

P.O. Box 15284
Wilmington, DE 19850

PATRIC HOANG
16014 RUSTIC SANDS DR
HOUSTON, TX 77084-2957

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 17, 2020 to January 14, 2021

PATRIC HOANG

Account number: 4880 4958 1254

Account summary

Beginning balance on December 17, 2020	\$123.75
Deposits and other additions	3,796.26
ATM and debit card subtractions	-1,636.19
Other subtractions	-2,227.22
Checks	-0.00
Service fees	-7.50
Ending balance on January 14, 2021	\$49.10



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
12/17/20	A0000004021000 12/17 #000494253 PMNT RCVD Earnin-Activehour Palo Alto CA	100.00
12/17/20	Instacash Fund 12/17 #000494485 PMNT RCVD Instacash Funds New York NY	50.00
12/17/20	Instacash Fund 12/17 #000505149 PMNT RCVD Instacash Funds New York NY	35.00
12/18/20	Possible Finan 12/18 #000051209 PMNT RCVD Possible Finance Dallas TX	500.00
12/28/20	Zelle Transfer Conf# XXXXXXXXXX; KYLE TRAN	15.00
12/31/20	Zelle Transfer Conf# XXXXXXXXXX; NGOCLAN T NGUYEN	80.00
01/04/21	IRS TREAS 310 DES:XXTAXEIP2 ID:XXXXXXXXXX00918 INDN:HOANG, PATRIC V CO ID:9111736043 PPD	600.00
01/04/21	BASTION TX 4 DES:LendUpLoan ID:1855924118 INDN:Patric Hoang CO ID:1812414749 PPD	200.00
01/06/21	MICRO Q INC DES:PAYROLL ID:01820000-0339-0 INDN:PATRIC HOANG CO ID:1462800242 PPD	1,916.26
01/11/21	A0000004021000 01/11 #000186011 PMNT RCVD Earnin-Activehour Palo Alto CA	100.00
01/12/21	A0000004021000 01/12 #000696233 PMNT RCVD Earnin-Activehour Palo Alto CA	100.00
01/13/21	A0000004021000 01/13 #000906553 PMNT RCVD Earnin-Activehour Palo Alto CA	100.00

Total deposits and other additions **\$3,796.26**

Withdrawals and other subtractions


ATM and debit card subtractions


Date	Description	Amount
12/21/20	CHECKCARD 1217 POSSIBLE FINANCE 206-202-5115 WA 82302350353001625894905	-152.93
12/21/20	CHECKCARD 1217 POSSIBLE FINANCE 206-202-5115 WA 82302350353001625894913	-152.91
12/21/20	CHECKCARD 1219 MCDONALD'S F11206 RANCHO SAN DICA 05140480354730250647300	-9.26
12/22/20	CHECKCARD 1221 JACK IN THE BOX 3 EL CAJON CA 55432860356200952336787	-21.27


