



P.O. Box 15284
Wilmington, DE 19850

Customer service information

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

KIMBERLY SANTOS-OCHOA
37720 BARRINSON ST
PALMDALE, CA 93550-2400

Your ScenicBanking - Winter Adv Plus Banking

for November 25, 2020 to December 28, 2020

Account number: 3250 9751 8691

KIMBERLY SANTOS-OCHOA

Account summary

Beginning balance on November 25, 2020	\$13.02
Deposits and other additions	3,408.66
Withdrawals and other subtractions	-3,374.40
Checks	-0.00
Service fees	-0.00
Ending balance on December 28, 2020	\$47.28



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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
11/27/20	JO-ANN STORES IN DES:DIRECT DEP ID:4125555723198HN INDN:SANTOS OCHOA,KIMBERL CO ID:9111111101 PPD	507.31
11/27/20	Earnin-Activeh 11/27 #000173851 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
11/27/20	MoneyLion, Inc 11/27 #000049681 PMNT RCVD MoneyLion, Inc. New York NY	50.00
11/27/20	MoneyLion, Inc 11/27 #000222445 PMNT RCVD MoneyLion, Inc. New York NY	35.00
11/30/20	Dave Inc 11/28 #000291836 PMNT RCVD Dave Inc Visa Direct CA	75.00
11/30/20	Earnin-Activeh 11/28 #000291761 PMNT RCVD Earnin-Activehour Visa Direct CA	50.00
11/30/20	MoneyLion, Inc 11/30 #000146095 PMNT RCVD MoneyLion, Inc. New York NY	40.00
12/03/20	Empower Inc DES:1000080639 ID:Empower Advance INDN:KimberlySantos CO ID:1811879144 PPD	50.00
12/03/20	CHECKCARD 1202 TARGET.COM * 800-591-3869 MN 7443106033708309130	0.10
12/08/20	FloatMe 12/08 #000957839 PMNT RCVD FloatMe Visa Direct TX	20.00
12/11/20	JO-ANN STORES IN DES:DIRECT DEP ID:4975570434768HN INDN:SANTOS OCHOA,KIMBERL CO ID:9111111101 PPD	601.93
12/11/20	Earnin-Activeh 12/11 #000168343 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
12/14/20	Dave Inc 12/12 #000138441 PMNT RCVD Dave Inc Visa Direct CA	75.00
12/14/20	Instacash Fund 12/12 #000846149 PMNT RCVD Instacash Funds New York NY	50.00
12/14/20	Earnin-Activeh 12/12 #000128668 PMNT RCVD Earnin-Activehour Visa Direct CA	50.00
12/14/20	Instacash Fund 12/12 #000879405 PMNT RCVD Instacash Funds New York NY	50.00
12/14/20	Instacash Fund 12/13 #000843485 PMNT RCVD Instacash Funds New York NY	25.00
12/14/20	FloatMe 12/12 #000427791 PMNT RCVD FloatMe Visa Direct TX	20.00
12/15/20	Empower Financ 12/15 #000968741 PMNT RCVD Empower Finance, Visa Direct CA	50.00
12/17/20	CASHNETUSA14 DES:CASHADVANC ID:92768471 INDN:KIMBERLY SANTOS CO ID:XXXXXXXXXV PPD	250.00
12/18/20	Zelle Transfer Conf# d4924fb17; SANTOS, JOEL	70.00
12/21/20	Zelle Transfer Conf# aa727062d; SANTOS, JOEL	20.00

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Deposits and other additions - continued

