




P.O. Box 15284
Wilmington, DE 19850

MARK RIVAS
510 W 9TH ST
GILROY, CA 95020-6444

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

Your Adv Plus Banking

for December 18, 2020 to January 15, 2021

MARK RIVAS

Account number: 3251 3230 3062

Account summary

Beginning balance on December 18, 2020	-\$57.42
Deposits and other additions	4,583.39
Withdrawals and other subtractions	-4,436.52
Checks	-0.00
Service fees	-82.00
Ending balance on January 15, 2021	\$7.45



Happy New Year!

Thank you for being a valued Bank of America® customer. As we bring this challenging year to a close, we wish you all the best for a rewarding 2021.

SSM-10-20-0052.C | 3252703

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
12/21/20	BKOFAMERICA ATM 12/19 #000002935 DEPOSIT SOUTH GILROY GILROY CA	400.36
12/29/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 12-28)	300.00
01/05/21	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 01-04)	300.00
01/05/21	BKOFAMERICA ATM 01/05 #000009439 DEPOSIT GILROY GILROY CA	2,329.09
01/06/21	BKOFAMERICA ATM 01/06 #000005726 DEPOSIT GILROY GILROY CA	730.00
01/06/21	Advance Americ 01/06 #000209664 PMNT RCVD Advance America Visa Direct SC	255.00
01/11/21	Zelle Transfer Conf# T09M3C3DQ; VICTORIA ORTIZ	40.00
01/14/21	POSSIBLE FINANCE DES:LOAN ID:cef29d595a8a45c INDN:Mark Rivas CO ID:1823273909 PPD	185.00
01/15/21	MAXIM HEALTHCARE DES:PAYROLL ID:MCJ000000329147 INDN:RIVAS,MARK CO ID:1521590951 PPD	43.94

Total deposits and other additions

\$4,583.39


Withdrawals and other subtractions


Date	Description	Amount
12/21/20	CHECKCARD 1220 STARBUCKS STORE 56890 GILROY CA 24692160355100852666225	-5.45
12/21/20	CVS/PHARM 0994 12/19 #000526610 PURCHASE CVS/PHARM 09945-- Gilroy CA	-19.90
12/21/20	CHECKCARD 1220 Amazon Prime*9L4C80XC3 Amzn.com/billWA 24692160356100988523356 RECURRING	-6.53
12/21/20	CHECKCARD 1220 DOORDASH*STAR TEA WWW.DOORDASH.CA 24492150356637550947920	-12.97
12/22/20	CHECKCARD 1221 APPLE.COM/BILL 866-712-7753 CA 24692160356100332443954 RECURRING	-12.99
12/22/20	CHECKCARD 1221 WIENERSCHNITZEL 629 GILROY CA 24223690356030027285754	-16.63
12/22/20	PURCHASE 1222 Spotify USA 877-7781161 NY	-9.99
12/23/20	CHECKCARD 1222 DOORDASH*CHEVRON EXTRA WWW.DOORDASH.CA 24492150357637633190067	-44.83
12/23/20	CHECKCARD 1222 Audible*0C39I9YA3 Amzn.com/billNJ 24692160358100532800415	-14.95


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Simple steps you can take to help combat fraud

Just keeping your contact information up to date helps ensure that:

- 

You are contacted quickly about suspicious activity
- 

Your cards are mailed to you and not someone else
- 

You get statements and other important documents promptly

Verify your contact information and see other ways you can stay protected at bankofamerica.com/FraudChecklist.

