

P.O. Box 15284
Wilmington, DE 19850

DESIREE ANN GIBSON
DAVE CLAIR GIBSON
203 W MONTERREY DR
CLAREMONT, CA 91711-1743

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 October 8, 2020 to November 4, 2020

DESIREE ANN GIBSON DAVE CLAIR GIBSON

Account number: 3251 1298 9516

Account summary

Beginning balance on October 8, 2020	\$93.19
Deposits and other additions	16,724.57
Withdrawals and other subtractions	-15,609.15
Checks	-561.00
Service fees	-315.00
Ending balance on November 4, 2020	\$332.61



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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
10/08/20	QUANTA UTILITY E DES:DIRECT DEP ID:140764 INDN:GIBSON, DAVID C CO ID:3431939873 PPD	1,239.85
10/08/20	QUANTA UTILITY E DES:DIRECT DEP ID:150186 INDN:GIBSON, DESIREE A CO ID:3431939873 PPD	971.36
10/08/20	Earnin-Activeh 10/09 #000848683 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/08/20	MoneyLion, Inc 10/08 #000403851 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/08/20	MoneyLion, Inc 10/08 #000403981 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/08/20	MoneyLion, Inc 10/08 #000404179 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/08/20	MoneyLion, Inc 10/08 #000510077 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/08/20	MoneyLion, Inc 10/08 #000510225 PMNT RCVD MoneyLion, Inc. New York NY	40.00
10/09/20	Possible Finan 10/09 #000946649 PMNT RCVD Possible Finance Dallas TX	200.00
10/09/20	Earnin-Activeh 10/09 #000187917 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/13/20	Earnin-Activeh 10/10 #000717702 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/13/20	Dave Inc 10/10 #000328836 PMNT RCVD Dave Inc Visa Direct CA	75.00
10/13/20	Affirm CRB DES:AffirmWith ID:Desiree Gibson INDN:Desiree Gibson CO ID:9400013534 WEB	25.00
10/13/20	Zelle Transfer Conf# ad67759d5; JONES, MICHELLE	7.00
10/13/20	PURCHASE REFUND 1012 TARGET.COM BROOKLYN PARKMN 74431060286083096901029	0.10
10/14/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-13)	241.72
10/15/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-14)	64.99
10/15/20	QUANTA UTILITY E DES:DIRECT DEP ID:140764 INDN:GIBSON, DAVID C CO ID:3431939873 PPD	2,569.64
10/15/20	QUANTA UTILITY E DES:DIRECT DEP ID:150186 INDN:GIBSON, DESIREE A CO ID:3431939873 PPD	1,190.86
10/15/20	Earnin-Activeh 10/15 #000324142 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/15/20	MoneyLion, Inc 10/15 #000182513 PMNT RCVD MoneyLion, Inc. New York NY	50.00

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



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Deposits and other additions - continued

