

P.O. Box 15284  
Wilmington, DE 19850

CARLA J APARICIO  
1904 ARCADIA CIR  
SALINAS, CA 93906-2204

**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

## Your Adv Plus Banking

for October 28, 2020 to November 24, 2020

**CARLA J APARICIO**

Account number: 3250 4875 3395

### Account summary

Beginning balance on October 28, 2020	-\$36.06
Deposits and other additions	5,942.47
Withdrawals and other subtractions	-5,744.98
Checks	-0.00
Service fees	-140.00
<b>Ending balance on November 24, 2020</b>	<b>\$21.43</b>



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Budget and start saving

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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
11/02/20	Curo Financial 11/01 #000263053 PMNT RCVD Curo Financial Visa Direct KS	255.00
11/03/20	DAVID CHIAPIN LI DES:PAYROLL ID:01820000-0339-0 INDN:CARLA APARICIO CO ID:1462800242 PPD	1,947.56
11/03/20	AVAIL BLUE CR DES:8889853171 ID:201102120035G3K INDN:CARLA APARICIO CO ID:9024118013 PPD	500.00
11/03/20	BKOFAMERICA ATM 11/03 #000001328 DEPOSIT SEVEN TREES CENT SAN JOSE CA	100.00
11/03/20	Brigit 11/03 #000211484 PMNT RCVD Brigit Visa Direct NY	50.00
11/03/20	Zelle Transfer Conf# XXXXXXXXXX; JAMES NATHAN MADISON	40.00
11/04/20	MoneyLion, Inc 11/03 #000375131 PMNT RCVD MoneyLion, Inc. New York NY	45.00
11/09/20	MoneyLion, Inc 11/07 #000797978 PMNT RCVD MoneyLion, Inc. New York NY	50.00
11/09/20	MoneyLion, Inc 11/08 #000845380 PMNT RCVD MoneyLion, Inc. New York NY	50.00
11/09/20	MoneyLion, Inc 11/08 #000069760 PMNT RCVD MoneyLion, Inc. New York NY	50.00
11/09/20	MoneyLion, Inc 11/08 #000063978 PMNT RCVD MoneyLion, Inc. New York NY	50.00
11/09/20	Zelle Transfer Conf# XXXXXXXXXX; JAMES NATHAN MADISON	10.00
11/12/20	CASH CENTRAL DES:ePay ID:TRK-1762495 INDN:CARLA APARICIO CO ID:1208808681 PPD	255.00
11/13/20	Earnin-Activeh 11/13 #000109555 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
11/16/20	BKOFAMERICA ATM 11/13 #000003351 DEPOSIT NORTH SALINAS SALINAS CA	150.00
11/18/20	DAVID CHIAPIN LI DES:PAYROLL ID:01820000-0339-0 INDN:CARLA APARICIO CO ID:1462800242 PPD	1,575.51
11/19/20	Curo Financial 11/19 #000451179 PMNT RCVD Curo Financial Visa Direct KS	255.00
11/19/20	Zelle Transfer Conf# T098XGBH5; JAMES MADISON	100.00
11/23/20	Earnin-Activeh 11/21 #000103384 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
11/23/20	Transfer VENMO	59.40
11/23/20	MoneyLion, Inc 11/22 #000788197 PMNT RCVD MoneyLion, Inc. New York NY	50.00
11/23/20	MoneyLion, Inc 11/22 #000837755 PMNT RCVD MoneyLion, Inc. New York NY	50.00

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### Help protect yourself from fraud this holiday season

**Our Security Center is a great place to learn what to look out for.**



**See how to help protect yourself from fraud**



**Find out about the latest fraud and scam trends**



**Learn how to identify scams**

Visit [bankofamerica.com/Security](https://bankofamerica.com/Security) to learn how to help avoid fraud and identity theft.

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## Deposits and other additions - continued

Date	Description	Amount
11/23/20	MoneyLion, Inc 11/23 #000080415 PMNT RCVD MoneyLion, Inc. New York NY	50.00
11/23/20	MoneyLion, Inc 11/23 #000080323 PMNT RCVD MoneyLion, Inc. New York NY	50.00
<b>Total deposits and other additions</b>		<b>\$5,942.47</b>

