







P.O. Box 15284  
Wilmington, DE 19850

JANETTE NALL  
JESSICA NALL  
3775 WOODCLIFF RD  
SHERMAN OAKS, CA 91403-5051

**Client service information**

-  1.800.MERRILL (1.800.637.7455)
- 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

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

## Your Bank of America banking statement summary

for August 19, 2020 to September 17, 2020

| Your deposit accounts                      | Account/plan number | Ending balance  | Details on |
|--|---------------------|-----------------|------------|
| Wealth Management Adv Relationship Banking | 3250 4359 2069      | \$107.64        | Page 3     |
| Wealth Management MMS Money Market Savings | 3250 6559 2966      | \$0.35          | Page 11    |
| <b>Total balance</b>                       |                     | <b>\$107.99</b> |            |

Important disclosure information listed on the "Important Information for Bank Deposit Accounts" page.

## 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 client) (20 business days if you are a new client, 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.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation.

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## Your Wealth Management Adv Relationship Banking

JANETTE NALL JESSICA NALL

### Account summary

|   |                 |
|---|-----------------|
| Beginning balance on August 19, 2020        | \$228.87        |
| Deposits and other additions                | 6,907.71        |
| ATM and debit card subtractions             | -1,417.87       |
| Other subtractions                          | -5,296.07       |
| Checks                                      | -0.00           |
| Service fees                                | -315.00         |
| <b>Ending balance on September 17, 2020</b> | <b>\$107.64</b> |

Interest Paid Year To Date: \$0.06.

Your account has overdraft protection provided by deposit account number 3250 6559 2966.

### Deposits and other additions

| Date     | Description   | Amount |
|----------|---|--------|
| 08/19/20 | Brigit 08/19 #000886201 PMNT RCVD Brigit Visa Direct NY                       | 110.00 |
| 08/20/20 | LENDUP DES:LendUpLoan ID:1796808917 INDN:Jessica L. Nall CO ID:1453936907 PPD | 255.00 |
| 08/20/20 | Truebill 08/20 #000965885 PMNT RCVD Truebill Visa Direct TN                   | 100.00 |
| 08/24/20 | Possible Finan 08/23 #000104222 PMNT RCVD Possible Finance Dallas TX          | 235.00 |
| 08/24/20 | Transfer VENMO  | 39.60  |
| 08/25/20 | Transfer VENMO  | 39.60  |

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## Deposits and other additions - continued

