



P.O. Box 15284
Wilmington, DE 19850

JAMES SIMMONS JR
1053 STONEBRYN DR
HARBOR CITY, CA 90710-1539

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

 Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Plus Banking

for August 20, 2020 to September 18, 2020

Account number: 3251 0955 7566

JAMES SIMMONS JR

Account summary

Beginning balance on August 20, 2020	\$244.05
Deposits and other additions	4,303.36
Withdrawals and other subtractions	-4,338.40
Checks	-0.00
Service fees	-35.00
Ending balance on September 18, 2020	\$174.01

Bank of America Advantage SafeBalance Banking®

A smart start for students

Get started at bofa.com/Students.

- No monthly maintenance fees for students¹
- 24/7 account access on your mobile device

¹ Students under age 24 are eligible for a waiver of the monthly maintenance fee while enrolled in a high school, college, university or vocational program. Please refer to your Personal Schedule of Fees for details at bofa.com/fees.

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
08/21/20	CHECKCARD 0821 SXM*SIRIUSXM.COM/ACCT 888-635-5144 NY 7469216023410001769	8.22
08/24/20	Dave Inc 08/22 #000894282 PMNT RCVD Dave Inc Visa Direct CA	75.00
08/27/20	ML Plus Loan F 08/26 #000396547 PMNT RCVD ML Plus Loan Fund New York NY	90.00
08/31/20	CLOSING TECHNOLO DES:DIRECT DEP ID:943614612504590 INDN:SIMMONS,JAMES CO ID:9111111101 PPD	1,531.72
08/31/20	Online Banking transfer from SAV 9690 Confirmation# 6368142502	85.00
09/01/20	Dave Inc 09/02 #000431095 PMNT RCVD Dave Inc Visa Direct CA	75.00
09/02/20	Online Banking transfer from SAV 9690 Confirmation# 7209896195	100.00
09/04/20	BKOFAMERICA ATM 09/03 #000001646 DEPOSIT GARDENA MAIN GARDENA CA	140.00
09/09/20	Possible Finan 09/09 #000093737 PMNT RCVD Possible Finance Dallas TX	200.00
09/09/20	Instacash Fund 09/09 #000134077 PMNT RCVD Instacash Funds New York NY	50.00
09/09/20	Instacash Fund 09/09 #000133807 PMNT RCVD Instacash Funds New York NY	50.00
09/10/20	Instacash Fund 09/10 #000545447 PMNT RCVD Instacash Funds New York NY	50.00
09/11/20	Instacash Fund 09/11 #000841011 PMNT RCVD Instacash Funds New York NY	50.00
09/14/20	Instacash Fund 09/12 #000693967 PMNT RCVD Instacash Funds New York NY	50.00
09/14/20	Instacash Fund 09/12 #000694603 PMNT RCVD Instacash Funds New York NY	45.00
09/14/20	Online Banking transfer from SAV 9690 Confirmation# 3492483472	0.37
09/15/20	CLOSING TECHNOLO DES:DIRECT DEP ID:650054685280590 INDN:SIMMONS,JAMES CO ID:9111111101 PPD	1,319.05
09/16/20	Instacash Fund 09/16 #000090775 PMNT RCVD Instacash Funds New York NY	50.00
09/16/20	Instacash Fund 09/16 #000169929 PMNT RCVD Instacash Funds New York NY	50.00
09/17/20	BKOFAMERICA ATM 09/17 #000004688 DEPOSIT HARBOR CITY HARBOR CITY CA	234.00
09/18/20	Instacash Fund 09/18 #000954017 PMNT RCVD Instacash Funds New York NY	50.00

Total deposits and other additions

\$4,303.36

What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like. Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Withdrawals and other subtractions