## Withdrawals and other subtractions

Date	Description	Amount
11/02/20	CHECKCARD 1030 Amazon Prime*2892Q43X0 Amzn.com/billWA 24692160305100044641061 RECURRING	-14.16
11/02/20	CHECKCARD 1101 AFTERPAY 855-289-6014 CA 24492150306637920851183 RECURRING	-57.20
11/02/20	EarninActivehour DES:PAYMENTRET ID:XXXXXXXXX INDN:Carla Aparicio CO ID:1462925567 WEB	-106.00
11/03/20	CHECKCARD 1101 INMATE PAYMENT 866-2041603 TX 24906410306106237434024	-87.80
11/03/20	CHECKCARD 1103 Dave Inc Los Angeles CA	-30.24
11/03/20	CASH CENTRAL DES:ePay ID:TRK-1748181 INDN:CARLA APARICIO CO ID:1208808681 TEL	-299.98
11/04/20	CHECKCARD 1103 INSTACASH REPAYMENT 8887046970 NY 24253620309000000309291	-304.94
11/04/20	CHECKCARD 1103 FLOATME 956-4510365 TX 24253620309000000284056	-1.99
11/04/20	CHECKCARD 1104 VOLA 929-295-6847 NY 24492150309745052101702	-5.50
11/04/20	PL*ZellAssociate DES:WEB PMTS ID:NK2WB2 INDN:Carla Aparicio CO ID:9000317953 WEB	-1,900.00
11/04/20	Dave, Inc DES:DEBIT ID: INDN:Carla Aparicio CO ID:1465396710 WEB PMT INFO:5fa14fb959f6f4ffe8e678ed/ each24309e1836 0	-1.00
11/05/20	CHECKCARD 1104 DOORDASH*BOUDIN BAKERY WWW.DOORDASH.CA 24492150309637170914845	-17.22
11/05/20	CHECKCARD 1104 BESTBUYPHONEPL00026104 MINNEAPOLIS MN 24399000309295901064074 RECURRING	-3.99
11/05/20	Zelle Transfer Conf# e6ed7dd72; MA	-9.00
11/06/20	PURCHASE 1105 STARBUCKS 800-782-7282 800-782-7282 WA	-10.00
11/06/20	PURCHASE 1105 APPLE.COM/BILL 866-712-7753 CA	-0.99
11/09/20	PURCHASE 1108 STARBUCKS 800-782-7282 800-782-7282 WA	-10.00
11/09/20	MOBILE PURCHASE 1107 LITTLE CAESARS 5047 SAN JOSE CA	-28.34
11/09/20	MOBILE PURCHASE 1107 BASKIN #361021 SAN JOSE CA	-10.99
11/09/20	PURCHASE 1108 Netflix.com 408-5403700 CA	-15.99
11/09/20	PURCHASE 1108 PlaystationNetwork 800-3457669 CA	-9.99
11/09/20	Zelle Transfer Conf# 6f0c78aec; Sister	-40.00
11/10/20	CHECKCARD 1108 EXXONMOBIL 99420952 SAN JOSE CA 24164050314837005139178	-30.00
11/10/20	CHECKCARD 1109 PREMIER Bankcard 605-3573440 SD 24760620314180000080867	-30.00
11/12/20	CHECKCARD 1109 IBI*SHOEDAZZLE 888-5081888 CA 24906410314106806694057	-15.85
11/12/20	PURCHASE 1110 STARBUCKS 800-782-7282 800-782-7282 WA	-15.00

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
11/12/20	PURCHASE 1111 STARBUCKS 800-782-7282 800-782-7282 WA	-10.00
11/13/20	CHECKCARD 1112 AFTERPAY 855-2896014 DE 24906410317106990580614 RECURRING	-19.07
11/13/20	MOBILE PURCHASE 1112 SMART AND FINAL 327 SUNNYVALE CA	-14.48
11/13/20	POSSIBLE FINANCE DES:PAYMENT ID:e3489397d52a40a INDN:Carla Aparicio CO ID:1823273909 WEB	-73.52
11/16/20	CHECKCARD 1113 VERIZONWRLSS*RTCCR VW 800-922-0204 FL 24692160318100185234101 RECURRING	-202.47
11/16/20	PURCHASE 1113 STARBUCKS 800-782-7282 800-782-7282 WA	-10.00
11/16/20	CHECKCARD 1113 AFTERPAY 855-289-6014 CA 24492150318637992891287 RECURRING	-65.75
11/16/20	CHECKCARD 1114 CHEVRON 0205402 SALINAS CA 24692160319100028847985	-42.00
11/16/20	PURCHASE 1115 AFTERPAY 855-289-6014 CA	-32.50
11/16/20	Zelle Transfer Conf# 0a60ad0f7; madison, james	-50.00
11/17/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Carla Aparicio CO ID:7842124784 WEB	-106.00
11/17/20	VOLA DES:VOLA ID: IA4MOOBAW INDN:Carla Aparicio CO ID:XXXXXXXXX WEB	-30.00
11/17/20	Empower Inc DES:1000078628 ID:EMPSUBSCR11/20 INDN:CarlaAparicio CO ID:1811879144 PPD	-8.00
11/19/20	PURCHASE 1118 APPLE.COM/BILL 866-712-7753 CA	-1.99
11/19/20	CHECKCARD 1118 MONEYLION INSTACASH 888-659-8244 NY 24493980324026477155759	-269.95
11/19/20	PURCHASE 1119 COMCAST CALIFORNIA 800-266-2278 CA	-100.00
11/19/20	CHECKCARD 1118 CASH CENTRA 614-7985900 OH 2425362032400000000917	-288.73
11/19/20	PURCHASE 1118 UBER TRIP HELP.UBER.COMCA	-18.88
11/19/20	Zelle Transfer Conf# e35c67573; Monse	-12.00
11/19/20	AVAIL BLUE DB DES:8889853171 ID:201118000346NEQ INDN:CARLA APARICIO CO ID:1024118012 WEB	-175.00
11/19/20	POSSIBLE FINANCE DES:PAYMENT ID:2be8385a2fc2420 INDN:Carla Aparicio CO ID:1823273909 WEB	-73.52
11/19/20	Brigit.com DES:PROTECTION ID:322F42A89E684B9 INDN:Carla Aparicio CO ID:1823136030 PPD	-50.00
11/19/20	Brigit.com DES:MEMBERSHIP ID:E9D701AE5AA0449 INDN:Carla Aparicio CO ID:1823136030 PPD	-9.99
11/20/20	CHECKCARD 1118 SPEEDY CASH 888-3331360 KS 24030640324012700947469	-300.00
11/20/20	PURCHASE 1119 STARBUCKS 800-782-7282 800-782-7282 WA	-25.00
11/20/20	PURCHASE 1119 UBER TRIP HELP.UBER.COMCA	-18.14
11/20/20	CHECKCARD 1119 SP * FASHIONNOVA.COM FNOVA.MYSHOPICA 24492150325637590767849	-34.41

