


P.O. Box 15284
Wilmington, DE 19850

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

RYAN JAMES PITT
311 S SUNRISE WAY APT B9
PALM SPRINGS, CA 92262-0827

 Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your combined statement

for August 27, 2020 to September 25, 2020

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv SafeBalance Banking	3251 4568 2592	-\$2.81	Page 3
Bank of America Advantage Savings	3251 4568 2631	\$0.76	Page 7
Total balance		-\$2.05	



We've enhanced our online Security Center to help you protect your money and privacy

- ✓ Answers to your account security questions
- ✓ The latest information on fraud and scams
- ✓ Free tips, software downloads and more

bankofamerica.com/Security

SSM-06-20-0114.C | 3104278

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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Your Adv SafeBalance Banking

RYAN JAMES PITT

Account summary

Beginning balance on August 27, 2020	\$0.00
Deposits and other additions	4,195.26
Withdrawals and other subtractions	-4,193.07
Service fees	-5.00
Ending balance on September 25, 2020	-\$2.81

Deposits and other additions

Date	Description	Amount
08/27/20	CLAIMS PROCESSING TRANSACTION	455.36
08/31/20	Online Banking transfer from CHK 5528 Confirmation# 7171268238	3,359.82
09/08/20	BKOFAMERICA ATM 09/07 #000009974 DEPOSIT PALM SPRINGS MAI PALM SPRINGS CA	20.00
09/11/20	CLAIMS PROCESSING TRANSACTION	27.27
09/18/20	LS Financing I 09/18 #000868948 PMNT RCVD LS Financing Inc Sherman Oaks CA	100.00
09/18/20	Online Banking transfer from SAV 2631 Confirmation# 5543319289	0.64
09/21/20	FUNDS TRANSFER CREDIT FDES NNC 0004810 286503	230.00
09/21/20	BKOFAMERICA MOBILE 09/21 3602984519 DEPOSIT *MOBILE CA	2.17
Total deposits and other additions		\$4,195.26

What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like.
Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Withdrawals and other subtractions

Date	Description	Amount
08/28/20	CA TLR cash withdrawal from CHK 2592	-100.00
08/28/20	Zelle Transfer Conf# f3955bbbe; JEFF	-150.00
08/31/20	Zelle Transfer Conf# 2b27d49e8; Samuel Vincent	-100.00
08/31/20	CA TLR cash withdrawal from CHK 2592	-600.00
08/31/20	VENMO DES:PAYMENT ID:4343781776 INDN:RYAN PITT CO ID:3264681992 WEB	-100.00
08/31/20	PAYPAL DES:TRANSFER ID:4C2J2AXDC4ZJW INDN:RYAN PITT CO ID:PAYPALSD22 WEB	-100.00
08/31/20	VENMO DES:PAYMENT ID:4344532921 INDN:RYAN PITT CO ID:3264681992 WEB	-58.15
08/31/20	VENMO DES:PAYMENT ID:4353215702 INDN:RYAN PITT CO ID:3264681992 WEB	-50.00
08/31/20	VENMO DES:PAYMENT ID:4345298904 INDN:RYAN PITT CO ID:3264681992 WEB	-11.63
09/01/20	CROSSROADS(FDR) DES:8888665173 ID:BXXXXXXXXX INDN:Ryan Pitt CO ID:BXXXXXXXXX PPD	-203.00
09/01/20	SPRINT8006396111 DES:ACHBILLPAY ID:XXXXXXXXX INDN:RYAN PITT CO ID:2521616695 WEB	-179.68
09/01/20	AMAZON MARKETPLA DES:INTERNET ID:043000094610868 INDN:Pitt Ryan CO ID:9049016352 WEB	-42.02
09/02/20	TERRAFIN-APVPPS- DES:WEB PMTS ID:B7GGB6 INDN:RyanPitt CO ID:9000327993 WEB	-1,183.48
09/02/20	Yardi Service Ch DES:WEB PMTS ID:HXGFB6 INDN:RyanPitt CO ID:9000278329 WEB	-0.50
09/03/20	PURCHASE 0902 PAYPAL *ALERTPROGRA 402-935-7733 CA	-3.30
09/03/20	PURCHASE 0902 NETFLIX.COM NETFLIX.COM CA	-15.99
09/03/20	PURCHASE 0902 PAYPAL *ROMANHEALTH 402-935-7733 NY	-52.00
09/03/20	CHECKCARD 0902 AFTERPAY 855-2896014 DE 24906410246101790070854 RECURRING	-15.00
09/03/20	CHECKCARD 0902 AFTERPAY 855-2896014 DE 24906410246101789616907 RECURRING	-14.00
09/03/20	CHECKCARD 0902 Amazon.com*MU4L34AB2 Amzn.com/billWA 24692160247100023480896	-79.04
09/03/20	PURCHASE 0902 PAYPAL *WIKIPEDIA 402-935-7733 CA	-3.10
09/03/20	CHECKCARD 0902 PANDA EXPRESS 909 PALM SPRINGS CA 24431060247838002670056	-14.00
09/03/20	SCHOOLSFIRST F 09/03 #000557105 WITHDRWL SCHOOLSFIRST LA QUINTA CA	-203.00
09/03/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
09/04/20	CHECKCARD 0902 ACIMA CREDIT 800-7421789 UT 24030640247012272578761	-102.68
09/04/20	CHECKCARD 0902 MIDWAY RESOLUTION SERVI 866-2168078 NY 24221080247900019124774	-137.42
09/04/20	CHECKCARD 0903 AMAZON.COM*MU8TL34X0 AM AMZN.COM/BILLWA 24431060248083726211593	-28.39
09/04/20	CHECKCARD 0903 HEALTHYWAGE 8886363832 FL 24492150247715074572532	-25.00
09/04/20	CHECKCARD 0903 FLEXSHOPPER 855-353-9289 FL 24733090247083749433102	-71.04

