/BILLWA	\$13.81
08/06	STARBUCKS STORE 00877 NEW CANAAN CT	\$5.53
08/07	AEROPOSTALE.COM 877-289-2376 PA	\$43.39
08/07	STARBUCKS STORE 00877 NEW CANAAN CT	\$6.71
08/07	BERTUCCI'S #032 DARIEN CT	\$32.19
08/08	SHELL OIL 12479345006 NORWALK CT	\$39.64
08/09	SQ *ORGANIKA KITCHEN NEW New Canaan CT	\$22.28
08/10	SHAKE SHACK 1001 646-747-7200 NY	\$45.16
08/10	AMZN Mktp US*MM6927CP1 Amzn.com/billWA	\$40.62
08/10	WWW.REDBUBBLE.COM REDBUBBLE.COMCA	\$49.21
08/10	BOWDOIN COLLEGE-BOOKSTOR 207-725-3115 ME	\$115.42
08/10	DUNKIN #304368 Q35 NORWALK CT	\$6.74
08/11	WALGREENS #09821 NEW CANAAN CT	\$18.08
08/11	DARIEN PEDIATRIC ASSOCIAT203-655-9741 CT	\$10.00
08/11	CVS/PHARMACY #01213 NEW CANAAN CT	\$43.96
08/11	PINOCCHIO PIZZA LLC NEW CANAAN CT	\$65.12
08/11	NCRC TENNIS LLC 203-9664558 CT	\$42.54
08/11	BODEGA TACO BAR (DARIE 203-6558500 CT	\$44.44
08/12	PANERA BREAD #601662 O 203-750-9703 CT	\$25.50
08/12	VENMO 855-812-4430 NY	\$1.03
08/12	DUNKIN #304368 Q35 NORWALK CT	\$6.42
08/13	Prime Video*MF57M5580 888-802-3080 WA	\$4.23
08/13	AMZN Mktp US*MF3U6260 Amzn.com/billWA	\$14.88
08/13	AMZN Mktp US*MF65669I2 Amzn.com/billWA	\$28.70
08/13	GULF OIL 92063279 DARIEN CT	\$44.20
08/13	CVS/PHARMACY #01213 NEW CANAAN CT	\$21.00
08/13	PINOCCHIO PIZZA LLC 203-762-7300 CT	\$26.92
08/13	DR. KYLE JAMES BEAN (MOTO203-9097676 CT	\$180.00
08/13	COLONY GRILL NORWALK CA	\$41.44
08/14	STARBUCKS 800-782-7282 WA	\$30.00
08/14	SQ *ST. LUKE'S FOUNDATIONgosq.com CT	\$47.86
08/14	SWIRL NEW CANAAN CT	\$11.14
08/14	WALGREENS #09821 NEW CANAAN CT	\$41.42
08/15	Amazon.com*MF45X9I60 Amzn.com/billWA	\$194.60
08/15	DUNKIN #351440 Q35 NEW CANAAN CT	\$21.19
08/15	DUNKIN #330839 Q35 BRANFORD CT	\$5.02
08/15	CVS/PHARMACY #00172 BRANFORD CT	\$7.29
08/16	VENMO 855-812-4430 NY	\$10.30
08/16	SQ *GOFER ICE CREAM OF DADarien CT	\$5.36
08/16	MAGIC LINCER TENNIS MANCHESTER CT	\$25.00
08/16	DUNKIN #306468 Q35 MANCHESTER CT	\$9.38
08/16	DUNKIN #306468 Q35 MANCHESTER CT	\$4.18
08/16	TENGDA ASIAN BISTRO DARIEN CT	\$80.05
08/16	SHELL OIL 57542920301 MANCHESTER CT	\$27.04
08/17	AMAZON.COM*MM1CA1G51 AMZNAMZN.COM/BILLWA	\$33.50
08/17	AMZN Mktp US*MM6MC8C50 Amzn.com/billWA	\$102.02
08/17	AMZN Mktp US*MM9PA7ZB2 Amzn.com/billWA	\$20.07
08/17	SWIRL NEW CANAAN CT	\$17.61
08/17	CVS/PHARMACY #01213 NEW CANAAN CT	\$25.00
08/18	PACSUN #0003 877-372-2786 CA	\$59.95
08/18	SWIRL NEW CANAAN CT	\$20.97
08/18	DUNKIN #344193 Q35 WESTPORT CT	\$13.12
08/18	COLONY GRILL NORWALK CA	\$55.24
08/19	PACSUN #0003 877-372-2786 CA	\$43.96
08/19	CVS/PHARMACY #00918 DARIEN CT	\$4.00
08/19	R.LAUREN NEW CANAAN 852 NEW CANAAN CT	\$170.00
08/19	BODEGA TACO BAR (DARIE 203-6558500 CT	\$28.89
08/20	CHEGG ORDER 844-224-5952 CA	\$10.55
08/20	SQ *L A N P H I E R Darien CT	\$142.80
08/20	R.LAUREN NEW CANAAN 852 NEW CANAAN CT	\$116.97
08/20	STARBUCKS STORE 00877 NEW CANAAN CT	\$7.62
08/20	NCRC TENNIS LLC 203-9664558 CT	\$21.27
08/21	UBER EATS HELP.UBER.COMCA	\$29.67
08/21	UBER EATS HELP.UBER.COMCA	\$4.45
08/21	PACSUN #0003 877-372-2786 CA	\$77.85
08/21	BURGERS SHAKES AND FRIES DARIEN CT	\$25.41
08/22	AMZN Mktp US*MM1V13KH1 Amzn.com/billWA	\$14.84
08/22	SHELL OIL 57543203509 NORWALK CT	\$40.50



