

P.O. Box 15284
Wilmington, DE 19850

MARK RIVAS
510 W 9TH ST
GILROY, CA 95020-6444

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

Your Adv Plus Banking

for November 17, 2020 to December 17, 2020

Account number: 3251 3230 3062

MARK RIVAS

Account summary

Beginning balance on November 17, 2020	- \$354.06
Deposits and other additions	4,747.30
Withdrawals and other subtractions	-4,333.66
Checks	-0.00
Service fees	-117.00
Ending balance on December 17, 2020	- \$57.42



Choose your goals

Improve credit

Buy a home

Budget and start saving

It all starts with a plan. Your plan.

Introducing Bank of America Life Plan[®] —
an easy way to set and track financial goals,
get personalized advice when you need it most and more.
Learn more at bankofamerica.com/LifePlan.

To view or use Life Plan, you must be enrolled in Online Banking or Mobile Banking. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. Bank of America Life Plan is a registered trademark of the Bank of America Corporation.

SSM-07-20-0688.B | 3172550

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.

© 2020 Bank of America Corporation

Deposits and other additions

Date	Description	Amount
11/17/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-16)	310.63
11/20/20	BKOFAMERICA ATM 11/20 #000009538 DEPOSIT SOUTH GILROY GILROY CA	1,035.00
11/20/20	Advance Americ 11/21 #000519146 PMNT RCVD Advance America Visa Direct SC	255.00
11/23/20	Possible Finan 11/23 #000690622 PMNT RCVD Possible Finance Dallas TX	185.00
11/25/20	CHECKCARD 1124 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106032908300399	26.15
12/01/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-30)	50.00
12/07/20	BKOFAMERICA ATM 12/07 #000001491 DEPOSIT GILROY GILROY CA	1,150.00
12/07/20	BKOFAMERICA ATM 12/07 #000007056 DEPOSIT SOUTH GILROY GILROY CA	720.00
12/07/20	Advance Americ 12/07 #000161775 PMNT RCVD Advance America Visa Direct SC	255.00
12/10/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 12-09)	310.63
12/14/20	Zelle Transfer Conf# T09F74T7D; VICTORIA ORTIZ	100.00
12/14/20	DoorDash, Inc. 12/12 #000159938 PMNT RCVD DoorDash, Inc. Visa Direct CA	33.26
12/14/20	BKOFAMERICA ATM 12/11 #000008974 DEPOSIT SOUTH GILROY GILROY CA	6.00
12/16/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 12-15)	310.63

Total deposits and other additions **\$4,747.30**

Withdrawals and other subtractions

Date	Description	Amount
11/20/20	Zelle Transfer Conf# 363feafa5; Ortiz, Vicky	-150.00
11/23/20	CHECKCARD 1121 AMZN MKTP US*T32MW87M3 AMZN.COM/BILLWA 24431060326083710442027	-26.15
11/23/20	CHECKCARD 1121 APPLE.COM/BILL 866-712-7753 CA 24692160326100141555722	-7.98
11/23/20	CHECKCARD 1120 VERIZON WRL MY ACCT VW 800-9220204 CA 24498040326666177510872	-100.00
11/23/20	CHECKCARD 1121 AMZN MKTP US*368JX2033 AMZN.COM/BILLWA 24431060326083339927051	-75.21

continued on the next page

BANK OF AMERICA

Better Money Habits®

We're ready to support you no matter what comes next

Discover financial tools to help manage your immediate needs and longer-term plans.

Learn more at [BetterMoneyHabits.com/HereToHelp](https://www.BetterMoneyHabits.com/HereToHelp).

