



P.O. Box 15284  
Wilmington, DE 19850

ANTHONY RAY ARCE  
2349 S SACRAMENTO ST  
STOCKTON, CA 95206-2242

**Customer service information**

- ☎ Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- 📧 bankofamerica.com
- ✉ Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Adv Plus Banking

for October 10, 2020 to November 6, 2020

Account number: 3251 1897 5922

**ANTHONY RAY ARCE**

### Account summary

Beginning balance on October 10, 2020	\$124.82
Deposits and other additions	4,537.27
Withdrawals and other subtractions	-4,593.71
Checks	-0.00
Service fees	-105.00
<b>Ending balance on November 6, 2020</b>	<b>-\$36.62</b>

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## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**How to Contact Us** - You may call us at the telephone number listed on the front of this statement.

**Updating your contact information** - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

**Deposit agreement** - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

**Electronic transfers: In case of errors or questions about your electronic transfers** - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

**Reporting other problems** - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

**Direct deposits** - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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## Deposits and other additions

Date	Description	Amount
10/14/20	Cash App*Cash 10/15 #000917645 PMNT RCVD Cash App*Cash Out Visa Direct CA	5.20
10/16/20	Empower Inc DES:1000074960 ID:Empower Advance INDN:AnthonyArce CO ID:1811879144 PPD	50.00
10/20/20	Misc. Credit Adjustment on 10/20/20	5.99
10/21/20	Temporary Credit Adjustment on 10/21/20	72.54
10/28/20	PURCHASE REFUND 1027 FuboTV Inc 844-4413826 NY 74204290301001555408723 RECURRING	64.99
10/28/20	Temporary Credit Adjustment on 10/28/20	64.99
10/29/20	FEE REVERSAL	35.00
10/30/20	S.U.S.D. DES:DIRECT DEP ID:10007643 INDN:ARCE, ANTHONY R CO ID:1946002661 PPD	2,824.57
10/30/20	Earnin-Activeh 10/30 #000135855 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/30/20	Instacash Fund 10/30 #000454269 PMNT RCVD Instacash Funds Visa Direct NY	50.00
10/30/20	Instacash Fund 10/30 #000352521 PMNT RCVD Instacash Funds Visa Direct NY	50.00
10/30/20	Instacash Fund 10/30 #000453651 PMNT RCVD Instacash Funds Visa Direct NY	50.00
10/30/20	Instacash Fund 10/30 #000352840 PMNT RCVD Instacash Funds Visa Direct NY	50.00
10/30/20	Instacash Fund 10/30 #000353212 PMNT RCVD Instacash Funds Visa Direct NY	50.00
11/02/20	APPLE CASH 11/02 #000154587 PMNT RCVD APPLE CASH Visa Direct CA	99.00
11/02/20	Albert Instant 10/31 #000155934 PMNT RCVD Albert Instant Visa Direct CA	75.00
11/02/20	Dave Inc 10/31 #000111958 PMNT RCVD Dave Inc Visa Direct CA	50.00
11/02/20	FloatMe 11/02 #000768684 PMNT RCVD FloatMe Visa Direct TX	20.00
11/03/20	Online Banking transfer from SAV 7377 Confirmation# 2442108769	218.00
11/03/20	APPLE CASH 11/03 #000454836 PMNT RCVD APPLE CASH Visa Direct CA	99.99
11/03/20	APPLE CASH 11/02 #000420425 PMNT RCVD APPLE CASH Visa Direct CA	99.00

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## Help protect yourself from fraud this holiday season

**Our Security Center is a great place to learn what to look out for.**



**See how to help protect yourself from fraud**



**Find out about the latest fraud and scam trends**



**Learn how to identify scams**

Visit [bankofamerica.com/Security](https://bankofamerica.com/Security) to learn how to help avoid fraud and identity theft.

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## Deposits and other additions - continued

Date	Description	Amount
11/05/20	SPOTLOAN DES:CREDIT ID:C20110502000577 INDN:Anthony Arce CO ID:1800827294 PPD	400.00
11/05/20	BKOFAMERICA ATM 11/05 #000001512 DEPOSIT STOCKTON AGRI-CE STOCKTON CA	3.00