08/23	SQ *GOFFER ICE CREAM NEW C	New Canaan CT	\$45.99
08/23	WALGREENS #09821	NEW CANAAN CT	\$15.39
08/24	ACT*USTA TOURN	877-243-8107 TX	\$86.50
08/24	AMAZON.COM*MM9YW4QI2	AMZNAMZN.COM/BILLWA	\$8.72
08/24	5GUYS 1476 QSR	STAMFORD CT	\$2.67
08/24	MCDONALD'S F890	NORWALK CT	\$3.85
08/25	WALGREENS #09821	NEW CANAAN CT	\$25.51
08/25	CVS/PHARMACY #01213	NEW CANAAN CT	\$39.00
08/26	AMZN Mktp US*MU8ZC9001	Amzn.com/billWA	\$21.98
	Total Purchases Activity		\$4,564.62

Activity for JOANNE BRIGGS - Card ending in 2876

Date	Description	Amount
Payments		
07/29	HBC EVENT SERVICES 505-346-0522 NM	-\$53.07
07/30	NEW CANAAN LACROSSE AS 866-975-8600 CT	-\$352.50
07/31	HBC EVENT SERVICES 505-346-0522 NM	-\$46.89
08/07	LEVI'S #803 866-860-8907 CA	-\$37.64
	Total Payments Activity	-\$490.10
Purchases		
07/24	SOLARIS RACQUET CLUB STAMFORD CT	\$300.00
07/25	UBER EATS HELP.UBER.COMCA	\$41.85
07/27	APPLE.COM/BILL 866-712-7753 CA	\$10.69
07/28	UBER EATS HELP.UBER.COMCA	\$22.04
07/28	APPLE.COM/BILL 866-712-7753 CA	\$2.99
07/28	APPLE.COM/BILL 800-275-2273 CA	\$12.82
07/29	APPLE.COM/BILL 866-712-7753 CA	\$3.20
08/01	APPLE.COM/BILL 866-712-7753 CA	\$27.80
08/01	Austin W Feeney DDS PC 203-9663042 CT	\$265.00
08/02	LONG ISLAN* EXPRESS NO STRIPE.COM NY	\$87.98
08/03	DYNAMIC SP* TEAM 91 TR STRIPE.COM NY	\$52.00
08/03	WALGREENS #5823 877-250-5823 AZ	\$10.00
08/05	REI.COM 800-426-4840 WA	\$72.32
08/05	SOLARIS RACQUET CLUB STAMFORD CT	\$300.00
08/06	APPLE.COM/BILL 866-712-7753 CA	\$49.18
08/08	REI.COM 800-426-4840 WA	\$72.32
08/08	APPLE.COM/BILL 408-974-1010 CA	\$13.90
08/11	SOLARIS RACQUET CLUB STAMFORD CT	\$300.00
08/12	VETSOURCE 877-738-4443 OR	\$67.68
08/12	APPLE.COM/BILL 866-712-7753 CA	\$21.56
08/13	POTTERYBARNTEN.COM 866-472-0500 CA	\$247.80
08/14	LONG ISLAND EXPRESS LA STRIPE.COM NY	\$3,400.00
08/15	ESCO EDTECH SHELF 866-604-3726 AZ	\$128.82
08/15	STAPLES DIRECT 800-3333330 MA	\$111.14
08/16	APPLE.COM/BILL 866-712-7753 CA	\$6.40
08/18	STAPLES DIRECT 800-3333330 MA	\$3.43
08/20	APPLE.COM/BILL 866-712-7753 CA	\$10.69
08/20	APPLE.COM/BILL 866-712-7753 CA	\$10.69
08/20	SOLARIS RACQUET CLUB STAMFORD CT	\$300.00
08/25	APPLE.COM/BILL 866-712-7753 CA	\$18.17
08/25	SQ *AMANDA CRAIG Stamford CT	\$624.00
08/25	SQ *AMANDA CRAIG Stamford CT	\$208.00
	Total Purchases Activity	\$6,802.47