Date	Description	Amount
10/15/20	MoneyLion, Inc 10/15 #000182341 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/16/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7462925567 PPD	100.00
10/16/20	MoneyLion, Inc 10/16 #000575739 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/16/20	MoneyLion, Inc 10/16 #000575567 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/19/20	Earnin-Activeh 10/17 #000867504 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/19/20	Earnin-Activeh 10/18 #000832467 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/19/20	Dave Inc 10/17 #000811129 PMNT RCVD Dave Inc Visa Direct CA	75.00
10/20/20	MoneyLion, Inc 10/19 #000217511 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/20/20	CHECKCARD 1019 KLARNA *PAYMENTS 844-5527621 NY 7490641029310523303	0.25
10/22/20	QUANTA UTILITY E DES:DIRECT DEP ID:140764 INDN:GIBSON, DAVID C CO ID:3431939873 PPD	1,722.02
10/22/20	QUANTA UTILITY E DES:DIRECT DEP ID:150186 INDN:GIBSON, DESIREE A CO ID:3431939873 PPD	1,148.89
10/22/20	MoneyLion, Inc 10/22 #000334781 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/22/20	MoneyLion, Inc 10/22 #000334965 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/22/20	Temporary Credit Adjustment on 10/22/20	40.00
10/23/20	Earnin Activeh 10/23 #000772673 PMNT RCVD Earnin Activehour VISA DIRECT WI	100.00
10/23/20	MoneyLion, Inc 10/23 #000769661 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/23/20	MoneyLion, Inc 10/23 #000769339 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/23/20	MoneyLion, Inc 10/23 #000976047 PMNT RCVD MoneyLion, Inc. New York NY	30.00
10/23/20	MoneyLion, Inc 10/23 #000769961 PMNT RCVD MoneyLion, Inc. New York NY	10.00
10/26/20	BKOFAMERICA MOBILE 10/24 3652431353 DEPOSIT *MOBILE CA	395.33
10/26/20	A0000004021000 10/24 #000692867 PMNT RCVD Earnin-Activehour Palo Alto CA	100.00
10/26/20	Earnin-Activeh 10/25 #000440041 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/26/20	Dave Inc 10/24 #000755884 PMNT RCVD Dave Inc Visa Direct CA	75.00
10/26/20	BKOFAMERICA MOBILE 10/24 3652430141 DEPOSIT *MOBILE CA	52.00
10/27/20	LENDUP DES:LendUpLoan ID:1825333747 INDN:Desiree Gibson CO ID:1453936907 PPD	400.00
10/28/20	Earnin-Activeh 10/28 #000235162 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/28/20	PURCHASE REFUND 1027 BESTBUYCOM806340186118 RICHFIELD MN 74399000301503674007581	16.19
10/29/20	QUANTA UTILITY E DES:DIRECT DEP ID:140764 INDN:GIBSON, DAVID C CO ID:3431939873 PPD	2,818.21
10/29/20	QUANTA UTILITY E DES:DIRECT DEP ID:150186 INDN:GIBSON, DESIREE A CO ID:3431939873 PPD	1,190.86
11/02/20	Earnin-Activeh 11/01 #000170675 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
11/02/20	Earnin-Activeh 11/02 #000277635 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00

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Deposits and other additions - continued

Date	Description	Amount
11/02/20	Dave Inc 11/02 #000283584 PMNT RCVD Dave Inc Visa Direct CA	75.00
11/03/20	CHECKCARD 1102 KLARNA *PAYMENTS 844-5527621 NY 7490641030710626089	0.30
11/04/20	Earnin-Activeh 11/04 #000287181 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
Total deposits and other additions		\$16,724.57

