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BANK OF AMERICA

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GLORIA S COLLINS
MICHELLE KELLEY NIKKHO
4324 ARCHWAY
IRVINE, CA 92618-8829

Your Adv SafeBalance Banking Preferred Rewards Platinum Honors

for September 22, 2020 to October 21, 2020

Account number: 3251 2084 9965

GLORIA S COLLINS MICHELLE KELLEY NIKKHO

Account summary

Beginning balance on September 22, 2020	\$494.15
Deposits and other additions	5,822.70
ATM and debit card subtractions	-4,055.31
Other subtractions	-2,260.55
Service fees	-0.99
Ending balance on October 21, 2020	\$0.00

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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
09/28/20	Zelle Transfer Conf# XXXXXXXXXX; MampJ AUTO TRANSPORT LLC	2,000.00
09/29/20	Zelle Transfer Conf# XXXXXXXXXX; MampJ AUTO TRANSPORT LLC	1,000.00
09/30/20	Counter Credit	597.29
09/30/20	Zelle Transfer Conf# XXXXXXXXXX; MampJ AUTO TRANSPORT LLC	530.00
10/01/20	Zelle Transfer Conf# XXXXXXXXXX; MampJ AUTO TRANSPORT LLC	1,300.00
10/05/20	Zelle Transfer Conf# XXXXXXXXXX; MampJ AUTO TRANSPORT LLC	395.41

Total deposits and other additions

\$5,822.70

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
09/22/20	CHECKCARD 0921 PDFRUN 888-2458984 DE 24145720265900019544428 RECURRING	-1.95
09/22/20	CHECKCARD 0921 RALPHS VIA INSTACART RALPHS.COM CA 24492150265637306933372	-36.13
09/23/20	CHECKCARD 0921 DIMENSION LIQUOR LAKE FOREST CA 24755420266162660992045	-33.83
09/23/20	CHECKCARD 0922 CHEVRON 0306957 IRVINE CA 24692160266100581140813	-72.00
09/24/20	CHECKCARD 0922 VERIZON WRLS 29039-01 IRVINE CA 24498040267666171865679	-142.99
09/24/20	CHECKCARD 0923 RAISING CANE'S 373 FOOTHILL RANCCA 24231680267796381013789	-9.79
09/24/20	CHECKCARD 0923 HAPPY NAILS & SPA FOOTH FOOTHILL RANCCA 24431060267206647100019	-50.00
09/25/20	CHECKCARD 0923 IN N OUT BURGER 097 FOOTHILL RANCCA 24013390268003489384025	-11.74
09/28/20	CHECKCARD 0924 SURFSIDE SMOKE AND GIFT LAGUNA BEACH CA 24687200269027011631335	-72.52
09/28/20	CHECKCARD 0926 ZPIZZA - CA53 LAGUNA B LAGUNA BEACH CA 24269790271100431451188	-36.04
09/28/20	CHECKCARD 0928 APPLE.COM/BILL 866-712-7753 CA 24692160272100161785567	-19.99
09/29/20	CHECKCARD 0928 STARBUCKS STORE 06654 NEWPORT BEACHCA 24692160272100389181219	-10.20

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Withdrawals and other subtractions - continued**ATM and debit card subtractions - continued**

Date	Description	Amount
09/29/20	CHECKCARD 0927 7-ELEVEN 25801 LAGUNA NIGUELCA 24034540272004067043552	-47.44
09/29/20	CHECKCARD 0928 PDFRUN 888-2458984 DE 24145720272900010736545 RECURRING	-10.00
09/30/20	CHECKCARD 0929 RALPHS #0015 SAN CLEMENTE CA 24445710273300434322583	-28.53
10/01/20	CHECKCARD 0929 SPROUTS FARMERS MAR SAN CLEMENTE CA 24427330274710029209854	-84.92
10/02/20	CHECKCARD 0930 RPS*PORTOLA PLACE A 800-704-0154 CA 24492150275207699700016	-2,202.35
10/02/20	CHECKCARD 1001 76 - DBA UP0679 SAN CLEMENTE CA 24015170275000033681448	-23.13
10/02/20	CHECKCARD 1001 SUPER SMOKE DEPOT SAN CLEMENTE CA 24013390275000145077119	-135.72
10/05/20	CHECKCARD 1002 STATE FARM INSURANCE 800-956-6310 IL 24431060276700960391238	-140.59
10/05/20	CHECKCARD 1001 RALPHS #0015 SAN CLEMENTE CA 24445710276300491627350	-24.06
10/05/20	CHECKCARD 1003 LOS 3075 PLAZA SAN CLEM SAN CLEMENTE CA 24431060278706000299867	-33.48
10/05/20	CHECKCARD 1003 TILLYS #233 SAN CLEMENTE CA 24493980278400454000328	-107.68
10/05/20	CHECKCARD 1003 San Clemente Vape & Cig San Clemente CA 24426290278030073673712	-45.96
10/05/20	CHECKCARD 1004 IN N OUT BURGER 028 SAN JUAN CAPICA 24013390278000539423124	-10.61
10/05/20	CHECKCARD 1004 LAWDEPOT.COM 8775094398 AB 74897290278039939291960	-33.00
10/05/20	CHECKCARD 1004 76 - DBA UP0679 SAN CLEMENTE CA 24015170278000545683004	-12.74
10/06/20	CHECKCARD 1004 SC VAPE LOUNGE -CLV SAN CLEMENTE CA 24251380279030035785172	-125.84
10/08/20	CHECKCARD 1006 SPROUTS FARMERS MAR SAN CLEMENTE CA 24427330281710029672136	-69.11
10/08/20	CHECKCARD 1006 Silverado Liquor & Jr M Dana Point CA 24426290281017048084443	-29.89
10/08/20	CHECKCARD 1007 POSTMATES MEMBERSHIP HTTPSPPOSTMATECA 24492150281637673190382 RECURRING	-9.99
10/09/20	CHECKCARD 1007 SHELL OIL 12597232003 SAN CLEMENTE CA 24316050282548426043932	-50.42
10/13/20	CHECKCARD 1009 Silverado Liquor & Jr M Dana Point CA 24426290285017057227590	-38.12
10/13/20	CHECKCARD 1009 CVS/PHARMACY #09485 MISSION VIEJOCA 24137460284001436168782	-31.24
10/13/20	CHECKCARD 1009 RALPHS #0299 IRVINE CA 24445710284300447794262	-163.08
10/13/20	CHECKCARD 1010 WALGREENS #9883 IRVINE CA 24445000285000741232747	-60.06
10/13/20	CHECKCARD 1011 Audible*MK63J9911 Amzn.com/billNJ 24692160285100540859948	-14.95
10/13/20	CHECKCARD 1012 CHEVRON 0306957 IRVINE CA 24692160286100159221306	-17.70
10/14/20	CHECKCARD 1013 CVS/PHARMACY #09485 MISSION VIEJOCA 24137460288001293266741	-7.52

Total ATM and debit card subtractions**-\$4,055.31***continued on the next page*

Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
10/02/20	WageWorks, Inc DES:TEL PMTS ID:C8683F INDN:MICHELLE NIKKHOO CO ID:9000010047 TEL	-2,260.55
Total other subtractions		-\$2,260.55

Service fees

Date	Transaction description	Amount
10/05/20	CHECKCARD 1004 LAWDEPOT.COM 8775094398 AB 74897290278039939291960 INTERNATIONAL TRANSACTION FEE	-0.99
Total service fees		-\$0.99

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

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