



P.O. Box 15284  
Wilmington, DE 19850

JAMES SIMMONS JR  
1053 STONEBRYN DR  
HARBOR CITY, CA 90710-1539

**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

## Your Adv Plus Banking

for September 19, 2020 to October 20, 2020

**JAMES SIMMONS JR**

Account number: 3251 0955 7566

### Account summary

Beginning balance on September 19, 2020	\$174.01
Deposits and other additions	5,087.22
Withdrawals and other subtractions	-5,124.27
Checks	-0.00
Service fees	-3.61
<b>Ending balance on October 20, 2020</b>	<b>\$133.35</b>

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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.

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## Deposits and other additions

Date	Description	Amount
09/21/20	BKOFAMERICA ATM 09/20 #000002265 DEPOSIT GARDENA MAIN GARDENA CA	240.00
09/21/20	Dave Inc 09/19 #000488225 PMNT RCVD Dave Inc Visa Direct CA	75.00
09/24/20	Instacash Fund 09/24 #000650868 PMNT RCVD Instacash Funds New York NY	50.00
09/28/20	MONEYTREE #0592 DES:MONEYTREE ID:616160124899337 INDN:SIMMONS, JAMES C CO ID:1911218621 PPD	120.00
09/28/20	Instacash Fund 09/27 #000974770 PMNT RCVD Instacash Funds New York NY	45.00
09/28/20	Cash App*Cash 09/28 #000877147 PMNT RCVD Cash App*Cash Out Visa Direct CA	19.70
09/30/20	CLOSING TECHNOLO DES:DIRECT DEP ID:940314739692590 INDN:SIMMONS,JAMES CO ID:9111111101 PPD	1,749.53
10/02/20	Dollar Financial DES:EDI PYMNTS ID:VU00002762256 INDN:JAMES SIMMONS CO ID:3521958876 PPD	255.00
10/02/20	Dave Inc 10/03 #000776558 PMNT RCVD Dave Inc Visa Direct CA	75.00
10/02/20	Cash App*Cash 10/03 #000186141 PMNT RCVD Cash App*Cash Out Visa Direct CA	73.88
10/05/20	Instacash Fund 10/04 #000595615 PMNT RCVD Instacash Funds New York NY	50.00
10/05/20	Instacash Fund 10/04 #000596041 PMNT RCVD Instacash Funds New York NY	50.00
10/05/20	Instacash Fund 10/05 #000298881 PMNT RCVD Instacash Funds New York NY	50.00
10/06/20	Curo Financial 10/06 #000592575 PMNT RCVD Curo Financial Visa Direct KS	255.00
10/08/20	BKOFAMERICA ATM 10/07 #000008328 DEPOSIT GARDENA MAIN GARDENA CA	80.00
10/08/20	MoneyLion, Inc 10/07 #000234027 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/09/20	MoneyLion, Inc 10/08 #000699529 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/09/20	MoneyLion, Inc 10/08 #000699735 PMNT RCVD MoneyLion, Inc. New York NY	35.00
10/13/20	CHECK CITY DES:CHECK CITY ID:TXO-1949675 INDN:SIMMONS, JAMES CO ID:1870524498 PPD	255.00

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## Deposits and other additions - continued

Date	Description	Amount
10/15/20	CLOSING TECHNOLO DES:DIRECT DEP ID:734053282953S90 INDN:SIMMONS,JAMES CO ID:9111111101 PPD	1,254.11
10/15/20	Dollar Financial DES:EDI PYMNTS ID:VU00002778702 INDN:JAMES SIMMONS CO ID:3521958876 PPD	255.00