Withdrawals and other subtractions

Date	Description	Amount
10/08/20	CHECKCARD 1007 KLARNA *PAYMENTS 844-5527621 NY 24906410281104401881426 RECURRING	-142.68
10/08/20	CHECKCARD 1007 ATT*BILL PAYMENT 800-288-2020 TX 24692160281100842733761 RECURRING	-116.65
10/08/20	CHECKCARD 1008 Dave Inc Los Angeles CA	-80.74
10/08/20	Zelle Transfer Conf# 437a621c4; TYLER	-75.00
10/08/20	ROCKY LIQUOR 10/08 #000352972 PURCHASE ROCKY LIQUOR CLAREMONT CA	-12.45
10/08/20	LENDUMO DB DES:ONLINE PMT ID:20100713074430S INDN:DESIREE GIBSON CO ID:1029340879 WEB	-228.56
10/08/20	WL FFG DES:8889788096 ID:FFG888-978-8096 INDN:Desiree Gibson CO ID:1203699395 PPD	-150.00
10/08/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784	-106.00
10/08/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784	-106.00
10/08/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784	-103.00
10/08/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784	-102.00
10/08/20	BRIGHTLENDING DES:DEBIT ID:C20100713005445 INDN:DESIREE GIBSON CO ID:1821616049 PPD	-95.69
10/08/20	Affirm CRB DES:AffirmDepo ID:Desiree Gibson INDN:Desiree Gibson CO ID:9400013534 WEB	-25.00
10/08/20	MDG USA Inc. DES:Payment ID:15727943 INDN:DESIREE GIBSON CO ID:1981475057 PPD	-17.75
10/08/20	PROGRESSIVELEASE DES:PMTS ID:XXXXXXXXX INDN:GIBSON, DESIREE CO ID:1460858540 PPD	-7.35
10/09/20	CHECKCARD 1008 TME*DailyBurn 855-285-9242 NY 24692160282100296164645 RECURRING	-19.95
10/09/20	CHECKCARD 1008 PP*APPLE.COM/BILL 402-935-7733 CA 24492150282894889366442	-4.99
10/09/20	CHECKCARD 1008 MONEYLION INSTACASH 888-659-8244 NY 24493980283026999844657	-252.95
10/09/20	PURCHASE 1008 PAYPAL *VEIRSM 402-935-7733 CA	-60.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/09/20	PURCHASE 1008 AFTERPAY 855-289-6014 CA	-19.52
10/09/20	PURCHASE 1008 AFTERPAY 855-289-6014 CA	-28.99
10/09/20	CHECKCARD 1008 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150282637779291356 RECURRING	-17.03
10/09/20	CHECKCARD 1008 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150282637779445713 RECURRING	-13.39
10/09/20	CHECKCARD 1008 NOTJ, LLC* NIGHTSOF THE NIGHTSOF THE JACA 24492150282637783155563	-75.64
10/09/20	CHECKCARD 1008 PP*APPLE.COM/BILL 402-935-7733 CA 24492150282894897297589	-2.99
10/09/20	PURCHASE 1008 POSTMATES 9EACD WALTER HTTPSPOSTMATECA	-49.91
10/09/20	IKEA COVINA LL 10/09 #000031598 PURCHASE IKEA COVINA LLC COVINA CA	-67.20
10/09/20	STATERBROS048 10/09 #000342854 PURCHASE STATERBROS048 209 LA VERNE CA	-56.05
10/09/20	ML PLUS LOAN DES:MONEYLION ID:DDXXXXXXXXX INDN:gibson desiree CO ID:8800008711 PPD	-21.42
10/09/20	ML PLUS MEMBRSH DES:MONEYLION ID:ML12935433 INDN:gibson desiree CO ID:8800007474 PPD	-9.20
10/13/20	PURCHASE 1009 INSTACART*1515 8882467822 CA	-195.02
10/13/20	CHECKCARD 1009 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150283637905658485 RECURRING	-26.00
10/13/20	CHECKCARD 1011 AMZN MKTP US*MK8E418U2 AMZN.COM/BILLWA 24431060285083332016844	-14.22
10/13/20	CHECKCARD 1010 SOME CRUST BAKERY CLAREMONT CA 24269790285000869899284	-14.75
10/13/20	PURCHASE 1011 TARGET.COM 800-591-3869 MN	-53.59
10/13/20	PURCHASE 1012 TARGET.COM 800-591-3869 MN	-3.25
10/13/20	CHECKCARD 1010 AFTERPAY 855-2896014 DE 24906410284104619310397 RECURRING	-20.26
10/13/20	CHECKCARD 1011 AMAZON.COM*MK65R5BPO AM AMZN.COM/BILLWA 24431060285083731917683	-27.36
10/13/20	STATERBROS065 10/10 #000355456 PURCHASE STATERBROS065 161 UPLAND CA	-49.10
10/13/20	CHECKCARD 1011 KLARNA *PAYMENTS 844-5527621 NY 24906410285104694766603	-11.65
10/13/20	CHECKCARD 1010 ADORE ME INC HTTPSWWW.ADORNY 24492150284637994671117 RECURRING	-109.85
10/13/20	BKOFAMERICA ATM 10/11 #000002824 WITHDRWL FOOTHILL-REGIS CLAREMONT CA	-100.00
10/13/20	PURCHASE 1012 APPLE.COM/BILL 866-712-7753 CA	-6.99
10/13/20	CHECKCARD 1012 NATIVE WWW.NATIVECOSCA 24492150286637111743953 RECURRING	-6.00
10/13/20	SNAP FINANCE DES:PAYMENT ID:P1310307378 INDN:Dave Gibson CO ID:1455176354 PPD	-241.72
10/13/20	Greenlight DES:WEB PMTS ID:W8QT4F INDN:Desiree Gibson CO ID:9000392802 WEB	-20.00
10/14/20	CHECKCARD 1013 ZULILY 877-779-5615 WA 24692160287100075954849 RECURRING	-43.85
10/14/20	TIME WARNER CABL DES:TWC EFTPMT ID:0490373807 SPA INDN:GIBSON,DAVE CO ID:C844830000 TEL	-64.99

