

P.O. Box 15284
Wilmington, DE 19850

MICHELLE E PINEDA
228 GREEN MEADOW DR APT D
WATSONVILLE, CA 95076-5944

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
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Plus Banking

for December 10, 2019 to January 9, 2020

MICHELLE E PINEDA

Account number: 3251 2068 6623

Account summary

Beginning balance on December 10, 2019	\$8.10
Deposits and other additions	5,196.10
Withdrawals and other subtractions	-5,168.72
Checks	-0.00
Service fees	-2.50
Ending balance on January 9, 2020	\$32.98



Happy New Year!

All the best to you and yours in 2020 and beyond.
Thank you for being a Bank of America® customer.

SSM-09-19-0762.C | AR5BNLWL

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
12/10/19	Zelle Transfer Conf# T079VCFXM; MICHELLE PINEDA	300.00
12/10/19	Zelle Transfer Conf# GNnUfRwGI; Michelle Elizabeth Pineda	41.00
12/11/19	BKOFAMERICA ATM 12/11 #000003980 DEPOSIT MAIN STREET & GR WATSONVILLE CA	1.00
12/13/19	MPLS USPS PDC MN DES:FED SALARY ID:616380086051278 INDN:M E PINEDA CO ID:3091036122 PPD	2,065.19
12/27/19	MPLS USPS PDC MN DES:FED SALARY ID:616380086051278 INDN:M E PINEDA CO ID:3091036122 PPD	1,778.91
01/02/20	Online Banking Transfer Conf# a9002b14f; ESTRELLA, HELEN	100.00
01/03/20	Online Banking Transfer Conf# c32b38024; ESTRELLA, HELEN	150.00
01/06/20	Online Banking Transfer Conf# 0925a7db2; CORNEJO, JANIE	20.00
01/06/20	BKOFAMERICA ATM 01/05 #000008278 DEPOSIT MAIN STREET & GR WATSONVILLE CA	7.00
01/08/20	Zelle Transfer Conf# T07G653XB; MICHELLE PINEDA	573.00
01/08/20	Zelle Transfer Conf# T07G888B9; MICHELLE PINEDA	160.00
Total deposits and other additions		\$5,196.10

Withdrawals and other subtractions

Date	Description	Amount
12/11/19	BKOFAMERICA ATM 12/11 #000003981 WITHDRWL MAIN STREET & GR WATSONVILLE CA	-350.00
12/13/19	Online Banking Transfer Conf# 90ef48af7; GARCIA	-173.00
12/13/19	ROSS STORES #7 12/13 #000060560 PURCHASE ROSS STORES #730 WATSONVILLE CA	-32.74
12/13/19	TARGET T- 1415 12/13 #000918179 PURCHASE TARGET T- 1415 Ma Watsonville CA	-92.94
12/13/19	D'LA COLM D'LA 12/13 #000251015 PURCHASE D'LA COLM D'LA CO WATSONVILLE CA	-20.19
12/13/19	BKOFAMERICA ATM 12/13 #000003629 WITHDRWL WATSONVILLE WATSONVILLE CA	-280.00
12/13/19	PGANDE DES:WEB ONLINE ID:40255542121119 INDN:MICHELLE PINEDA CO ID:5940742640 WEB	-126.02

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Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to Profile & Settings or use the Mobile Banking app.¹

Is your contact info up to date? Check now at bankofamerica.com.

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
Bank of America, N.A. Member FDIC.