**Total deposits and other additions**

**\$5,087.22**

## Withdrawals and other subtractions

Date	Description	Amount
09/21/20	CHECKCARD 0917 PROBILLER.COM 8552329555 24021210262019784157920	-1.00
09/21/20	CHECKCARD 0917 PROBILLER.COM 8552329555 24021210262019784159017	-1.00
09/21/20	CHECKCARD 0918 DOORDASH*JACK IN THE B WWW.DOORDASH.CA 24492150263637062886568	-20.00
09/21/20	PMNT SENT 0918 CASH APP*DEJARO MIL 8774174551 CA 24492150262741364782938	-86.00
09/21/20	PMNT SENT 0918 CASH APP*DEJARO MIL 8774174551 CA 24492150262741376832846	-46.00
09/21/20	CHECKCARD 0919 DOORDASH*FISHBONE SEAF WWW.DOORDASH.CA 24492150263637071421233	-20.40
09/21/20	CHECKCARD 0920 DOORDASH*7-ELEVEN WWW.DOORDASH.CA 24492150264637156709543	-26.44
09/21/20	CHECKCARD 0920 DOORDASH*FISHBONE SEAF WWW.DOORDASH.CA 24492150264637153511157	-48.28
09/21/20	BURLINGTON STO 09/20 #000013252 PURCHASE BURLINGTON STORES TORRANCE CA	-49.23
09/22/20	CHECKCARD 0920 PROBILLER.COM 8552329555 24021210265019928331982 RECURRING	-34.97
09/23/20	CHECKCARD 0922 BJS RESTAURANTS 493 CULVER CITY CA 24692160267100612315953	-25.23
09/23/20	CHECKCARD 0922 DOORDASH*CHICK-FIL-A WWW.DOORDASH.CA 24492150266637359014285	-20.09
09/23/20	PMNT SENT 0922 CASH APP*DEJARO MIL 8774174551 CA 24492150266741434343204	-25.00
09/24/20	CHECKCARD 0923 DOORDASH*TAMS BURGERS WWW.DOORDASH.CA 24492150267637407137418	-23.17
09/24/20	CHECKCARD 0923 DOORDASH*RALLY'S WWW.DOORDASH.CA 24492150268637476805969	-21.62
09/25/20	CHECKCARD 0924 DOORDASH*YOSHINOYA WWW.DOORDASH.CA 24492150268637503445920	-20.00
09/25/20	PMNT SENT 0924 CASH APP*JACK 8774174551 CA 24492150268741419698463	-20.00
09/28/20	PMNT SENT 0925 CASH APP*QUANFRMDAR 8774174551 CA 24492150269855495680994	-20.00
09/28/20	PMNT SENT 0925 CASH APP*QUANFRMDAR 8774174551 CA 24492150269855499042332	-6.00
09/28/20	CHECKCARD 0926 DOORDASH*THE BUFFALO S WWW.DOORDASH.CA 24492150270637674732193	-22.55
09/28/20	CHECKCARD 0926 DOORDASH*WENDYS WWW.DOORDASH.CA 24492150271637750118803	-23.20
09/28/20	PMNT SENT 0926 CASH APP*JACK 8774174551 CA 24492150271855414709953	-20.00
09/28/20	PMNT SENT 0926 CASH APP*QUANFRMDAR 8774174551 CA 24492150271855417460521	-5.00
09/28/20	PMNT SENT 0926 CASH APP*QUANFRMDAR 8774174551 CA 24492150271741419457345	-3.00
09/28/20	CHECKCARD 0927 DOORDASH*LOUISIANA FRI WWW.DOORDASH.CA 2449215027163775871113	-25.00