Withdrawals and other subtractions - continued

Date	Description	Amount
12/23/20	BKOFAMERICA ATM 12/23 #000004539 WITHDRWL SOUTH GILROY GILROY CA	-40.00
12/23/20	7-ELEVEN 12/23 #000391400 PURCHASE 7-ELEVEN GILROY CA	-5.57
12/24/20	CHECKCARD 1223 AMZN MKTP US*9U14J9MQ3 AMZN.COM/BILLWA 24431060358083332872750	-59.90
12/24/20	CHECKCARD 1223 EVERLANCE PROMO HTTPSEVERLANCCA 24492150358637718592699 RECURRING	-8.00
12/24/20	WAL-MART #2002 12/23 #000043084 PURCHASE WAL-MART #2002 GILROY CA	-64.44
12/24/20	CHEVRON/VAAZHG 12/23 #000162164 PURCHASE CHEVRON/VAAZHGA V GILROY CA	-7.49
12/28/20	CHECKCARD 1224 STARBUCKS STORE 29569 GILROY CA 24692160359100958277345	-11.10
12/28/20	CHECKCARD 1224 CHEVRON 0090049 GILROY CA 24692160359100835960527	-26.42
12/28/20	Advance America DES:EFT ID:0933QX19374438 INDN:Mark Rivas CO ID:1582332639 PPD	-300.00
01/04/21	CIC OF CA DES:CIC CA ACH ID:609E44904080549 INDN:RIVAS MARK CO ID:3582282570 PPD	-300.00
01/05/21	COSTCO GAS #07 01/05 #000646759 PURCHASE COSTCO GAS #0760 GILROY CA	-24.15
01/05/21	ARTEAGA'S FOOD 01/05 #000894781 PURCHASE ARTEAGA'S FOOD GILROY CA	-9.66
01/05/21	CHARLIE'S LIQU 01/05 #000905498 PURCHASE CHARLIE'S LIQUORS GILROY CA	-20.30
01/05/21	DENNY'S #9532 01/05 #000178055 PURCHASE DENNY'S #9532 Monterey GA	-45.31
01/06/21	CHECKCARD 0106 Advance Americ Spartanburg SC	-315.00
01/06/21	WIRELESSCOMM 01/06 #000994171 PURCHASE WIRELESSCOMM GILROY CA	-145.88
01/06/21	BKOFAMERICA ATM 01/06 #000006323 WITHDRWL SOUTH GILROY GILROY CA	-300.00
01/06/21	CHEVRON/CSI-30 01/06 #000286443 PURCHASE CHEVRON/CSI-30523 GILROY CA	-18.59
01/07/21	CHECKCARD 0106 STARBUCKS STORE 56890 GILROY CA 24692161006100535191337	-11.10
01/07/21	CHECKCARD 0105 YOURSCOREANDMORE.COM 855-4876779 CA 24037611006900016842888 RECURRING	-39.94
01/07/21	CHECKCARD 0106 DOORDASH*WINGSTOP WWW.DOORDASH.CA 24492151006637795133676	-22.57
01/07/21	CHECKCARD 0106 HLU*Hulu 1689663800775- HULU.COM/BILLCA 24906411006111229871648 RECURRING	-11.99
01/07/21	CHECKCARD 0106 AMZN MKTP US*Z71ZY83G3 AMZN.COM/BILLWA 24431061006083714135010	-10.86
01/07/21	CHECKCARD 0106 BUNDLE CALIFORNIA REA REALESTATEU.TFL 24492151006637805000071	-99.00
01/07/21	CHECKCARD 0106 COURSE PASS THE CALIF REALESTATEU.TFL 24492151006637805034088	-49.00
01/07/21	PURCHASE 0106 CRT*Lexington Law 800-3418441 UT	-129.95
01/07/21	CHECKCARD 0106 CRT*Lexington Law 800-3418441 UT 24906411006111256762835	-19.95
01/07/21	CHECKCARD 0106 LEVL PAY 866-6518724 CA 24253621007000000008284	-558.34
01/07/21	SAFEWAY #1505 01/06 #000890287 PURCHASE SAFEWAY #1505 GILROY CA	-17.67
01/07/21	COSTCO GAS #07 01/07 #000104447 PURCHASE COSTCO GAS #0760 GILROY CA	-17.16
01/07/21	TARGET T- 6705 01/07 #000223370 PURCHASE TARGET T- 6705 Ca Gilroy CA	-93.08

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Withdrawals and other subtractions - continued