continued on the next page

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

ATM and debit card subtractions - continued

Date	Description	Amount
12/22/20	7-ELEVEN 12/22 #000909358 PURCHASE 7-ELEVEN EL CAJON CA	-7.08
12/28/20	CHECKCARD 1225 UBER EATS 8005928996 CA 55429500360743589265847	-27.49
12/28/20	CHECKCARD 1226 JACK IN THE BOX 3 EL CAJON CA 55432860361200215671619	-14.61
12/28/20	00000000018311 12/26 #000081832 WITHDRWL A Balboa1 San Diego CA	-63.00
12/28/20	CHECKCARD 1227 Rancho San Die Spring ValleyCA	-25.37
12/28/20	CHECKCARD 1227 SOUTH BAY DRIVE I SAN DIEGO CA 05436840363500081099071	-20.00
12/29/20	CHECKCARD 1227 SOAPY JOE'S CAR W EL CAJON CA 55506290363726380776865	-10.00
12/30/20	CHECKCARD 1228 TACO BELL #025488 EL CAJON CA 55263520364837003248786	-10.99
12/30/20	CHECKCARD 1230 Dave Inc Los Angeles CA	-1.00
12/31/20	CHECKCARD 1231 JACK IN THE BOX 3 EL CAJON CA 55432860366200510750535	-7.31
12/31/20	00000000018311 12/31 #000537431 WITHDRWL A Balboa1 San Diego CA	-203.00
01/04/21	CHECKCARD 0101 MONEYLION INSTACA 8886598244 NY 55480771002026441759091	-149.97
01/04/21	CHECKCARD 0102 MICROSOFT*ULTI MSBILL.INFO WA 0000000000000000888888 RECURRING	-16.23
01/04/21	CHECKCARD 0101 JACK IN THE BOX 3 EL CAJON CA 55432861002200989425914	-21.59
01/04/21	PURCHASE 0102 DOORDASH*WALGREEN SAN FRANCISCOCA	-22.07
01/05/21	FOOD4LESS #034 01/04 #000005239 PURCHASE 4995 SHAWLINE STR SAN DIEGO CA	-21.89
01/07/21	CHECKCARD 0105 EL GORDO MEXICAN SAN DIEGO CA 55480771007400215000641	-16.27
01/07/21	CHECKCARD 0105 TACO BELL #025488 EL CAJON CA 55263521006837001734557	-10.78
01/07/21	CHECKCARD 0107 WENDY'S #29790 SAN DIEGO CA	-10.76
01/08/21	CHECKCARD 0107 SPDY*REG FINANCE 888-636-3535 SC 05436841007300133918729	-141.24
01/08/21	CHECKCARD 0108 GEICO *AUTO 800-841-3000 DC 55432861008200604154927 RECURRING	-120.75
01/11/21	CHECKCARD 0108 PANDA EXPRESS #33 SAN DIEGO CA 55310201009091499982935	-10.29
01/11/21	7-ELEVEN 01/09 #000545976 PURCHASE 7-ELEVEN EL CAJON CA	-10.65
01/11/21	00000000014657 01/09 #000449079 WITHDRWL Illusions Smoke S San Diego CA	-241.99
01/11/21	CHECKCARD 0109 CHEVRON 0206981 SAN DIEGO CA 55432861010200036425644	-8.18
01/11/21	CHECKCARD 0110 JACK IN THE BOX 3 EL CAJON CA 55432861010200143277433	-6.98
01/11/21	TARGET T- 8001 01/10 #000358418 PURCHASE TARGET T- 8001 Ot San Diego CA	-48.69
01/12/21	CHECKCARD 0111 JACK IN THE BOX 0 SPRING VALLEYCA 55432861011200386591788	-6.98
01/12/21	CHECKCARD 0111 MCDONALD'S F12915 SAN DIEGO CA 05140481011740256608522	-7.96
01/12/21	CHECKCARD 0112 MCDONALD'S F12 SAN DIEGO CA	-35.70
01/14/21	CHECKCARD 0114 Dave Inc Los Angeles CA	-1.00

Total ATM and debit card subtractions

-\$1,636.19

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Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
12/18/20	Zelle Transfer Conf# dde480699; Kyle	-100.00
12/22/20	Zelle Transfer Conf# 601dc0b05; Kyle	-60.00
12/24/20	ROBINHOOD DES:Funds ID:XXXXXXXXX INDN:Patric Hoang CO ID:1464364776 WEB	-5.00
01/04/21	Online Banking transfer to SAV 8023 Confirmation# 1173775387	-10.00
01/04/21	POSSIBLE FINANCE DES:PAYMENT ID:0c17d413b50949d INDN:Patric Hoang CO ID:XXXXXXXXX WEB	-157.59
01/04/21	BANK OF AMERICA CREDIT CARD Bill Payment	-100.00
01/04/21	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:PATRIC HOANG CO ID:PAYPALS177 WEB	-2.99
01/06/21	Zelle Transfer Conf# bc497a1e9; Cau Nii	-300.00
01/06/21	Zelle Transfer Conf# b9e3ed528; nguyen, thanh	-200.00
01/07/21	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Patric Hoang CO ID:7842124784 WEB	-106.00
01/07/21	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Patric Hoang CO ID:7842124784 WEB	-102.00
01/07/21	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Patric Hoang CO ID:7842124784 WEB	-102.00
01/07/21	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Patric Hoang CO ID:7842124784 WEB	-102.00
01/08/21	VENMO DES:PAYMENT ID:5058732384 INDN:PATRIC HOANG CO ID:3264681992 WEB	-300.00
01/08/21	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:PATRIC HOANG CO ID:PAYPALS177 WEB	-9.73
01/11/21	Zelle Transfer Conf# b2947d235; ARACELY	-20.00
01/11/21	JPMorgan Chase DES:Ext Trnsfr ID:10937580699 INDN:PATRIC VUONG HOANG CO ID:9200502231 WEB	-348.84
01/12/21	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:PATRIC HOANG CO ID:PAYPALS177 WEB	-1.07
01/14/21	ROBINHOOD DES:Funds ID:XXXXXXXXX INDN:Patric Hoang CO ID:1464364776 WEB	-200.00
Total other subtractions		-\$2,227.22

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	\$0.00	\$35.00

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	00000000018311 12/26 #000081832 WITHDRWL A Balboa1 San Diego CA FEE	-2.50
12/31/20	00000000018311 12/31 #000537431 WITHDRWL A Balboa1 San Diego CA FEE	-2.50
01/11/21	00000000014657 01/09 #000449079 WITHDRWL Illusions Smoke S San Diego CA FEE	-2.50

Total service fees

-\$7.50

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