| Date     | Description   | Amount   |
|----------|---|----------|
| 08/26/20 | PAYPAL DES:TRANSFER ID:1010133077439 INDN:JESSICA NALL CO<br>ID:PAYPALSD11 PPD    | 9.18     |
| 08/26/20 | PAYPAL DES:TRANSFER ID:1010133065761 INDN:JESSICA NALL CO<br>ID:PAYPALSD11 PPD    | 7.68     |
| 08/28/20 | Warner Music-OSV DES:EDIPYMENTS ID:00TwU INDN:Jessica Nall CO ID:3263101267 PPD   | 1,535.76 |
| 08/28/20 | Earnin-Activeh 08/28 #000665354 PMNT RCVD Earnin-Activehour Visa Direct CA        | 100.00   |
| 08/28/20 | Instacash Fund 08/28 #000597354 PMNT RCVD Instacash Funds New York NY             | 50.00    |
| 08/28/20 | Instacash Fund 08/28 #000596930 PMNT RCVD Instacash Funds New York NY             | 50.00    |
| 08/28/20 | Instacash Fund 08/28 #000596482 PMNT RCVD Instacash Funds New York NY             | 50.00    |
| 08/28/20 | Instacash Fund 08/28 #000595906 PMNT RCVD Instacash Funds New York NY             | 50.00    |
| 08/28/20 | Instacash Fund 08/28 #000595288 PMNT RCVD Instacash Funds New York NY             | 50.00    |
| 08/28/20 | Instacash Fund 08/28 #000597856 PMNT RCVD Instacash Funds New York NY             | 10.00    |
| 08/31/20 | Brigit 08/29 #000742176 PMNT RCVD Brigit Visa Direct NY                           | 110.00   |
| 08/31/20 | Earnin-Activeh 08/29 #000741978 PMNT RCVD Earnin-Activehour Visa Direct CA        | 100.00   |
| 08/31/20 | Earnin-Activeh 08/30 #000353384 PMNT RCVD Earnin-Activehour Visa Direct CA        | 100.00   |
| 08/31/20 | Cleo 08/29 #000592553 PMNT RCVD Cleo Visa Direct TN                               | 80.00    |
| 08/31/20 | Dave Inc 08/31 #000190522 PMNT RCVD Dave Inc Visa Direct CA                       | 75.00    |
| 09/01/20 | Truebill Savings DES:Deposit ID:2755584290 INDN:Jessica Nall CO ID:2810705220 WEB | 15.00    |
| 09/03/20 | LENDUP DES:LendUpLoan ID:1802735825 INDN:Jessica L. Nall CO ID:1453936907 PPD     | 400.00   |
| 09/03/20 | PAYPAL DES:TRANSFER ID:1010227708854 INDN:JESSICA NALL CO<br>ID:PAYPALSD11 PPD    | 24.98    |
| 09/09/20 | Fee Refund  | 280.00   |
| 09/10/20 | Online scheduled transfer from CHK 1987 Confirmation# 1479072100                  | 275.00   |
| 09/10/20 | LENDUP DES:LendUpLoan ID:1806697759 INDN:Jessica L. Nall CO ID:1453936907 PPD     | 255.00   |
| 09/11/20 | Warner Music-OSV DES:EDIPYMENTS ID:00Uuq INDN:Jessica Nall CO ID:3263101267 PPD   | 1,535.78 |
| 09/11/20 | Earnin-Activeh 09/11 #000299594 PMNT RCVD Earnin-Activehour Visa Direct CA        | 50.00    |
| 09/11/20 | Instacash Fund 09/11 #000838343 PMNT RCVD Instacash Funds New York NY             | 50.00    |
| 09/11/20 | Instacash Fund 09/11 #000838151 PMNT RCVD Instacash Funds New York NY             | 50.00    |
| 09/11/20 | Instacash Fund 09/11 #000837295 PMNT RCVD Instacash Funds New York NY             | 50.00    |
| 09/11/20 | Instacash Fund 09/11 #000837935 PMNT RCVD Instacash Funds New York NY             | 50.00    |
| 09/11/20 | Cleo 09/11 #000987456 PMNT RCVD Cleo Visa Direct TN                               | 50.00    |
| 09/11/20 | Instacash Fund 09/11 #000837575 PMNT RCVD Instacash Funds New York NY             | 50.00    |
| 09/14/20 | Earnin-Activeh 09/12 #000736854 PMNT RCVD Earnin-Activehour Visa Direct CA        | 100.00   |
| 09/14/20 | Earnin-Activeh 09/13 #000111332 PMNT RCVD Earnin-Activehour Visa Direct CA        | 100.00   |
| 09/14/20 | LS Financing I 09/15 #000702031 PMNT RCVD LS Financing Inc Sherman Oaks CA        | 100.00   |
| 09/14/20 | Dave Inc 09/14 #000658895 PMNT RCVD Dave Inc Visa Direct CA                       | 75.00    |
| 09/14/20 | Transfer VENMO  | 41.58    |

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## Deposits and other additions - continued

| Date                                      | Description   | Amount            |
|---|---|-------------------|
| 09/14/20                                  | KLOVER APP BOO 09/15 #000364264 PMNT RCVD KLOVER APP BOOST Visa Direct IL | 40.00             |
| 09/14/20                                  | Transfer VENMO  | 39.60             |
| 09/14/20                                  | Transfer VENMO  | 30.20             |
| 09/14/20                                  | Transfer VENMO  | 13.75             |
| 09/15/20                                  | Online Banking transfer from SAV 2966 Confirmation# 7319245637            | 25.00             |
| 09/16/20                                  | Albert Instant 09/16 #000288578 PMNT RCVD Albert Instant Visa Direct CA   | 50.00             |
| <b>Total deposits and other additions</b> |   | <b>\$6,907.71</b> |