Date	Description	Amount
08/20/20	PMNT SENT 0820 CASH APP*DEJARO MIL 8774174551 CA 24492150233855335809772	-30.00
08/21/20	CHECKCARD 0820 TPLUSBILLING WWW.TYSONPLUSNC 24492150233637549697056	-24.99
08/21/20	PMNT SENT 0820 CASH APP*QUANFRMDAR 8774174551 CA 24492150233741379872183	-25.00
08/24/20	CHECKCARD 0821 DOORDASH*HONEY DRESS F WWW.DOORDASH.CA 24492150235637664513631	-0.77
08/24/20	CHECKCARD 0821 DOORDASH*CHICK-FIL-A WWW.DOORDASH.CA 24492150234637595114617	-26.72
08/24/20	PMNT SENT 0821 CASH APP*DEJARO MIL 8774174551 CA 24492150234855398305915	-35.00
08/24/20	PMNT SENT 0822 CASH APP*QUANFRMDAR 8774174551 CA 24492150235855475983211	-30.00
08/24/20	PMNT SENT 0822 CASH APP*QUANFRMDAR 8774174551 CA 24492150235855477099842	-15.00
08/24/20	PMNT SENT 0822 CASH APP*HENRY 8774174551 CA 24492150235855339213599	-25.00
08/24/20	CHECKCARD 0823 DOORDASH*FISHBONE SEAF WWW.DOORDASH.CA 24492150236637752755895	-42.44
08/24/20	CHECKCARD 0823 ARCO #63261 TORRANCE CA	-25.35
08/24/20	WALGREENS STOR 08/23 #000242574 PURCHASE WALGREENS STORE 2 TORRANCE CA	-23.14
08/24/20	CHECKCARD 0823 CHURCH'S CHICKEN #1073 GARDENA CA 24137460237001135323942	-15.35
08/28/20	CHECKCARD 0827 DOORDASH*WINGSTOP WWW.DOORDASH.CA 24492150240637085915608	-22.71
08/28/20	PURCHASE 0827 Netflix.com 866-5797172 CA	-8.99
08/31/20	CHECKCARD 0828 DOORDASH*MCDONALDS WWW.DOORDASH.CA 24492150241637198920122	-20.87
08/31/20	PMNT SENT 0828 CASH APP*JACK 8774174551 CA 24492150241855409945205	-20.00
08/31/20	CHECKCARD 0829 DOORDASH*FISHBONE SEAF WWW.DOORDASH.CA 24492150242637277153289	-25.46
08/31/20	CHECKCARD 0829 DOORDASH*7-ELEVEN WWW.DOORDASH.CA 24492150242637275496276	-16.01
08/31/20	PMNT SENT 0829 CASH APP*DEJARO MIL 8774174551 CA 24492150242855477703063	-40.00
08/31/20	CHECKCARD 0829 #19 LUCILLE'S - TORRANC TORRANCE CA 24801970243286488801033	-40.00
08/31/20	CHECKCARD 0830 GOOGLE *BET Play g.co/helpay#CA 24692160243100778300186	-9.99
08/31/20	CHECKCARD 0831 Dave Inc Los Angeles CA	-83.74
08/31/20	ML PLUS MEMBRSHP DES:MONEYLION ID:ML12590944 INDN:simmons james CO ID:8800007474 PPD	-9.99
09/01/20	CHECKCARD 0830 R & R SOUL FOOD. CARSON CA 24765010244010000143775	-102.80
09/01/20	CHECKCARD 0831 METROPCS TEXT2PAY 888-863-8768 WA 24692160244100405866525	-59.00
09/01/20	CHECKCARD 0831 HAWTHORNE AUTO SQUARE I HAWTHORNE CA 24493980245200843000140	-1,025.00
09/01/20	Speedy #94 DES:PAYMENT ID:37996416 INDN:SIMMONS, JAMES CO ID:9001956671 PPD	-100.00
09/01/20	Dollar Financial DES:EDI PYMNTS ID:VU00002725626 INDN:JAMES SIMMONS CO ID:4521958876 PPD PMT INFO:RMR*IV*VU00002725626\	-75.00
09/02/20	PMNT SENT 0901 CASH APP*JACK 8774174551 CA 24492150245854225911455	-30.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/03/20	CHECKCARD 0902 DOORDASH*ROSCOES HOUSE WWW.DOORDASH.CA 24492150246637611300949	-32.09
09/04/20	CHECKCARD 0903 AMAZON.COM*MU9E85F90 AM AMZN.COM/BILLWA 24431060247083739056051	-97.44
09/08/20	CHECKCARD 0904 UNITED CREDIT EDUCATION 248-8489065 MI 24056790250900012011430	-89.00
09/08/20	CHECKCARD 0905 DOORDASH*CHIPOTLE WWW.DOORDASH.CA 24492150249637905715528	-20.75
09/08/20	CHECKCARD 0905 GOOGLE *Miniclip g.co/helppay#CA 24692160249100784281218	-4.99
09/08/20	CHECKCARD 0905 GOOGLE *Miniclip g.co/helppay#CA 24692160249100784391777	-1.99
09/08/20	CHECKCARD 0905 ARCO #63261 TORRANCE CA	-33.36
09/08/20	CHECKCARD 0906 GOOGLE *Miniclip g.co/helppay#CA 24692160250100542133988	-0.99
09/08/20	CHECKCARD 0906 DEL TACO 0862 LOS ANGELES CA 24137460250100534698383	-13.00
09/08/20	CHECKCARD 0907 DOORDASH*PANDA EXPRESS WWW.DOORDASH.CA 24492150251637069662610	-22.59
09/08/20	ALBERTSONS #38 09/07 #000146528 PURCHASE ALBERTSONS #3859 CARSON CA	-17.50
09/08/20	CHECKCARD 0907 Amazon Prime*MU0J85EMO Amzn.com/billWA 24692160251100467202064 RECURRING	-14.22
09/09/20	WAWANESA DES:EZPAY ID:35937501-1 INDN:JAMES C SIMMONS, JR. CO ID:2952907897 WEB	-141.67
09/10/20	PMNT SENT 0909 CASH APP*JACK 8774174551 CA 24492150253855468532576	-30.00
09/10/20	CHECKCARD 0909 DOORDASH*CHICK-FIL-A WWW.DOORDASH.CA 24492150254637293118584	-31.42
09/11/20	CHECKCARD 0910 GOOGLE *Miniclip g.co/helppay#CA 24692160254100175645957	-1.99
09/11/20	PMNT SENT 0910 CASH APP*DEJARO MIL 8774174551 CA 24492150254855375996236	-50.00
09/11/20	CHECKCARD 0911 Dave Inc Los Angeles CA	-30.00
09/11/20	CHECKCARD 0911 Dave Inc Los Angeles CA	-20.00
09/14/20	CHECKCARD 0911 DOORDASH*CARLS JR. WWW.DOORDASH.CA 24492150255637399443042	-16.54
09/14/20	PMNT SENT 0911 CASH APP*JACK 8774174551 CA 24492150255740292342715	-30.00
09/14/20	PMNT SENT 0912 CASH APP*QUANFRMDAR 8774174551 CA 24492150256855474237340	-50.00
09/14/20	PMNT SENT 0912 CASH APP*JACK 8774174551 CA 24492150256855474372279	-20.00
09/14/20	PMNT SENT 0912 CASH APP*QUANFRMDAR 8774174551 CA 24492150256855476835299	-8.00
09/14/20	CHECKCARD 0912 Dave Inc Los Angeles CA	-15.00
09/15/20	CHECKCARD 0915 Dave Inc Los Angeles CA	-16.49
09/15/20	ML PLUS LOAN DES:MONEYLION ID:DDXXXXXXXXX INDN:simmons james CO ID:8800009479 PPD	-42.07
09/15/20	ML PLUS MEMBRSHIP DES:MONEYLION ID:ML12760535 INDN:simmons james CO ID:8800007474 PPD	-9.99
09/16/20	CHECKCARD 0915 MONEYLION INSTACASH 888-659-8244 NY 24493980260026917578137	-335.94

