



BANK OF AMERICA

Preferred Rewards

P.O. Box 15284
Wilmington, DE 19850

Customer service information

📞 1.888.888.RWDS (1.888.888.7937)

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 Preferred Rewards Platinum Honors

for August 15, 2020 to September 15, 2020

Account number: 3251 4417 0542

MARY K VALDEZ

Account summary

Beginning balance on August 15, 2020	\$686.56
Deposits and other additions	5,320.56
Withdrawals and other subtractions	-5,649.73
Checks	-0.00
Service fees	-0.00
Ending balance on September 15, 2020	\$357.39

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.

SSM-02-20-0030.B | 2924522

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
08/17/20	VBS Loan At Last DES:8446768550 ID:7577041 INDN:Marykate Valdez CO ID:18027730 PPD	775.00
08/17/20	PCAM Credit IX 08/15 #000483830 PMNT RCVD PCAM Credit IX Dallas TX	175.00
08/21/20	BKOFAMERICA ATM 08/21 #000001702 DEPOSIT STOCKDALE BAKERSFIELD CA	35.00
08/24/20	PAYPAL DES:TRANSFER ID:1010086554124 INDN:MARYKATE KENNEDY CO ID:PAYPALSD11 PPD	10.81
08/25/20	COUNTY OF KERN DES:DIRECT DEP ID:XXXXXXXXX INDN:VALDEZ MARY KATE CO ID:1956000925 PPD	1,395.42
08/25/20	Earnin-Activeh 08/25 #000688598 PMNT RCVD Earnin-Activehour Visa Direct CA	50.00
08/25/20	Earnin-Activeh 08/25 #000403227 PMNT RCVD Earnin-Activehour Visa Direct CA	50.00
08/26/20	Earnin-Activeh 08/26 #000450102 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/27/20	BKOFAMERICA MOBILE 08/27 3766999223 DEPOSIT *MOBILE CA	240.00
08/27/20	Earnin-Activeh 08/27 #000141270 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/27/20	Brigit 08/27 #000142144 PMNT RCVD Brigit Visa Direct NY	50.00
08/27/20	Albert Instant 08/27 #000723820 PMNT RCVD Albert Instant Visa Direct CA	25.00
08/31/20	CHECKCARD 0828 WALMART GROCERY WALMART.COM AR 7405523024108300734	2.82
09/08/20	COUNTY OF KERN DES:DIRECT DEP ID:XXXXXXXXX INDN:VALDEZ MARY KATE CO ID:1956000925 PPD	1,421.51
09/08/20	Online Banking transfer from CHK 8034 Confirmation# 1159274819	200.00
09/08/20	Earnin-Activeh 09/08 #000851645 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
09/09/20	Earnin-Activeh 09/09 #000184127 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
09/09/20	Brigit 09/09 #000649942 PMNT RCVD Brigit Visa Direct NY	50.00
09/10/20	BKOFAMERICA MOBILE 09/10 3804426785 DEPOSIT *MOBILE CA	240.00
09/10/20	Earnin-Activeh 09/10 #000776250 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
09/11/20	Albert Instant 09/11 #000645316 PMNT RCVD Albert Instant Visa Direct CA	50.00
09/11/20	Earnin-Activeh 09/11 #000751519 PMNT RCVD Earnin-Activehour Visa Direct CA	50.00

Total deposits and other additions

\$5,320.56

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.

Inclusion on the Advisory Panel subject to qualifications.