## Withdrawals and other subtractions

### ATM and debit card subtractions

| Date   | Description   | Amount             |
|--|---|--------------------|
| 08/28/20                                     | CHECKCARD 0828 Dave Inc Los Angeles CA  | -79.99             |
| 08/31/20                                     | CHECKCARD 0828 IDENTITY PROTECTION SOL 888-9127028 UT 24221080241900013120444 | -1.00              |
| 08/31/20                                     | CHECKCARD 0828 MONEYLION INSTACASH 888-659-8244 NY 24493980242026990411571    | -274.95            |
| 08/31/20                                     | CHECKCARD 0828 TRUEBILL* PAY ADVANCE HTTPSWWW.TRUEMD 24492150241637222365310  | -50.00             |
| 08/31/20                                     | CHECKCARD 0829 CLEO 833-3133171 AR 24253620243000000147633                    | -3.99              |
| 08/31/20                                     | CHECKCARD 0829 CLEO 833-3133171 AR 24253620243000000147641                    | -70.00             |
| 08/31/20                                     | CHECKCARD 0829 TRUEBILL* PAY ADVANCE HTTPSWWW.TRUEMD 24492150242637310576942  | -50.00             |
| 09/08/20                                     | CHECKCARD 0904 CLEO AI HTTPSWWW.MEETDE 24011340248000001779585 RECURRING      | -5.99              |
| 09/11/20                                     | CHECKCARD 0911 Dave Inc Los Angeles CA  | -79.99             |
| 09/14/20                                     | CHECKCARD 0911 MONEYLION INSTACASH 888-659-8244 NY 24493980256026990970454    | -289.94            |
| 09/14/20                                     | CHECKCARD 0911 CLEO 833-3133171 AR 24253620256000000420935                    | -80.00             |
| 09/14/20                                     | CHECKCARD 0911 CLEO 833-3133171 AR 24253620256000000450346                    | -3.99              |
| 09/14/20                                     | CHECKCARD 0911 AFTERPAY 855-2896014 DE 24906410255102434920940 RECURRING      | -13.00             |
| 09/14/20                                     | CHECKCARD 0912 SQ *KAHUNA TIKI NORTH H N HOLLYWOOD CA 24692160257100011594762 | -214.19            |
| 09/15/20                                     | CHECKCARD 0914 TRUEACCORD 866-6112731 CA 24056790258900017980102              | -188.85            |
| 09/17/20                                     | CHECKCARD 0917 VOLA 929-295-6847 NY 24492150261717906113221                   | -11.99             |
| <b>Total ATM and debit card subtractions</b> |   | <b>-\$1,417.87</b> |

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## Withdrawals and other subtractions - continued

### Other subtractions

| Date     | Description  | Amount    |
|----------|--|-----------|
| 08/19/20 | POSSIBLE FINANCE DES:PAYMENT ID:684e8671f6fa4a5 INDN:Jessica Nall CO<br>ID:1823273909 WEB  | -54.41    |
| 08/21/20 | ONEMAIN DES:LOAN PYMNT ID:328948876545 INDN:NALL,,JESSICA, 8200 CO<br>ID:9300365400 PPD    | -192.32   |
| 08/21/20 | CITI CARD ONLINE DES:PAYMENT ID:420200462578207 INDN:JESSICA L NALL CO<br>ID:CITICTP WEB   | -75.00    |
| 08/24/20 | CITI CARD ONLINE DES:PAYMENT ID:420201873129531 INDN:JESSICA L NALL CO<br>ID:CITICTP WEB   | -150.00   |
| 08/24/20 | CITI CARD ONLINE DES:PAYMENT ID:420202180188307 INDN:JESSICA L NALL CO<br>ID:CITICTP WEB   | -100.00   |
| 08/24/20 | VENMO DES:PAYMENT ID:4317589948 INDN:JESSICA NALL CO ID:3264681992<br>WEB                  | -80.00    |
| 08/25/20 | CITI CARD ONLINE DES:PAYMENT ID:420203659110810 INDN:JESSICA L NALL CO<br>ID:CITICTP WEB   | -150.00   |
| 08/25/20 | CITI CARD ONLINE DES:PAYMENT ID:430203810406492 INDN:JESSICA L NALL CO<br>ID:CITICTP WEB   | -50.00    |
| 08/25/20 | AMAZON MARKETPLA DES:INTERNET ID:091000014999134 INDN:Nall Jessica CO<br>ID:9049016352 WEB | -43.79    |
| 08/25/20 | Truebill DES:Truebill P ID:ST-H7P3E8D7N9Z2 INDN:TRUEBILL INC CO ID:1800948598<br>CCD       | -3.00     |
| 08/26/20 | Truebill Savings DES:Deposit ID:2706810880 INDN:Jessica Nall CO ID:2810705220 WEB          | -5.00     |
| 08/28/20 | LENDUP DES:LendUpLoan ID:1800069488 INDN:Jessica L. Nall CO ID:1453936907<br>PPD           | -323.27   |
| 08/28/20 | LENDUP DES:LendUpLoan ID:1800021346 INDN:Jessica L. Nall CO ID:1453936907<br>PPD           | -299.88   |
| 08/28/20 | LENDUMO DB DES:ONLINE PMT ID:200827143850C4V INDN:JESSICA NALL CO<br>ID:1029340879 WEB     | -178.51   |
| 08/28/20 | Brigit.com DES:PROTECTION ID:21ECF5F1D801469 INDN:Jessica Nall CO<br>ID:1823136030 PPD     | -110.00   |
| 08/28/20 | Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Jessica Nall CO ID:7842124784<br>WEB        | -100.00   |
| 08/28/20 | Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Jessica Nall CO ID:7842124784<br>WEB        | -100.00   |
| 08/28/20 | Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Jessica Nall CO ID:7842124784<br>WEB        | -100.00   |
| 08/28/20 | FIRST LOAN DES:8883402911 ID:501653 INDN:Jessica Nall CO ID:FP00000019 PPD                 | -59.92    |
| 08/28/20 | Brigit.com DES:MEMBERSHIP ID:95FA8CE3D5A74E6 INDN:Jessica Nall CO<br>ID:1823136030 PPD     | -9.99     |
| 08/31/20 | VENMO DES:PAYMENT ID:4344919570 INDN:JESSICA NALL CO ID:3264681992<br>WEB                  | -1,069.75 |