### Total deposits and other additions

**\$4,537.27**

## Withdrawals and other subtractions

Date	Description	Amount
10/13/20	PMNT SENT 1009 CASH APP*ANTHONY AR 8774174551 CA 24492150283855377657914	-99.00
10/13/20	CHECKCARD 1009 URBANMOVIECHANNEL HTTPSUMC.TV MD 24492150283637897660911 RECURRING	-4.99
10/13/20	PMNT SENT 1010 CASH APP*ANTHONY AR 8774174551 CA 24492150284741459893644	-20.00
10/14/20	CHECKCARD 1013 CLEO AI HTTPWWW.MEETDE 2401134028700001721019 RECURRING	-5.99
10/16/20	KEMPERAUTOINSPMT DES:8004561919 ID:Insured INDN:ANTHONY R ARCE CO ID:1750620550 PPD	-46.56
10/19/20	PURCHASE 1017 Etsy.com - Prettygrafik 718-8557955 NY	-1.25
10/20/20	VOLA DES:VOLA ID: I5JKW7WP7 INDN:Anthony Arce CO ID:XXXXXXXXX WEB	-3.99
10/22/20	PMNT SENT 1021 CASH APP*ANTHONY AR 8774174551 CA 24492150295741474863611	-2.00
10/22/20	PMNT SENT 1021 CASH APP*ANTHONY AR 8774174551 CA 24492150295855489934538	-74.70
10/26/20	CHECKCARD 1023 APPLE.COM/BILL 866-712-7753 CA 24692160297100712636674 RECURRING	-2.99
10/26/20	PURCHASE 1025 FuboTV Inc 844-4413826 NY	-64.99
10/30/20	CHECKCARD 1029 APPLE.COM/BILL 866-712-7753 CA 24692160303100119774658	-9.99
10/30/20	PMNT SENT 1029 CASH APP*ANTHONY AR 8774174551 CA 24492150303741491191541	-17.08
10/30/20	CHECKCARD 1030 Dave Inc Los Angeles CA	-81.49
10/30/20	BKOFAMERICA ATM 10/30 #000003797 WITHDRWL CHARTER HUNTER STOCKTON CA	-450.00
10/30/20	WM SUPERC Wal- 10/30 #000817794 PURCHASE WM SUPERC Wal-Mar STOCKTON CA	-43.03
10/30/20	MARIPOSA MARKE 10/30 #000011988 PURCHASE MARIPOSA MARKET STOCKTON CA	-39.15
10/30/20	BETTER DAY LOANS DES:ONLINE PMT ID:201029GKY3TWO7Y INDN:ANTHONY ARCE CO ID:1028858135 PPD	-323.47
10/30/20	King Cash DES:PRADeposit ID:XXX-XX-XXXX INDN:ANTHONY ARCE CO ID:90000A0692 PPD	-300.00
10/30/20	Freedom Cash DES:8774835805 ID:757394 INDN:Anthony Arce CO ID:FP00000028 PPD	-256.68
10/30/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Anthony Arce CO ID:7842124784 WEB	-101.00
10/30/20	Empower Inc DES:1000076689 ID:Empower Advance INDN:AnthonyArce CO ID:1811879144 PPD	-50.00
10/30/20	Brigit.com DES:PROTECTION ID:778C39AB6F18482 INDN:Anthony Arce CO ID:1823136030 PPD	-50.00
10/30/20	POSSIBLE FINANCE DES:PAYMENT ID:c0238efd7ac746d INDN:Anthony Arce CO ID:1823273909 WEB	-29.41

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
10/30/20	POSSIBLE FINANCE DES:PAYMENT ID:49f9f00d63ed41f INDN:Anthony Arce CO ID:1823273909 WEB	-29.41
10/30/20	Brigit.com DES:MEMBERSHIP ID:7E41269261F34D2 INDN:Anthony Arce CO ID:1823136030 PPD	-9.99
11/02/20	CHECKCARD 1030 BRANCH MESSENGER INC 866-5472413 MN 24253620305000000575747	-279.00
11/02/20	CHECKCARD 1030 MONEYLION INSTACASH 888-659-8244 NY 24493980305026436484384	-331.94
11/02/20	CHECKCARD 1030 FLOATME 956-4510365 TX 24253620305000000639741	-24.00
11/02/20	CHECKCARD 1030 ALBERT INSTANT 844-8919309 CA 24253620305000000298928	-78.99
11/02/20	CHECKCARD 1030 TITLEMAX 888-4853629 TX 24383440305012590497774	-344.74
11/02/20	CHECKCARD 1031 APPLE.COM/BILL 866-712-7753 CA 24692160305100257574843	-0.99
11/02/20	PMNT SENT 1031 APPLE CASH 1INFINITELOOPCA	-50.00
11/02/20	RANCHO SAN MIG 10/30 #000800658 MOBILE PURCHASE RANCHO SAN MIGU STOCKTON CA	-24.86
11/02/20	CHECKCARD 1031 VERIZONWRLSS*RTCCR VW 800-922-0204 FL 24692160305100282284830 RECURRING	-177.41
11/02/20	CHECKCARD 1031 APPLE.COM/BILL 408-974-1010 CA 24430990305828743663252 RECURRING	-14.99
11/02/20	CHECKCARD 1031 PHILO INC. HTTPSPHILO.COCA 24492150305637803286664 RECURRING	-21.20
11/02/20	CHECKCARD 1031 YOURSCOREANDMORE.COM 855-4876779 CA 24037610306900015702074	-39.94
11/02/20	CHECKCARD 1031 Dave Inc Los Angeles CA	-1.00
11/02/20	PMNT SENT 1101 APPLE CASH 1INFINITELOOPCA	-30.00
11/02/20	PMNT SENT 1101 APPLE CASH 1INFINITELOOPCA	-40.00
11/02/20	PURCHASE 1101 Amazon Prime*287XP70V1 Amzn.com/billWA	-14.16
11/03/20	CHECKCARD 1030 WING TEL INC. 888-800-9921 NY 24223690307030053707218	-62.36
11/03/20	Online Banking transfer to SAV 7377 Confirmation# 2441648177	-218.00
11/04/20	CHECKCARD 1103 MICROSOFT*STORE MSBILL.INFO WA 24430990308091374001758	-1.99
11/04/20	Albert Genius DES:EDI PYMNTS ID:p_4838123 INDN:Anthony Arce CO ID:5475215705 WEB	-4.00
11/05/20	CHECKCARD 1104 FLOATME 956-4510365 TX 24253620310000000264410	-1.99
11/05/20	CHECKCARD 1104 FLOATME 956-4510365 TX 24253620310000000268809	-1.99
11/05/20	BKOFAMERICA ATM 11/05 #000001513 WITHDRWL STOCKTON AGRI-CE STOCKTON CA	-520.00
11/05/20	ST OF CA DMV DES:INTERNET ID:113072762201104 INDN:ANTHONY R ARCE CO ID:1680311348 WEB	-193.00

**Total withdrawals and other subtractions** **-\$4,593.71**

## Service fees

**Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.**

	Total for this period	Total year-to-date
Total Overdraft fees	\$105.00	\$315.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
10/26/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-26	-35.00
10/26/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-26	-35.00
11/05/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-05	-35.00

### Total service fees

**-\$105.00**

Note your Ending Balance already reflects the subtraction of Service Fees.