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/04/20	CHECKCARD 0903 THE HORIZON OUTLET 800-8221260 PA 24760620248470000743304	-32.47
09/04/20	CHECKCARD 0904 OppoSuits B.V. 171-8896060 NY 24204290247000505163729	-29.99
09/04/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
09/08/20	CHECKCARD 0903 ACE CASH EXPRESS INC 877-2232274 TX 24383440248012277356962	-25.00
09/08/20	CHECKCARD 0904 AMZN MKTP US*MU2JA3L70 AMZN.COM/BILLWA 24431060248083738395186	-23.97
09/08/20	CHECKCARD 0904 KEMPER SPECIALTY 800-456-1919 TX 24431060248083976428087	-44.14
09/08/20	CHECKCARD 0904 AMAZON TIPS*MU7021ZJ0 A AMZN.COM/BILLWA 24431060249083353977911	-16.00
09/08/20	CHECKCARD 0908 Spotify USA 877-7781161 NY 24204290252000406428736 RECURRING	-4.99
09/08/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
09/09/20	CHECKCARD 0908 APPLE.COM/BILL 866-712-7753 CA 24692160252100948173040 RECURRING	-0.99
09/09/20	CHECKCARD 0908 APPLE.COM/BILL 866-712-7753 CA 24692160252100948017213 RECURRING	-3.99
09/09/20	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 09/09/20	-0.02
09/11/20	RALPHS # 425 09/11 #000603311 PURCHASE RALPHS # 425 S. PALM SPRINGS CA	-4.58
09/11/20	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 09/11/20	-0.42
09/14/20	RITE AID STORE 09/11 #000144090 PURCHASE RITE AID STORE - PALM SPRINGS CA	-24.02
09/14/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
09/15/20	CHECKCARD 0913 PALM SPRINGS KOFFI - P PALM SPRINGS CA 24269790258500564637015	-5.80
09/15/20	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 09/15/20	-0.20
09/18/20	P457376 09/18 #000118218 WITHDRWL COACHELLA MO-4573 COACHELLA CA	-63.50
09/18/20	RITE AID STORE 09/18 #000180693 PURCHASE RITE AID STORE - PALM SPRINGS CA	-21.83
09/18/20	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 09/18/20	-0.17
09/21/20	CHECKCARD 0919 RHINO 3477971583 NY 24492150263637077368578	-6.92
09/21/20	PMNT SENT 0919 VENMO* Visa Direct NY	-100.00
09/21/20	PMNT SENT 0919 VENMO* Visa Direct NY	-30.00
09/21/20	CHECKCARD 0920 LEMONADE I* LEMONADE I LEMONADE.COM NY 24492150264637192462958	-5.00
09/21/20	RITE AID STORE 09/20 #000109876 PURCHASE RITE AID STORE - PALM SPRINGS CA	-33.49
09/21/20	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 09/21/20	-0.59
09/22/20	PMNT SENT 0922 VENMO* Visa Direct NY	-6.23
09/22/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
09/23/20	CHECKCARD 0921 MONSTER SHAKES PALM SPRINGS CA 24687200266030016477301	-16.85
09/23/20	PURCHASE 0922 PAYPAL *LYFT PENDING 402-935-7733 CA	-20.49