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## Withdrawals and other subtractions - continued

### Other subtractions - continued

| Date     | Description  | Amount  |
|----------|--|---------|
| 08/31/20 | CITI CARD ONLINE DES:PAYMENT ID:430207982022213 INDN:JESSICA L NALL CO<br>ID:CITICTP WEB     | -110.00 |
| 08/31/20 | CITI CARD ONLINE DES:PAYMENT ID:430209475718649 INDN:JESSICA L NALL CO<br>ID:CITICTP WEB     | -80.00  |
| 08/31/20 | VENMO DES:PAYMENT ID:4346172604 INDN:JESSICA NALL CO ID:3264681992<br>WEB                    | -75.00  |
| 08/31/20 | VENMO DES:PAYMENT ID:4344919840 INDN:JESSICA NALL CO ID:3264681992<br>WEB                    | -37.50  |
| 08/31/20 | PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:JESSICA NALL CO ID:PAYPALS177<br>WEB             | -0.97   |
| 09/02/20 | PAYPAL DES:INST XFER ID:BWSC LLC WINC INDN:JESSICA NALL CO ID:PAYPALS177<br>WEB              | -59.33  |
| 09/02/20 | PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:JESSICA NALL CO ID:PAYPALS177<br>WEB             | -3.99   |
| 09/03/20 | GenesisFS Card DES:8669469545 ID:000001227741963 INDN:JESSICA L NALL CO<br>ID:4522190781 PPD | -40.00  |
| 09/04/20 | GenesisFS Card DES:8009582556 ID:000001228184616 INDN:JESSICA NALL CO<br>ID:4522190781 PPD   | -40.00  |
| 09/10/20 | PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:JESSICA NALL CO ID:PAYPALS177<br>WEB             | -1.99   |
| 09/11/20 | LENDUMO DB DES:ONLINE PMT ID:20091013365130U INDN:JESSICA NALL CO<br>ID:1029340879 WEB       | -178.51 |
| 09/11/20 | Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Jessica Nall CO ID:7842124784<br>WEB          | -100.00 |
| 09/11/20 | Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Jessica Nall CO ID:7842124784<br>WEB          | -100.00 |
| 09/11/20 | Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Jessica Nall CO ID:7842124784<br>WEB          | -100.00 |
| 09/11/20 | FIRST LOAN DES:8882154076 ID:DEBIT INDN:JESSICA NALL CO ID:XXXXXXXXX PPD                     | -59.92  |
| 09/14/20 | VW CREDIT, INC. DES:AUTO DEBIT ID:000008111712639 INDN:JESSICA NALL CO<br>ID:1382362409 WEB  | -284.54 |
| 09/14/20 | CITI CARD ONLINE DES:PAYMENT ID:430219822683167 INDN:JESSICA L NALL CO<br>ID:CITICTP WEB     | -150.00 |
| 09/14/20 | CITI CARD ONLINE DES:PAYMENT ID:420220800109575 INDN:JESSICA L NALL CO<br>ID:CITICTP WEB     | -80.00  |
| 09/14/20 | CITI CARD ONLINE DES:PAYMENT ID:430219955674580 INDN:JESSICA L NALL CO<br>ID:CITICTP WEB     | -50.00  |
| 09/14/20 | DISCOVER DES:E-PAYMENT ID:2769 INDN:NALL JESSICA CO ID:3510020270 WEB                        | -45.00  |