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/16/20	PMNT SENT 0915 CASH APP*QUANFRMDAR 8774174551 CA 24492150259855351060267	-4.00
09/16/20	PMNT SENT 0915 CASH APP*DEJARO MIL 8774174551 CA 24492150259741351188953	-50.00
09/16/20	PMNT SENT 0915 CASH APP*QUANFRMDAR 8774174551 CA 24492150259855354263868	-50.00
09/16/20	BKOFAMERICA ATM 09/15 #000007817 WITHDRWL GARDENA MAIN GARDENA CA	-500.00
09/16/20	MONEYTREE #0592 DES:MONEYTREE ID:616160124804529 INDN:SIMMONS, JAMES C CO ID:1911218621 PPD	-141.18
09/16/20	Speedy #94 DES:PAYMENT ID:38128858 INDN:SIMMONS, JAMES CO ID:9001956671 PPD	-100.00
09/16/20	Dave, Inc DES:DEBIT ID: INDN:James Simmons CO ID:1465396710 WEB PMT INFO:5f60befaff04d08cb1a91cd4/ 27e308ff034fbf 5	-1.00
09/17/20	CHECKCARD 0916 DOORDASH*SMART & FINAL WWW.DOORDASH.CA 24492150260637804265363	-15.88
09/17/20	PMNT SENT 0916 CASH APP*JACK 8774174551 CA 24492150260855364751255	-40.00
09/17/20	PMNT SENT 0916 CASH APP*DEJARO MIL 8774174551 CA 24492150260741397864846	-26.00
09/17/20	PMNT SENT 0916 CASH APP*DEJARO MIL 8774174551 CA 24492150260855398906123	-26.00
09/17/20	PMNT SENT 0916 CASH APP*DEJARO MIL 8774174551 CA 24492150261741413717324	-64.00
09/18/20	PMNT SENT 0917 CASH APP*DEJARO MIL 8774174551 CA 24492150262855491026603	-30.00
09/18/20	CHECKCARD 0918 AMZN DIGITAL*MU3SP5YMO 888-802-3080 WA 24431060262083312699517	-9.99
09/18/20	Dollar Financial DES:EDI PYMNTS ID:VU00002746250 INDN:JAMES SIMMONS CO ID:4521958876 PPD PMT INFO:RMR*IV*VU00002746250\	-75.00

Total withdrawals and other subtractions **-\$4,338.40**

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	\$35.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$35.00

We refunded to you a total of \$35.00 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.

continued on the next page

Service fees - continued

Date	Transaction description	Amount
09/08/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-08	-35.00
Total service fees		-\$35.00

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

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Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Our Deposit Agreement and Disclosures were updated to include recordkeeping requirements for Federal Deposit Insurance Corporation (FDIC) insurance coverage. These requirements apply to deposit accounts opened on behalf of beneficial owners (for example, as a trustee).

For more details, please review the “Special Provisions for Pass-Through Accounts” section of our Deposit Agreement at bankofamerica.com/depositagreement.

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