



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

STEVEN MATTHEW GRAFF
DENNIS JOSEPH GRAFF
2147 W ROCKINGHORSE RD
RANCHO PALOS VERDES, CA 90275-1603

Your Adv Plus Banking

for September 18, 2020 to October 19, 2020

Account number: 3251 1971 0267

STEVEN MATTHEW GRAFF DENNIS JOSEPH GRAFF

Account summary

Beginning balance on September 18, 2020	-\$152.34
Deposits and other additions	3,754.87
Withdrawals and other subtractions	-3,198.20
Checks	-300.00
Service fees	-112.50
Ending balance on October 19, 2020	-\$8.17

What's on your mind?

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Inclusion on the Advisory Panel subject to qualifications.

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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
09/21/20	Brigit 09/19 #000371463 PMNT RCVD Brigit Visa Direct NY	0.01
09/22/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 09-21)	24.00
10/01/20	VACP TREAS 310 DES:XXVA BENEF ID:568731280003600 INDN:STEVEN GRAFF CO ID:9111036002 PPD PMT INFO:REF*48*VA COMPENSATION *09 /01/20-09/30/20 \	3,221.85
10/05/20	Dave Inc 10/05 #000211530 PMNT RCVD Dave Inc Visa Direct CA	75.00
10/05/20	VOLA DES:VOLA steven graff ID: IA4E8XJYE CO ID:XXXXXXXXX CIE	30.00
10/06/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-05)	300.00
10/07/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-06)	5.50
10/07/20	Cash App*Cash 10/08 #000577302 PMNT RCVD Cash App*Cash Out Visa Direct CA	98.50
10/19/20	Earnin-Activeh 10/19 #000587786 PMNT RCVD Earnin-Activehour Visa Direct CA	0.01

Total deposits and other additions

\$3,754.87

Withdrawals and other subtractions

Date	Description	Amount
09/21/20	FLOATME DB DES:ONLINE PMT ID:200919160247OCY INDN:STEVEN GRAFF CO ID:1029111679 WEB	-24.00
10/01/20	BKOFAMERICA ATM 10/01 #000007511 WITHDRWL TENTH AND PACIFI SAN PEDRO CA	-300.00
10/01/20	TARGET T- 1701 10/01 #000553432 PURCHASE TARGET T- 1701 N San Pedro CA	-269.84
10/01/20	TARGET T- 1701 10/01 #000513103 PURCHASE TARGET T- 1701 N San Pedro CA	-42.90
10/01/20	HELLO LIQUOR 10/01 #000173146 PURCHASE HELLO LIQUOR SAN PEDRO CA	-39.23
10/01/20	7-ELEVEN 10/01 #000017829 PURCHASE 7-ELEVEN SAN PEDRO CA	-9.24
10/01/20	T-MOBILE 422 S 10/01 #000855395 PURCHASE T-MOBILE 422 S GA SAN PEDRO CA	-624.13
10/01/20	CIC OF CA DES:CIC CA LBP ID:27940B31782315 INDN:Steven Graff CO ID:3621666096 WEB	-300.00
10/02/20	SEVENTH STREET 10/02 #000360158 PURCHASE SEVENTH STREET GA WILMINGTON CA	-392.25

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/02/20	CABRILLO TOBBA 10/02 #000001365 PURCHASE CABRILLO TOBBACCO SAN PEDRO CA	-19.35
10/05/20	CHECKCARD 1002 INFINITY INSURANCE 800-7821020 AL 24625730276630105112997	-103.25
10/05/20	CHECKCARD 1001 STARBUCKS STORE 11868 SAN PEDRO CA 24692160276100322878349	-8.60
10/05/20	CHECKCARD 1001 L.A. CASH ADVANCE #49 562-429-3200 CA 24656270276017039530743	-300.00
10/05/20	CHECKCARD 1001 SPEEDY CASH 888-333-1360 KS 24383930276017033317948	-300.00
10/05/20	CHECKCARD 1001 TROPSUNPROD.COM 877-256-7029 CA 24118590276012425966141	-11.94
10/05/20	CHECKCARD 1003 UBER TRIP HELP.UBER.COMCA 24492150277717951688012	-20.60
10/05/20	CHECKCARD 1002 MARIAS UNDERWEAR SAN PEDRO CA 24755420276272764285341	-95.24
10/05/20	CHECKCARD 1004 POSTMATES 6BDE2 MOVITA HTTPSPOSTMATECA 24492150278637407592478	-24.26
10/05/20	CHECKCARD 1003 CCBill.com *HB Group 888-5969279 AZ 24063000278001846246954	-24.95
10/05/20	P314614 10/03 #000296009 WITHDRWL LA MIRAGE IN-3146 LONG BEACH CA	-103.50
10/05/20	BKOFAMERICA ATM 10/04 #000009378 WITHDRWL TENTH AND PACIFI SAN PEDRO CA	-40.00
10/05/20	CHECKCARD 1004 USA 63264 SAN PEDRO CA	-11.78
10/05/20	BKOFAMERICA ATM 10/04 #000003732 WITHDRWL TENTH AND PACIFI SAN PEDRO CA	-60.00
10/05/20	7-ELEVEN 10/04 #000063508 PURCHASE 7-ELEVEN SAN PEDRO CA	-7.09
10/06/20	CHECKCARD 1005 MARIAS UNDERWEAR SAN PEDRO CA 24755420279162799018923	-26.83
10/06/20	VOLA DES:VOLA ID: IYWKAERXR INDN:steven graff CO ID:XXXXXXXXX WEB	-5.50
10/08/20	A304908 10/08 #000977412 WITHDRWL SCHEFFLERS L-3049 SAN PEDRO CA	-23.50
10/15/20	CHECKCARD 1014 76 - UP0625 LONG BEACH CA 24015170288001968032453	-10.22
Total withdrawals and other subtractions		-\$3,198.20

Checks

Date	Check #	Amount
10/05/20	103	-300.00
Total checks		-\$300.00
Total # of checks		1

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	\$700.00
Total NSF: Returned Item fees	\$105.00	\$490.00

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
09/21/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 09-21	-35.00
10/05/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-05	-35.00
10/05/20	P314614 10/03 #000296009 WITHDRWL LA MIRAGE IN-3146 LONG BEACH CA FEE	-2.50
10/06/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-06	-35.00
10/08/20	A304908 10/08 #000977412 WITHDRWL SCHEFFLERS L-3049 SAN PEDRO CA FEE	-2.50
10/16/20	P316539 10/16 #000333426 BAL INQ HOLLYWOOD PA-3165 FEE	-2.50

Total service fees **-\$112.50**

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

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