



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](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

DAVID NOWICK  
418 8TH AVE APT 3  
SAN FRANCISCO, CA 94118-3077

## Your combined statement

for September 16, 2020 to October 15, 2020

| Your deposit accounts             | Account/plan number | Ending balance    | Details on |
|-----------------------------------|---------------------|-------------------|------------|
| Adv Plus Banking                  | 3251 4639 7640      | \$1,737.02        | Page 3     |
| Bank of America Advantage Savings | 3251 4639 7666      | \$5.78            | Page 13    |
| <b>Total balance</b>              |                     | <b>\$1,742.80</b> |            |

### What's on your mind?

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SSM-06-20-0180A2 | 3104242

## 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 Plus Banking

DAVID NOWICK

### Account summary

|   |                   |
|---|-------------------|
| Beginning balance on September 16, 2020   | \$1,408.14        |
| Deposits and other additions              | 8,900.02          |
| Withdrawals and other subtractions        | -8,512.74         |
| Checks                                    | -0.00             |
| Service fees                              | -58.40            |
| <b>Ending balance on October 15, 2020</b> | <b>\$1,737.02</b> |

Your account has overdraft protection provided by deposit account number 3251 4639 7666.

### Deposits and other additions

| Date     | Description  | Amount |
|----------|--|--------|
| 09/21/20 | Dave Inc 09/19 #000791325 PMNT RCVD Dave Inc Visa Direct CA                              | 75.00  |
| 09/22/20 | Instacash Fund 09/22 #000918530 PMNT RCVD Instacash Funds New York NY                    | 50.00  |
| 09/22/20 | Instacash Fund 09/22 #000808368 PMNT RCVD Instacash Funds New York NY                    | 50.00  |
| 09/23/20 | NET PAY ADVANCE DES:PAYMENT ID:1358419 INDN:NOWICKDAVID CO ID:1208818723 CCD             | 255.00 |
| 09/23/20 | INSTACASH PAYMEN DES:MONEYLION ID:IC401d3df4a65d4 INDN:nowick david CO ID:8800010865 PPD | 50.00  |
| 09/28/20 | Dave Inc 09/27 #000211005 PMNT RCVD Dave Inc Visa Direct CA                              | 75.00  |
| 09/28/20 | MoneyLion, Inc 09/28 #000816658 PMNT RCVD MoneyLion, Inc. New York NY                    | 50.00  |
| 09/28/20 | MoneyLion, Inc 09/28 #000024568 PMNT RCVD MoneyLion, Inc. New York NY                    | 50.00  |

