






P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  [bankofamerica.com](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

ANTHONY RAY ARCE  
2349 S SACRAMENTO ST  
STOCKTON, CA 95206-2242

## Your Adv Plus Banking

for November 7, 2020 to December 10, 2020

Account number: 3251 1897 5922

**ANTHONY RAY ARCE**

### Account summary

Beginning balance on November 7, 2020	-\$36.62
Deposits and other additions	4,884.07
Withdrawals and other subtractions	-4,703.86
Checks	-0.00
Service fees	-140.00
<b>Ending balance on December 10, 2020</b>	<b>\$3.59</b>



BANK OF AMERICA ADVANTAGE SAFE BALANCE BANKING®

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<sup>1</sup>Students under age 24 are eligible for a waiver of the monthly maintenance fee on certain accounts while enrolled in a high school, college, university or vocational program. Please refer to your Personal Schedule of Fees for details at [bofa.com/fees](http://bofa.com/fees). SSM-07-20-0673.C | 3175774

## 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
11/12/20	Temporary Credit Adjustment on 11/12/20	62.36
11/12/20	Temporary Credit Adjustment on 11/12/20	39.94
11/12/20	Temporary Credit Adjustment on 11/12/20	21.20
11/13/20	FEE REVERSAL	70.00
11/23/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-20)	3.99
11/30/20	S.U.S.D. DES:DIRECT DEP ID:10007643 INDN:ARCE, ANTHONY R CO ID:1946002661 PPD	2,824.57
11/30/20	Online Banking transfer from SAV 7377 Confirmation# 1475880644	350.00
11/30/20	Empower Financ 11/29 #000369749 PMNT RCVD Empower Finance, Visa Direct CA	50.00
11/30/20	Online Banking transfer from SAV 7377 Confirmation# 2161367094	50.00
11/30/20	Online Banking transfer from SAV 7377 Confirmation# 1177619542	30.00
11/30/20	Online Banking transfer from SAV 7377 Confirmation# 1359143802	5.00
11/30/20	Brigit 11/30 #000369603 PMNT RCVD Brigit Visa Direct NY	0.01
12/01/20	WESTSIDE LENDING DES:8882177531 ID:CREDIT INDN:ANTHONY ARCE CO ID:XXXXXXXXX PPD	500.00
12/01/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Anthony Arce CO ID:7462925567 PPD	100.00
12/03/20	Online Banking transfer from SAV 7377 Confirmation# 1501542467	270.00
12/03/20	Online Banking transfer from SAV 7377 Confirmation# 3599804406	100.00
12/03/20	Brigit 12/03 #000286598 PMNT RCVD Brigit Visa Direct NY	50.00
12/03/20	FloatMe 12/03 #000689882 PMNT RCVD FloatMe Visa Direct TX	20.00
12/03/20	Cash App*Cash 12/03 #000367321 PMNT RCVD Cash App*Cash Out Visa Direct CA	4.75
12/04/20	Possible Finan 12/04 #000320065 PMNT RCVD Possible Finance Dallas TX	150.00
12/04/20	Albert Instant 12/04 #000523814 PMNT RCVD Albert Instant Visa Direct CA	75.00
12/07/20	BKOFAMERICA ATM 12/07 #000009588 DEPOSIT STOCKTON AGRI-CE STOCKTON CA	14.00

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## Deposits and other additions - continued

Date	Description	Amount
12/07/20	Cash App*Cash 12/05 #000431906 PMNT RCVD Cash App*Cash Out Visa Direct CA	9.75
12/07/20	Cash App*Cash 12/05 #000168710 PMNT RCVD Cash App*Cash Out Visa Direct CA	5.75
12/07/20	Cash App*Cash 12/05 #000443027 PMNT RCVD Cash App*Cash Out Visa Direct CA	1.75
12/08/20	BKOFAMERICA ATM 12/08 #000004480 DEPOSIT STOCKTON AGRI-CE STOCKTON CA	76.00