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/15/20	CHECKCARD 1015 Dave Inc Los Angeles CA	-80.74
10/15/20	Zelle Transfer Conf# 3728410b8; Li, Yuk	-1,350.00
10/15/20	STATERBRO 1619 10/15 #000009565 PURCHASE STATERBRO 1619 N UPLAND CA	-23.70
10/15/20	Zelle Transfer Conf# 636a81f4a; TYLER	-75.00
10/15/20	LENDUMO DB DES:ONLINE PMT ID:2010141319450K2 INDN:DESIREE GIBSON CO ID:1029340879 WEB	-228.56
10/15/20	WL FFG DES:8889788096 ID:FFG888-978-8096 INDN:Desiree Gibson CO ID:1203699395 PPD	-150.00
10/15/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784 WEB	-104.00
10/15/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784 WEB	-104.00
10/15/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784 WEB	-103.00
10/15/20	BRIGHTLENDING DES:DEBIT ID:C20101409009081 INDN:DESIREE GIBSON CO ID:1821616049 PPD	-95.69
10/15/20	Affirm CRB DES:AffirmDepo ID:Desiree Gibson INDN:Desiree Gibson CO ID:9400013534 WEB	-25.00
10/15/20	MDG USA Inc. DES:Payment ID:15783683 INDN:DESIREE GIBSON CO ID:1981475057 PPD	-17.75
10/15/20	PROGRESSIVELEASE DES:PMTS ID:XXXXXXXXX INDN:GIBSON, DESIREE CO ID:1460858540 PPD	-7.35
10/16/20	CHECKCARD 1015 APPLE.COM/BILL 408-974-1010 CA 24430990289828751826650 RECURRING	-6.99
10/16/20	CHECKCARD 1015 MONEYLION INSTACASH 888-659-8244 NY 24493980290026949020664	-268.95
10/16/20	CHECKCARD 1015 KLARNA *PAYMENTS 844-5527621 NY 24906410289104960783817	-123.25
10/16/20	CHECKCARD 1015 KLARNA *PAYMENTS 844-5527621 NY 24906410289104961032131	-82.08
10/16/20	CHECKCARD 1015 AFTERPAY 855-289-6014 CA 24492150289637373750891 RECURRING	-62.42
10/16/20	CHECKCARD 1015 PACIFIC DERMATOLOGY INS NEWPORT BEACHCA 24701770289629601585415	-40.00
10/16/20	PURCHASE 1015 PAYPAL *VEIRSM 402-935-7733 CA	-60.00
10/16/20	PURCHASE 1015 INSTACART 8882467822 CA	-175.78
10/16/20	Zelle Transfer Conf# Ocaa7af97; TYLER	-25.00
10/16/20	BKOFAMERICA ATM 10/16 #000004675 WITHDRWL FOOTHILL-REGIS CLAREMONT CA	-60.00
10/19/20	CHECKCARD 1016 AMZN MKTP US*2T5VG4TE1 AMZN.COM/BILLWA 24431060290083751237858	-60.73
10/19/20	PURCHASE 1015 PIZZA HUT 024850 https://ipchaCA	-47.88
10/19/20	CHECKCARD 1017 TARGET.COM * 800-591-3869 MN 24431060291083053187354	-25.89