Date	Description	Amount
12/21/20	Zelle Transfer Conf# XXXXXXXXXX; BRIANNA M VALENZUELA	10.00
12/22/20	KLOVER APP BOO 12/22 #000228098 PMNT RCVD KLOVER APP BOOST Visa Direct IL	30.00
12/24/20	JO-ANN STORES IN DES:DIRECT DEP ID:9300185024548HN INDN:SANTOS OCHOA,KIMBERL CO ID:9111111101 PPD	622.32
12/24/20	Instacash Fund 12/24 #000971055 PMNT RCVD Instacash Funds New York NY	50.00
12/24/20	Instacash Fund 12/24 #000971153 PMNT RCVD Instacash Funds New York NY	50.00
12/28/20	Earnin-Activeh 12/25 #000129004 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
12/28/20	Dave Inc 12/25 #000170841 PMNT RCVD Dave Inc Visa Direct CA	75.00
12/28/20	EMPOWER CASH A 12/25 #000878080 PMNT RCVD EMPOWER CASH ADVA VISA DIRECT WI	50.00
12/28/20	Earnin-Activeh 12/26 #000134581 PMNT RCVD Earnin-Activehour Visa Direct CA	50.00
12/28/20	Instacash Fund 12/28 #000735935 PMNT RCVD Instacash Funds New York NY	50.00
12/28/20	FloatMe 12/29 #000598782 PMNT RCVD FloatMe Visa Direct TX	20.00
12/28/20	Zelle Transfer Conf# XXXXXXXXXX; BRIANNA M VALENZUELA	12.00

Total deposits and other additions

\$3,408.66

Withdrawals and other subtractions

Date	Description	Amount
11/25/20	CHEVRON/AHAVA 11/25 #000168940 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-5.73
11/27/20	CHECKCARD 1126 Dave Inc Los Angeles CA	-87.49
11/27/20	CHECKCARD 1126 BRANCH MESSENGER INC 866-5472413 MN 24253620332000000091619	-27.00
11/27/20	Zelle Transfer Conf# 08a8ed631; Ivan	-20.00
11/27/20	JOANN STORES # 11/27 #000450836 PURCHASE JOANN STORES #206 PALMDALE CA	-131.96
11/27/20	Zelle Transfer Conf# dc35274a6; Appa	-22.00
11/27/20	EarninActivehour DES:PAYMENTRET ID:XXXXXXXXX INDN:Kimberly Santos CO ID:7462925567 WEB	-106.00
11/27/20	POSSIBLE FINANCE DES:PAYMENT ID:836cb5d5f17745c INDN:Kimberly Santos Ochoa CO ID:1823273909 WEB	-58.82
11/30/20	CHECKCARD 1127 INSTACASH REPAYMENT 888-659-8244 NY 24540930332017025929843	-98.98
11/30/20	CHECKCARD 1128 TST* IT S BOBA TIME - P PALMDALE CA 24137460333100232169969	-13.50
11/30/20	WAL-MART #5689 11/27 #000442250 PURCHASE WAL-MART #5689 PALMDALE CA	-39.47
11/30/20	CHECKCARD 1128 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24492150333637395248813 RECURRING	-1.36
11/30/20	CHECKCARD 1128 COCA COLA SYLMAR SYLMAR CA 24755420334123344615384	-2.00
11/30/20	CVS/PHARMACY # 11/28 #000522660 PURCHASE CVS/PHARMACY #09 Palmdale CA	-17.36
11/30/20	Empower Inc DES:1000080041 ID:Empower Advance INDN:KimberlySantos CO ID:1811879144 PPD	-54.00
12/01/20	PURCHASE 1130 APPLE.COM/BILL 866-712-7753 CA	-0.99

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Withdrawals and other subtractions - continued