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SSM-07-20-0035.B | 3138693

## Deposits and other additions - continued

| Date     | Description   | Amount   |
|----------|---|----------|
| 09/30/20 | GUSTO DES:PAY 664884 ID:6semjotr4ds INDN:David Nowick CO ID:9138864001 PPD  | 2,700.00 |
| 10/02/20 | EarninActivehour DES:PAYMENT ID:XXXXXXXX INDN:David Nowick CO ID:1462925567 PPD   | 100.00   |
| 10/05/20 | BKOFAMERICA ATM 10/04 #000005524 DEPOSIT 7TH AND CLEMENT SAN FRANCISCO CA   | 260.00   |
| 10/05/20 | NET PAY ADVANCE DES:PAYMENT ID:1363814 INDN:NOWICKDAVID CO ID:1208818723 CCD  | 255.00   |
| 10/05/20 | BKOFAMERICA ATM 10/03 #000004974 DEPOSIT 7TH AND CLEMENT SAN FRANCISCO CA   | 120.00   |
| 10/05/20 | EarninActivehour DES:PAYMENT ID:XXXXXXXX INDN:David Nowick CO ID:7462925567 PPD   | 100.00   |
| 10/05/20 | Dave Inc 10/03 #000314439 PMNT RCVD Dave Inc Visa Direct CA   | 75.00    |
| 10/05/20 | Online Banking transfer from SAV 7666 Confirmation# 1283201397  | 20.00    |
| 10/06/20 | EarninActivehour DES:PAYMENT ID:XXXXXXXX INDN:David Nowick CO ID:7462925567 PPD   | 100.00   |
| 10/06/20 | Online Banking transfer from SAV 7666 Confirmation# 1301513171  | 15.00    |
| 10/06/20 | Earnin-Activeh 10/06 #000241962 PMNT RCVD Earnin-Activehour Visa Direct CA  | 0.01     |
| 10/07/20 | Earnin-Activeh 10/07 #000612487 PMNT RCVD Earnin-Activehour Visa Direct CA  | 50.00    |
| 10/07/20 | Earnin-Activeh 10/07 #000612484 PMNT RCVD Earnin-Activehour Visa Direct CA  | 50.00    |
| 10/09/20 | STICHTING CUSTOD DES:PAYMENT ID:KK97US80TT16 INDN:DavidNowick CO ID:9629150001 IAT PMT INFO: DEP 000000000000050000 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE | 500.00   |
| 10/09/20 | Possible Finan 10/09 #000449368 PMNT RCVD Possible Finance Dallas TX  | 125.00   |
| 10/13/20 | Cashback Loans 10/10 #000015248 PMNT RCVD Cashback Loans Palm Desert CA   | 255.00   |
| 10/13/20 | BKOFAMERICA ATM 10/13 #000009156 DEPOSIT 7TH AND CLEMENT SAN FRANCISCO CA   | 255.00   |
| 10/13/20 | MONEYTREE #0592 DES:MONEYTREE ID:103801197933721 INDN:NOWICK, DAVID CO ID:1911218621 PPD  | 255.00   |
| 10/13/20 | Brigit 10/11 #000618512 PMNT RCVD Brigit Visa Direct NY   | 110.00   |
| 10/13/20 | Brigit 10/11 #000518208 PMNT RCVD Brigit Visa Direct NY   | 0.01     |
| 10/14/20 | Cashmax DES:LOAN ID:465270 INDN:DAVID NOWICK CO ID:1203268066 PPD   | 150.00   |
| 10/15/20 | GUSTO DES:PAY 796557 ID:6semjovi7f9 INDN:David Nowick CO ID:9138864001 PPD  | 2,700.00 |
| 10/15/20 | Earnin-Activeh 10/15 #000122188 PMNT RCVD Earnin-Activehour Visa Direct CA  | 50.00    |

**Total deposits and other additions**

**\$8,900.02**

## Withdrawals and other subtractions

| Date     | Description   | Amount  |
|----------|---|---------|
| 09/16/20 | LIBERTYX -4 09/15 #000799223 PURCHASE LIBERTYX -416 SAN FRANCISCO CA      | -550.00 |
| 09/16/20 | BEVERAGES & MO 09/16 #000725563 PURCHASE BEVERAGES & MOR SAN FRANCISC CA  | -53.47  |
| 09/16/20 | STARDUST MARKE 09/16 #000022020 PURCHASE STARDUST MARKET SAN FRANCISCO CA | -10.41  |

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**Withdrawals and other subtractions - continued**

