

P.O. Box 15284
Wilmington, DE 19850

BONNIE APRIL CLAY
639 S 26TH ST
RICHMOND, CA 94804-4003

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

Your Adv Plus Banking

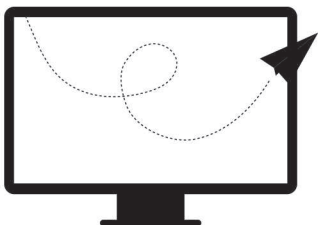
for September 15, 2020 to October 14, 2020

BONNIE APRIL CLAY

Account number: 3251 2642 6243

Account summary

Beginning balance on September 15, 2020	\$3.38
Deposits and other additions	5,370.12
Withdrawals and other subtractions	-5,190.89
Checks	-0.00
Service fees	-35.00
Ending balance on October 14, 2020	\$147.61



Go paperless today!

- Reduce the risk of lost or stolen mail
- View your statements securely and easily—online or from our mobile app—24/7 from virtually anywhere¹

Simply use our Mobile Banking app or sign in to Online Banking at bankofamerica.com.

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. SSM-01-20-2303.B | 2879996

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.

© 2020 Bank of America Corporation

Deposits and other additions

Date	Description	Amount
09/15/20	Empower Inc DES:1000070909 ID:Empower Advance INDN:BonnieClay CO ID:1811879144 PPD	50.00
09/15/20	Online Banking transfer from CHK 4406 Confirmation# 5119515013	20.00
09/16/20	Cleo 09/16 #000259947 PMNT RCVD Cleo Visa Direct TN	60.00
09/17/20	Zelle Transfer Conf# c27580995; CLAY, DONTRELL	25.00
09/17/20	Zelle Transfer Conf# 8aa1e1928; CLAY, DONTRELL	20.00
09/17/20	Online Banking transfer from SAV 4419 Confirmation# 5339338594	3.00
09/18/20	Online Banking transfer from SAV 4419 Confirmation# 7444452930	1.42
09/21/20	Zelle Transfer Conf# d82b1f73a; CLAY, DONTRELL	350.00
09/21/20	Zelle Transfer Conf# 7b4890a07; CLAY, DONTRELL	25.00
09/21/20	Zelle Transfer Conf# 517406d68; CLAY, DONTRELL	20.00
09/23/20	FINWISE OPPLOANS DES:ADVANCE ID:LAIXXXXXXXXXX INDN:BONNIE CLAY CO ID:7352601065 PPD	1,300.00
09/23/20	Online Banking transfer from SAV 4419 Confirmation# 5490439131	3.70
09/25/20	MITCHELL OFFICE DES:PAYROLL ID:XXX-XX-XXXX INDN:BONNIE CLAY CO ID:1261685264 PPD	1,190.72
09/25/20	Online Banking transfer from CHK 4406 Confirmation# 7201672632	106.00
09/25/20	Zelle Transfer Conf# a6b3587f3; CLAY, DONTRELL	40.00
09/25/20	Online Banking transfer from SAV 4419 Confirmation# 7208528938	0.90
09/25/20	Online Banking transfer from CHK 4406 Confirmation# 7508534719	0.30
09/28/20	Zelle Transfer Conf# b8181949c; CLAY, DONTRELL	55.00
09/28/20	Zelle Transfer Conf# XXXXXXXXX; CLAY, DONTRELL	25.00
09/28/20	Zelle Transfer Conf# 916483e8c; CLAY, DONTRELL	20.00
09/28/20	Zelle Transfer Conf# 8b5319e01; CLAY, DONTRELL	15.00
09/29/20	Zelle Transfer Conf# 862f623aa; CLAY, DONTRELL	25.00

continued on the next page

Your investments deserve more than an algorithm

Get the convenience of a professionally managed portfolio and the option to work with an advisor — at a low cost.

Learn more at [MerrillEdge.com/Invest](https://www.merrilledge.com/invest).



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

SSM-07-20-0035.B | 3138693

Deposits and other additions - continued

Date	Description	Amount
09/30/20	VBS FirstLoan DES:8883402911 ID:FL-NPFBF05P01 INDN:Bonnie Clay CO ID:18035410 PPD	200.00
10/07/20	Zelle Transfer Conf# e815ddba6; CLAY, DONTRELL	15.00
10/08/20	Zelle Transfer Conf# e0c1a7da1; CLAY, DONTRELL	50.00
10/09/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-08)	322.35
10/09/20	MITCHELL OFFICE DES:PAYROLL ID:XXX-XX-XXXX INDN:BONNIE CLAY CO ID:1261685264 PPD	1,279.73
10/14/20	Zelle Transfer Conf# 2d834aeb4; CLAY, DONTRELL	140.00
10/14/20	Online Banking transfer from CHK 4406 Confirmation# 3567093822	7.00
Total deposits and other additions		\$5,370.12