Withdrawals and other subtractions - continued

Date	Description	Amount
11/23/20	CHECKCARD 1121 STARBUCKS STORE 11745 MORGAN HILL CA 24692160327100868767343	-10.40
11/23/20	Speedway 40500 11/21 #000461023 PURCHASE Speedway 40500 Fr Fremont CA	-5.34
11/23/20	UNITED PACIFIC 11/21 #000778047 PURCHASE UNITED PACIFIC 5 FREMONT CA	-1.94
11/23/20	COSTCO GAS #07 11/21 #000132087 PURCHASE COSTCO GAS #0778 FREMONT CA	-25.03
11/23/20	CHECKCARD 1121 CHICK-FIL-A #03435 FREMONT CA 24427330327710023898022	-11.56
11/23/20	CHECKCARD 1121 PIZZA HUT 11779 https://ipchaCA 24431060327091790000077	-54.35
11/23/20	PURCHASE 1122 Spotify USA 877-7781161 NY	-9.99
11/23/20	7-ELEVEN 11/21 #000948310 PURCHASE 7-ELEVEN GILROY CA	-8.55
11/23/20	CHECKCARD 1122 UBER EATS HELP.UBER.COMCA 24492150327717284657395	-30.81
11/23/20	7-ELEVEN 11/21 #000328470 PURCHASE 7-ELEVEN GILROY CA	-27.52
11/23/20	7-ELEVEN 11/22 #000814912 PURCHASE 7-ELEVEN GILROY CA	-20.95
11/23/20	CHECKCARD 1122 CTS*FRONTIER ONLINEPAY 800-921-8101 CT 24692160327100905068838	-10.00
11/24/20	CHECKCARD 1123 POSSIBLE FINANCE 206-202-5115 WA 24057160328017043112153	-73.52
11/24/20	CHECKCARD 1123 POSSIBLE FINANCE 206-202-5115 WA 24057160328017043112179	-73.55
11/24/20	CHECKCARD 1123 POSSIBLE FINANCE 206-202-5115 WA 24057160328017043112161	-73.52
11/24/20	CHECKCARD 1123 DOORDASH*WINGSTOP WWW.DOORDASH.CA 24492150328637901160046	-26.92
11/24/20	CHECKCARD 1123 EVERLANCE PROMO HTTPSEVERLANCCA 24492150328637891696942 RECURRING	-8.00
11/24/20	CHECKCARD 1123 NTLREST SERVSAFE 312-8532525 IL 24013390328003361027286	-10.00
11/24/20	CAPITAL ONE DES:CRCARDPMT ID:3B5V1ZNRWRFJK7W INDN:MARK RIVAS CO ID:9541719018 WEB	-50.00
11/25/20	CHECKCARD 1124 STARBUCKS 800-782-7282 800-782-7282 WA 24692160329100084225488	-20.00
11/25/20	CHECKCARD 1124 AMAZON.COM*OZ9QT7ZL3 AM AMZN.COM/BILLWA 24431060330083317702223	-32.63
11/25/20	CHECKCARD 1124 Spotify USA 877-7781161 NY 24204290329006108738735 RECURRING	-9.99
11/25/20	CHEVRON/CSI-30 11/25 #000775680 PURCHASE CHEVRON/CSI-30523 GILROY CA	-20.17
11/27/20	CHECKCARD 1124 OASIS EXPRESS CAR WASH 408-341-6990 CA 24801970330726812290027 RECURRING	-34.95
11/27/20	CHECKCARD 1125 DOORDASH*THE HABIT BUR WWW.DOORDASH.CA 24492150330637077034245	-23.58
11/27/20	CHECKCARD 1124 YOURSCOREANDMORE.COM 855-4876779 CA 24037610330900010427891 RECURRING	-39.94
11/27/20	CHECKCARD 1125 APPLE.COM/BILL 866-712-7753 CA 24692160330100242943300	-2.99
11/27/20	CHECKCARD 1125 GOOGLE *YouTube TV 855-836-3987 CA 24692160330100163078623 RECURRING	-64.99
11/27/20	CHECKCARD 1126 DOORDASH*JAMBA WWW.DOORDASH.CA 24492150331637175849212	-26.28
11/27/20	CHECKCARD 1125 DOORDASH DASHPASS WWW.DOORDASH.CA 24492150331637157377984 RECURRING	-9.99
11/27/20	7-ELEVEN 11/25 #000724982 PURCHASE 7-ELEVEN GILROY CA	-23.60