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
09/28/20	PMNT SENT 0926 CASH APP*MOBSTA 8774174551 CA 24492150271741421647602	-20.00
09/28/20	PURCHASE 0927 NETFLIX.COM NETFLIX.COM CA	-8.99
09/28/20	PMNT SENT 0927 CASH APP*EBONI MOOR 8774174551 CA 24492150271741450210165	-25.00
09/28/20	PMNT SENT 0927 CASH APP*JACK 8774174551 CA 24492150271855467605249	-20.00
09/28/20	CHECKCARD 0928 FOOD4LESS 1153 LOS ANGELES CA	-10.00
09/29/20	CHECKCARD 0927 Fast 5 Torrance 11 TORRANCE CA 24512390272003712094516	-14.00
09/29/20	PMNT SENT 0928 CASH APP*JACK 8774174551 CA 24492150273741362219161	-10.00
09/30/20	CHECKCARD 0930 Dave Inc Los Angeles CA	-81.49
09/30/20	FIRESTONE14710 09/30 #000502888 PURCHASE FIRESTONE14710 18 GARDENA CA	-57.81
09/30/20	BKOFAMERICA ATM 09/30 #000001683 WITHDRWL GARDENA MAIN GARDENA CA	-100.00
09/30/20	ML PLUS LOAN DES:MONEYLION ID:DDXXXXXXXXX INDN:simmons james CO ID:8800009479 PPD	-42.07
09/30/20	ML PLUS MEMBRSHIP DES:MONEYLION ID:ML12863769 INDN:simmons james CO ID:8800007474 PPD	-9.99
10/01/20	PMNT SENT 0930 CASH APP*QUANFRMDAR 8774174551 CA 24492150274855423865256	-100.00
10/01/20	PMNT SENT 0930 CASH APP*DEJARO MIL 8774174551 CA 24492150274741423855242	-6.00
10/01/20	PMNT SENT 0930 CASH APP*CLIFFORD S 8774174551 CA 24492150274855423876352	-40.00
10/01/20	CHECKCARD 0930 MONEYLION INSTACASH 888-659-8244 NY 24493980275026938087780	-273.95
10/01/20	CHECKCARD 0930 METROPCS TEXT2PAY 888-863-8768 WA 24692160274100819367550	-57.40
10/01/20	PMNT SENT 0930 CASH APP*SAMIA HOWA 8774174551 CA 24492150274855461662482	-50.00
10/01/20	CHECKCARD 0930 HAWTHORNE AUTO SQUARE I HAWTHORNE CA 24493980275200843000143	-525.00
10/01/20	PMNT SENT 0930 CASH APP*EBONI MOOR 8774174551 CA 24492150275855482990523	-25.00
10/01/20	CHECKCARD 1001 ARCO #42061 LOS ANGELES CA	-36.65
10/01/20	Speedy #94 DES:PAYMENT ID:38247998 INDN:SIMMONS, JAMES CO ID:9001956671 PPD	-100.00
10/01/20	Dollar Financial DES:EDI PYMNTS ID:VU00002760604 INDN:JAMES SIMMONS CO ID:CXXXXXXXXX PPD PMT INFO:RMR*IV*VU00002760604\	-75.00
10/02/20	PMNT SENT 1001 CASH APP*JACK 8774174551 CA 24492150275741367571846	-20.00
10/02/20	P121687 10/01 #000437802 WITHDRWL LONG HORN CA-1216 LAS VEGAS NV	-43.50
10/02/20	DENNY'S #8563 10/02 #000616302 PURCHASE DENNY'S #8563 LAS VEGAS NV	-31.99
10/05/20	CHECKCARD 1001 CCBill.com *OnlyFans 888-5969279 CA 24063000278001841212381 RECURRING	-11.99
10/05/20	CHECKCARD 1002 DOORDASH*MCDONALDS WWW.DOORDASH.CA 24492150276637237075654	-10.37
10/05/20	PMNT SENT 1002 CASH APP*EBONI MOOR 8774174551 CA 24492150276741455683510	-90.00

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## Withdrawals and other subtractions - continued