Withdrawals and other subtractions

Date	Description	Amount
09/16/20	CHECKCARD 0916 Cleo Memphis CA	-40.00
09/16/20	CHECKCARD 0916 Cleo Memphis CA	-3.99
09/16/20	ARCO#07127ARCO 09/16 #000401973 PURCHASE ARCO#07127ARCO RICHMOND CA	-12.35
09/16/20	CIGARETTE CITY 09/16 #000110080 PURCHASE CIGARETTE CITY HERCULES CA	-6.50
09/16/20	23RD CIGARETTE 09/16 #000002457 PURCHASE 23RD CIGARETTE PL RICHMOND CA	-3.50
09/16/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 09/16/20	-1.66
09/17/20	CHECKCARD 0916 ROUND TABLE PIZZA - 044 HERCULES CA 24269790261000870873003	-23.92
09/17/20	23RD CIGARETTE 09/17 #000022423 PURCHASE 23RD CIGARETTE PL RICHMOND CA	-10.79
09/17/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 09/17/20	-0.29
09/18/20	CHECKCARD 0916 SUPER STOP EL CERRITO CA 24427330261120003564503	-17.29
09/18/20	CHECKCARD 0917 KAISER PHARM 123 RICHMOND CA 24431060262207660002731	-17.34
09/18/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
09/21/20	CHECKCARD 0917 WENDY'S 0012 RICHMOND CA 24445000262500469768530	-32.02
09/21/20	CHECKCARD 0918 SUPER STOP EL CERRITO CA 24427330263120004128280	-13.07
09/21/20	CHECKCARD 0919 FUTURE CAR SALES RICHMOND CA 24377350264000000951389	-350.00
09/21/20	RICHMOND GROCE 09/19 #000096271 PURCHASE RICHMOND GROCE RICHMOND CA	-10.19
09/21/20	23RD CIGARETTE 09/20 #000182649 PURCHASE 23RD CIGARETTE PL RICHMOND CA	-8.50
09/21/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 09/21/20	-3.22
09/22/20	CHECKCARD 0921 SQ *TACOS LAS PALMAS Richmond CA 24692160266100995385350	-12.52
09/22/20	CHECKCARD 0921 RICHMOND FOOD CENTER RICHMOND CA 24755420266732661452122	-9.97
09/22/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 09/22/20	-0.51
09/23/20	BKOFAMERICA ATM 09/23 #000007659 WITHDRWL ROLLINGWOOD RICHMOND CA	-800.00
09/23/20	BKOFAMERICA ATM 09/23 #000007660 WITHDRWL ROLLINGWOOD RICHMOND CA	-100.00

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
09/23/20	BIG LOTS STORE 09/23 #000058818 PURCHASE BIG LOTS STORES 1 HERCULES CA	-125.55
09/23/20	Online Banking transfer to CHK 4406 Confirmation# 6288325643	-55.00
09/23/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 09/23/20	-0.45
09/24/20	PURCHASE 0923 UBER EATS HELP.UBER.COMCA	-21.57
09/24/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 09/24/20	-0.43
09/25/20	CHECKCARD 0923 SUPER STOP EL CERRITO CA 24427330268120003465902	-15.99
09/25/20	CHECKCARD 0924 AMAZON.COM*M49XT1KE1 AM AMZN.COM/BILLWA 24431060268083324292321	-128.76
09/25/20	MOBILE PURCHASE 0923 ANGEL BEAUTY SUPPLY RICHMOND CA	-55.28
09/25/20	Zelle Transfer Conf# 534930086; Little Sis	-340.00
09/25/20	Online Banking transfer to CHK 4406 Confirmation# 7301588822	-120.00
09/25/20	Zelle Transfer Conf# ebabefda1; DONTRELL CLAY	-140.00
09/25/20	THE VITAMIN SH 09/25 #000230998 PURCHASE THE VITAMIN SHOPP PINOLE CA	-21.83
09/25/20	BURLINGTON STO 09/25 #000832359 PURCHASE BURLINGTON STORES PINOLE CA	-18.89
09/25/20	BURLINGTON STO 09/25 #000140205 PURCHASE BURLINGTON STORES PINOLE CA	-10.91
09/25/20	T J MAXX 1230 09/25 #000101306 PURCHASE T J MAXX 1230 FI PINOLE CA	-90.73
09/25/20	BURLINGTON STO 09/25 #000149576 PURCHASE BURLINGTON STORES PINOLE CA	-13.09
09/25/20	Empower Inc DES:1000072446 ID:Empower Advance INDN:BonnieClay CO ID:1811879144 PPD	-50.00
09/25/20	POSSIBLE FINANCE DES:PAYMENT ID:fc8eaafb4ed74a5 INDN:Bonnie Clay CO ID:1823273909 WEB	-22.05
09/25/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 09/25/20	-2.52
09/28/20	CHECKCARD 0925 GREENLIGHT 404-953-5925 GA 24492150269715425272108	-50.00
09/28/20	PURCHASE 0925 T-Mobile Payments 800-9378997 WA	-81.00
09/28/20	CHECKCARD 0925 PG&E/EZ-PAY 800-743-5000 CA 24692160269100507181591	-70.74
09/28/20	CHECKCARD 0925 AARON'S EZPAY WWW.AARONS.CoGA 24055230270400175153784	-196.15
09/28/20	CHECKCARD 0925 STARBUCKS STORE 06662 RICHMOND CA 24692160270100093447247	-12.90
09/28/20	CHECKCARD 0925 CHEVRON 0376761 MARTINEZ CA 24692160269100513330034	-7.75
09/28/20	PURCHASE 0926 APPLE.COM/BILL 866-712-7753 CA	-14.99
09/28/20	CHECKCARD 0926 Audible*M485M4H10 Amzn.com/billNJ 24692160270100908651868	-14.95
09/28/20	CHECKCARD 0925 DisneyPLUS 888-9057888 CA 24906410269103494181682 RECURRING	-6.99
09/28/20	MOBILE PURCHASE 0925 SHELL OIL 57444474803 PINOLE CA	-43.06
09/28/20	CHECKCARD 0926 MICROSOFT*XBOX LIVE GOL MSBILL.INFO WA 24430990270091508187006 RECURRING	-9.99