Activity for ALEXANDER DELUCA - Card ending in 2097

Date	Description	Amount
Payments		
08/20	LULULEMON GREENWICH GREENWICH CT	-\$4.32
	Total Payments Activity	-\$4.32
Purchases		
07/23	SUBWAY 00544213 GREENWICH CT	\$12.92
07/24	SQ *NEW CANAAN DINER New Canaan CT	\$68.92
07/24	EXXONMOBIL 97527592 NEW CANAAN CT	\$8.74
07/26	SQ *NEW CANAAN DINER New Canaan CT	\$10.04
07/26	GULF OIL 91190032 NEW CANAAN CT	\$3.02
07/26	DUNKIN #351440 Q35 NEW CANAAN CT	\$8.66
07/26	EXXONMOBIL 97527592 NEW CANAAN CT	\$2.00
07/27	AMZN Mktp US*MV1Z76D22 Amzn.com/billWA	\$69.12

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07/27	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$20.57
07/27	EXXONMOBIL	97422711 GREENWICH CT	\$4.23
07/28	AMZN Mktp US*MV3KC1KF0	Amzn.com/billWA	\$40.40
07/28	AMZN Mktp US*MF8J73401	Amzn.com/billWA	\$77.36
07/28	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$6.30
07/28	ONLYFANS.COM	8886880458 IL	\$11.00
07/28	ONLYFANS.COM	8886880458 IL	\$11.00
07/28	ONLYFANS.COM	8886880458 IL	\$9.00
07/28	ONLYFANS.COM	8886880458 IL	\$6.00
07/28	ONLYFANS.COM	8886880458 IL	\$15.00
07/28	ONLYFANS	8886880458 IL	\$7.00
07/29	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$11.10
07/30	GLENVILLE SHELL	GREENWICH CT	\$41.35
07/30	PAYPAL *UBER EATS	402-935-7733 CA	\$35.59
07/30	PAYPAL *UBER EATS	402-935-7733 CA	\$7.11
07/30	EXXONMOBIL	97422141 GREENWICH CT	\$5.23
07/31	DICK'S SPORTING GOODS	NORWALK CT	\$313.40
07/31	PAYPAL *NBCSPORTGLD PRE	402-935-7733 CT	\$21.39
07/31	EXXONMOBIL	97422141 GREENWICH CT	\$4.93
08/01	PINOCCHIO PIZZA LLC	NEW CANAAN CT	\$8.01
08/02	MANSCAPED	800-497-3037 CA	\$111.64
08/03	CHIPOTLE ONLINE	3035954000 CA	\$23.00
08/03	SQ *GOFER ICE CREAM NEW C	New Canaan CT	\$6.30
08/03	WALGREENS #09821	NEW CANAAN CT	\$7.97
08/05	LACROSSE UNLIMITED 005	NORWALK CT	\$279.68
08/05	LACROSSE UNLIMITED 005	NORWALK CT	\$21.26
08/05	EXXONMOBIL	97527592 NEW CANAAN CT	\$7.75
08/06	PAYPAL *SCENTBIRD	402-935-7733 NY	\$15.90
08/06	DUNKIN #351440 Q35	NEW CANAAN CT	\$8.13
08/06	CVS/PHARMACY #01213	NEW CANAAN CT	\$6.43
08/06	CVS/PHARMACY #01213	NEW CANAAN CT	\$10.00
08/07	CVS/PHARMACY #01280	GREENWICH CT	\$8.00
08/08	PAYPAL *JAXXON	402-935-7733 CA	\$128.00
08/08	PAYPAL *UBER EATS	402-935-7733 CA	\$1.88
08/08	PAYPAL *UBER EATS	402-935-7733 CA	\$12.54
08/08	SWIRL	NEW CANAAN CT	\$17.48
08/09	PAYPAL *UBER EATS	402-935-7733 CA	\$10.67
08/09	PAYPAL *UBER EATS	402-935-7733 CA	\$3.53
08/10	LULULEMON GREENWICH	GREENWICH CT	\$72.32