| Date     | Description  | Amount  |
|----------|--|---------|
| 09/16/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 09/16/20   | -1.12   |
| 09/17/20 | PMNT SENT 0916 APPLE CASH 1INFINITELOOPCA  | -100.00 |
| 09/17/20 | PURCHASE 0916 GRUBHUBKEEVAINDIANKIT GRUBHUB.COM NY   | -13.58  |
| 09/17/20 | FOOD 24 MARKET 09/17 #000880894 PURCHASE FOOD 24 MARKET SAN FRANCISCO CA   | -10.08  |
| 09/17/20 | INSTACASH PAYMEN DES:MONEYLION ID:5a2dd2a9e4b04b4 INDN:nowick david CO ID:8800010865 PPD                           | -56.99  |
| 09/17/20 | Dave, Inc DES:DEBIT ID: INDN:David Nowick CO ID:1465396710 WEB PMT INFO:5f627b2581cd9b3a62c3cc8f/ 6b6aec8cb085b0 f | -1.00   |
| 09/17/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 09/17/20   | -1.34   |
| 09/18/20 | PURCHASE 0917 GRUBHUBTAWANSTHAIFOOD GRUBHUB.COM NY   | -15.41  |
| 09/18/20 | CHECKCARD 0917 SQ *LITTLE VIETNAM CAFE San FranciscoCA 24692160261100129800923                                     | -10.17  |
| 09/18/20 | PURCHASE 0918 UBER EATS HELP.UBER.COMCA  | -9.32   |
| 09/18/20 | EFT 09/18 #000873908 WITHDRWL EFT San Francisco CA   | -32.60  |
| 09/18/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 09/18/20   | -2.10   |
| 09/21/20 | CHECKCARD 0918 MONEYLION 888-659-8244 NY 24493980263026705744922   | -42.03  |
| 09/21/20 | CHECKCARD 0919 MONEYLION LOAN PAYMENT 888-659-8244 NY 24540930264017039693932                                      | -42.03  |
| 09/21/20 | LIBERTYX -4 09/18 #000788731 PURCHASE LIBERTYX -416 SAN FRANCISCO CA   | -420.00 |
| 09/21/20 | CHECKCARD 0919 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150264637149132126 RECURRING                            | -50.00  |
| 09/21/20 | CHECKCARD 0919 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150264637152470660 RECURRING                            | -12.50  |
| 09/21/20 | PURCHASE 0920 UBER TRIP HELP.UBER.COMCA  | -6.71   |
| 09/21/20 | PURCHASE 0920 CHIPOTLE ONLINE CHIPOTLE.COM CA  | -12.31  |
| 09/21/20 | PURCHASE 0920 UBER TRIP HELP.UBER.COMCA  | -7.81   |
| 09/21/20 | WALGREENS STOR 09/21 #000650634 PURCHASE WALGREENS STORE 7 SAN FRANCISCO CA  | -8.23   |
| 09/21/20 | KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE   | -0.00   |
| 09/22/20 | PMNT SENT 0921 APPLE CASH 1INFINITELOOPCA  | -20.00  |
| 09/22/20 | PURCHASE 0922 SQ *RICHMOND REPUBLIC gosq.com CA  | -21.70  |
| 09/22/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 09/22/20   | -0.30   |
| 09/24/20 | CHECKCARD 0923 CAFE COCO SAN FRANCISCOCA 24000970267503300204984   | -15.86  |
| 09/24/20 | CHECKCARD 0924 CHEVRON 0090535 SAN FRANCISCOCA 24692160268100430970541   | -8.67   |
| 09/24/20 | Modera Liquor 09/23 #000040048 PURCHASE Modera Liquor & W San Francisco CA   | -20.79  |
| 09/24/20 | CHECKCARD 0924 Dave Inc Los Angeles CA   | -82.24  |
| 09/24/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 09/24/20   | -1.44   |

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## Withdrawals and other subtractions - continued