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/19/20	CHECKCARD 1018 AMZN MKTP US*2T4BB43PO AMZN.COM/BILLWA 24431060292083725416685	-19.75
10/19/20	CHECKCARD 1017 SPECTRUM 855-707-7328 CA 24692160291100825810709	-64.99
10/19/20	CHECKCARD 1016 WENDY'S 135 UPLAND CA 24445000291500582807566	-40.83
10/19/20	CHECKCARD 1016 AMZ*Lady Merchant pay.amazon.coHI 24692160291100435089637	-26.90
10/19/20	CHECKCARD 1017 DisneyPLUS 888-9057888 CA 24906410291105085690668 RECURRING	-0.01
10/19/20	CHECKCARD 1017 JOANN STORES*JOANN.COM 888-739-4120 OH 24072800291083739791978	-39.63
10/19/20	PURCHASE 1017 POSTMATES 9EACD STARBU HTTPSPPOSTMATECA	-27.80
10/19/20	Zelle Transfer Conf# 502bb6e45; TYLER	-35.00
10/19/20	CHECKCARD 1018 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150292637655267916 RECURRING	-29.67
10/19/20	CHECKCARD 1018 PP*APPLE.COM/BILL 402-935-7733 CA 24492150292894385409298	-0.99
10/19/20	CHECKCARD 1018 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340293000000120264 RECURRING	-15.19
10/19/20	PURCHASE 1019 TARGET.COM 800-591-3869 MN	-2.57
10/19/20	Wal-Mart Super 10/19 #000618550 PURCHASE Wal-Mart Super Ce CLOVIS CA	-71.09
10/19/20	SO CAL EDISON CO DES:BILL PAYMT ID:XXXXXXXXX INDN:Desiree Gibson CO ID:4951240335 WEB	-100.00
10/19/20	Truebill DES:Truebill P ID:ST-S7I9T8B0W7W3 INDN:TRUEBILL INC CO ID:1800948598 CCD	-4.00
10/20/20	CHECKCARD 1018 KLARNA *PAYMENTS 844-5527621 NY 24906410292105206070799	-10.75
10/20/20	CHECKCARD 1019 ACIMA CREDIT LLC 801-2971982 UT 24755420293152932356001	-49.27
10/20/20	PMNT SENT 1019 CASH APP*BETTY A DO 8774174551 CA 24492150293855346387898	-40.00
10/20/20	CHECKCARD 1019 Netflix.com netflix.com CA 24906410293105263063694 RECURRING	-12.99
10/20/20	PURCHASE 1019 BESTBUY.COM 8882378289 MN	-16.19
10/20/20	GSWC PAYMENT DES:UTILITY ID:4879771 INDN:XXXXXXXXX CO ID:0000007041 WEB	-142.51
10/20/20	Greenlight DES:WEB PMTS ID:j2ML6F INDN:Desiree Gibson CO ID:9000392802 WEB	-20.00
10/21/20	CHECKCARD 1020 KLARNA *PAYMENTS 844-5527621 NY 24906410294105343272272	-10.93
10/22/20	CHECKCARD 1021 AMZN MKTP US*2T7Y921M2 AMZN.COM/BILLWA 24431060295083739014663	-12.02
10/22/20	CHECKCARD 1021 ZULILY 877-779-5615 WA 24692160295100801584894 RECURRING	-33.35
10/22/20	CHECKCARD 1021 KLARNA *PAYMENTS 844-5527621 NY 24906410295105383960371 RECURRING	-142.69
10/22/20	CHECKCARD 1022 BARNES&NOBLE.COM-BN 800-843-2665 NY 24692160296100962084451	-11.83
10/22/20	CHECKCARD 1022 Dave Inc Los Angeles CA	-80.74
10/22/20	Zelle Transfer Conf# 990872535; Li, Yuk	-500.00
10/22/20	Zelle Transfer Conf# 1cfac87b2; TYLER	-40.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/22/20	LENDUP PPD DES:LendUpLoan ID:1823959637 INDN:Desiree Gibson CO ID:1453936907	-299.88
10/22/20	LENDUMO DB ID:1029340879 WEB DES:ONLINE PMT ID:201021130833PPB INDN:DESIREE GIBSON CO	-228.56
10/22/20	WL FFG ID:1203699395 PPD DES:8889788096 ID:FFG888-978-8096 INDN:Desiree Gibson CO	-150.00
10/22/20	SPOTLOAN ID:1800827294 PPD DES:DEBIT ID:C20102109003558 INDN:Desiree Gibson CO	-118.02
10/22/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784	-106.00
10/22/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784	-106.00
10/22/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784	-106.00
10/22/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784	-103.00
10/22/20	BRIGHTLENDING ID:1821616049 PPD DES:DEBIT ID:C20102109006572 INDN:DESIREE GIBSON CO	-95.69
10/22/20	Affirm CRB WEB DES:AffirmDepo ID:Desiree Gibson INDN:Desiree Gibson CO ID:9400013534	-25.00
10/22/20	MDG USA Inc. PPD DES:Payment ID:15855066 INDN:DESIREE GIBSON CO ID:1981475057	-17.75
10/22/20	PROGRESSIVELEASE ID:1460858540 PPD DES:PMTS ID:XXXXXXXXX INDN:GIBSON, DESIREE CO	-7.35
10/23/20	CHECKCARD 1022 MONEYLION INSTACASH 888-659-8244 NY 24493980297026900323522	-223.96
10/23/20	CHECKCARD 1022 TOTALVISA 844-548-9721 844-2064391 SD 24253620297000000171240	-80.00
10/23/20	CHECKCARD 1022 TMOBILE*POSTPAID PDA 800-937-8997 WA 24692160296100485451013	-98.06
10/23/20	PURCHASE 1022 INSTACART 8882467822 CA	-166.76
10/23/20	PURCHASE 1022 DOORDASH*CHICK-FIL-A WWW.DOORDASH.CA	-66.06
10/23/20	Zelle Transfer Conf# e2af6a5cd; TYLER	-25.00
10/23/20	Credit One Bank WEB DES:Payment ID:41180687 INDN:DAVE GIBSON CO ID:WEB000004	-100.00
10/23/20	CHARTER COMMUNIC ID:5330903620 PPD DES:REDEPCHECK ID:888-235-4635 INDN:DAVE CO	-64.99
10/23/20	ML PLUS LOAN ID:8800008711 PPD DES:MONEYLION ID:DDXXXXXXXXX INDN:gibson desiree CO	-21.42
10/23/20	ML PLUS MEMBRSHPP ID:8800007474 PPD DES:MONEYLION ID:ML13034563 INDN:gibson desiree CO	-9.20
10/26/20	CHECKCARD 1023 AFTERPAY 855-289-6014 CA 24492150297637087078241 RECURRING	-19.52