Date	Description	Amount
12/02/20	CHECKCARD 1202 AMZN MKTP US*FT0H80BS3 AMZN.COM/BILLWA 24431060337083708801124	-29.39
12/02/20	CHECKCARD 1201 TARGET.COM * 800-591-3869 MN 24431060336083048472033	-16.60
12/02/20	CHECKCARD 1201 AFTERPAY 855-2896014 DE 24906410336108398825374 RECURRING	-26.01
12/02/20	Zelle Transfer Conf# 864673991; Appa	-42.00
12/03/20	CHECKCARD 1201 WINGSTOP #247 E AVENUE PALMDALE CA 24688070337018020839724	-18.37
12/03/20	CHECKCARD 1202 AFTERPAY 855-289-6014 CA 24492150337637869575598 RECURRING	-31.80
12/04/20	CHECKCARD 1203 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24011340339000000014356 RECURRING	-22.47
12/07/20	CHECKCARD 1204 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24492150339637055813074 RECURRING	-17.26
12/07/20	Zelle Transfer Conf# 11095b65f; Brianna	-12.00
12/07/20	Zelle Transfer Conf# aad3643bf; Mom 2	-8.00
12/07/20	Zelle Transfer Conf# c632cd0f9; Brianna	-4.25
12/08/20	Zelle Transfer Conf# 7a6a2a68d; Chulo	-10.00
12/11/20	CHECKCARD 1210 CHEVRON 0092870 PALMDALE CA 24692160345100958407907	-10.02
12/11/20	CHECKCARD 1211 Dave Inc Los Angeles CA	-83.74
12/11/20	CHECKCARD 1211 FloatMe San Antonio TX	-24.00
12/11/20	JOANN STORES # 12/11 #000291293 PURCHASE JOANN STORES #206 PALMDALE CA	-84.55
12/11/20	Zelle Transfer Conf# d00ccf6be; Chulo	-25.00
12/11/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Kimberly Santos CO ID:7842124784 WEB	-106.00
12/11/20	POSSIBLE FINANCE DES:PAYMENT ID:39864bf7f550458 INDN:Kimberly Santos Ochoa CO ID:1823273909 WEB	-58.82
12/11/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Kimberly Santos CO ID:7842124784 WEB	-55.50
12/14/20	CHECKCARD 1211 MONEYLION INSTACASH 888-659-8244 NY 24493980347026480082753	-145.97
12/14/20	PURCHASE 1212 CHICKFILA APP 866232204 866-232-2040 GA	-10.00
12/14/20	CHECKCARD 1212 TST* IT S BOBA TIME - P 323-379-7044 CA 24137460347100293041846	-17.75
12/14/20	CHECKCARD 1212 Dave Inc Los Angeles CA	-1.00
12/14/20	CHECKCARD 1212 BESTBUYCOM806392818424 888-BESTBUY MN 24399000347503468086982	-16.41
12/14/20	Zelle Transfer Conf# f5b5177db; Appa	-24.00
12/14/20	CHECKCARD 1212 CIRCLE K 09464 PALMDALE CA	-9.93
12/14/20	JOANN STORES # 12/12 #000853581 PURCHASE JOANN STORES #206 PALMDALE CA	-14.91
12/14/20	Zelle Transfer Conf# Oad07d6b9; Chulo	-10.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
12/14/20	Zelle Transfer Conf# 1fc6ce180; Chulo	-12.00
12/14/20	Zelle Transfer Conf# 8956679ee; Chulo	-6.00
12/14/20	Empower Inc DES:1000081897 ID:Empower Advance INDN:KimberlySantos CO ID:1811879144 PPD	-50.00
12/15/20	JOANN STORES # 12/15 #000481778 PURCHASE JOANN STORES #206 PALMDALE CA	-22.59
12/16/20	Zelle Transfer Conf# f0a0c3a64; Chulo	-9.50
12/16/20	Zelle Transfer Conf# f9c8ae4e5; Gibby	-8.00
12/17/20	CHECKCARD 1216 AFTERPAY 855-2896014 DE 24906410351109644057663 RECURRING	-26.01
12/17/20	CHECKCARD 1216 CIRCLE K 09464 PALMDALE CA	-10.04
12/18/20	CHECKCARD 1216 JOANN STORES #2069 PALMDALE CA 24072800352400002003012	-5.80
12/18/20	CHECKCARD 1217 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24011340352000004917762 RECURRING	-22.47
12/18/20	CHECKCARD 1217 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24011340352000005708442 RECURRING	-17.26
12/18/20	Zelle Transfer Conf# 68b6068d7; Appa	-200.00
12/18/20	JOANN STORES # 12/18 #000824196 PURCHASE JOANN STORES #206 PALMDALE CA	-50.28
12/18/20	Zelle Transfer Conf# a3373b107; IRMA	-70.00
12/21/20	FIVE BELO 3918 12/18 #000460306 PURCHASE FIVE BELO 39180 1 PALMDALE CA	-26.55
12/21/20	CHECKCARD 1218 WENDYS #17 PALMDALE CA 24445000354500580476012	-16.43
12/21/20	SHELL SERVICE 12/19 #000080633 PURCHASE SHELL SERVICE STA PALMDALE CA	-15.07
12/21/20	ROSS STORE #48 12/19 #000062621 PURCHASE ROSS STORE #486 PALMDALE CA	-32.81
12/21/20	FIVE BELO 3918 12/19 #000363605 PURCHASE FIVE BELO 39180 1 PALMDALE CA	-16.43
12/21/20	CHECKCARD 1219 WENDYS #17 PALMDALE CA 24445000355500499412016	-10.95
12/21/20	SIAM GROCERY 12/20 #000014754 PURCHASE SIAM GROCERY PALMDALE CA	-15.17
12/21/20	Zelle Transfer Conf# c6e1e8a78; Chulo	-11.25
12/21/20	Zelle Transfer Conf# e185848aa; Chulo	-7.00
12/21/20	TARGET CARD SRVC DES:BILL PAY ID:000000006562778 INDN:2K SA0000000NTOS OCHOT CO ID:TXXXXXXXXX WEB	-14.00
12/22/20	PURCHASE 1221 Spotify USA 877-7781161 NY	-9.99
12/24/20	CHECKCARD 1222 WENDYS #17 PALMDALE CA 24445000358500505502229	-5.48
12/24/20	PURCHASE 1224 CHICKFILA APP 866232204 866-232-2040 GA	-11.00
12/24/20	CHECKCARD 1224 KLOVER APP BOO Chicago IL	-37.98
12/24/20	CHECKCARD 1224 Dave Inc Los Angeles CA	-82.99
12/24/20	CHEVRON/AHAVA 12/24 #000005531 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-10.12
12/24/20	JOANN STORES # 12/24 #000352944 PURCHASE JOANN STORES #206 PALMDALE CA	-15.70
12/24/20	FIVE BELO 3918 12/24 #000228197 PURCHASE FIVE BELO 39180 1 PALMDALE CA	-28.63
12/24/20	ROSS STORES #1 12/24 #000047340 PURCHASE ROSS STORES #1251 PALMDALE CA	-57.95