08/10	DUNKIN #349417 Q35	GREENWICH CT	\$4.62
08/10	EXXONMOBIL	97422711 GREENWICH CT	\$41.57
08/10	EXXONMOBIL	97422711 GREENWICH CT	\$6.43
08/10	SUBWAY	00544213 GREENWICH CT	\$1.88
08/10	VINEYARD VINES 31	GREENWICH CT	\$90.39
08/11	PP*DOORDASH SHAKESHAC	402-935-7733 CA	\$27.35
08/11	CHICKEN JOES	GREENWICH CT	\$10.50
08/11	CHICKEN JOES	GREENWICH CT	\$1.93
08/12	Microsoft*Xbox	msbill.info WA	\$63.80
08/12	DARIEN SPORT SHOP	DARIEN CT	\$314.25
08/13	SQ *UCBC NEW CANAAN	New Canaan CT	\$15.65
08/13	CVS/PHARMACY #01213	NEW CANAAN CT	\$10.00
08/13	PINOCCHIO PIZZA LLC	NEW CANAAN CT	\$7.35
08/14	Microsoft*EA Access 1 Mon	msbill.info WA	\$5.31
08/14	PAYPAL *UBER EATS	402-935-7733 CA	\$18.95
08/14	PAYPAL *UBER EATS	402-935-7733 CA	\$4.78
08/14	DICK'S SPORTING GOODS	NORWALK CT	\$106.01
08/15	STOP & SHOP 0612	GLENVILLE CT	\$6.68
08/15	SQ *NEW CANAAN DINER	New Canaan CT	\$58.54
08/15	CVS/PHARMACY #01213	NEW CANAAN CT	\$9.00
08/15	CVS/PHARMACY #01213	NEW CANAAN CT	\$3.00
08/15	THE APPLE CART @ MEAD PAR	NEW CANAAN CT	\$1.50
08/15	THE APPLE CART @ MEAD PAR	NEW CANAAN CT	\$6.00
08/15	THE APPLE CART @ MEAD PAR	NEW CANAAN CT	\$6.00
08/16	TONYS DELI & CATERING	NEW CANAAN CT	\$14.48
08/17	Microsoft*Xbox	Redmond WA	\$21.26
08/17	Microsoft*Xbox	Redmond WA	\$34.02
08/17	DUNKIN #349417 Q35	GREENWICH CT	\$4.62
08/17	CVS/PHARMACY #01280	GREENWICH CT	\$8.00
08/17	EXXONMOBIL	97422711 GREENWICH CT	\$4.83
08/18	DUNKIN #330826 Q35	NORWALK CT	\$8.57
08/18	NORWALK COVE MARINA INC	NORWALK CT	\$12.00
08/19	Spotify USA	877-7781161 NY	\$10.69
08/19	STEAMGAMES.COM	425-889-9642 WA	\$26.73



08/20	Amazon Prime*MM05198A1	Amzn.com/billWA	\$12.99
08/20	Microsoft*Xbox	Redmond WA	\$17.01
08/20	CVS/PHARMACY #01280	GREENWICH CT	\$32.00
08/20	PP*DOORDASH CHICK-FIL	402-935-7733 CA	\$27.30
08/21	Amazon.com*MM8F9JX0	Amzn.com/billWA	\$26.59
08/21	WALGREENS #1873	DARIEN CT	\$21.47
08/21	SUBWAY 00544205	GREENWICH CT	\$12.92
08/22	APPLE.COM/BILL	866-712-7753 CA	\$2.99
08/22	Audible*MM7DK5KL1	Amzn.com/billNJ	\$15.90
08/22	SQ *84 ANNEX	New Canaan CT	\$39.00
08/22	EXXONMOBIL 97422711	GREENWICH CT	\$41.15
08/22	EXXONMOBIL 97422711	GREENWICH CT	\$3.39
08/22	THE APPLE CART @ MEAD PARNEW	CANAAN CT	\$8.00
08/22	THE APPLE CART @ MEAD PARNEW	CANAAN CT	\$10.00
08/24	TST* ROBEKS - 382 - NORWANORWALK	CT	\$13.73
08/24	MCDONALD'S F11580	NORWALK CT	\$10.08
08/24	UBREAKIFIX - NORWALK	NORWALK CT	\$31.89
08/25	AsurionWireless Insurance	866-6672535 TN	\$29.00
Total Purchases Activity			\$2,913.97