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
11/27/20	CHECKCARD 1127 UBER EATS HELP.UBER.COMCA 24492150332743594589089	-20.44
11/30/20	CHECKCARD 1127 AMZN MKTP US*IJ10H9WQ3 AMZN.COM/BILLWA 24431060332083342622816	-37.21
11/30/20	PURCHASE 1127 CRT*Lexington Law 800-3418441 UT	-129.95
11/30/20	CHECKCARD 1128 EXPRESSVPN 310-601-8492 DE 24300150334017046318490	-99.95
11/30/20	CHECKCARD 1129 AMAZON.COM*Z610L6YL3 AM AMZN.COM/BILLWA 24431060334083339431666	-18.16
11/30/20	CHECKCARD 1129 DOORDASH*WINGSTOP WWW.DOORDASH.CA 24492150335637570381684	-29.26
11/30/20	CAPITAL ONE DES:MOBILE PMT ID:3B6R67C9ZP8MD50 INDN:MARK RIVAS CO ID:9279744980 WEB	-50.00
12/01/20	CHECKCARD 1130 STARBUCKS 800-782-7282 800-782-7282 WA 24692160335100490899209	-20.00
12/01/20	CHECKCARD 1130 APPLE.COM/BILL 866-712-7753 CA 24692160336100951302064	-1.99
12/07/20	Levl Pay 492 12/07 #000796109 PURCHASE Levl Pay 492 Gilroy CA	-554.88
12/07/20	CHECKCARD 1207 Advance Americ Spartanburg SC	-300.00
12/08/20	7-ELEVEN 12/07 #000743918 PURCHASE 7-ELEVEN GILROY CA	-22.07
12/08/20	POSSIBLE FINANCE DES:PAYMENT ID:e90be628e887445 INDN:Mark Rivas CO ID:1823273909 WEB	-54.41
12/09/20	CHECKCARD 1207 CHECK INTO CASH (R) 0 530-5294964 CA 24383440343012817537380	-300.00
12/09/20	CHECKCARD 1208 SPECTRUM 855-707-7328 MO 24692160343100832564149	-54.99
12/09/20	CHECKCARD 1208 AMZN MKTP US*SM1Q790W3 AMZN.COM/BILLWA 24431060343083318091936	-25.90
12/09/20	EXETERFUNDINGII DES:LOAN PMNT ID:4559507 INDN:MARK *RIVAS CO ID:0000000160 WEB	-310.63
12/10/20	CHECKCARD 1208 EXETER FUNDING II 800-321-9637 TX 24692160344100558166755	-651.79
12/10/20	CHECKCARD 1209 DOORDASH*CHEVRON EXTRA WWW.DOORDASH.CA 24492150344637520895576	-15.68
12/10/20	PURCHASE 1209 NETFLIX.COM NETFLIX.COM CA	-8.99
12/14/20	7-ELEVEN 12/11 #000511941 PURCHASE 7-ELEVEN GILROY CA	-42.40
12/14/20	CHECKCARD 1212 AMAZON.COM*NL2741J93 AM AMZN.COM/BILLWA 24431060347083343109972	-42.48
12/14/20	CHECKCARD 1212 CHEVRON 0091438 GILROY CA 24692160347100606559891	-28.11
12/14/20	CHEVRON/AMAR C 12/12 #000826668 PURCHASE CHEVRON/AMAR CORP GILROY CA	-3.34
12/15/20	EXETERFUNDINGII DES:RETRY PYMT ID:4559507 INDN:MARK *RIVAS CO ID:0000000160 WEB	-310.63

Total withdrawals and other subtractions **-\$4,333.66**

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	\$70.00
Total NSF: Returned Item fees	\$105.00	\$385.00

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.

Date	Transaction description	Amount
11/30/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-30	-35.00
12/09/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 12-09	-35.00
12/15/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 12-15	-35.00
12/17/20	Monthly Maintenance Fee	-12.00

Total service fees **-\$117.00**

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