



P.O. Box 15284  
Wilmington, DE 19850

JANETTE NALL  
JESSICA NALL  
3775 WOODCLIFF RD  
SHERMAN OAKS, CA 91403-5051

**Client service information**

- ☎ 1.800.MERRILL (1.800.637.7455)
- 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 Bank of America banking statement summary

for July 21, 2020 to August 18, 2020

Your deposit accounts	Account/plan number	Ending balance	Details on
Wealth Management Adv Relationship Banking	3250 4359 2069	\$228.87	Page 3
Wealth Management MMS Money Market Savings	3250 6559 2966	\$0.35	Page 11
<b>Total balance</b>		<b>\$229.22</b>	

Important disclosure information listed on the "Important Information for Bank Deposit Accounts" page.

## 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 client) (20 business days if you are a new client, 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.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation.

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# Your Wealth Management Adv Relationship Banking

JANETTE NALL JESSICA NALL

## Account summary

Beginning balance on July 21, 2020	\$291.59
Deposits and other additions	8,231.24
ATM and debit card subtractions	-1,207.15
Other subtractions	-6,946.81
Checks	-0.00
Service fees	-140.00
<b>Ending balance on August 18, 2020</b>	<b>\$228.87</b>

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$0.06.

Your account has overdraft protection provided by deposit account number 3250 6559 2966.

## Deposits and other additions

Date	Description	Amount
07/22/20	Transfer VENMO	17.75
07/23/20	FIDELITY 00608 P DES:FIDELITY ID:00608 XXXXX2019 INDN:JESSICA NALL CO ID:9096918980 PPD	1,400.00
07/23/20	LENDUP DES:LendUpLoan ID:1786099036 INDN:Jessica L. Nall CO ID:1453936907 PPD	300.00
07/23/20	Dollar Financial DES:EDI PYMNTS ID:VU00002667254 INDN:JESSICA NALL CO ID:3521958876 PPD	255.00

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## Deposits and other additions - continued

Date	Description	Amount
07/27/20	Transfer VENMO	17.75
07/29/20	Dave Inc 07/29 #000119802 PMNT RCVD Dave Inc Visa Direct CA	75.00
07/30/20	Truebill Savings DES:Deposit ID:2519721782 INDN:Jessica Nall CO ID:2810705220 WEB	20.00
07/31/20	Warner Music-OSV DES:EDIPYMENTS ID:00SnL INDN:Jessica Nall CO ID:3263101267 PPD	1,590.83
07/31/20	Instacash Fund 07/31 #000577115 PMNT RCVD Instacash Funds New York NY	50.00
07/31/20	Instacash Fund 07/31 #000576577 PMNT RCVD Instacash Funds New York NY	50.00
07/31/20	Instacash Fund 07/31 #000576257 PMNT RCVD Instacash Funds New York NY	50.00
07/31/20	Instacash Fund 07/31 #000575845 PMNT RCVD Instacash Funds New York NY	50.00
07/31/20	Instacash Fund 07/31 #000576855 PMNT RCVD Instacash Funds New York NY	50.00
08/03/20	Earnin-Activeh 08/02 #000467879 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/03/20	Earnin-Activeh 08/03 #000914874 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/03/20	Dave Inc 08/03 #000914983 PMNT RCVD Dave Inc Visa Direct CA	75.00
08/03/20	Hundy, Inc. DES:CREDIT ID: INDN:Jessica Nall CO ID:1465396710 WEB PMT INFO:5f240c789b09f9e4807c2ffd/ DEPOSIT_AMT_TO _BWR**LID#20467**Amt#50**BWR#223412**SRV	50.00
08/04/20	Earnin-Activeh 08/04 #000240336 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/04/20	Cleo 08/04 #000477820 PMNT RCVD Cleo Visa Direct TN	60.00
08/04/20	Cleo 08/04 #000477663 PMNT RCVD Cleo Visa Direct TN	0.01
08/05/20	Truebill 08/05 #000965631 PMNT RCVD Truebill Visa Direct TN	100.00
08/05/20	CHECKCARD 0804 ALBERT INSTANT 844-8919309 CA 7425362021800000001	0.08
08/06/20	Brigit 08/06 #000346814 PMNT RCVD Brigit Visa Direct NY	110.00
08/10/20	Online scheduled transfer from CHK 1987 Confirmation# 1470652806	275.00
08/10/20	VOLA DES:VOLA Jessica Nall ID: IL28LPR9A CO ID:XXXXXXXXX CIE	75.00
08/10/20	Transfer VENMO	33.30
08/12/20	Transfer VENMO	19.75
08/14/20	Warner Music-OSV DES:EDIPYMENTS ID:00TKW INDN:Jessica Nall CO ID:3263101267 PPD	1,590.82
08/14/20	Earnin-Activeh 08/14 #000267751 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/14/20	Instacash Fund 08/14 #000503755 PMNT RCVD Instacash Funds New York NY	50.00
08/14/20	Instacash Fund 08/14 #000503205 PMNT RCVD Instacash Funds New York NY	50.00
08/14/20	Instacash Fund 08/14 #000502965 PMNT RCVD Instacash Funds New York NY	50.00
08/14/20	Instacash Fund 08/14 #000503479 PMNT RCVD Instacash Funds New York NY	50.00
08/14/20	Instacash Fund 08/14 #000504017 PMNT RCVD Instacash Funds New York NY	50.00
08/14/20	Online Banking transfer from SAV 2966 Confirmation# 6441397938	25.00
08/17/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-14)	176.19
08/17/20	Earnin-Activeh 08/15 #000480987 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/17/20	Earnin-Activeh 08/16 #000500673 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00