SSM-06-20-0180A2 | 3104242

Withdrawals and other subtractions

Date	Description	Amount
08/17/20	CHECKCARD 0814 VZWRLLSS*MY VZ VW P 800-922-0204 FL 24692160227100376017562	-125.00
08/17/20	CHECKCARD 0815 AMZN MKTP US*MF35MOYT2 AMZN.COM/BILLWA 24431060228083315200605	-31.14
08/17/20	VONS #1969 08/16 #000929889 PURCHASE VONS #1969 BAKERSFIELD CA	-12.40
08/17/20	CHECKCARD 0816 MCDONALD'S F25828 BAKERSFIELD CA 24427330229740251349116	-27.24
08/17/20	Online Banking transfer to CHK 1971 Confirmation# 2462475331	-59.00
08/17/20	Online Banking transfer to CHK 1971 Confirmation# 7270825829	-468.00
08/17/20	Online Banking transfer to CHK 1971 Confirmation# 5370827950	-408.00
08/19/20	CHECKCARD 0817 MARKET@WORK 2067379149 RENTON WA 24431050231091100000094	-5.38
08/20/20	CHECKCARD 0819 FOSTERS FREEZE - 195 BAKERSFIELD CA 24269790232500625858692	-38.37
08/20/20	CHECKCARD 0819 CA STATE CHILD SUPPORT 916-464-5000 CA 24492150232027763447605	-75.00
08/20/20	Wal-Mart Super 08/20 #000695679 PURCHASE Wal-Mart Super Ce BAKERSFIELD CA	-33.72
08/20/20	Wal-Mart Super 08/20 #000896374 PURCHASE Wal-Mart Super Ce BAKERSFIELD CA	-83.40
08/20/20	GAMESTOP 7666 08/20 #000204089 PURCHASE GAMESTOP 7666 220 BAKERSFIELD CA	-27.04
08/20/20	ONEMAIN WEB PAY DES:LOAN PYMNT ID:520560986922 INDN:KENNEDY,,MARYKATE, CO ID:9300365400 WEB	-120.00
08/20/20	PAYPAL DES:INST XFER ID:INSTANTINK INDN:MARYKATE KENNEDY CO ID:PAYPALS177 WEB	-10.81
08/21/20	CHECKCARD 0819 MARKET@WORK 2067379149 RENTON WA 24431050233091100000118	-3.52
08/21/20	CHECKCARD 0819 LITTLE CAESARS 0292 000 661-324-8888 CA 24445000233200089715567	-12.97
08/21/20	CHECKCARD 0819 MARKET@WORK 2067379149 RENTON WA 24431050233091100000498	-5.04
08/21/20	CHECKCARD 0820 MCDONALD'S F25828 BAKERSFIELD CA 24427330233730243640882	-25.74
08/21/20	CAPITAL ONE DES:ONLINE PMT ID:023439910098329 INDN:VALDEZMARY KATE CO ID:9279744991 WEB	-25.00
08/21/20	PAYPAL DES:INST XFER ID:INSTANTINK INDN:MARYKATE KENNEDY CO ID:PAYPALS177 WEB	-10.81
08/24/20	CHECKCARD 0821 ENTERTAINMENT EARTH, IN 818-2550090 CA 24275390234900011342252	-30.52
08/24/20	CHECKCARD 0822 AMAZON.COM*MM9VU5291 AM AMZN.COM/BILLWA 24431060235083328675752	-9.50
08/24/20	CHECKCARD 0821 MARKET@WORK 2067379149 RENTON WA 24431050235091100000405	-3.25
08/24/20	CHECKCARD 0821 Amazon Prime*MM8U26XK2 Amzn.com/billWA 24692160234100447741183 RECURRING	-6.48
08/24/20	CHECKCARD 0822 AMAZON.COM*MM3JZ4VG2 AM AMZN.COM/BILLWA 24431060235083930990300	-5.40
08/24/20	CHECKCARD 0823 MCDONALD'S F25828 BAKERSFIELD CA 24427330236740251617547	-2.15
08/25/20	Online Banking transfer to CHK 1971 Confirmation# 1437412301	-30.50
08/25/20	Online Banking transfer to CHK 1971 Confirmation# 3237477926	-40.00
08/25/20	SHELL SERVICE 08/25 #000693693 PURCHASE SHELL SERVICE STA BAKERSFIELD CA	-27.17