| Date     | Description   | Amount    |
|----------|---|-----------|
| 09/25/20 | CHECKCARD 0923 GEARY KEBAB HOUSE SAN FRANCISCOCA 24431860268030028681161              | -21.48    |
| 09/25/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 09/25/20                                    | -0.52     |
| 09/28/20 | PURCHASE 0926 UBER EATS HELP.UBER.COMCA   | -11.43    |
| 09/28/20 | PURCHASE 0926 UBER EATS HELP.UBER.COMCA   | -23.22    |
| 09/28/20 | PMNT SENT 0927 APPLE CASH 1INFINITELOOPCA   | -40.00    |
| 09/28/20 | PMNT SENT 0927 APPLE CASH 1INFINITELOOPCA   | -10.00    |
| 09/28/20 | CHECKCARD 0927 NINTENDO *AMERICAUS 800-255-3700 WA 24692160271100594039757            | -29.99    |
| 09/28/20 | PMNT SENT 0927 APPLE CASH 1INFINITELOOPCA   | -25.00    |
| 09/28/20 | PMNT SENT 0927 APPLE CASH 1INFINITELOOPCA   | -40.00    |
| 09/28/20 | PURCHASE 0928 UBER TRIP HELP.UBER.COMCA   | -15.64    |
| 09/28/20 | CHASE CREDIT CRD DES:AUTOPAY ID:00000000185866 INDN:NOWICK DAVID CO ID:4760039224 PPD | -24.00    |
| 09/28/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 09/28/20                                    | -1.72     |
| 09/29/20 | PMNT SENT 0928 APPLE CASH 1INFINITELOOPCA   | -40.00    |
| 09/29/20 | VENMO DES:PAYMENT ID:4509640783 INDN:DAVID NOWICK CO ID:3264681992 WEB                | -7.90     |
| 09/30/20 | PMNT SENT 0929 APPLE CASH 1INFINITELOOPCA   | -40.00    |
| 09/30/20 | PMNT SENT 0929 APPLE CASH 1INFINITELOOPCA   | -40.00    |
| 09/30/20 | Modera Liquor 09/29 #000040267 PURCHASE Modera Liquor & W San Francisco CA            | -10.67    |
| 09/30/20 | Zelle Transfer Conf# 2245aaa7c; DAVID Mckenna   | -1,200.00 |
| 09/30/20 | LIBERTYX -4 09/30 #000749492 PURCHASE LIBERTYX -416 SAN FRANCISCO CA                  | -385.00   |
| 09/30/20 | VENMO DES:PAYMENT ID:4513733525 INDN:DAVID NOWICK CO ID:3264681992 WEB                | -15.31    |
| 09/30/20 | VENMO DES:PAYMENT ID:4514096968 INDN:DAVID NOWICK CO ID:3264681992 WEB                | -4.01     |
| 09/30/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 09/30/20                                    | -0.33     |
| 10/01/20 | CHECKCARD 0929 SAKESAN BISTRO SAN FRANCISCOCA 24269790274500590176863                 | -12.28    |
| 10/01/20 | CHECKCARD 0930 CAFE COCO SAN FRANCISCOCA 24000970274543500186145                      | -15.86    |
| 10/01/20 | CHECKCARD 0930 MONEYLION 888-659-8244 NY 24493980275026944260025                      | -42.03    |
| 10/01/20 | VENMO DES:PAYMENT ID:4519900481 INDN:DAVID NOWICK CO ID:3264681992 WEB                | -13.33    |
| 10/01/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 10/01/20                                    | -1.83     |
| 10/02/20 | PMNT SENT 1001 APPLE CASH 1INFINITELOOPCA   | -50.00    |
| 10/02/20 | CHECKCARD 1002 Dave Inc Los Angeles CA  | -81.49    |
| 10/02/20 | CHECKCARD 1002 Dave Inc Los Angeles CA  | -1.00     |
| 10/02/20 | FOOD 24 MARKET 10/02 #000922171 PURCHASE FOOD 24 MARKET SAN FRANCISCO CA              | -6.51     |
| 10/02/20 | VENMO DES:PAYMENT ID:4526101611 INDN:DAVID NOWICK CO ID:3264681992 WEB                | -12.24    |

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**Withdrawals and other subtractions - continued**