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## Deposits and other additions - continued

Date	Description	Amount
08/17/20	Dave Inc 08/17 #000846370 PMNT RCVD Dave Inc Visa Direct CA	75.00
08/17/20	Cleo 08/16 #000133559 PMNT RCVD Cleo Visa Direct TN	70.00
08/17/20	Transfer VENMO	14.75
08/18/20	LENDUMO CR DES:ONLINE PMT ID:200817165336W2W INDN:JESSICA NALL CO ID:9029340880 WEB	600.00
08/18/20	Fee Refund	105.00
08/18/20	Interest Earned	0.01

**Total deposits and other additions** **\$8,231.24**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
07/28/20	PMNT SENT 0728 Dave Inc Visa Direct CA	-79.99
07/31/20	CHECKCARD 0731 Dave Inc Los Angeles CA	-83.74
08/03/20	CHECKCARD 0731 MONEYLION INSTACASH 888-659-8244 NY 24493980214026997311406	-276.95
08/03/20	CHECKCARD 0731 MONEYLION INSTACASH 888-659-8244 NY 24493980214026997729607	-3.00
08/05/20	CHECKCARD 0804 ALBERT INSTANT 844-8919309 CA 24253620218000000044146	-0.24
08/05/20	CHECKCARD 0804 CLEO AI HTTPSWWW.MEETDE 24492150217637217382924	-5.99
08/14/20	CHECKCARD 0814 Dave Inc Los Angeles CA	-79.99
08/17/20	CHECKCARD 0814 MONEYLION INSTACASH 888-659-8244 NY 24493980228026736809979	-274.95
08/17/20	CHECKCARD 0814 TRUEBILL* TRUEBILL PAY HTTPSWWW.TRUEMD 24492150227637045724477	-25.50
08/17/20	CHECKCARD 0816 TRUEACCORD 866-6112731 CA 24056790229900015023703	-188.93
08/17/20	CHECKCARD 0815 CLEO 833-3133171 AR 24253620229000000141873	-3.99
08/17/20	CHECKCARD 0815 CLEO 833-3133171 AR 24253620229000000141881	-60.00
08/17/20	BAY CITIES ITA 08/15 #000530363 PURCHASE BAY CITIES ITAL SANTA MONICA CA	-35.39
08/17/20	CHECKCARD 0815 TRUEBILL PAY ADVANCE HTTPSWWW.TRUEMD 24492150228637134801748	-76.50
08/17/20	CHECKCARD 0817 VOLA 929-295-6847 NY 24492150230743968929047	-11.99

**Total ATM and debit card subtractions** **-\$1,207.15**

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## Withdrawals and other subtractions - continued