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/25/20	VBS Loan At Last DES:8446768550 ID:7577042 INDN:Marykate Valdez CO ID:18027722 PPD	-181.70
08/25/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:MaryKate Kennedy CO ID:7842124784 WEB	-101.00
08/25/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:MaryKate Kennedy CO ID:7842124784 WEB	-51.00
08/25/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:MaryKate Kennedy CO ID:7842124784 WEB	-51.00
08/25/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:MaryKate Kennedy CO ID:7842124784 WEB	-51.00
08/25/20	Brigit.com DES:PROTECTION ID:A62266E9896E4DB INDN:Mary Valdez CO ID:1823136030 PPD	-50.00
08/25/20	Brigit.com DES:MEMBERSHIP ID:48B5B9C119894F1 INDN:Mary Valdez CO ID:1823136030 PPD	-9.99
08/26/20	PURCHASE 0826 PlaystationNetwork 800-3457669 CA	-31.99
08/26/20	BEST BUY 08/26 #000048081 PURCHASE BEST BUY 000 BAKERSFIELD CA	-216.49
08/26/20	ONEMAIN WEB PAY DES:LOAN PYMNT ID:520560986922 INDN:KENNEDY,,MARYKATE, CO ID:9300365400 WEB	-131.93
08/27/20	CHECKCARD 0826 ALFONSOS TACO BAKERSFIELD CA 24755420240732407112734	-29.84
08/27/20	Online Banking transfer to CHK 1971 Confirmation# 1353779790	-35.00
08/27/20	7-ELEVEN 08/27 #000994371 PURCHASE 7-ELEVEN BAKERSFIELD CA	-8.51
08/27/20	VZ WIRELESS VW DES:VZW WEBPAY ID:1892301 INDN:MARYKATE *KENNEDY CO ID:0000751800 WEB	-162.00
08/28/20	Online Banking transfer to CHK 1971 Confirmation# 7163480671	-36.94
08/28/20	HOWARDS MINI M 08/28 #000763085 PURCHASE HOWARDS MINI MART BAKERSFIELD CA	-18.68
08/28/20	WOODEN NICKEL 08/28 #000215921 PURCHASE WOODEN NICKEL TRA BAKERSFIELD CA	-118.95
08/31/20	CHECKCARD 0827 MARKET@WORK 2067379149 RENTON WA 24431050241091100000126	-1.29
08/31/20	CHECKCARD 0828 WALMART GROCERY 800-966-6546 AR 24055230241083710739527	-242.21
08/31/20	CHECKCARD 0828 PIZZA HUT 27385 https://ipchaCA 24431060241400108000658	-39.49
08/31/20	CHECKCARD 0829 GoFndMe* Black Father o Redwood City CA 24204290241000593193634	-10.00
08/31/20	CHECKCARD 0829 GUAPOS TACO BAKERSFIELD CA 24013390242003858158688	-35.87
08/31/20	Online Banking transfer to CHK 1971 Confirmation# 6590384770	-19.99
08/31/20	ATT DES:Payment ID:XXXXXXXXXMYW9K INDN:marykate valdez CO ID:9864031005 WEB	-177.00
09/01/20	CHECKCARD 0831 KP RX01125 BAKERSFIELD CA 24431060245200531303505	-29.72
09/01/20	PURCHASE 0901 PlaystationNetwork 800-3457669 CA	-1.98
09/01/20	PURCHASE 0901 PlaystationNetwork 800-3457669 CA	-7.99

