



P.O. Box 15284
Wilmington, DE 19850

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

CARLA J APARICIO
1904 ARCADIA CIR
SALINAS, CA 93906-2204

Your Adv Plus Banking

for September 26, 2020 to October 27, 2020

Account number: 3250 4875 3395

CARLA J APARICIO

Account summary

Beginning balance on September 26, 2020	\$157.89
Deposits and other additions	6,100.67
Withdrawals and other subtractions	-6,154.62
Checks	-0.00
Service fees	-140.00
Ending balance on October 27, 2020	-\$36.06

What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like.
Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-06-20-0180A2 | 3104242

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.

© 2020 Bank of America Corporation

Deposits and other additions

Date	Description	Amount
09/28/20	Zelle Transfer Conf# XXXXXXXXXX; JAMES NATHAN MADISON	80.00
09/28/20	Dave Inc 09/28 #000604204 PMNT RCVD Dave Inc Visa Direct CA	75.00
09/28/20	Zelle Transfer Conf# XXXXXXXXXX; JAMES NATHAN MADISON	60.00
09/28/20	Zelle Transfer Conf# XXXXXXXXXX; JAMES NATHAN MADISON	40.00
09/28/20	Zelle Transfer Conf# XXXXXXXXXX; JAMES NATHAN MADISON	15.00
09/29/20	Earnin-Activeh 09/29 #000899968 PMNT RCVD Earnin-Activehour Visa Direct CA	80.00
10/01/20	Zelle Transfer Conf# XXXXXXXXXX; JAMES NATHAN MADISON	300.00
10/02/20	DAVID CHIAPIN LI DES:PAYROLL ID:01820000-0339-0 INDN:CARLA APARICIO CO ID:1462800242 PPD	1,749.86
10/02/20	Earnin-Activeh 10/02 #000661865 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/02/20	Branch Messeng 10/02 #000855253 PMNT RCVD Branch Messenger Visa Direct MN	70.01
10/02/20	Branch Messeng 10/02 #000557512 PMNT RCVD Branch Messenger Visa Direct MN	0.01
10/05/20	CASH CENTRAL DES:ePay ID:TRK-1691244 INDN:CARLA APARICIO CO ID:1208808681 PPD	255.00
10/05/20	Possible Finan 10/04 #000026736 PMNT RCVD Possible Finance Dallas TX	250.00
10/05/20	Dave Inc 10/03 #000836472 PMNT RCVD Dave Inc Visa Direct CA	75.00
10/05/20	Albert Instant 10/03 #000782542 PMNT RCVD Albert Instant Visa Direct CA	75.00
10/05/20	KLOVER APP BOO 10/04 #000370418 PMNT RCVD KLOVER APP BOOST Visa Direct IL	75.00
10/05/20	MoneyLion, Inc 10/03 #000668925 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/05/20	MoneyLion, Inc 10/03 #000669593 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/05/20	MoneyLion, Inc 10/03 #000669113 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/05/20	MoneyLion, Inc 10/03 #000669421 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/05/20	INSTACASH PAYMEN DES:MONEYLION ID:IC21505a80489f4 INDN:aparicio carla CO ID:8800010865 PPD	50.00
10/05/20	VOLA DES:VOLA Carla Aparicio ID: IBX524409 CO ID:XXXXXXXXX CIE	30.00

continued on the next page

Your investments deserve more than an algorithm

Get the convenience of a professionally managed portfolio and the option to work with an advisor — at a low cost.

Learn more at [MerrillEdge.com/Invest](https://www.merrilledge.com/invest).



