



P.O. Box 15284
Wilmington, DE 19850

Customer service information

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

KIMBERLY SANTOS-OCHOA
37720 BARRINSON ST
PALMDALE, CA 93550-2400

Your ScenicBanking - Winter Adv Plus Banking

for October 28, 2020 to November 24, 2020

Account number: 3250 9751 8691

KIMBERLY SANTOS-OCHOA

Account summary

Beginning balance on October 28, 2020	\$1.13
Deposits and other additions	1,854.06
Withdrawals and other subtractions	-1,842.17
Checks	-0.00
Service fees	-0.00
Ending balance on November 24, 2020	\$13.02



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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
10/30/20	JO-ANN STORES IN DES:DIRECT DEP ID:6790600600678HN INDN:SANTOS OCHOA,KIMBERL CO ID:9111111101 PPD	538.59
10/30/20	Earnin-Activeh 10/30 #000148002 PMNT RCVD Earnin-Activehour Visa Direct CA	80.00
10/30/20	Earnin-Activeh 10/30 #000227180 PMNT RCVD Earnin-Activehour Visa Direct CA	20.00
11/02/20	Dave Inc 10/31 #000445766 PMNT RCVD Dave Inc Visa Direct CA	75.00
11/02/20	KLOVER APP BOO 11/02 #000399926 PMNT RCVD KLOVER APP BOOST Visa Direct IL	35.00
11/05/20	Empower Inc DES:1000077394 ID:Empower Advance INDN:KimberlySantos CO ID:1811879144 PPD	50.00
11/13/20	JO-ANN STORES IN DES:DIRECT DEP ID:9306171912978HN INDN:SANTOS OCHOA,KIMBERL CO ID:9111111101 PPD	668.43
11/16/20	Earnin-Activeh 11/14 #000161665 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
11/16/20	Dave Inc 11/14 #000194674 PMNT RCVD Dave Inc Visa Direct CA	75.00
11/16/20	MoneyLion, Inc 11/14 #000640535 PMNT RCVD MoneyLion, Inc. New York NY	50.00
11/16/20	Zelle Transfer Conf# 518e7e61f; SANTOS, JOEL	35.00
11/16/20	Branch Messeng 11/14 #000777276 PMNT RCVD Branch Messenger Visa Direct MN	22.01
11/17/20	MoneyLion, Inc 11/17 #000221407 PMNT RCVD MoneyLion, Inc. New York NY	35.00
11/17/20	Branch Messeng 11/18 #000139664 PMNT RCVD Branch Messenger Visa Direct MN	0.03
11/19/20	Empower Inc DES:1000079057 ID:Empower Advance INDN:KimberlySantos CO ID:1811879144 PPD	50.00
11/23/20	Zelle Transfer Conf# 6cf4bb952; OCHOA, ULISES	20.00

Total deposits and other additions **\$1,854.06**

Withdrawals and other subtractions

Date	Description	Amount
10/30/20	CHECKCARD 1030 Dave Inc Los Angeles CA	-87.49
10/30/20	CHEVRON/AHAVA 10/30 #000186866 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-12.80

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Help protect yourself from fraud this holiday season

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



See how to help protect yourself from fraud



Find out about the latest fraud and scam trends



Learn how to identify scams

Visit bankofamerica.com/Security to learn how to help avoid fraud and identity theft.

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/30/20	PHARMACY BOARD 10/30 #000000030 PURCHASE PHARMACY BOARDSHO PALMDALE CA	-24.04
10/30/20	ZUMIEZ #202 10/30 #000044232 PURCHASE ZUMIEZ #202 PALMDALE CA	-74.41
10/30/20	VANITY NAILS & 10/30 #000320370 PURCHASE VANITY NAILS & SP PALMDALE CA	-76.00
10/30/20	STATERBROS130 10/30 #000304226 PURCHASE STATERBROS130 253 PALMDALE CA	-49.05
10/30/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Kimberly Santos CO ID:7842124784 WEB	-108.00
11/02/20	PURCHASE 1030 APPLE.COM/BILL 866-712-7753 CA	-0.99
11/02/20	CHECKCARD 1030 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24011340304000003524790 RECURRING	-37.50
11/02/20	CHECKCARD 1030 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24011340304000003526597 RECURRING	-32.01
11/02/20	STATERBRO 2535 10/31 #000541494 PURCHASE STATERBRO 2535 E PALMDALE CA	-10.53
11/02/20	Zelle Transfer Conf# 38de2fb9f; Suegra	-35.04
11/02/20	ROSS STORES #1 11/01 #000055242 PURCHASE ROSS STORES #1251 PALMDALE CA	-43.75
11/02/20	BATH AND BODY 11/01 #000632451 PURCHASE BATH AND BODY WOR PALMDALE CA	-29.57
11/02/20	CHECKCARD 1102 KLOVER APP BOO Chicago IL	-2.00
11/02/20	TARGET T- 3801 11/01 #000240314 PURCHASE TARGET T- 38019 4 Palmdale CA	-13.17
11/03/20	MOBILE PURCHASE 1101 MCDONALD'S F13894 PALMDALE CA	-14.76
11/03/20	Zelle Transfer Conf# 22f98e85c; Appa	-30.00
11/04/20	CHECKCARD 1102 JOANN STORES #2069 PALMDALE CA 24072800308400001742011	-1.49
11/04/20	Wal-Mart Super 11/03 #000608807 PURCHASE Wal-Mart Super Ce PALMDALE CA	-3.92
11/04/20	VONS #3017 11/03 #000646025 PURCHASE VONS #3017 PALMDALE CA	-3.99
11/05/20	CHECKCARD 1104 IN N OUT BURGER 079 PALMDALE CA 24013390309000517137822	-18.29
11/05/20	Zelle Transfer Conf# 7a9d5c363; Rango	-15.00
11/05/20	CHEVRON/AHAVA 11/04 #000350434 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-10.16
11/06/20	CHECKCARD 1104 JOANN STORES #2069 PALMDALE CA 24072800310400002161019	-4.63
11/06/20	PURCHASE 1106 CHICKFILA APP 866232204 866-232-2040 GA	-22.00
11/09/20	CHECKCARD 1106 AFTERPAY 855-289-6014 CA 24492150312637401838958 RECURRING	-31.82
11/09/20	WAL-MART #5689 11/08 #000043238 PURCHASE WAL-MART #5689 PALMDALE CA	-5.96
11/13/20	CHECKCARD 1113 KLOVER APP BOO Chicago IL	-43.08
11/13/20	CHECKCARD 1113 Dave Inc Los Angeles CA	-81.99
11/13/20	CHECKCARD 1113 Dave Inc Los Angeles CA	-1.00
11/13/20	JOANN STORES # 11/13 #000897955 PURCHASE JOANN STORES #206 PALMDALE CA	-139.20
11/13/20	Zelle Transfer Conf# 49ec59e9b; Suegra	-17.52
11/13/20	WM SUPERC Wal- 11/13 #000307991 PURCHASE WM SUPERC Wal-Mar PALMDALE CA	-36.73
11/13/20	Wal-Mart Super 11/13 #000708775 PURCHASE Wal-Mart Super Ce PALMDALE CA	-14.62