| Date     | Description  | Amount  |
|----------|--|---------|
| 10/02/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 10/02/20   | -1.00   |
| 10/05/20 | PMNT SENT 1002 APPLE CASH 1INFINITELOOPCA  | -40.00  |
| 10/05/20 | CHECKCARD 1001 NETPAY ADVANCE 888-9423320 KS 24030640276012426522404                       | -300.00 |
| 10/05/20 | PMNT SENT 1002 APPLE CASH 1INFINITELOOPCA  | -50.00  |
| 10/05/20 | PMNT SENT 1002 APPLE CASH 1INFINITELOOPCA  | -60.00  |
| 10/05/20 | PMNT SENT 1002 APPLE CASH 1INFINITELOOPCA  | -60.00  |
| 10/05/20 | PMNT SENT 1002 APPLE CASH 1INFINITELOOPCA  | -40.00  |
| 10/05/20 | PMNT SENT 1003 APPLE CASH 1INFINITELOOPCA  | -30.00  |
| 10/05/20 | CHECKCARD 1002 SO FRESH SOCLEAN LAUNDR SAN FRANCISCOCA<br>24431060277207881279962          | -6.60   |
| 10/05/20 | CHECKCARD 1002 SO FRESH SOCLEAN LAUNDR SAN FRANCISCOCA<br>24431060277207881520084          | -2.20   |
| 10/05/20 | CHECKCARD 1002 SQ *KOJA KITCHEN (SF CL San FranciscoCA 24692160277100815351944             | -16.14  |
| 10/05/20 | PMNT SENT 1003 APPLE CASH 1INFINITELOOPCA  | -220.00 |
| 10/05/20 | PMNT SENT 1004 APPLE CASH 1INFINITELOOPCA  | -200.00 |
| 10/05/20 | CHECKCARD 1004 CHUMBA GOLD COINS VALETTA 74697040279030234559193                           | -100.00 |
| 10/05/20 | PURCHASE 1004 SQ *RICHMOND REPUBLIC gosq.com CA  | -19.44  |
| 10/05/20 | CHECKCARD 1004 JACK IN THE BOX 0558 SAN FRANCISCOCA 24692160278100745978351                | -5.59   |
| 10/05/20 | CHECKCARD 1004 CHUMBA GOLD COINS VALETTA 74697040279030234460996                           | -100.00 |
| 10/05/20 | CHECKCARD 1004 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY<br>24492150278637429895552 RECURRING | -50.00  |
| 10/05/20 | CHECKCARD 1004 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY<br>24492150278637431233040 RECURRING | -12.50  |
| 10/05/20 | CHECKCARD 1004 CHUMBA GOLD COINS VALETTA 74697040279030234520658                           | -100.00 |
| 10/05/20 | COMCAST DES:CABLE ID:5720450 INDN:DAVID *NOWICK CO ID:0000213249 WEB                       | -81.63  |
| 10/05/20 | VENMO DES:PAYMENT ID:4533122797 INDN:DAVID NOWICK CO ID:3264681992<br>WEB                  | -16.04  |
| 10/05/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 10/05/20   | -3.53   |
| 10/06/20 | CHECKCARD 1005 CHUMBA GOLD COINS VALETTA 74697040280040047015819                           | -30.00  |
| 10/06/20 | CHECKCARD 1005 CHUMBA GOLD COINS VALETTA 74697040280040046950115                           | -100.00 |
| 10/06/20 | CHECKCARD 1005 CAFE COCO SAN FRANCISCOCA 24000970279572401347618                           | -11.48  |
| 10/06/20 | CHECKCARD 1005 CHUMBA GOLD COINS VALETTA 74697040280040046800187                           | -100.00 |
| 10/06/20 | VENMO DES:PAYMENT ID:4549398156 INDN:DAVID NOWICK CO ID:3264681992<br>WEB                  | -17.01  |
| 10/06/20 | VENMO DES:PAYMENT ID:4550471126 INDN:DAVID NOWICK CO ID:3264681992<br>WEB                  | -13.69  |

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## Withdrawals and other subtractions - continued