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## Withdrawals and other subtractions - continued

Date	Description	Amount
11/20/20	PGANDE DES:WEB ONLINE ID:68901889111920 INDN:CARLA J APARICIO CO ID:5940742640 WEB	-39.42
11/20/20	VENMO DES:PAYMENT ID:4791550292 INDN:CARLA APARICIO CO ID:3264681992 WEB	-15.00
11/23/20	CHECKCARD 1119 ACIMA CREDIT 800-7421789 UT 24030640325012707383238	-49.16
11/23/20	MOBILE PURCHASE 1119 ZANOTTO S SUNNYVALE SUNNYVALE CA	-12.41
11/23/20	CHECKCARD 1120 APPLEBEES 959502095958 408-4468370 CA 24164070325163098916066	-47.80
11/23/20	PURCHASE 1120 UBER TRIP 8005928996 CA	-3.15
11/23/20	PURCHASE 1120 UBER TRIP HELP.UBER.COMCA	-18.75
11/23/20	PURCHASE 1120 UBER TRIP 8005928996 CA	-4.20
11/23/20	PURCHASE 1121 STARBUCKS 800-782-7282 800-782-7282 WA	-25.00
11/23/20	PURCHASE 1121 INSTACART 8882467822 CA	-117.05
11/23/20	CHECKCARD 1121 AMZN DIGITAL*3G7SJ5TT3 888-802-3080 WA 24431060326083753336151	-4.99
11/23/20	CHECKCARD 1121 AMZN DIGITAL*OT2779Q43 888-802-3080 WA 24431060326083720088026	-8.99
11/23/20	SAFEWAY #1476 11/22 #000073391 MOBILE PURCHASE SAFEWAY #1476 SAN JOSE CA	-53.59
11/23/20	MOBILE PURCHASE 1122 PANDA GARDEN CHINESE RE SALINAS CA	-25.32
11/23/20	Zelle Transfer Conf# 8fd26dece; madison, james	-60.00
11/23/20	MACYS DES:PAYMENT ID:200279793363277 INDN:RAFAEL F APARICIO CO ID:CITIGPUFDR PPD	-60.00
11/23/20	Credit One Bank DES:Payment ID:46611692 INDN:CARLA APARICIO CO ID:WEB000004 WEB	-45.00
11/24/20	PURCHASE 1123 INSTACART 8882467822 CA	-42.59
11/24/20	PURCHASE 1123 STARBUCKS 800-782-7282 800-782-7282 WA	-10.00
11/24/20	CHECKCARD 1123 URBANMOVIECHANNEL HTTPSUMC.TV MD 24492150328637945248567 RECURRING	-4.99
<b>Total withdrawals and other subtractions</b>		<b>-\$5,744.98</b>

## 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	\$140.00	\$630.00
Total NSF: Returned Item fees	\$0.00	\$245.00

We refunded to you a total of \$245.00 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
11/02/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-02	-35.00
11/17/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-17	-35.00
11/17/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-17	-35.00
11/17/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-17	-35.00

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

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

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