### Other subtractions

Date	Description	Amount
07/21/20	ONEMAIN DES:LOAN PYMNT ID:328948876545 INDN:NALL,,JESSICA, 7200 CO ID:9300365400 PPD	-192.32
07/21/20	CITI CARD ONLINE DES:PAYMENT ID:420173684528078 INDN:JESSICA L NALL CO ID:CITICTP WEB	-85.00
07/22/20	CITI CARD ONLINE DES:PAYMENT ID:420174290785201 INDN:JESSICA L NALL CO ID:CITICTP WEB	-80.00
07/22/20	Truebill Savings DES:Deposit ID:2456901039 INDN:Jessica Nall CO ID:2810705220 WEB	-5.00
07/24/20	CITI CARD ONLINE DES:PAYMENT ID:420176559265164 INDN:JESSICA L NALL CO ID:CITICTP WEB	-600.00
07/24/20	POSSIBLE FINANCE DES:PAYMENT ID:fe9ab2c06dc74da INDN:Jessica Nall CO ID:1823273909 WEB	-54.41
07/27/20	UPGRADE, INC. DES:PAYMENT ID:3832911 INDN:Jessica Nall CO ID:XXXXXXXXXX WEB	-200.00
07/27/20	Truebill DES:Truebill P ID:ST-KOX6N0G6Z8U1 INDN:TRUEBILL INC CO ID:1800948598 CCD	-3.00
07/28/20	CITI CARD ONLINE DES:PAYMENT ID:420179509728467 INDN:JESSICA L NALL CO ID:CITICTP WEB	-200.00
07/28/20	Hundy, Inc. DES:DEBIT ID: INDN:Jessica Nall CO ID:1465396710 WEB PMT INFO:5f1f05bf2ecc90c4ff30193a/ WDRW_FNL_AMT_F RM_BWR**LID#20146**Amt#53.74**Inst#2**SR	-53.74
07/28/20	FPB CR CARD DES:INTERNET ID: WEBXXXXXXXXX INDN:JESSICA NALL CO ID:3411894456 WEB	-30.00
07/29/20	CITI CARD ONLINE DES:PAYMENT ID:420180487350485 INDN:JESSICA L NALL CO ID:CITICTP WEB	-80.00
07/29/20	Truebill Savings DES:Deposit ID:2505965363 INDN:Jessica Nall CO ID:2810705220 WEB	-5.00
07/30/20	CITI CARD ONLINE DES:PAYMENT ID:430181965740302 INDN:JESSICA L NALL CO ID:CITICTP WEB	-100.00
07/30/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:JESSICA NALL CO ID:PAYPALS177 WEB	-0.99
07/31/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Jessica Nall CO ID:7842124784 WEB	-106.00
07/31/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Jessica Nall CO ID:7842124784 WEB	-106.00
07/31/20	VBS FirstLoan DES:8883402911 ID:FL200028831904 INDN:Jessica Nall CO ID:18035428 PPD	-59.92
07/31/20	POSSIBLE FINANCE DES:PAYMENT ID:5c5fb69bbc944df INDN:Jessica Nall CO ID:1823273909 WEB	-54.41
07/31/20	Brigit.com DES:MEMBERSHIP ID:AFE0CB4E207347C INDN:Jessica Nall CO ID:1823136030 PPD	-9.99
08/03/20	VENMO DES:PAYMENT ID:3845289537 INDN:JESSICA NALL CO ID:3264681992 WEB	-1,069.75

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## Withdrawals and other subtractions - continued

### Other subtractions - continued

Date	Description	Amount
08/03/20	SOHO HOUSE WEST DES:MEMBERSHIP ID:0003224952 INDN:JESSICA NALL CO ID:2260410975 WEB	-465.38
08/03/20	CITI CARD ONLINE DES:PAYMENT ID:430183552944712 INDN:JESSICA L NALL CO ID:CITICTP WEB	-100.00
08/03/20	CITI CARD ONLINE DES:PAYMENT ID:430182891555125 INDN:JESSICA L NALL CO ID:CITICTP WEB	-70.00
08/03/20	VENMO DES:PAYMENT ID:3844050309 INDN:JESSICA NALL CO ID:3264681992 WEB	-13.63
08/03/20	PAYPAL DES:INST XFER ID:SPOTIFYUSAI INDN:JESSICA NALL CO ID:PAYPALS177 WEB	-9.99
08/03/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:JESSICA NALL CO ID:PAYPALS177 WEB	-3.99
08/03/20	VENMO DES:PAYMENT ID:3844289641 INDN:JESSICA NALL CO ID:3264681992 WEB	-3.00
08/04/20	GenesisFS Card DES:8669469545 ID:000001217592378 INDN:JESSICA L NALL CO ID:4522190781 PPD	-174.72
08/04/20	Brigit.com DES:PROTECTION ID:7DA3F861D9C346B INDN:Jessica Nall CO ID:1823136030 PPD	-110.00
08/04/20	VOLA DES:VOLA ID: IPZENAZKM INDN:Jessica Nall CO ID:XXXXXXXXX WEB	-75.00
08/04/20	GenesisFS Card DES:8009582556 ID:000001218077590 INDN:JESSICA NALL CO ID:4522190781 PPD	-40.00
08/10/20	CITI CARD ONLINE DES:PAYMENT ID:420188869357701 INDN:JESSICA L NALL CO ID:CITICTP WEB	-85.00
08/10/20	PAYPAL DES:INST XFER ID:FABLETICSLI INDN:JESSICA NALL CO ID:PAYPALS177 WEB	-49.95
08/11/20	PAYPAL DES:INST XFER ID:GRUBHUBFOOD INDN:JESSICA NALL CO ID:PAYPALS177 WEB	-58.00
08/12/20	VW CREDIT, INC. DES:AUTO DEBIT ID:000008111712639 INDN:JESSICA NALL CO ID:1382362409 WEB	-284.54
08/12/20	DISCOVER DES:E-PAYMENT ID:2769 INDN:NALL JESSICA CO ID:3510020270 WEB	-44.00
08/12/20	CITI CARD ONLINE DES:PAYMENT ID:430192448545207 INDN:JESSICA L NALL CO ID:CITICTP WEB	-40.00
08/12/20	PAYPAL DES:INST XFER ID:FABLETICSLI INDN:JESSICA NALL CO ID:PAYPALS177 WEB	-36.03
08/12/20	Truebill Savings DES:Deposit ID:2608533274 INDN:Jessica Nall CO ID:2810705220 WEB	-5.00
08/14/20	LENDUP DES:LendUpLoan ID:1794532078 INDN:Jessica L. Nall CO ID:1453936907 PPD	-299.88

