




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](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

DAVID NOWICK  
418 8TH AVE APT 3  
SAN FRANCISCO, CA 94118-3077

 Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

## Your combined statement

for September 08, 2020 to September 15, 2020

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	3251 4639 7640	\$1,408.14	Page 3
Bank of America Advantage Savings	3251 4639 7666	\$20.00	Page 5
<b>Total balance</b>		<b>\$1,428.14</b>	

## Let's rally to make a difference.

Support your team and a great cause with player-inspired shirts.  
Find your team's shirt at [bankofamerica.com/rally](http://bankofamerica.com/rally).

30 players. 30 designs. 1 great cause.

Purchases must be made no later than November 30, 2020,  
subject to terms and conditions, at [bankofamerica.com/rally](http://bankofamerica.com/rally).



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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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## Your Adv Plus Banking

DAVID NOWICK

### Account summary

Beginning balance on September 8, 2020	\$0.00
Deposits and other additions	2,800.01
Withdrawals and other subtractions	-1,391.87
Checks	-0.00
Service fees	-0.00
<b>Ending balance on September 15, 2020</b>	<b>\$1,408.14</b>

### Deposits and other additions

Date	Description	Amount
09/08/20	Counter Credit	100.00
09/09/20	GUSTO PPD DES:EBV 520455 ID:6semjoru018 INDN:David Nowick CO ID:2453942850	0.01
09/15/20	GUSTO PPD DES:PAY 556016 ID:6semjosd30I INDN:David Nowick CO ID:9138864001	2,700.00
<b>Total deposits and other additions</b>		<b>\$2,800.01</b>

## 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](https://bankofamerica.com/AdvisoryPanel) to learn more and join.

## Withdrawals and other subtractions

Date	Description	Amount
09/08/20	Online Banking transfer to SAV 7666 Confirmation# 1560716688	-20.00
09/14/20	CHASE CREDIT CRD DES:EPAY ID:4878293994 INDN:DAVID NOWICK CO ID:5760039224 WEB	-40.00
09/14/20	CAPITAL ONE DES:MOBILE PMT ID:025639800115512 INDN:NOWICKDAVID CO ID:9279744980 WEB	-30.00
09/15/20	LIBERTYX -4 09/15 #000319167 PURCHASE LIBERTYX -416 SAN FRANCISCO CA	-500.00
09/15/20	LIBERTYX -4 09/15 #000784865 PURCHASE LIBERTYX -416 SAN FRANCISCO CA	-550.00
09/15/20	DISCOVER DES:E-PAYMENT ID:8692 INDN:NOWICK DAVID CO ID:3510020270 WEB	-200.00
09/15/20	CAPITAL ONE DES:CRCARDPMT ID:3AR3WZ3COMCS7YF INDN:DAVID NOWICK CO ID:9541719018 WEB	-26.00
09/15/20	VENMO DES:PAYMENT ID:4439332942 INDN:DAVID NOWICK CO ID:3264681992 WEB	-25.87
<b>Total withdrawals and other subtractions</b>		<b>-\$1,391.87</b>

## Your Bank of America Advantage Savings

DAVID NOWICK

### Account summary

Beginning balance on September 8, 2020	\$0.00
Deposits and other additions	20.00
Withdrawals and other subtractions	-0.00
Service fees	-0.00
<b>Ending balance on September 15, 2020</b>	<b>\$20.00</b>

### Deposits and other additions

Date	Description	Amount
09/08/20	Online Banking transfer from CHK 7640 Confirmation# 1560716688	20.00
<b>Total deposits and other additions</b>		<b>\$20.00</b>

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## Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Our Deposit Agreement and Disclosures were updated to include recordkeeping requirements for Federal Deposit Insurance Corporation (FDIC) insurance coverage. These requirements apply to deposit accounts opened on behalf of beneficial owners (for example, as a trustee).

For more details, please review the “Special Provisions for Pass-Through Accounts” section of our Deposit Agreement at [bankofamerica.com/depositagreement](https://bankofamerica.com/depositagreement).

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### **Beginning on November 7, 2020, we are making changes to the way overdraft works on savings accounts.**

The overdraft setting on your savings account will be permanently set to decline a transaction, or return it unpaid, when we determine there is not enough money in your account or your linked Overdraft Protection account to cover it. This setting is called Decline All. We are making this change to all personal savings accounts to help you grow your savings balance. In addition, we will no longer charge Overdraft Item or NSF: Returned Item fees on personal savings accounts.

To make sure you understand how Decline All will work on your savings account – here are some other details:

- Third parties may charge you fees for any declined or returned transactions.
- Even in the Decline All setting, your account balance may still become negative.
- For more information, please see our Deposit Agreement and Disclosures and our Personal Schedule of Fees or visit us at [bankofamerica.com/feesataglance](https://bankofamerica.com/feesataglance).

### **We are here to help**

We are always here to answer any questions you may have and talk about your savings goals. Feel free to schedule an appointment with us at [bankofamerica.com/appointments](https://bankofamerica.com/appointments).

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