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

SSM-07-20-0035.B | 3138693

Deposits and other additions - continued

Date	Description	Amount
10/05/20	FloatMe 10/03 #000998017 PMNT RCVD FloatMe Visa Direct TX	20.00
10/05/20	Zelle Transfer Conf# XXXXXXXXX; JAMES NATHAN MADISON	20.00
10/05/20	Zelle Transfer Conf# XXXXXXXXX; JAMES NATHAN MADISON	20.00
10/13/20	Zelle Transfer Conf# XXXXXXXXX; JAMES NATHAN MADISON	50.00
10/13/20	Zelle Transfer Conf# XXXXXXXXX; JAMES NATHAN MADISON	40.00
10/15/20	CHECKCARD 1014 AFTERPAY 855-2896014 DE 7490641028810490068	32.61
10/15/20	CHECKCARD 1014 AFTERPAY 855-2896014 DE 7490641028810490065	32.60
10/16/20	PURCHASE REFUND 1014 AFTERPAY 855-289-6014 CA 74492150289637345866499	32.61
10/19/20	DAVID CHIAPIN LI DES:PAYROLL ID:01820000-0339-0 INDN:CARLA APARICIO CO ID:1462800242 PPD	1,717.97
10/19/20	MoneyLion, Inc 10/18 #000514119 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/19/20	MoneyLion, Inc 10/18 #000513931 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/19/20	MoneyLion, Inc 10/18 #000540257 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/19/20	MoneyLion, Inc 10/18 #000540429 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/20/20	CASH CENTRAL DES:ePay ID:TRK-1718874 INDN:CARLA APARICIO CO ID:1208808681 PPD	255.00
10/22/20	MoneyLion, Inc 10/22 #000532363 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/22/20	MoneyLion, Inc 10/22 #000532519 PMNT RCVD MoneyLion, Inc. New York NY	25.00
10/22/20	Dave Inc 10/23 #000932816 PMNT RCVD Dave Inc Visa Direct CA	25.00
Total deposits and other additions		\$6,100.67

Withdrawals and other subtractions

Date	Description	Amount
09/28/20	CHECKCARD 0925 STARBUCKS 800-782-7282 800-782-7282 WA 24692160269100204090889	-15.00
09/28/20	CHECKCARD 0925 AFTERPAY 855-2896014 DE 24906410269103470167846 RECURRING	-49.97
09/28/20	CHECKCARD 0927 STARBUCKS 800-782-7282 800-782-7282 WA 24692160271100601227577	-10.00
09/28/20	BKOFAMERICA ATM 09/26 #000006133 WITHDRWL EAST SAN JOSE SAN JOSE CA	-60.00
09/28/20	7-ELEVEN 09/26 #000447505 MOBILE PURCHASE 7-ELEVEN SAN JOSE CA	-14.35
09/28/20	SALINAS F SALI 09/27 #000358818 PURCHASE SALINAS F SALINAS SALINAS CA	-66.53
09/28/20	CHECKCARD 0927 Aramark Monterey CC 877-6153296 CA 24755420272122724312111	-31.94
09/28/20	BKOFAMERICA ATM 09/28 #000007374 WITHDRWL STORY & KING SAN JOSE CA	-80.00
09/28/20	VENMO DES:PAYMENT ID:4499387086 INDN:CARLA APARICIO CO ID:3264681992 WEB	-35.00
09/28/20	VENMO DES:PAYMENT ID:4493861150 INDN:CARLA APARICIO CO ID:3264681992 WEB	-10.00
09/29/20	CHECKCARD 0928 JACK IN THE BOX 3422 SALINAS CA 24692160272100406717268	-8.82
09/29/20	CHECKCARD 0928 AFTERPAY 855-2896014 DE 24906410272103665445861 RECURRING	-32.60