2020 Totals Year-to-Date Summary of Fees and Interest

Total Fees Charged in 2020	\$27.38
Total Interest Charged in 2020	\$178.84

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
PURCHASES	\$0.00	15.24% (v)	\$0.00
BALANCE TRANSFERS	\$0.00	15.24% (v)	\$0.00
CASH ADVANCES	\$0.00	22.24% (v)	\$0.00
Total			\$0.00
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate			



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EXHIBIT 2

HUTCHISON & STEFFEN
A PROFESSIONAL LLC

Martie McBride

From: Martie McBride
Sent: Friday, December 13, 2019 9:06 AM
To: Jo Briggs
Cc: Michael Nedder
Subject: RE: Christmas Gifts

Jo:

Sorry for the delay in responding. This time of year is usually very busy both professionally and personally. As you are aware Jon set up the trust for the benefit Julia and Alex for their lifetime. Any funds spent out of the trust are spent on behalf of Julia and Alex including, housing, education, and travel. The credit cards that were issued to them gives them access to funds to purchase the items they desire. If there are gifts that Jon would normally have provided, the kids can spend the money out of the trust to buy them. As long as the funds are spent for Alex and Julia, there should be no issues.

We are trying to help the kids understand that this is their money and that they are the ones who should be making decisions on how it is spent. Obviously as their parent you will have input but we are hopeful that we can get the kids more involved in spending decisions.

As far as reimbursement for expenses for 10/15-11/16 plus vacation expenses, we have requested those funds to be transferred into our account for payment. We expect to get that reimbursement to you shortly.

Please note going forward we will need advance notice of reimbursements in excess of \$2,000.00 per item. We would like to give our financial advisors adequate notice so that we can ensure reimbursements can be made in a timely manner. We reserve the right to deny any reimbursement that is not previously approved

Martie McBride
Nedder & Associates, LLC
3 Parklands Drive
Suite 201
Darien, CT 06820

Tel: (203) 621-0577
Fax: (203) 621-0626

Sent wirelessly, please excuse any errors

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From: Jo Briggs <jjsbriggs@gmail.com>
Sent: Thursday, December 12, 2019 5:08 PM
To: Michael Nedder <mtnedder@nedderlaw.com>; Martie McBride <mmcbride@nedderlaw.com>
Subject: Fwd: Christmas Gifts

Like any financially responsible individual, I operate within a budget. I am trying to determine what that budget is and it goes without saying time is of essence with Christmas less than 2 weeks away. I am therefore asking again for a response to my emails below.

Sent from my iPhone

Begin forwarded message:

From: Jo Briggs <jjsbriggs@gmail.com>
Date: December 10, 2019 at 11:26:35 AM EST
To: Martie McBride <mmcbride@nedderlaw.com>, Michael Nedder <mtnedder@nedderlaw.com>
Subject: Fwd: Christmas Gifts

I would appreciate a response on this and an update on the last expense reimbursement.

Sent from my iPhone

Begin forwarded message:

From: Jo Briggs <jjsbriggs@gmail.com>
Date: December 4, 2019 at 4:57:07 PM EST
To: Martie McBride <mmcbride@nedderlaw.com>, Michael Nedder <mtnedder@nedderlaw.com>
Subject: Christmas Gifts

Given the issues we are having with the vacation expenses (which I don't understand given Jon's history of taking the kids on very expensive trips, typically overseas), I thought it would be wise to ask if any of the kids Christmas gifts will be covered. I am the only person buying them anything for Christmas and of course am trying to make it not feel that way. Their lists are fairly short but expensive and I had already bought them several things not on the lists. It would help me decide what to get them if I know whether the costs will be solely on me, or part of it covered by the estate.

Jo

Martie McBride

From: Martie McBride
Sent: Monday, January 20, 2020 11:10 AM
To: Jo Briggs
Cc: Michael Nedder
Subject: RE: Expenses 11/19/19 through 1/13/2020

Jo:

We will reimburse the expenses shortly. Would it be possible to send us a copy of the Verizon bill as we think it is a little excessive for two phones. We would hope that in the future, gifts for the children will be purchased through the credit cards for budgeting purposes.