| Date     | Description   | Amount  |
|----------|---|---------|
| 10/06/20 | KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE                          | -0.00   |
| 10/07/20 | PURCHASE 1006 CAVIAR*MANDALAY WWW.DOORDASH.CA                               | -9.36   |
| 10/07/20 | CHECKCARD 1006 CHUMBA GOLD COINS VALETTA 74697040281050050455207            | -50.00  |
| 10/07/20 | CHECKCARD 1006 CAFE COCO SAN FRANCISCOCA 24000970280578301368346            | -10.78  |
| 10/07/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 10/07/20                          | -0.86   |
| 10/08/20 | PMNT SENT 1007 APPLE CASH 1INFINITELOOPCA                                   | -76.00  |
| 10/08/20 | CHECKCARD 1007 CHUMBA GOLD COINS VALETTA 74697040282060048376554            | -20.00  |
| 10/09/20 | CHECKCARD 1007 KFC/TB #248 SAN FRANCISCOCA 24431060282400128000340          | -6.82   |
| 10/09/20 | CHECKCARD 1008 CHUMBA GOLD COINS VALETTA 74697040283070037904125            | -20.00  |
| 10/09/20 | PURCHASE 1008 POSTMATES E66D5 APIZZA HTTPSPPOSTMATECA                       | -18.48  |
| 10/09/20 | VENMO DES:PAYMENT ID:4568615159 INDN:DAVID NOWICK CO ID:3264681992 WEB      | -25.00  |
| 10/09/20 | VENMO DES:PAYMENT ID:4565013967 INDN:DAVID NOWICK CO ID:3264681992 WEB      | -2.48   |
| 10/09/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 10/09/20                          | -0.70   |
| 10/13/20 | CHECKCARD 1009 CHUMBA GOLD COINS VALETTA 74697040284080053436000            | -100.00 |
| 10/13/20 | CHECKCARD 1009 CHUMBA GOLD COINS VALETTA 74697040284080053160030            | -100.00 |
| 10/13/20 | CHECKCARD 1009 CHUMBA GOLD COINS VALETTA 74697040284080053499073            | -100.00 |
| 10/13/20 | CHECKCARD 1009 CHUMBA GOLD COINS VALETTA 74697040284080053408744            | -100.00 |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA 74697040285080143184965            | -20.00  |
| 10/13/20 | CHECKCARD 1009 STARDUST MARKET SAN FRANCISCOCA 24765180285030038026306      | -2.50   |
| 10/13/20 | CHECKCARD 1009 BEVERAGES & MORE #28 SAN FRANCISCOCA 24493980284191000143512 | -16.92  |
| 10/13/20 | CHECKCARD 1009 KFC/TB #248 SAN FRANCISCOCA 24431060284400121000717          | -8.44   |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA 74697040285080143138540            | -100.00 |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA 74697040285080143421243            | -20.00  |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA 74697040285080143065263            | -20.00  |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA 74697040285080143144928            | -20.00  |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA 74697040285080143440425            | -20.00  |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA 74697040285080143440722            | -100.00 |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA 74697040285080143400924            | -20.00  |
| 10/13/20 | FOOD 24 MARKET 10/10 #000904247 PURCHASE FOOD 24 MARKET SAN FRANCISCO CA    | -10.08  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA 74697040286080221169283            | -20.00  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA 74697040286080220952093            | -20.00  |
| 10/13/20 | Modera Liquor 10/10 #000040652 PURCHASE Modera Liquor & W San Francisco CA  | -11.98  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA 74697040286080221019231            | -20.00  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA 74697040286080221202936            | -20.00  |

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**Withdrawals and other subtractions - continued**

| Date     | Description   | Amount  |
|----------|---|---------|
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA 74697040286080221166925                            | -20.00  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA 74697040286080221131382                            | -20.00  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA 74697040286080221096460                            | -20.00  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA 74697040286080221169051                            | -20.00  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA 74697040286080220915710                            | -20.00  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA 74697040286080221242130                            | -20.00  |
| 10/13/20 | CHECKCARD 1012 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY<br>24492150286637105595757 RECURRING  | -12.50  |
| 10/13/20 | CCCS 10/13 #000750376 PURCHASE CCCS San Francisco CA  | -18.00  |
| 10/13/20 | CHASE CREDIT CRD DES:EPAY ID:4923554306 INDN:DAVID NOWICK CO<br>ID:5760039224 WEB           | -80.00  |
| 10/13/20 | APPLECARD GSBANK DES:PAYMENT ID:1840067 INDN:David Nowick CO ID:999999999<br>WEB            | -28.95  |
| 10/13/20 | VENMO DES:PAYMENT ID:4587722331 INDN:DAVID NOWICK CO ID:3264681992<br>WEB                   | -25.00  |
| 10/13/20 | CAPITAL ONE DES:MOBILE PMT ID:028639800387091 INDN:NOWICKDAVID CO<br>ID:9279744980 WEB      | -15.00  |
| 10/13/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 10/13/20  | -2.58   |
| 10/14/20 | CHECKCARD 1009 CAFE COCO SAN FRANCISCOCA 24000970287618101373352                            | -12.23  |
| 10/14/20 | CHECKCARD 1013 SQ *LOS KUYAS SAN FRANCISCOCA 24492150287740223120455                        | -10.85  |
| 10/14/20 | Modera Liquor 10/13 #000040738 PURCHASE Modera Liquor & W San Francisco CA                  | -13.51  |
| 10/14/20 | C195015 10/13 #000517446 WITHDRWL MODERA LIQUO-1950 SAN FRANCISCO CA                        | -42.50  |
| 10/14/20 | CAPITAL ONE DES:CRCARDPMT ID:3AXFVP5QK7QIRT3 INDN:DAVID NOWICK CO<br>ID:9541719018 WEB      | -27.00  |
| 10/14/20 | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 10/14/20  | -1.41   |
| 10/15/20 | CHECKCARD 1013 FOREIGN CINEMA SAN FRANCISCOCA 24493980288722633247100                       | -125.45 |
| 10/15/20 | CHECKCARD 1014 CHUMBA GOLD COINS VALETTA 74697040289010040864340                            | -100.00 |
| 10/15/20 | CHECKCARD 1014 CHUMBA GOLD COINS VALETTA 74697040289010040831398                            | -100.00 |
| 10/15/20 | CHECKCARD 1015 CHUMBA GOLD COINS VALETTA 74697040289010040889339                            | -20.00  |
| 10/15/20 | CHECKCARD 1015 CHUMBA GOLD COINS VALETTA 74697040289010040930588                            | -20.00  |
| 10/15/20 | CHECKCARD 1015 Dave Inc Los Angeles CA  | -10.00  |
| 10/15/20 | CHECKCARD 1015 Dave Inc Los Angeles CA  | -71.49  |
| 10/15/20 | Modera Liquor 10/15 #000040789 PURCHASE Modera Liquor & W San Francisco CA                  | -20.92  |
| 10/15/20 | INSTACASH PAYMEN DES:MONEYLION ID:5a2dd2a9e4b04b4 INDN:nowick david CO<br>ID:8800010865 PPD | -279.96 |
| 10/15/20 | DISCOVER DES:E-PAYMENT ID:8692 INDN:NOWICK DAVID CO ID:3510020270 WEB                       | -200.00 |