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/13/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Kimberly Santos CO ID:7842124784 WEB	-109.50
11/13/20	POSSIBLE FINANCE DES:PAYMENT ID:d7ce020f679f4b8 INDN:Kimberly Santos Ochoa CO ID:1823273909 WEB	-58.82
11/13/20	Empower Inc DES:1000078287 ID:Empower Advance INDN:KimberlySantos CO ID:1811879144 PPD	-52.50
11/16/20	CHECKCARD 1114 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24492150319637091756422 RECURRING	-32.01
11/16/20	CHEVRON/AHAVA 11/14 #000543060 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-10.07
11/16/20	JOANN STORES # 11/14 #000458791 PURCHASE JOANN STORES #206 PALMDALE CA	-49.18
11/16/20	VANITY NAILS & 11/14 #000381112 PURCHASE VANITY NAILS & SP PALMDALE CA	-47.00
11/16/20	STATERBROS130 11/14 #000118352 PURCHASE STATERBROS130 253 PALMDALE CA	-25.45
11/16/20	ROSS STORES #1 11/15 #000066762 PURCHASE ROSS STORES #1251 PALMDALE CA	-42.66
11/16/20	TARGET T- 3801 11/15 #000353164 PURCHASE TARGET T- 38019 4 Palmdale CA	-30.72
11/17/20	CHECKCARD 1115 BURGER KING #16851 Q07 PALMDALE CA 24186160321091976002047	-17.01
11/17/20	CHECKCARD 1116 IN N OUT BURGER 079 PALMDALE CA 24013390321002281126944	-18.29
11/17/20	CHECKCARD 1116 PANDA EXPRESS 1042 PALMDALE CA 24431060322838004397722	-15.88
11/17/20	JOANN STORES # 11/16 #000779537 PURCHASE JOANN STORES #206 PALMDALE CA	-40.01
11/17/20	CHEVRON/AHAVA 11/17 #000550119 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-10.01
11/18/20	PURCHASE 1118 CHICKFILA APP 866232204 866-232-2040 GA	-10.00
11/19/20	CHECKCARD 1118 AFTERPAY 855-289-6014 CA 24492150323637448689536 RECURRING	-31.82
11/19/20	HOT TOPIC 0007 11/19 #000663686 PURCHASE HOT TOPIC 0007 PALMDALE CA	-32.14
11/19/20	CHEVRON/AHAVA 11/19 #000343691 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-10.01
11/19/20	Empower Inc DES:1000078985 ID:EMPSUBSCR11/20 INDN:KimberlySantos CO ID:1811879144 PPD	-8.00
11/20/20	CHECKCARD 1118 JOANN STORES #2069 PALMDALE CA 24072800324400005640013	-6.55
11/20/20	STATERBRO 2535 11/20 #000120710 PURCHASE STATERBRO 2535 E PALMDALE CA	-9.60
11/20/20	TARGET CARD SRVC DES:BILL PAY ID:000000006562778 INDN:2K SA0000000NTOS OCHOT CO ID:TXXXXXXXXX WEB	-14.00
11/23/20	WAL-MART Wal- 11/20 #000549778 PURCHASE WAL-MART Wal-Mar PALMDALE CA	-14.85
11/23/20	PURCHASE 1121 Spotify USA 877-7781161 NY	-9.99
11/23/20	STATERBRO 2535 11/23 #000321200 PURCHASE STATERBRO 2535 E PALMDALE CA	-3.59
Total withdrawals and other subtractions		-\$1,842.17

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	\$0.00	\$175.00
Total NSF: Returned Item fees	\$0.00	\$0.00

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.