Regarding the vacation expenses, these seem to be on the expensive side to send two children on vacation which does not include airfare. We understand that Jon liked to take expensive vacations and we want to make sure that these are in line with trips that Jon would have taken. Further, we need to understand the cost of the airfare as well and if there will be any similar expenses such as the dolphin excursion. We would prefer that you use the credit card for the bulk of the charges for vacation, excursions, gifts, etc. I'm sure you realize that no one likes surprises and if you would provide estimates of all costs of vacations, including airfare, excursions, etc. it would make reimbursements run more smoothly.

Martie McBride
Nedder & Associates, LLC
3 Parklands Drive
Suite 201
Darien, CT 06820

Tel: (203) 621-0577
Fax: (203) 621-0626

Sent wirelessly, please excuse any errors

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From: Jo Briggs <jjsbriggs@gmail.com>
Sent: Monday, January 13, 2020 9:37 AM
To: Martie McBride <mmcbride@nedderlaw.com>
Subject: Expenses 11/19/19 through 1/13/2020

Hi Martie -

Happy New Year. Below are expenses 11/19/19 through 1/13/2020.

Tatty:

\$400 - work week of 11/8
\$400 - work week of 11/25
\$300 - Julia tennis tournament 12/7 and 12/8
\$400 - work week of 12/2
\$400 - work week of 12/9
\$400 - work week of 12/26
\$400 - work week of 12/23
\$400 - dog sitting 12/26-1/3
\$400 - work week of 12/6
\$200 - Julia tennis tournament at Rocky Hill

\$800 - I gave Tatty an \$800 year end bonus/Christmas gift. I also bought her a personal gift from me and the children. I leave it up to the estate to decide if you want to contribute to all or part of this expense.

Verizon:

\$312 - paid 12/13
\$312 - paid 1/13

Christmas Gifts: Based on your email response, I would suggest that the estate pay for Julia's new iPhone (since I had already bought all Christmas gifts when her iPhone 7 died a few days before Christmas) and some of the clothes I bought for them (the ones that were functional (for school or sports)).

\$731.69 - iPhone X and case for Julia
\$41.14 - Wrangler (shirts for Alex) 12/13
\$132.71 - American Eagle (sweaters for school for Julia) 12/10
\$125 - St. Luke's school bookshop (sweatshirt and sweatpants for Julia)
\$126.56 - Patagonia Fleece for Alex 12/6
\$126.56 - Patagonia Fleece for Julia 12/4
\$85.04 - Steve Madden (shoes Julia) 12/4
\$188 - Vuori Clothing (work out clothes and t-shirts for Alex) 12/11
\$241 - Darien Sports Shop (bathing suits and joggers for Alex) 12/14
\$52.98 - Amazon (flannel shirts for Alex) 12/6 and 12/11

Other:

\$125 - Christmas gift for school shuttle drivers
\$900 - 6 pack with Craig Austrie (basketball training held at BlueStreak facility but billed independently)
\$30 - Amazon dog food order
\$117.50 - Amazon order (Sherpa lined flannel shirt, rain jacket and long sleeve shirt) holiday gift for family supported through Brunswick
\$191.40 - Amazon (2 Seagate portable 5TB external hard drives for Alex and Julia)
\$43.19 - Lacrosse Unlimited (Alex) 12/6
\$216.94 - Lululemon (work out clothes Julia) 12/4
\$294 - Delphinus Hyatt Ziva (Julia and Alex swimming with Dolphins) 12/28

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EXHIBIT 3

HUTCHISON & STEFFEN
A PROFESSIONAL LLC

Michael Nedder

From: Jo Briggs <jjsbriggs@gmail.com>
Sent: Tuesday, August 18, 2020 3:45 PM
To: Marisa Salvin
Cc: Johnson, Daniel; Michael Nedder
Subject: Re: Alex CC

Marissa -

Alex and I were both on the call with UBS, as he is too young to be able to manage a fraud inquiry alone. I had Megan Yi (from UBS financial services) looped into the call to make sure all protocols were followed. I am sure there is a recording of the call, but Alex answered all the questions about the charges that were made. The charges were mostly for Gophers (ice cream) and one for a gas station when Tatty and Alex were driving to a lacrosse game. There was one online charge for \$5 that Alex told the agent was from a You Tube channel. I trusted that Alex was being truthful and had learned his lesson from the last time. On confronting Alex upon receipt of this email he has admitted that he lied about the charge. I have taken his credit card away. You can cancel it if you'd like and he will have to use my card when he is traveling without me (as I cannot be in 2 places with Julia and Alex at the same time). Alternatively you can leave his card active and I will only give it to him in limited circumstances.