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## Withdrawals and other subtractions - continued

| Date  | Description  | Amount             |
|---|--|--------------------|
| 10/15/20  | Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:David Nowick CO ID:7842124784 | -104.00            |
| 10/15/20  | Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:David Nowick CO ID:7842124784 | -104.00            |
| 10/15/20  | Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:David Nowick CO ID:7842124784 | -102.00            |
| 10/15/20  | Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:David Nowick CO ID:7842124784 | -52.00             |
| 10/15/20  | Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:David Nowick CO ID:7842124784 | -52.00             |
| 10/15/20  | KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 10/15/20                               | -1.14              |
| <b>Total withdrawals and other subtractions</b> |  | <b>-\$8,512.74</b> |

## Service fees

| Date     | Transaction description  | Amount |
|----------|--|--------|
| 09/18/20 | EFT 09/18 #000873908 WITHDRWL EFT San Francisco CA FEE   | -2.50  |
| 10/05/20 | CHECKCARD 1004 CHUMBA GOLD COINS VALETTA 74697040279030234520658 INTERNATIONAL TRANSACTION FEE | -3.00  |
| 10/05/20 | CHECKCARD 1004 CHUMBA GOLD COINS VALETTA 74697040279030234559193 INTERNATIONAL TRANSACTION FEE | -3.00  |
| 10/05/20 | CHECKCARD 1004 CHUMBA GOLD COINS VALETTA 74697040279030234460996 INTERNATIONAL TRANSACTION FEE | -3.00  |
| 10/06/20 | CHECKCARD 1005 CHUMBA GOLD COINS VALETTA 74697040280040046950115 INTERNATIONAL TRANSACTION FEE | -3.00  |
| 10/06/20 | CHECKCARD 1005 CHUMBA GOLD COINS VALETTA 74697040280040046800187 INTERNATIONAL TRANSACTION FEE | -3.00  |
| 10/06/20 | CHECKCARD 1005 CHUMBA GOLD COINS VALETTA 74697040280040047015819 INTERNATIONAL TRANSACTION FEE | -0.90  |
| 10/07/20 | CHECKCARD 1006 CHUMBA GOLD COINS VALETTA 74697040281050050455207 INTERNATIONAL TRANSACTION FEE | -1.50  |
| 10/08/20 | CHECKCARD 1007 CHUMBA GOLD COINS VALETTA 74697040282060048376554 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/09/20 | CHECKCARD 1008 CHUMBA GOLD COINS VALETTA 74697040283070037904125 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA 74697040285080143138540 INTERNATIONAL TRANSACTION FEE | -3.00  |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA 74697040285080143440722 INTERNATIONAL TRANSACTION FEE | -3.00  |
| 10/13/20 | CHECKCARD 1009 CHUMBA GOLD COINS VALETTA 74697040284080053436000 INTERNATIONAL TRANSACTION FEE | -3.00  |