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/23/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
09/25/20	CHECKCARD 0924 AFTERPAY 855-2896014 DE 24906410268103380194154 RECURRING	-15.00
09/25/20	§CHECKCARD 0924 AFTERPAY 855-2896014 DE 24906410268103380255179 RECURRING	-14.00

Total withdrawals and other subtractions **-\$4,193.07**

§ There were not enough funds available in your account to cover the electronic transaction(s) received on 09/25/20. The transaction(s) indicated have been paid.

Service fees

Date	Transaction description	Amount
09/03/20	SCHOOLSFIRST F 09/03 #000557105 WITHDRWL SCHOOLSFIRST LA QUINTA CA FEE	-2.50
09/18/20	P457376 09/18 #000118218 WITHDRWL COACHELLA MO-4573 COACHELLA CA FEE	-2.50

Total service fees **-\$5.00**

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

Your Bank of America Advantage Savings

RYAN JAMES PITT

Account summary

Beginning balance on August 27, 2020	\$0.00
Deposits and other additions	1.40
Withdrawals and other subtractions	-0.64
Service fees	-0.00
Ending balance on September 25, 2020	\$0.76

Deposits and other additions

Date	Description	Amount
09/10/20	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 09/09	0.02
09/14/20	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 09/11	0.42
09/16/20	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 09/15	0.20
09/21/20	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 09/18	0.17
09/22/20	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 09/21	0.59
Total deposits and other additions		\$1.40

Withdrawals and other subtractions

Date	Description	Amount
09/18/20	Online Banking transfer to CHK 2592 Confirmation# 5543319289	-0.64
Total withdrawals and other subtractions		-\$0.64

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Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Our Deposit Agreement and Disclosures were updated to include recordkeeping requirements for Federal Deposit Insurance Corporation (FDIC) insurance coverage. These requirements apply to deposit accounts opened on behalf of beneficial owners (for example, as a trustee).

For more details, please review the “Special Provisions for Pass-Through Accounts” section of our Deposit Agreement at bankofamerica.com/depositagreement.

Beginning on November 7, 2020, we are making changes to the way overdraft works on savings accounts.

The overdraft setting on your savings account will be permanently set to decline a transaction, or return it unpaid, when we determine there is not enough money in your account or your linked Overdraft Protection account to cover it. This setting is called Decline All. We are making this change to all personal savings accounts to help you grow your savings balance. In addition, we will no longer charge Overdraft Item or NSF: Returned Item fees on personal savings accounts.

To make sure you understand how Decline All will work on your savings account – here are some other details:

- Third parties may charge you fees for any declined or returned transactions.
- Even in the Decline All setting, your account balance may still become negative.
- For more information, please see our Deposit Agreement and Disclosures and our Personal Schedule of Fees or visit us at bankofamerica.com/feesataglance.

We are here to help

We are always here to answer any questions you may have and talk about your savings goals. Feel free to schedule an appointment with us at bankofamerica.com/appointments.

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