With regard to Julia's emails, you need to respond to her directly. She is almost 18 and is acting on her own behalf. That being said, I have two comments: first, when I shared this email with Julia, she told me that Michael said he would provide that one page summary in January (when she independently chose to visit him at your offices); she also said that she sent two subsequent emails without any response. Second,, she does not understand how the beneficiaries of a trust are not entitled to any accounting of or information about the trust, she does not think (and nor do I) that this provides any checks and balances. In my view, Ellen Hain should be helping the children navigate this issue but she does not respond to emails or phone calls. As their guardian, I will help the children find a lawyer who can best answer these questions for them and provide representation (as needed) during any call or meeting.

Jo

On Aug 18, 2020, at 2:54 PM, Marisa Salvin <msalvin@nedderlaw.com> wrote:

Jo,

Mike is out on an emergency family matter but wanted me to relay this email to you.

We were recently contacted by UBS regarding charges to Alex's card. As you and I have previously discussed, we have flagged certain vendors as inappropriate. It appears that these charges have continued. Further it was brought to our attention that you called UBS to authorize these charges on Alex's behalf. Obviously, these types of charges are not in line with the objectives of Jon's estate. I am hoping this was some sort of misunderstanding, or that possibly someone pretending to be you reached out to UBS. If you could shed some clarity on this it would be helpful. We would like to keep Alex's card functioning, but we cannot have these types of charges continue.

In addition, Julia reached out to me looking for some clarity regarding Jon's estate and trust. As I have explained to her previously, the terms of the trust are explicitly private. With that said, the firm who created the trust has a one-page summary that can be shared with the children, to hopefully give them some clarity. In addition, my office has been working on some summary of the trust's finances to review with Julia and Alex. I would like to have a meeting (either in person or electronically) to hopefully

answer some of their questions and also review projections for trust expenditures into the future. If you find this agreeable, this would help to address many of the concerns Julia has expressed via email to me.

I hope all of you are well though these crazy times. I look forward to hearing from you.

Thank you,

Marisa Salvin
Head of Client Relations

<image001.png>

<image002.png><image003.png> <image004.png> <image005.png>

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Marisa Salvin

From: Marisa Salvin
Sent: Thursday, September 3, 2020 9:59 AM
To: Jo Briggs (jjsbriggs@gmail.com)
Cc: Michael Nedder
Subject: Alex's CC

Jo,

Mike is still out of the office but wanted me to send you this email in response to your email dated 8/18/2020.

Jo:

Thank you for your prompt response. Would you prefer that we suspend Alex's card from our end? As you know not having the physical card does not prevent use. Let me know your thoughts.

I realize Julia is quite mature, but she is still a minor and I thought it best to communicate through her guardian. As I have explained to her in the past, the trust is clear in what information can be shared with beneficiaries and what cannot. The beneficiaries are not entitled to any information about the underlying document or the assets contained therein. This was their father's direction and I am obliged to uphold that. As far as the summary that was suggested, I am working with counsel to prepare something that is appropriate. As you are also aware since that time there has been a worldwide pandemic which closed my offices for months, recently a storm that left us without power or internet for a week and most recently the passing of my father. To say the least, God has certainly tested me.

Hiring counsel for your children is certainly your decision. Ellen Hain was their court appointed Guardian ad Litem to determine your pursuit of funds from the estate. If you would like to engage her separately for additional meetings please feel free. Please note, the cost of her engagement or other counsel will not be paid for by either the trust or the estate.

What I had proposed in my earlier email was that Julia, Alex and I meet to further clarify their questions about the trust as best we can. Also to review the spending from the trust so that they have an idea of how much is being spent and what it is being spent on. I feel this would be a way to give them more perspective on today and in planning for the future. If you think this would help the kids, let me know and my office will coordinate. Given the current environment, we can schedule it in person or via an online meeting platform. Let me know how the kids would like to proceed.

Thank you,

Marisa Salvin
Head of Client Relations



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