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/26/20	CHECKCARD 1023 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150297637096568810 RECURRING	-26.16
10/26/20	CHECKCARD 1023 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340297000003507679 RECURRING	-13.39
10/26/20	CHECKCARD 1024 Seed Health, Inc 844-6463586 CA 24204290298000084997248 RECURRING	-54.73
10/26/20	CHECKCARD 1024 MEDIUM MONTHLY HTTPSMEDIUM.CCA 24492150298637172019034 RECURRING	-5.00
10/26/20	PURCHASE 1024 POSTMATES 9EACD LOS JA HTTPSPOSTMATECA	-24.61
10/26/20	CHECKCARD 1025 Spotify USA 877-7781161 NY 24483470299000029274942 RECURRING	-14.99
10/26/20	BKOFAMERICA ATM 10/24 #000002504 WITHDRWL CLOVIS CLOVIS CA	-40.00
10/26/20	BKOFAMERICA ATM 10/25 #000002572 WITHDRWL CLOVIS CLOVIS CA	-60.00
10/26/20	CHECKCARD 1025 AFTERPAY 855-289-6014 CA 24492150299637283078555 RECURRING	-28.99
10/26/20	CHECKCARD 1025 AFTERPAY 855-289-6014 CA 24492150299637291922950 RECURRING	-20.26
10/26/20	CHECKCARD 1025 KLARNA *PAYMENTS 844-5527621 NY 24906410299105673404912 RECURRING	-11.65
10/26/20	SNAP FINANCE DES:PAYMENT ID:P1324167951 INDN:Dave Gibson CO ID:1455176354 PPD	-241.72
10/27/20	BKOFAMERICA ATM 10/27 #000004295 WITHDRWL CLOVIS CLOVIS CA	-140.00
10/27/20	Greenlight DES:WEB PMTS ID:ZT3R7F INDN:Desiree Gibson CO ID:9000392802 WEB	-20.00
10/28/20	PURCHASE 1027 POSTMATES 9EACD STARBU HTTPSPOSTMATECA	-35.13
10/28/20	CHECKCARD 1027 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150301637483981265 RECURRING	-38.29
10/28/20	PURCHASE 1027 PAYPAL *VEIRSM 402-935-7733 CA	-60.00
10/28/20	SO CAL EDISON CO DES:BILL PAYMT ID:XXXXXXXXX INDN:Desiree Gibson CO ID:4951240335 WEB	-200.00
10/28/20	Greenlight DES:WEB PMTS ID:LT1X7F INDN:Desiree Gibson CO ID:9000392802 WEB	-25.00
10/29/20	PURCHASE 1027 PIZZA HUT 024850 https://ipchaCA	-30.16
10/29/20	PURCHASE 1028 POSTMATES 9EACD THE HA HTTPSPOSTMATECA	-62.78
10/29/20	CHECKCARD 1029 Dave Inc Los Angeles CA	-80.74
10/29/20	Zelle Transfer Conf# dfec23541; Li, Yuk	-1,500.00
10/29/20	Zelle Transfer Conf# 147fe02da; TYLER	-75.00
10/29/20	Zelle Transfer Conf# d46a1d3cb; TYLER	-30.00
10/29/20	Zelle Transfer Conf# b27fdf23c; TYLER	-15.00
10/29/20	LENDUMO DB DES:ONLINE PMT ID:201028130749CL7 INDN:DESIREE GIBSON CO ID:1029340879 WEB	-228.56
10/29/20	WL FFG DES:8889788096 ID:FFG888-978-8096 INDN:Desiree Gibson CO ID:1203699395 PPD	-150.00