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Withdrawals and other subtractions - continued

Date	Description	Amount
12/24/20	TARGET T- 3801 12/24 #000112343 PURCHASE TARGET T- 38019 4 Palmdale CA	-52.13
12/24/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Kimberly Santos CO ID:7842124784 WEB	-106.00
12/24/20	POSSIBLE FINANCE DES:PAYMENT ID:054cc631d0e4400 INDN:Kimberly Santos Ochoa CO ID:1823273909 WEB	-58.83
12/24/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Kimberly Santos CO ID:7842124784 WEB	-54.00
12/24/20	Empower Inc DES:1000083369 ID:Empower Advance INDN:KimberlySantos CO ID:1811879144 PPD	-53.00
12/24/20	FLOATME DB DES:ONLINE PMT ID:201223103248WEP INDN:KIMBERLY SANTOS CO ID:1029111679 WEB	-1.99
12/28/20	CHECKCARD 1224 MONEYLION INSTACASH 888-659-8244 NY 24493980360026484193202	-150.97
12/28/20	CHECKCARD 1225 FloatMe San Antonio TX	-24.00
12/28/20	VONS #3017 12/25 #000370994 PURCHASE VONS #3017 PALMDALE CA	-45.33
12/28/20	CHEVRON/AHAVA 12/25 #000569609 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-10.02
12/28/20	Zelle Transfer Conf# 37ddb66bd; Brianna	-10.00
12/28/20	CHECKCARD 1226 JCPENNEY 2388 PALMDALE CA 24431060361832391430057	-64.15
12/28/20	VICTORIA'S SEC 12/26 #000736334 PURCHASE VICTORIA'S SECRET PALMDALE CA	-32.85
12/28/20	PURCHASE 1227 CHICKFILA APP 866232204 866-232-2040 GA	-35.00
12/28/20	CVS/PHARM 0963 12/26 #000237714 PURCHASE CVS/PHARM 09634-- Palmdale CA	-33.49
12/28/20	Zelle Transfer Conf# b168bdf8f; Chulo	-21.22
12/28/20	JOANN STORES # 12/28 #000947183 PURCHASE JOANN STORES #206 PALMDALE CA	-27.99
12/28/20	STATERBROS130 12/28 #000459449 PURCHASE STATERBROS130 253 PALMDALE CA	-27.57
12/28/20	Empower Inc DES:1000083598 ID:EMPSUBSCR12/20 INDN:KimberlySantos CO ID:1811879144 PPD	-8.00

Total withdrawals and other subtractions **-\$3,374.40**

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	\$175.00
Total NSF: Returned Item fees	\$0.00	\$0.00

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.