Date	Description	Amount
01/07/21	EXETERFUNDINGII DES:LOAN PMNT ID:7734327 INDN:MARK *RIVAS CO ID:0000000160 WEB	-310.63
01/07/21	CAPITAL ONE DES:MOBILE PMT ID:3F4ZWMCHRDOS2L8 INDN:MARK RIVAS CO ID:9279744980 WEB	-292.90
01/07/21	POSSIBLE FINANCE DES:PAYMENT ID:284fb2bf2ffe47d INDN:Mark Rivas CO ID:1823273909 WEB	-54.42
01/07/21	POSSIBLE FINANCE DES:PAYMENT ID:bb42b008f7b1466 INDN:Mark Rivas CO ID:1823273909 WEB	-54.41
01/07/21	POSSIBLE FINANCE DES:PAYMENT ID:989cc898783f417 INDN:Mark Rivas CO ID:1823273909 WEB	-54.41
01/08/21	CHECKCARD 0107 AMZN MKTP US*V33MV6LM3 AMZN.COM/BILLWA 24431061007083343693669	-85.72
01/08/21	CHECKCARD 0107 STARBUCKS 800-782-7282 800-782-7282 WA 24692161007100053919795	-20.00
01/08/21	CHECKCARD 0107 INFINITY 800-782-1020 AL 24431061007083419324694	-207.00
01/08/21	CHECKCARD 0107 AMZN MKTP US*7W48G9ZL3 AMZN.COM/BILLWA 24431061007083316803592	-14.13
01/08/21	CHECKCARD 0107 APPLE.COM/BILL 866-712-7753 CA 24692161008100433206797	-6.99
01/08/21	CHECKCARD 0106 TACO BELL #019338 GILROY CA 24431061007838009739506	-14.02
01/08/21	CHECKCARD 0107 AMAZON.COM*2W8HE16V2 AM AMZN.COM/BILLWA 24431061008083353242133	-49.12
01/11/21	CHECKCARD 0107 OASIS EXPRESS CAR WASH GILROY CA 24801971008726157588851	-34.95
01/11/21	CHECKCARD 0108 STARBUCKS 800-782-7282 800-782-7282 WA 24692161008100763518555	-10.00
01/11/21	PURCHASE 0108 Netflix.com 408-5403700 CA	-8.99
01/11/21	PURCHASE 0108 Spotify USA 877-7781161 NY	-9.99
01/11/21	CHECKCARD 0108 BURGER KING #2555 GILROY CA 24186161009091770001416	-8.06
01/11/21	CHECKCARD 0110 AMZN MKTP US*L135N3FM3 AMZN.COM/BILLWA 24431061010083742437242	-14.48
01/11/21	CHECKCARD 0110 STARBUCKS 800-782-7282 800-782-7282 WA 24692161010100131766486	-10.00
01/12/21	CHECKCARD 0111 DOORDASH DASHPASS WWW.DOORDASH.CA 24492151012637257735994 RECURRING	-9.99
01/12/21	CHEVRON/AMAR C 01/12 #000549683 PURCHASE CHEVRON/AMAR CORP GILROY CA	-5.27
01/13/21	CHECKCARD 0112 CHEVRON 0091438 GILROY CA 24692161012100676951426	-30.83
01/14/21	BKOFAMERICA ATM 01/14 #000002326 WITHDRWL WATSONVILLE WATSONVILLE CA	-60.00
01/15/21	CHECKCARD 0114 GOOGLE* YouTube TV 650-2530000 CA 24204291014006676954050	-64.99
01/15/21	CHECKCARD 0114 Audible*QW4T365L3 Amzn.com/billNJ 24692161014100979460008	-14.95
01/15/21	CHECKCARD 0114 Amazon Prime*4O6QL7J03 Amzn.com/billWA 24692161014100120869347 RECURRING	-6.53

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Withdrawals and other subtractions - continued

Date	Description	Amount
01/15/21	THE HOME DEPOT 01/15 #000480016 PURCHASE THE HOME DEPOT #6 GILROY CA	-32.67
01/15/21	STAPLES 0771 01/15 #000694439 PURCHASE STAPLES 0771 GILROY CA	-17.96
01/15/21	7-ELEVEN 01/15 #000586852 PURCHASE 7-ELEVEN GILROY CA	-6.45
Total withdrawals and other subtractions		-\$4,436.52

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	\$70.00
Total NSF: Returned Item fees	\$70.00	\$455.00

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.

Date	Transaction description	Amount
12/28/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 12-28	-35.00
01/04/21	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 01-04	-35.00
01/15/21	Monthly Maintenance Fee	-12.00

Total service fees **-\$82.00**

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