10/29/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784 WEB	-104.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/29/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784 WEB	-104.00
10/29/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Desiree Gibson CO ID:7842124784 WEB	-103.00
10/29/20	BRIGHTLENDING DES:DEBIT ID:C20102810007411 INDN:DESIREE GIBSON CO ID:1821616049 PPD	-95.69
10/29/20	POSSIBLE FINANCE DES:PAYMENT ID:fdc251a00752492 INDN:Desiree Gibson CO ID:1823273909 WEB	-58.82
10/29/20	Affirm CRB DES:AffirmDepo ID:Desiree Gibson INDN:Desiree Gibson CO ID:9400013534 WEB	-25.00
10/29/20	MDG USA Inc. DES:Payment ID:15909125 INDN:DESIREE GIBSON CO ID:1981475057 PPD	-17.75
10/29/20	PROGRESSIVELEASE DES:PMTS ID:XXXXXXXXX INDN:GIBSON, DESIREE CO ID:1460858540 PPD	-7.35
10/30/20	CHECKCARD 1029 KLARNA *PAYMENTS 844-5527621 NY 24906410303105975827921	-32.25
10/30/20	CHECKCARD 1029 KLARNA *PAYMENTS 844-5527621 NY 24906410303105976892593	-10.94
10/30/20	PURCHASE 1029 POSTMATES 9EACD CHICK HTTPSPPOSTMATECA	-44.98
10/30/20	Zelle Transfer Conf# 3c412f892; TYLER	-30.00
10/30/20	GSWC PAYMENT DES:UTILITY ID:9248517 INDN:XXXXXXXXX CO ID:0000007041 WEB	-105.62
10/30/20	SO CAL GAS DES:PAID SCGC ID:1366160930 INDN:301601474154445962 CO ID:1992052494 WEB	-40.87
10/30/20	CHARTER COMMUNIC DES:RETURN FEE ID:888-235-4635 INDN:DAVE CO ID:5330903620 PPD	-25.00
11/02/20	CHECKCARD 1030 ULTA.COM 866-983-8582 IL 24138290304200593108245	-28.33
11/02/20	CHECKCARD 1030 WALMART GROCERY 800-966-6546 AR 24055230304083302933904	-12.95
11/02/20	CHECKCARD 1029 ACIMA CREDIT 800-7421789 UT 24030640304012583658906	-6.22
11/02/20	CHECKCARD 1030 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150304637709869168 RECURRING	-17.04
11/02/20	CHECKCARD 1030 INSTACART SUBSCRIPTION HTTPSPINSTACARCA 24492150304637727801029	-9.99
11/02/20	CHECKCARD 1030 COSTCO VIA INSTACART WWW.COSTCO.COCA 24492150304637730137783	-277.55
11/02/20	CHECKCARD 1031 76 - FIELD INVESTMENT C PASADENA CA 24015170305004425731914	-50.22
11/02/20	MCDONALD'S F11 10/30 #000788284 PURCHASE MCDONALD'S F113 CALABASAS CA	-53.68
11/02/20	CHECKCARD 1031 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340305000003855011 RECURRING	-33.75
11/02/20	BKOFAMERICA ATM 10/31 #000009781 WITHDRWL FOOTHILL-REGIS CLAREMONT CA	-300.00
11/02/20	M & I SURPLUS 10/31 #000057785 MOBILE PURCHASE M & I SURPLUS POMONA CA	-41.87
11/02/20	LOS JARRITOS R 10/31 #000740775 MOBILE PURCHASE LOS JARRITOS REST POMONA CA	-38.98