Date	Description	Amount
10/05/20	PMNT SENT 1002 CASH APP*JACK 8774174551 CA 24492150276855460658885	-20.00
10/05/20	CHECKCARD 1002 CASH APP*TIMOTHY ZE 877-417-4551 CA 24492150276741461812095	-30.00
10/05/20	CHECKCARD 1002 CASH APP*TIMOTHY ZE 877-417-4551 CA 24492150276741462252432	-5.00
10/05/20	CHECKCARD 1002 CIRCLE K 03369 LAS VEGAS NV	-15.00
10/05/20	CHECKCARD 1002 SQ *1ST RESPONSE TOWING LAS VEGAS NV 24692160277100794296607	-268.95
10/05/20	BKOFAMERICA ATM 10/02 #000006121 WITHDRWL BOULDER HARMON LAS VEGAS NV	-20.00
10/05/20	PMNT SENT 1004 CASH APP*JACK 8774174551 CA 24492150278855411440126	-5.00
10/05/20	PMNT SENT 1004 CASH APP*JACK 8774174551 CA 24492150278741413461833	-50.00
10/05/20	PMNT SENT 1004 CASH APP*YOUNG 8774174551 CA 24492150278741422529307	-20.00
10/05/20	BIG LOTS STORE 10/05 #000334808 PURCHASE BIG LOTS STORES 9 TORRANCE CA	-29.57
10/06/20	CHECKCARD 1005 CHURCH'S CHICKEN #1073 GARDENA CA 24137460280001159121319	-24.05
10/07/20	PMNT SENT 1006 CASH APP*DEJARO MIL 8774174551 CA 24492150280741364878361	-20.00
10/07/20	PMNT SENT 1006 CASH APP*YOUNG 8774174551 CA 24492150280855372788196	-25.00
10/07/20	PMNT SENT 1006 CASH APP*YOUNG 8774174551 CA 24492150280855382251847	-40.00
10/08/20	CHECKCARD 1007 DOORDASH*TAMS BURGERS WWW.DOORDASH.CA 24492150281637675208109	-24.50
10/08/20	CHECKCARD 1007 GOOGLE *Miniclip g.co/helppay#CA 24692160281100512696439	-4.99
10/08/20	PMNT SENT 1006 CASH APP*JACK 8774174551 CA 24492150281741388843465	-50.00
10/08/20	PMNT SENT 1007 CASH APP*DEJARO MIL 8774174551 CA 24492150281855406708029	-30.00
10/08/20	CHECKCARD 1007 Amazon Prime*MK7UT7XO2 Amzn.com/billWA 24692160281100919471188 RECURRING	-14.22
10/09/20	CHECKCARD 1008 SPECTRUM 855-707-7328 CA 24692160282100319726339	-54.99
10/09/20	CHECKCARD 1008 DOORDASH*7-ELEVEN WWW.DOORDASH.CA 24492150282637759267830	-24.67
10/09/20	PMNT SENT 1008 CASH APP*DEJARO MIL 8774174551 CA 24492150282741455690921	-40.00
10/09/20	PMNT SENT 1008 CASH APP*DEJARO MIL 8774174551 CA 24492150282855482320300	-46.00
10/09/20	PMNT SENT 1008 CASH APP*JACK 8774174551 CA 24492150283855353177044	-25.00
10/13/20	CHECKCARD 1009 DOORDASH*SMART & FINAL WWW.DOORDASH.CA 24492150283637829106983	-24.98
10/13/20	PMNT SENT 1009 CASH APP*YOUNG 8774174551 CA 24492150283855353985032	-20.00
10/13/20	CHECKCARD 1009 DOORDASH*CHICK-FIL-A WWW.DOORDASH.CA 24492150283637888031346	-33.31
10/13/20	PMNT SENT 1010 CASH APP*JACK 8774174551 CA 24492150284855435717063	-18.00
10/13/20	Dollar Financial DES:EDI PYMNTS ID:VU00002773877 INDN:JAMES SIMMONS CO ID:4521958876 PPD PMT INFO:RMR*IV*VU00002773877\	-300.00
10/15/20	CHECKCARD 1015 Dave Inc Los Angeles CA	-81.49
10/15/20	POSSIBLE FINANCE DES:PAYMENT ID:88e871d5af7e485 INDN:James Simmons CO ID:1823273909 WEB	-58.82
10/15/20	POSSIBLE FINANCE DES:PAYMENT ID:80442a061f424cf INDN:James Simmons CO ID:1823273909 WEB	-58.82