**Total deposits and other additions**

**\$4,884.07**

## Withdrawals and other subtractions

Date	Description	Amount
11/10/20	CHECKCARD 1109 URBANMOVIECHANNEL HTTPSUMC.TV MD 24492150314637671706644 RECURRING	-4.99
11/13/20	Temporary Credit Reversal on 11/13/20	-72.54
11/13/20	Online Banking transfer to SAV 7377 Confirmation# 3127405182	-116.00
11/17/20	KEMPERAUTOINSPMT DES:8004561919 ID:Insured INDN:ANTHONY R ARCE CO ID:1750620550 PPD	-46.56
11/18/20	VOLA DES:VOLA ID: IR4GM2ZLO INDN:Anthony Arce CO ID:XXXXXXXXX WEB	-25.00
11/20/20	Temporary Credit Reversal on 11/20/20	-64.99
11/20/20	VOLA DES:VOLA ID: IEM2XBR6E INDN:Anthony Arce CO ID:XXXXXXXXX WEB	-3.99
11/30/20	CHECKCARD 1128 TITLEMAX 888-4853629 TX 24383440334012759461277	-344.74
11/30/20	BKOFAMERICA ATM 11/28 #000002742 WITHDRWL STOCKTON AGRI-CE STOCKTON CA	-240.00
11/30/20	Online Banking transfer to SAV 7377 Confirmation# 2260956359	-50.00
11/30/20	FAMILY DOLLAR 11/28 #000935719 MOBILE PURCHASE FAMILY DOLLAR # STOCKTON CA	-12.04
11/30/20	PURCHASE 1129 APPLE.COM/BILL 866-712-7753 CA	-2.99
11/30/20	PMNT SENT 1129 APPLE CASH 1INFINITELOOPCA	-50.00
11/30/20	MICHEALS SHOP 11/28 #000507105 PURCHASE MICHEALS SHOP LIQ STOCKTON CA	-49.50
11/30/20	PMNT SENT 1129 APPLE CASH 1INFINITELOOPCA	-25.00
11/30/20	Online Banking transfer to SAV 7377 Confirmation# 3472907168	-650.00
11/30/20	BKOFAMERICA ATM 11/30 #000003885 WITHDRWL CHARTER HUNTER STOCKTON CA	-350.00
11/30/20	Better Day Loans DES:8662580165 ID:911284 INDN:ANTHONY ARCE CO ID:FP00000018 PPD	-323.47
11/30/20	King Cash DES:PRADeposit ID:XXX-XX-XXXX INDN:ANTHONY ARCE CO ID:90000A0692 PPD	-300.00
11/30/20	Freedom Cash DES:8774835805 ID:909714 INDN:Anthony Arce CO ID:FP00000028 PPD	-256.68
11/30/20	EarninActivehour DES:PAYMENTRET ID:XXXXXXXXX INDN:Anthony Arce CO ID:1462925567 WEB	-101.00
11/30/20	SPOTLOAN DES:DEBIT ID:C20112712003830 INDN:Anthony Arce CO ID:1800827294 PPD	-92.75
11/30/20	POSSIBLE FINANCE DES:PAYMENT ID:bbb34dXXXXXXXXX INDN:Anthony Arce CO ID:1823273909 WEB	-29.41

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
11/30/20	POSSIBLE FINANCE DES:PAYMENT ID:52eb7614666e4c2 INDN:Anthony Arce CO ID:1823273909 WEB	-29.41
11/30/20	FLOATME DB DES:ONLINE PMT ID:201130050317QTL INDN:ANTHONY ARCE CO ID:1029111679 WEB	-24.00
11/30/20	FLOATME DB DES:ONLINE PMT ID:2011290645109CK INDN:ANTHONY ARCE CO ID:1029111679 WEB	-1.99
12/01/20	PMNT SENT 1130 APPLE CASH 1INFINITELOOPCA	-50.00
12/01/20	CHECKCARD 1130 Experian* Credit Report 479-3436237 CA 24906410335108296015038	-1.00
12/01/20	Branch Messenger DES:Branch Mes ID: IWO8X4AJM INDN:Anthony Arce CO ID:XXXXXXXXX WEB	-354.00
12/02/20	Albert Genius DES:EDI PYMNTS ID:p_5234989 INDN:Anthony Arce CO ID:5475215705 WEB	-4.00
12/03/20	CHECKCARD 1202 VERIZON WRL MY ACCT VW 800-9220204 CA 24498040337666115014331	-153.47
12/03/20	CHECKCARD 1203 MICROSOFT*VIDEO PHOTO S MSBILL.INFO WA 24430990338091502054269 RECURRING	-1.99
12/03/20	Online Banking transfer to SAV 7377 Confirmation# 1598679588	-100.00
12/03/20	BKOFAMERICA ATM 12/03 #000005671 WITHDRWL STOCKTON AGRI-CE STOCKTON CA	-300.00
12/03/20	Albert Instant DES:EDI PYMNTS ID:i_7911240 INDN:Anthony Arce CO ID:6475215705 WEB	-78.99
12/04/20	CHECKCARD 1203 LYFT *RIDE THU 1PM lyft.com CA 24055230339400972011812	-6.17
12/04/20	CHECKCARD 1204 LYFT *RIDE THU 2PM lyft.com CA 24055230339400972529672	-6.17
12/04/20	BKOFAMERICA ATM 12/04 #000006665 WITHDRWL STOCKTON AGRI-CE STOCKTON CA	-220.00
12/07/20	PMNT SENT 1204 APPLE CASH 1INFINITELOOPCA	-49.00
12/07/20	PURCHASE 1205 Netflix.com 408-5403700 CA	-13.99
12/07/20	CHECKCARD 1205 LYFT *RIDE SAT 1PM lyft.com CA 24055230341400963913923	-10.43
12/09/20	CHECKCARD 1208 WALMART.COM AX 800-966-6546 AR 24055230344083710970516	-8.67
12/09/20	CHECKCARD 1208 THE GENERAL 800 280 146 800-2801466 TN 24789300343914203078992	-58.65
12/10/20	CHECKCARD 1208 CA DMV FEE 678-7315516 CA 24755420344163441511811	-0.29
12/10/20	CHECKCARD 1209 CREDITREPORTIN60.COM 844-252-2118 CA 24228990344017045631519	-1.00
12/10/20	CHECKCARD 1208 STATE OF CALIF DMV INT 800-7770133 CA 24755420344153446631151	-14.00
12/10/20	CHECKCARD 1209 URBANMOVIECHANNEL HTTPSUMC.TV MD 24492150344637570335655 RECURRING	-4.99

**Total withdrawals and other subtractions** **-\$4,703.86**

## 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	\$105.00	\$420.00
Total NSF: Returned Item fees	\$35.00	\$35.00

We refunded to you a total of \$70.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$105.00 in fees for Overdraft and/or NSF: Returned Items this year.

**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
11/10/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-10	-35.00
11/17/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-17	-35.00
11/18/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-18	-35.00
11/20/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-20	-35.00

**Total service fees** **-\$140.00**

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