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/02/20	Wal-Mart Store 10/31 #000532117 PURCHASE Wal-Mart Store UPLAND CA	-34.82
11/02/20	CVS/PHARMACY # 10/31 #000057526 PURCHASE CVS/PHARMACY #11 Upland CA	-23.14
11/02/20	CHECKCARD 1031 STATER B VIA INSTACART WWW.STATERBROCA 24492150305637847641882	-47.03
11/02/20	CHECKCARD 1101 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150306637898686017 RECURRING	-15.19
11/02/20	STATERBROS065 11/01 #000061561 MOBILE PURCHASE STATERBROS065 161 UPLAND CA	-35.97
11/02/20	PURCHASE 1102 Etsy.com - WildChildCol 718-8557955 NY	-14.64
11/02/20	PURCHASE 1101 POSTMATES 9EACD DICKEY HTTPSPOSTMATECA	-38.31
11/03/20	PURCHASE 1103 TARGET.COM 800-591-3869 MN	-21.68
11/03/20	PURCHASE 1102 PP*APPLE.COM/BILL 402-935-7733 CA	-9.99
11/03/20	PURCHASE 1102 INSTACART 8882467822 CA	-86.11
11/03/20	PURCHASE 1102 INSTACART 8882467822 CA	-43.90
11/04/20	PURCHASE 1102 POSTMATES MEMBERSHIP HTTPSPOSTMATECA	-9.99
Total withdrawals and other subtractions		-\$15,609.15

Checks

Date	Check #	Amount
10/08/20	1008	-561.00
Total checks		-\$561.00
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	\$280.00	\$1,750.00
Total NSF: Returned Item fees	\$35.00	\$315.00

We refunded to you a total of \$140.00 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.

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Service fees - continued

Date	Transaction description	Amount
10/13/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-13	-35.00
10/13/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-13	-35.00
10/13/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-13	-35.00
10/13/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-13	-35.00
10/14/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-14	-35.00
10/20/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-20	-35.00
10/20/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-20	-35.00
10/23/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-23	-35.00
10/23/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-23	-35.00

Total service fees **-\$315.00**

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

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