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
10/15/20	ML PLUS LOAN DES:MONEYLION ID:DDXXXXXXXXX INDN:simmons james CO ID:8800009479 PPD	-42.07
10/15/20	ML PLUS MEMBRSH DES:MONEYLION ID:ML12958875 INDN:simmons james CO ID:8800007474 PPD	-9.99
10/16/20	CHECKCARD 1015 MONEYLION INSTACASH 888-659-8244 NY 24493980290026949017975	-318.94
10/16/20	PMNT SENT 1015 CASH APP*JACK 8774174551 CA 24492150289741433941779	-50.00
10/16/20	PMNT SENT 1015 CASH APP*QUANFRMDAR 8774174551 CA 24492150289741433924809	-30.00
10/16/20	PMNT SENT 1015 CASH APP*DEJARO MIL 8774174551 CA 24492150289741452896367	-30.00
10/16/20	BKOFAMERICA ATM 10/15 #000006286 WITHDRWL GARDENA MAIN GARDENA CA	-60.00
10/16/20	MONEYTREE #0592 DES:MONEYTREE ID:616160124899337 INDN:SIMMONS, JAMES C CO ID:1911218621 PPD	-141.18
10/16/20	Dave, Inc DES:DEBIT ID: INDN:James Simmons CO ID:1465396710 WEB PMT INFO:5f885190cb8571ab695aacb5/ f75c687dc36f80 a	-1.00
10/19/20	CHECKCARD 1015 CARLS JR 1100634 LAKEWOOD CA 24755420290172904947150	-19.12
10/19/20	CHECKCARD 1016 GOOGLE *Miniclip g.co/helppay#CA 24692160290100024566897	-1.99
10/19/20	PMNT SENT 1016 CASH APP*DEJARO MIL 8774174551 CA 24492150290855468828847	-3.00
10/19/20	CHECKCARD 1016 CITY OF LA DWP 800-432-5397 CA 24493980290026732447751	-85.20
10/19/20	CHECKCARD 1016 DOORDASH*CHICK-FIL-A WWW.DOORDASH.CA 24492150291637529389137	-30.29
10/19/20	CHECKCARD 1016 #19 LUCILLE'S - TORRANC TORRANCE CA 24801970292091976001934	-50.33
10/19/20	CHECKCARD 1017 Fast 5 Torrance 11 TORRANCE CA 24512390292004402397819	-14.00
10/19/20	CHECKCARD 1017 CHEDRONCARSON TRUCK STO GARDENA CA 24733090292258002748610	-38.03
10/19/20	CHECKCARD 1018 AMZN DIGITAL*2T9QT20Z1 888-802-3080 WA 24431060292083303367987	-9.99
10/19/20	PMNT SENT 1018 CASH APP*DEJARO MIL 8774174551 CA 24492150292855469727269	-66.00
10/19/20	PMNT SENT 1018 CASH APP*JACK 8774174551 CA 24492150292855470664717	-40.00
10/19/20	PMNT SENT 1018 CASH APP*QUANFRMDAR 8774174551 CA 24492150292855479394555	-25.00
10/19/20	PMNT SENT 1018 CASH APP*SHANNAL PA 8774174551 CA 24492150292855479535686	-40.00
10/19/20	PMNT SENT 1018 CASH APP*SHANNAL PA 8774174551 CA 24492150292855480251414	-5.00
10/20/20	CHECKCARD 1019 SP * MARATHON PAIN REL HTTPSMARATHONCA 24492150294637793503295	-21.40

**Total withdrawals and other subtractions** **-\$5,124.27**

## 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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$35.00

We refunded to you 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
09/21/20	CHECKCARD 0917 PROBILLER.COM 8552329555 24021210262019784157920 INTERNATIONAL TRANSACTION FEE	-0.03
09/21/20	CHECKCARD 0917 PROBILLER.COM 8552329555 24021210262019784159017 INTERNATIONAL TRANSACTION FEE	-0.03
09/22/20	CHECKCARD 0920 PROBILLER.COM 8552329555 24021210265019928331982 RECURRING INTERNATIONAL TRANSACTION FEE	-1.05
10/02/20	P121687 10/01 #000437802 WITHDRWL LONG HORN CA-1216 LAS VEGAS NV FEE	-2.50

### Total service fees

**-\$3.61**

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