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
09/30/20	CHECKCARD 0929 STARBUCKS 800-782-7282 WA 24692160273100934050595	-10.00
09/30/20	Zelle Transfer Conf# 54ea16d5c; Babe	-2.00
09/30/20	POSSIBLE FINANCE DES:PAYMENT ID:de33539f517f41a INDN:Carla Aparicio CO ID:1823273909 WEB	-66.19
10/01/20	CHECKCARD 0930 Amazon Prime*MK8DQ93J1 Amzn.com/billWA 24692160275100085396647 RECURRING	-14.16
10/01/20	CHECKCARD 1001 KLOVER APP BOO Chicago CA	-85.49
10/02/20	CHECKCARD 1001 STARBUCKS 800-782-7282 WA 24692160275100337533591	-10.00
10/02/20	CHECKCARD 1002 Dave Inc Los Angeles CA	-83.74
10/02/20	CHECKCARD 1003 Dave Inc Los Angeles CA	-1.00
10/02/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Carla Aparicio CO ID:7842124784 WEB	-86.00
10/05/20	CHECKCARD 1002 VERIZONWRLSS*RTCCR VW 800-922-0204 FL 24692160276100092251305 RECURRING	-50.62
10/05/20	CHECKCARD 1001 JACK IN THE BOX #0458 SAN JOSE CA 24692160276100323997213	-15.69
10/05/20	CHECKCARD 1002 INSTACASH REPAYMENT 8887046970 NY 24253620277000000601273	-274.95
10/05/20	CHECKCARD 1002 BAY SUSHI SUNNYVALE CA 24551930278030055919453	-24.08
10/05/20	Zelle Transfer Conf# 02a37fcba; Babe	-20.00
10/05/20	Zelle Transfer Conf# a357d112f; Babe	-20.00
10/05/20	CHECKCARD 1003 UBER TRIP HELP.UBER.COMCA 24492150277743979460598	-19.03
10/05/20	ZANOTTO S 1356 10/03 #000039999 PURCHASE ZANOTTO S 1356 S SUNNYVALE CA	-10.18
10/05/20	CHECKCARD 1004 BESTBUYPHONEPL00026104 MINNEAPOLIS MN 24399000278295905074985 RECURRING	-3.99
10/05/20	Zelle Transfer Conf# 52558f0fa; Luz	-35.00
10/05/20	SMART AND FINA 10/04 #000211188 MOBILE PURCHASE SMART AND FINAL SALINAS CA	-27.20
10/05/20	CHECKCARD 1004 Aramark Monterey CC 877-6153296 CA 24755420279122794589245	-38.94
10/05/20	7-ELEVEN 10/05 #000624540 PURCHASE 7-ELEVEN CUPERTINO CA	-11.64
10/05/20	harvestofharmony DES:harvestofh ID:ST-B9N5T5B4B8T9 INDN:HARVEST OF HARMONY COM CO ID:1800948598 CCD	-30.25
10/06/20	CHECKCARD 1004 TAQUERIA EL CHAVINDA SALINAS CA 24013210279027010226204	-19.67
10/06/20	CHECKCARD 1005 FLOATME 956-4510365 TX 24253620280000000229153	-24.00
10/06/20	CHECKCARD 1005 AFTERPAY 855-2896014 DE 24906410279104247380744 RECURRING	-49.97
10/06/20	CHECKCARD 1006 VOLA 929-295-6847 NY 24492150280745130883589	-5.50
10/06/20	Zelle Transfer Conf# ece1c7f96; Luz	-20.00
10/06/20	THE UPS STORE 10/06 #000205641 PURCHASE THE UPS STORE #36 SAN JOSE CA	-15.00

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
10/06/20	SAFEWAY #1476 10/06 #000045612 PURCHASE SAFEWAY #1476 SAN JOSE CA	-75.99
10/06/20	Zelle Transfer Conf# d55543461; Babe	-20.00
10/06/20	PL*ZellAssociate DES:WEB PMTS ID:KBFS82 INDN:Carla Aparicio CO ID:9000317953 WEB	-1,900.00
10/07/20	CHECKCARD 1006 FASTER VIOLATION CENT 415-486-8655 CA 24431060280075024499333	-6.00
10/07/20	PURCHASE 1006 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/07/20	CHECKCARD 1006 PANDA EXPRESS #1855 SAN JOSE CA 24431060281838009872850	-19.67
10/08/20	CHECKCARD 1007 STARBUCKS 800-782-7282 800-782-7282 WA 24692160281100575938082	-25.00
10/08/20	CHECKCARD 1007 UBER TRIP HELP.UBER.COMCA 24492150281715246287222	-18.88
10/08/20	CHECKCARD 1007 INMATE PAYMENT 866-2041603 TX 24906410281104400096422	-36.05
10/08/20	ROSS STORES #1 10/08 #000028119 PURCHASE ROSS STORES #1733 CUPERTINO CA	-25.28
10/09/20	PURCHASE 1008 Netflix.com netflix.com CA	-15.99
10/09/20	CHECKCARD 1008 PREMIER Bankcard 605-3573440 SD 24760620282180000276406	-50.00
10/13/20	CHECKCARD 1009 STARBUCKS 800-782-7282 800-782-7282 WA 24692160283100975455552	-10.00
10/13/20	CHECKCARD 1010 UBER EATS HELP.UBER.COMCA 24492150284719408731016	-50.25
10/13/20	CHECKCARD 1010 POPEYES 12925 SAN JOSE CA 24231680285091000201546	-9.89
10/13/20	Speedy #94 DES:PAYMENT ID:38348344 INDN:APARICIO, CARLA CO ID:9001956671 PPD	-300.00
10/16/20	Brigit.com DES:PROTECTION ID:29D8FEF6BEF04F1 INDN:Carla Aparicio CO ID:1823136030 PPD	-50.00
10/19/20	CHECKCARD 1017 KLOVER APP BOO Chicago CA	-86.99
10/19/20	CHECKCARD 1017 Dave Inc Los Angeles CA	-83.74
10/19/20	CHECKCARD 1017 MONEYLION INSTACASH 888-659-8244 NY 24493980292026966773029	-271.96
10/19/20	PURCHASE 1018 COMCAST CALIFORNIA 800-266-2278 CA	-140.00
10/19/20	CHECKCARD 1017 ALBERT INSTANT 844-8919309 CA 2425362029200000016804	-79.99
10/19/20	CHECKCARD 1017 BRANCH MESSENGER INC 866-5472413 MN 24253620292000000145876	-77.00
10/19/20	CHECKCARD 1017 AMZN DIGITAL*2T6PO9E81 888-802-3080 WA 24431060291083753641239	-7.99
10/19/20	CHECKCARD 1017 AFTERPAY 855-289-6014 CA 24492150291637601123719 RECURRING	-57.20
10/19/20	CHECKCARD 1017 PANDA GARDEN CHINESE RE SALINAS CA 24755420292132924072643	-50.90
10/19/20	BKOFAMERICA ATM 10/17 #00007442 WITHDRWL NORTH SALINAS SALINAS CA	-100.00
10/19/20	CHECKCARD 1018 CHEVRON 0205402 SALINAS CA 24692160292100636676629	-35.00
10/19/20	0381 FOREVER 2 10/18 #000568231 PURCHASE 0381 FOREVER 21 GILROY CA	-62.58
10/19/20	CHECKCARD 1018 AFTERPAY 855-289-6014 CA 24492150292637680133737 RECURRING	-32.50
10/19/20	CHECKCARD 1018 Aramark Monterey CC 877-6153296 CA 24755420293122934486783	-57.94
10/19/20	CHECKCARD 1018 Aramark Monterey CC 877-6153296 CA 24755420293122934486858	-57.94
10/19/20	Zelle Transfer Conf# 7d0e33c67; Luz	-16.00
10/19/20	VENMO DES:PAYMENT ID:4614830233 INDN:CARLA APARICIO CO ID:3264681992 WEB	-24.00