Withdrawals and other subtractions - continued

Date	Description	Amount
12/13/19	RED HAWK FINANCI DES:8668683388 ID:1912125F31AOIGB INDN:MICHELLE PINEDA CO ID:1000226512 WEB	-72.00
12/13/19	PROGRESSIVELEASE DES:PMTS ID:XXXXXXXXX INDN:PINEDA, MICHELLE CO ID:1460858540 PPD	-64.36
12/13/19	PROGRESSIVELEASE DES:PMTS ID:XXXXXXXXX INDN:PINEDA, MICHELLE CO ID:1460858540 PPD	-23.04
12/16/19	CHECKCARD 1213 VZWRSS*BILL PAY VE 800-9220204 CA 24498049347666168010359 RECURRING	-354.34
12/16/19	CHECKCARD 1213 PEETS 12402 CAPITOLA CA 24692169348100603983235	-37.71
12/16/19	CHECKCARD 1214 STARBUCKS 800-782-7282 WA 24692169348100882339737	-10.00
12/16/19	CHECKCARD 1214 AAA INSURANCE 800-922-8228 CA 24692169348100597906754	-178.00
12/16/19	CHEVRON/KDS DH 12/14 #000323781 PURCHASE CHEVRON/KDS DHALI WATSONVILLE CA	-70.00
12/16/19	BURLINGTON STO 12/14 #000454116 PURCHASE BURLINGTON STORES MILPITAS CA	-38.14
12/16/19	CONVERSE # 21 12/14 #000619318 PURCHASE CONVERSE # 21 447 MILPITAS CA	-45.83
12/16/19	CHECKCARD 1214 DIPPIN DOTS GREAT MALL MILPITAS CA 24733099349258001068329	-4.99
12/16/19	CHECKCARD 1214 BURGER KING #24459 MILPITAS CA 24186169349091426000475	-7.50
12/16/19	CHECKCARD 1215 VILLA FRESH ITALIAN KIT MILPITAS CA 24269799349001145406444	-8.26
12/16/19	CHECKCARD 1214 SQ *KELLY'S CAJUN G MILPITAS CA 24492159348741503246844	-22.15
12/16/19	CHECKCARD 1214 Nike Milpitas 123 Milpitas CA 24204299349000107444947	-26.15
12/16/19	EXPRESS - GREA 12/14 #000512265 PURCHASE EXPRESS - GREAT M MILPITAS CA	-37.05
12/16/19	CHECKCARD 1214 MCDONALD'S F17454 SANTA CRUZ CA 24427339348740264883066	-14.84
12/16/19	CHECKCARD 1214 MCDONALD'S F17454 SANTA CRUZ CA 24427339348740264883074	-6.76
12/16/19	CHECKCARD 1215 MCDONALD'S F12744 WATSONVILLE CA 24427339349740264749076	-27.82
12/17/19	BKOFAMERICA ATM 12/17 #000001997 WITHDRWL BROKAW PLAZA SAN JOSE CA	-260.00
12/18/19	MOBILE PURCHASE 1217 Netflix.com 866-5797172 CA	-15.99
12/23/19	MOBILE PURCHASE 1220 APPLE.COM/BILL 866-712-7753 CA	-4.99
12/27/19	Online Banking Transfer Conf# d4f352a99; GARCIA	-700.00
12/27/19	CHECKCARD 1227 SHELL SERVICE WATSONVILLE CA	-80.00
12/27/19	TARGET T- 1825 12/27 #000234503 PURCHASE TARGET T- 1825 41 Capitola CA	-56.00
12/27/19	RED HAWK FINANCI DES:8668683388 ID:191226X30E57HCE INDN:MICHELLE PINEDA CO ID:1000226512 WEB	-72.00
12/27/19	PROGRESSIVELEASE DES:PMTS ID:XXXXXXXXX INDN:PINEDA, MICHELLE CO ID:1460858540 PPD	-64.36
12/27/19	PROGRESSIVELEASE DES:PMTS ID:XXXXXXXXX INDN:PINEDA, MICHELLE CO ID:1460858540 PPD	-23.04
12/30/19	CHECKCARD 1227 IHOP CAPITOLA CAPITOLA CA 24431069362722511255296	-23.29
12/30/19	CHECKCARD 1227 PRO TOP NAILS301000 WATSONVILLE CA 24183109363900012200069	-40.00
12/30/19	CHECKCARD 1227 MCDONALD'S F12744 WATSONVILLE CA 24427339361740267787373	-19.30

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Withdrawals and other subtractions - continued

Date	Description	Amount
12/30/19	CHECKCARD 1227 FAT BOY BURGERS AND GRI WATSONVILLE CA 24036289363030027370191	-13.25
12/30/19	CT007638000000 12/28 #000003860 WITHDRWL Cardtronics C2ST SAN JOSE CA	-123.25
12/30/19	CHECKCARD 1229 AFTERPAY 855-289-6014 CA 24910599363200533204092 RECURRING	-11.73
12/30/19	ROSS STORES #7 12/28 #000051161 PURCHASE ROSS STORES #740 GILROY CA	-39.74
12/30/19	DD'S DISCOUNTS 12/28 #000011177 PURCHASE DD'S DISCOUNTS #5 GILROY CA	-37.03
12/30/19	CHECKCARD 1229 SHELL SERVICE WATSONVILLE CA	-64.00
12/30/19	KMART 3725 12/29 #000519880 PURCHASE KMART 3725 FREEDOM CA	-40.56
12/30/19	VICTORIA'S SEC 12/30 #000432609 PURCHASE VICTORIA'S SECRET SALINAS CA	-49.82
12/30/19	Zelle Transfer Conf# fb3c33163; Sister	-100.00
12/31/19	CHECKCARD 1230 STARBUCKS 800-782-7282 WA 24692169364100650215001	-10.00
01/02/20	CHECKCARD 1231 COH*COACHOUTLET.COM 800-307-0040 FL 24431069365083756682901	-100.29
01/02/20	CHECKCARD 1231 STARBUCKS 800-782-7282 WA 24692169365100297790589	-10.00
01/03/20	CHECKCARD 0102 APPLE.COM/BILL 866-712-7753 CA 24692160002100765152989 RECURRING	-0.99
01/03/20	BKOFAMERICA ATM 01/03 #000003552 WITHDRWL WATSONVILLE WATSONVILLE CA	-300.00
01/03/20	SAFEWAY #2840 01/03 #000538375 PURCHASE SAFEWAY #2840 FREEDOM CA	-18.99
01/06/20	CHECKCARD 0103 WASH LAUNDRY WAVERIDER EL SEGUNDO CA 24013390004000384453383	-8.00
01/06/20	CHECKCARD 0103 WASH LAUNDRY WAVERIDER EL SEGUNDO CA 24013390004000384453409	-4.25
01/06/20	CHECKCARD 0103 SHELL OIL 57427678404 WATSONVILLE CA 24316050004548572009270	-30.02
01/06/20	CHECKCARD 0105 SHELL SERVICE WATSONVILLE CA	-23.01
01/08/20	Online Banking Transfer Conf# 7a3369be2; GARCIA	-540.00
01/08/20	Online Banking Transfer Conf# 5036f70c6; GARCIA	-160.00
01/09/20	§MOBILE PURCHASE 0109 APPLE.COM/BILL 866-712-7753 CA	-0.99

Total withdrawals and other subtractions **-\$5,168.72**

§ There were not enough funds available in your account to cover the electronic transaction(s) received on 01/09/20. The transaction(s) indicated have been paid. Any fee(s) will be reflected on your next statement.

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	\$315.00
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.

Date	Transaction description	Amount
12/30/19	CT00763800000 12/28 #000003860 WITHDRWL Cardtronics C2ST SAN JOSE CA FEE	-2.50

Total service fees

-\$2.50

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