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## Withdrawals and other subtractions - continued

### Other subtractions - continued

Date	Description	Amount
08/14/20	SPOTLOAN DES:DEBIT ID:C20081309015158 INDN:Jessica Nall CO ID:1800827294 WEB	-176.19
08/14/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Jessica Nall CO ID:7842124784 WEB	-106.00
08/14/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Jessica Nall CO ID:7842124784 WEB	-101.50
08/14/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Jessica Nall CO ID:7842124784 WEB	-101.00
08/14/20	CASH AMERICA TOD DES:8558405680 ID:200813F1UQLUKWI INDN:JESSICA NALL CO ID:1016207445 WEB	-85.79
08/14/20	FIRST LOAN DES:8882154076 ID:DEBIT INDN:JESSICA NALL CO ID:XXXXXXXXX PPD	-59.92
08/14/20	Automatic Transfer to SAV 2966 Confirmation# 1472170215	-25.00
08/14/20	PAYPAL DES:INST XFER ID:OLD NAVY INDN:JESSICA NALL CO ID:PAYPALS177 WEB	-16.86
08/14/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:JESSICA NALL CO ID:PAYPALS177 WEB	-12.99
08/17/20	CITI CARD ONLINE DES:PAYMENT ID:420195626607259 INDN:JESSICA L NALL CO ID:CITICTP WEB	-400.00
08/17/20	VENMO DES:PAYMENT ID:3919196303 INDN:JESSICA NALL CO ID:3264681992 WEB	-230.00
08/17/20	PAYOFF INC DES:AUTOPAY ID:PF539E98CC413 INDN:NALL, JESSICA CO ID:6264419538 PPD	-148.63
08/17/20	Brigit.com DES:PROTECTION ID:DB50BBA0627F451 INDN:Jessica Nall CO ID:1823136030 PPD	-110.00
08/17/20	CITI CARD ONLINE DES:PAYMENT ID:430196849344813 INDN:JESSICA L NALL CO ID:CITICTP WEB	-100.00
08/17/20	CITI CARD ONLINE DES:PAYMENT ID:430195660765525 INDN:JESSICA L NALL CO ID:CITICTP WEB	-80.00
08/17/20	Dave, Inc DES:DEBIT ID: INDN:Jessica Nall CO ID:1465396710 WEB PMT INFO:5f36ad5275771526f4b0ae7e/ c77624653d121b 6	-1.00
08/18/20	CITI CARD ONLINE DES:PAYMENT ID:430197671597318 INDN:JESSICA L NALL CO ID:CITICTP WEB	-75.00
08/18/20	CITI AUTOPAY DES:PAYMENT ID:080198739844915 INDN:JESSICA NALL CO ID:CITICARDAP WEB	-53.29

### Total other subtractions

**-\$6,946.81**

## 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	\$665.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We refunded to you a total of \$105.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$105.00 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
07/23/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-22	-35.00
08/18/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-17	-35.00
08/18/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-17	-35.00
08/18/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-17	-35.00

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

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

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## Your Wealth Management MMS Money Market Savings

JANETTE NALL JESSICA NALL

### Account summary

Beginning balance on July 21, 2020	\$0.35
Deposits and other additions	25.00
ATM and debit card subtractions	-0.00
Other subtractions	-25.00
Service fees	-0.00
<b>Ending balance on August 18, 2020</b>	<b>\$0.35</b>

Interest Paid Year To Date: \$0.17.

### Deposits and other additions

Date	Description	Amount
08/14/20	Automatic Transfer from CHK 2069 Confirmation# 1472170215	25.00
<b>Total deposits and other additions</b>		<b>\$25.00</b>

### Withdrawals and other subtractions

#### Other subtractions

Date	Description	Amount
08/14/20	Online Banking transfer to CHK 2069 Confirmation# 6441397938	-25.00
<b>Total other subtractions</b>		<b>-\$25.00</b>

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