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
09/28/20	PURCHASE 0927 UBER EATS HELP.UBER.COMCA	-47.77
09/28/20	7-ELEVEN 09/27 #000327079 PURCHASE 7-ELEVEN RICHMOND CA	-22.96
09/28/20	23RD CIGARETTE 09/27 #000220544 PURCHASE 23RD CIGARETTE PL RICHMOND CA	-8.50
09/28/20	FOODSCO # 1250 09/28 #000062895 PURCHASE FOODSCO # 1250 MA RICHMOND CA	-19.92
09/28/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
09/29/20	CHECKCARD 0928 BURGER KING #11964 Q07 RICHMOND CA 24186160273400454001082	-15.28
09/29/20	SUPER STOP 09/29 #000150129 PURCHASE SUPER STOP EL CERRITO CA	-14.00
09/29/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 09/29/20	-0.72
09/30/20	CHECKCARD 0930 7-ELEVEN RICHMOND CA	-30.00
09/30/20	7-ELEVEN 09/30 #000121653 PURCHASE 7-ELEVEN RICHMOND CA	-32.96
09/30/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 09/30/20	-0.04
10/01/20	PURCHASE 0930 APPLE.COM/BILL 866-712-7753 CA	-9.99
10/01/20	G & L LIQUORS 10/01 #000210605 MOBILE PURCHASE G & L LIQUORS PINOLE CA	-24.29
10/01/20	7-ELEVEN 10/01 #000619305 PURCHASE 7-ELEVEN RICHMOND CA	-29.32
10/01/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 10/01/20	-1.40
10/02/20	CHECKCARD 0930 SALA THAI RICHMOND CA 24251380275030042840279	-9.83
10/02/20	CHECKCARD 1001 APPLE.COM/BILL 866-712-7753 CA 24692160275100273463928 RECURRING	-14.99
10/02/20	CHECKCARD 1002 Cleo Memphis CA	-3.99
10/02/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 10/02/20	-0.19
10/05/20	CHECKCARD 1002 STARBUCKS STORE 06662 RICHMOND CA 24692160277100080542938	-20.00
10/05/20	CHECKCARD 1004 AMAZON.COM*MK4J39LKO AM AMZN.COM/BILLWA 24431060278083351117928	-8.72
10/05/20	CHECKCARD 1003 AMZN DIGITAL*MK4PG53M2 888-802-3080 WA 24431060277083335122847	-7.99
10/05/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 10/05/20	-0.29
10/06/20	CHECKCARD 1005 AMAZON.COM*MK2LX1EA2 AM AMZN.COM/BILLWA 24431060279083334692616	-17.05
10/06/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
10/07/20	ARCO#07127ARCO 10/07 #000656911 PURCHASE ARCO#07127ARCO RICHMOND CA	-8.16
10/07/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 10/07/20	-0.84
10/08/20	T-MOBILE TEL DES:PCS SVC ID:5545042 INDN:BONNIE CLAY CO ID:0000450304 TEL	-322.35
10/09/20	Online Banking transfer to CHK 4406 Confirmation# 2122567219	-1,013.00
10/09/20	Online Banking transfer to CHK 4406 Confirmation# 1228639414	-111.00
10/09/20	OPPORTUNITY FINA DES:PAYMENT ID:LAIXXXXXXXXXX INDN:BONNIE CLAY CO ID:1271061911 PPD	-115.55

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
10/09/20	VBS FirstLoan DES:8883402911 ID:FL-NPFBF05P02 INDN:Bonnie Clay CO ID:18035428 PPD	-38.51
10/09/20	POSSIBLE FINANCE DES:PAYMENT ID:76f910e2bcb24a8 INDN:Bonnie Clay CO ID:1823273909 WEB	-22.08
Total withdrawals and other subtractions		-\$5,190.89

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	\$0.00
Total NSF: Returned Item fees	\$35.00	\$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
10/08/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-08	-35.00
Total service fees		-\$35.00

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

This page intentionally left blank