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
10/20/20	CHECKCARD 1018 ACME CARWASH - N MAIN SALINAS CA 24269790293500564258090	-17.99
10/20/20	CHECKCARD 1018 THE BOILING CRAB SAN JOSE CA 24055220293722888340828	-49.63
10/20/20	CHECKCARD 1019 CASH CENTRA 614-7985900 OH 24253620294000000000731	-299.98
10/20/20	CHECKCARD 1019 AVWSLaundry -MAYFAIR CO San Jose CA 24760620294470000972591	-21.00
10/20/20	Credit One Bank DES:Payment ID:46611692 INDN:CARLA APARICIO CO ID:WEB000004 WEB	-125.00
10/20/20	PGANDE DES:WEB ONLINE ID:66071564101720 INDN:CARLA J APARICIO CO ID:5940742640 WEB	-50.06
10/21/20	CHECKCARD 1020 AFTERPAY 855-289-6014 CA 24492150294637806818623 RECURRING	-67.31
10/21/20	PURCHASE 1020 UBER TRIP HELP.UBER.COMCA	-18.87
10/21/20	PURCHASE 1020 UBER TRIP 8005928996 CA	-4.20
10/22/20	CHECKCARD 1021 AMZN DIGITAL*2T5031XKO 888-802-3080 WA 24431060295083333375452	-8.99
10/22/20	CHECKCARD 1021 AMZN DIGITAL*2TOAW7811 888-802-3080 WA 24431060295083756942036	-4.99
10/22/20	BKOFAMERICA ATM 10/22 #000003622 WITHDRWL EAST SAN JOSE SAN JOSE CA	-100.00
10/22/20	Truebill DES:Truebill P ID:ST-V404V0F2H1T1 INDN:TRUEBILL INC CO ID:1800948598 CCD	-3.00
10/23/20	PURCHASE 1022 STARBUCKS 800-782-7282 800-782-7282 WA	-15.00
10/26/20	PURCHASE 1023 YELP-GRUBHUBPOKIBOWL 8002561020 NY	-19.39
10/26/20	CHECKCARD 1023 URBANMOVIECHANNEL HTTPSUMC.TV MD 24492150297637131883414 RECURRING	-4.99
Total withdrawals and other subtractions		-\$6,154.62

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	\$140.00	\$490.00
Total NSF: Returned Item fees	\$0.00	\$245.00

We refunded to you a total of \$245.00 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
09/30/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-30	-35.00
10/13/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-13	-35.00
10/16/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-16	-35.00
10/26/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-26	-35.00

Total service fees **-\$140.00**

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