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**Service fees - continued**

| Date     | Transaction description   | Amount |
|----------|---|--------|
| 10/13/20 | CHECKCARD 1009 CHUMBA GOLD COINS VALETTA<br>74697040284080053160030 INTERNATIONAL TRANSACTION FEE | -3.00  |
| 10/13/20 | CHECKCARD 1009 CHUMBA GOLD COINS VALETTA<br>74697040284080053499073 INTERNATIONAL TRANSACTION FEE | -3.00  |
| 10/13/20 | CHECKCARD 1009 CHUMBA GOLD COINS VALETTA<br>74697040284080053408744 INTERNATIONAL TRANSACTION FEE | -3.00  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA<br>74697040286080221096460 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA<br>74697040285080143144928 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA<br>74697040286080221019231 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA<br>74697040286080221131382 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA<br>74697040285080143065263 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA<br>74697040285080143184965 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA<br>74697040285080143400924 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA<br>74697040286080221166925 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA<br>74697040286080221169051 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA<br>74697040286080221169283 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA<br>74697040285080143440425 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1010 CHUMBA GOLD COINS VALETTA<br>74697040285080143421243 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA<br>74697040286080220915710 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA<br>74697040286080220952093 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA<br>74697040286080221202936 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/13/20 | CHECKCARD 1011 CHUMBA GOLD COINS VALETTA<br>74697040286080221242130 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/14/20 | C195015 10/13 #000517446 WITHDRWL MODERA LIQUO-1950 SAN<br>FRANCISCO CA FEE                       | -2.50  |

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## Service fees - continued

| Date     | Transaction description   | Amount |
|----------|---|--------|
| 10/15/20 | CHECKCARD 1014 CHUMBA GOLD COINS VALETTA<br>74697040289010040831398 INTERNATIONAL TRANSACTION FEE | -3.00  |
| 10/15/20 | CHECKCARD 1014 CHUMBA GOLD COINS VALETTA<br>74697040289010040864340 INTERNATIONAL TRANSACTION FEE | -3.00  |
| 10/15/20 | CHECKCARD 1015 CHUMBA GOLD COINS VALETTA<br>74697040289010040930588 INTERNATIONAL TRANSACTION FEE | -0.60  |
| 10/15/20 | CHECKCARD 1015 CHUMBA GOLD COINS VALETTA<br>74697040289010040889339 INTERNATIONAL TRANSACTION FEE | -0.60  |

### Total service fees

**-\$58.40**

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

## Your Bank of America Advantage Savings

DAVID NOWICK

### Account summary

|   |               |
|---|---------------|
| Beginning balance on September 16, 2020   | \$20.00       |
| Deposits and other additions              | 20.78         |
| Withdrawals and other subtractions        | -35.00        |
| Service fees                              | -0.00         |
| <b>Ending balance on October 15, 2020</b> | <b>\$5.78</b> |

### Deposits and other additions

| Date     | Description  | Amount |
|----------|--|--------|
| 09/17/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 09/16 | 1.12   |
| 09/18/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 09/17 | 1.34   |
| 09/21/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 09/18 | 2.10   |
| 09/23/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 09/22 | 0.30   |
| 09/25/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 09/24 | 1.44   |
| 09/28/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 09/25 | 0.52   |
| 09/29/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 09/28 | 1.72   |
| 10/01/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 09/30 | 0.33   |
| 10/02/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 10/01 | 1.83   |
| 10/05/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 10/02 | 1.00   |
| 10/06/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 10/05 | 3.53   |
| 10/08/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 10/07 | 0.86   |
| 10/13/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 10/09 | 0.70   |
| 10/14/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 10/13 | 2.58   |
| 10/15/20 | KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 10/14 | 1.41   |

**Total deposits and other additions** **\$20.78**

### Withdrawals and other subtractions

| Date     | Description  | Amount |
|----------|--|--------|
| 10/05/20 | Online Banking transfer to CHK 7640 Confirmation# 1283201397 | -20.00 |
| 10/06/20 | Online Banking transfer to CHK 7640 Confirmation# 1301513171 | -15.00 |

**Total withdrawals and other subtractions** **-\$35.00**

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