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## Withdrawals and other subtractions - continued

### Other subtractions - continued

| Date                            | Description   | Amount             |
|---------------------------------|---|--------------------|
| 09/14/20                        | PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:JESSICA NALL CO ID:PAYPALS177<br>WEB  | -12.99             |
| 09/14/20                        | Dave, Inc DES:DEBIT ID: INDN:Jessica Nall CO ID:1465396710 WEB PMT<br>INFO:5f5bb346497f750b22af4a73/ 3cd6da14f1d63c 3   | -1.00              |
| 09/15/20                        | Automatic Transfer to SAV 2966 Confirmation# 1480610825   | -25.00             |
| 09/16/20                        | CITI CARD ONLINE DES:PAYMENT ID:430223471085257 INDN:JESSICA L NALL CO<br>ID:CITICTP WEB  | -200.00            |
| 09/16/20                        | Hundy, Inc. DES:DEBIT ID: INDN:Jessica Nall CO ID:1465396710 WEB PMT<br>INFO:5f60e94298900831b3a91c9f/ WDRW_FNL_AMT_F<br>RM_BWR**LID#20467**Amt#14.37**Inst#1**SR | -14.37             |
| 09/17/20                        | CITI CARD ONLINE DES:PAYMENT ID:430224286472885 INDN:JESSICA L NALL CO<br>ID:CITICTP WEB  | -100.00            |
| 09/17/20                        | CITI AUTOPAY DES:PAYMENT ID:080224659043147 INDN:JESSICA NALL CO<br>ID:CITICARDAP WEB   | -52.10             |
| 09/17/20                        | VENMO DES:PAYMENT ID:4446710926 INDN:JESSICA NALL CO ID:3264681992<br>WEB   | -18.10             |
| 09/17/20                        | PAYPAL DES:INST XFER ID:FASHIONNOVA INDN:JESSICA NALL CO ID:PAYPALS177<br>WEB   | -15.92             |
| 09/17/20                        | Truebill Savings DES:Deposit ID:2866823035 INDN:Jessica Nall CO ID:2810705220 WEB   | -5.00              |
| <b>Total other subtractions</b> |   | <b>-\$5,296.07</b> |

## 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          | \$315.00              | \$980.00           |
| Total NSF: Returned Item fees | \$0.00                | \$0.00             |

We refunded to you a total of \$280.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$385.00 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 |
|----------|--|--------|
| 09/01/20 | OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-31 | -35.00 |
| 09/01/20 | OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-31 | -35.00 |
| 09/01/20 | OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-31 | -35.00 |
| 09/01/20 | OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-31 | -35.00 |
| 09/03/20 | OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-02 | -35.00 |
| 09/03/20 | OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-02 | -35.00 |
| 09/04/20 | OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-03 | -35.00 |
| 09/08/20 | OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-04 | -35.00 |
| 09/09/20 | OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-08 | -35.00 |

### Total service fees

**-\$315.00**

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

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# Your Wealth Management MMS Money Market Savings

JANETTE NALL JESSICA NALL

## Account summary

|   |               |
|---|---------------|
| Beginning balance on August 19, 2020        | \$0.35        |
| Deposits and other additions                | 25.00         |
| ATM and debit card subtractions             | -0.00         |
| Other subtractions                          | -25.00        |
| Service fees                                | -0.00         |
| <b>Ending balance on September 17, 2020</b> | <b>\$0.35</b> |

Interest Paid Year To Date: \$0.17.

## Deposits and other additions

| Date                                      | Description   | Amount         |
|---|---|----------------|
| 09/15/20                                  | Automatic Transfer from CHK 2069 Confirmation# 1480610825 | 25.00          |
| <b>Total deposits and other additions</b> |   | <b>\$25.00</b> |

## Withdrawals and other subtractions

### Other subtractions

| Date                            | Description  | Amount          |
|---------------------------------|--|-----------------|
| 09/15/20                        | Online Banking transfer to CHK 2069 Confirmation# 7319245637 | -25.00          |
| <b>Total other subtractions</b> |  | <b>-\$25.00</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](http://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](http://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. If you have any questions regarding this notice, please call 800.MERRILL (800.637.7455) or your financial advisor. You may also schedule an appointment with us at [bankofamerica.com/appointments](http://bankofamerica.com/appointments).

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