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/01/20	PAYPAL DES:INST XFER ID:CHICK-FIL-A 02 INDN:MARYKATE KENNEDY CO ID:PAYPALS177 WEB	-24.06
09/02/20	CHECKCARD 0831 MARKET@WORK 2067379149 RENTON WA 24431050245091100000528	-4.04
09/02/20	Online Banking transfer to CHK 1971 Confirmation# 7205935050	-11.83
09/03/20	CHECKCARD 0901 MARKET@WORK 2067379149 RENTON WA 24431050246091100000014	-6.17
09/08/20	CHECKCARD 0903 MARKET@WORK 2067379149 RENTON WA 24431050248091100000236	-3.12
09/08/20	PURCHASE 0904 Netflix.com netflix.com CA	-15.99
09/08/20	PURCHASE 0905 PlaystationNetwork 800-3457669 CA	-7.99
09/08/20	Online Banking transfer to CHK 8034 Confirmation# 3432584782	-468.00
09/08/20	CHECKCARD 0906 VERIZONWRLSS*RTCCR VW 800-922-0204 FL 24692160250100401776851 RECURRING	-162.00
09/08/20	CHECKCARD 0907 AMAZON.COM*MU4001A40 AM AMZN.COM/BILLWA 24431060251083307955588	-34.42
09/08/20	PURCHASE 0906 PlaystationNetwork 800-3457669 CA	-7.99
09/08/20	PURCHASE 0907 PlaystationNetwork 800-3457669 CA	-19.99
09/08/20	SUPER LIQUOR & 09/07 #000002069 PURCHASE SUPER LIQUOR &FOO BAKERSFIELD CA	-2.15
09/08/20	CHECKCARD 0908 Dave Inc Los Angeles CA	-1.00
09/08/20	SHELL SERVICE 09/08 #000751962 PURCHASE SHELL SERVICE STA BAKERSFIELD CA	-20.00
09/08/20	GEICO DES:GEICO PYMT ID:UA0NQ0LI44TOEIE INDN:MARY K VALDEZ CO ID:1530075853 WEB	-231.17
09/08/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:MaryKate Kennedy CO ID:7842124784 WEB	-101.00
09/08/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:MaryKate Kennedy CO ID:7842124784 WEB	-101.00
09/08/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:MaryKate Kennedy CO ID:7842124784 WEB	-58.00
09/08/20	POSSIBLE FINANCE DES:PAYMENT ID:446ca69f4edf450 INDN:Mary Valdez CO ID:1823273909 WEB	-51.47
09/08/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:MaryKate Kennedy CO ID:7842124784 WEB	-51.00
09/08/20	Brigit.com DES:PROTECTION ID:433449CF6AA242E INDN:Mary Valdez CO ID:1823136030 PPD	-50.00
09/09/20	CHECKCARD 0908 FIRST AMER HOME BUYER P 818-7815050 CA 24755420252152527041363	-45.25
09/09/20	CHECKCARD 0908 ALBERT INSTANT 844-8919309 CA 24253620253000000022833	-28.99
09/09/20	WAL-MART #1574 09/09 #000170266 PURCHASE WAL-MART #1574 BAKERSFIELD CA	-60.57
09/09/20	Online Banking transfer to CHK 1971 Confirmation# 2269603735	-10.00
09/09/20	PAYPAL DES:INST XFER ID:INSTANTINK INDN:MARYKATE KENNEDY CO ID:PAYPALS177 WEB	-10.81
09/10/20	CHECKCARD 0909 WALMART GROCERY 800-966-6546 AR 24055230253083750731678	-182.28

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/10/20	CHECKCARD 0909 AMAZON.COM*MU5IW1GV0 AM AMZN.COM/BILLWA 24431060253083708312668	-20.80
09/10/20	CHECKCARD 0908 MCDONALD'S F25828 BAKERSFIELD CA 24427330253710027072630	-32.13
09/10/20	WM SUPERC Wal- 09/10 #000620792 PURCHASE WM SUPERC Wal-Mar BAKERSFIELD CA	-18.82
09/11/20	CHECKCARD 0911 PlaystationNetwork 800-3457669 CA 24204290255000127567454	-19.99
09/11/20	Online Banking transfer to CHK 1971 Confirmation# 3383859436	-7.99
09/14/20	CHECKCARD 0911 AMAZON.COM*MU26I29S2 AM AMZN.COM/BILLWA 24431060255083750933948	-31.10
09/14/20	CHECKCARD 0910 MCDONALD'S F2333 BAKERSFIELD CA 24427330255710028819789	-14.06
09/14/20	CHECKCARD 0910 TACO BELL 000400040543 BAKERSFIELD CA 24164070255364480425021	-7.03
09/14/20	CHECKCARD 0911 GUAPOS TACO BAKERSFIELD CA 24013390255001632891081	-47.62
09/14/20	DOLLAR GE 5101 09/13 #000860410 PURCHASE DOLLAR GE 5101 WH BAKERSFIELD CA	-18.81
09/14/20	Online Banking transfer to CHK 1971 Confirmation# 5410229396	-19.99
09/14/20	PAYPAL DES:INST XFER ID:PLAYSTATION INDN:MARYKATE KENNEDY CO ID:PAYPALS177 WEB	-19.99
09/14/20	PAYPAL DES:INST XFER ID:DISNEY PLUS INDN:MARYKATE KENNEDY CO ID:PAYPALS177 WEB	-7.00

Total withdrawals and other subtractions **-\$5,649.73**

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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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