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Wilmington, DE 19850

PATRIC HOANG  
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HOUSTON, TX 77084-2957

**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](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Adv Plus Banking

for October 17, 2020 to November 13, 2020

Account number: 4880 4958 1254

**PATRIC HOANG**

### Account summary

|  |                |
|--|----------------|
| Beginning balance on October 17, 2020      | \$254.38       |
| Deposits and other additions               | 4,115.87       |
| ATM and debit card subtractions            | -1,220.60      |
| Other subtractions                         | -3,074.29      |
| Checks                                     | -0.00          |
| Service fees                               | -35.45         |
| <b>Ending balance on November 13, 2020</b> | <b>\$39.91</b> |



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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.

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## Deposits and other additions

| Date     | Description  | Amount   |
|----------|--|----------|
| 10/19/20 | Zelle Transfer Conf# XXXXXXXXXX; KYLE TRAN   | 14.51    |
| 10/26/20 | Possible Finan 10/25 #000921411 PMNT RCVD Possible Finance Dallas TX                 | 485.00   |
| 11/02/20 | VENMO*Hoang Pa 11/01 #000218492 PMNT RCVD VENMO*Hoang Patri New York City NY         | 297.00   |
| 11/02/20 | Zelle Transfer Conf# XXXXXXXXXX; KYLE TRAN   | 10.00    |
| 11/05/20 | A0000004021000 11/05 #000377859 PMNT RCVD Earnin-Activehour Palo Alto CA             | 100.00   |
| 11/09/20 | A0000004021000 11/08 #000845812 PMNT RCVD Earnin-Activehour Palo Alto CA             | 100.00   |
| 11/09/20 | MoneyLion, Inc 11/08 #000321714 PMNT RCVD MoneyLion, Inc. New York NY                | 50.00    |
| 11/09/20 | Zelle Transfer Conf# XXXXXXXXXX; KYLE TRAN   | 9.99     |
| 11/10/20 | RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-09)                                    | 1,022.00 |
| 11/10/20 | MICRO Q INC DES:PAYROLL ID:01820000-0339-0 INDN:PATRIC HOANG CO<br>ID:1462800242 PPD | 1,916.26 |
| 11/13/20 | Zelle Transfer Conf# XXXXXXXXXX; KYLE TRAN   | 111.11   |

**Total deposits and other additions** **\$4,115.87**

## Withdrawals and other subtractions

### ATM and debit card subtractions

| Date     | Description   | Amount |
|----------|---|--------|
| 10/19/20 | CHECKCARD 1015 SONIC DRIVE IN# 6 SAN DIEGO CA 05140480290710039985384   | -15.25 |
| 10/19/20 | CHECKCARD 1016 WAL-MART #5338 KEARNY MESA CA                            | -18.29 |
| 10/19/20 | CHECKCARD 1017 MIHOYO LIMITED HONG KONG 85446620292030092748401         | -14.99 |
| 10/19/20 | CHEVRON/G&M OI 10/17 #000273849 PURCHASE 6011 BOLLINGER CA SAN DIEGO CA | -12.27 |
| 10/19/20 | PURCHASE 1018 DOORDASH*7-ELEVEN 6506819470 CA                           | -31.83 |
| 10/19/20 | 7-ELEVEN 10/18 #000068100 PURCHASE 7-ELEVEN EL CAJON CA                 | -8.26  |
| 10/21/20 | CHECKCARD 1019 CHICK-FIL-A #0377 SAN DIEGO CA 05140480294710022818614   | -28.14 |

*continued on the next page*

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



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Learn how to identify scams

Visit [bankofamerica.com/Security](https://bankofamerica.com/Security) to learn how to help avoid fraud and identity theft.

SSM-07-20-0687.B | 3172526

## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

| Date     | Description   | Amount  |
|----------|---|---------|
| 10/26/20 | CHECKCARD 1023 JACK IN THE BOX 0 SPRING VALLEYCA 55432860298200798720294          | -7.83   |
| 10/26/20 | NNT SP1062 - O 10/25 #000095760 PURCHASE 20 CITY BOULEVARD ORANGE CA              | -210.08 |
| 10/26/20 | 7-ELEVEN 10/25 #000369787 PURCHASE 7-ELEVEN EL CAJON CA                           | -10.56  |
| 10/27/20 | CHECKCARD 1026 ZEN CURRY SAN DIE SAN DIEGO CA 55310200301400387000410             | -13.47  |
| 10/27/20 | CHECKCARD 1027 CHEVRON 0091625 SAN DIEGO CA 55432860301200457242528               | -27.55  |
| 10/27/20 | 7-ELEVEN 10/27 #000813544 PURCHASE 7-ELEVEN EL CAJON CA                           | -11.66  |
| 10/27/20 | H MART - SAN D 10/27 #000724673 PURCHASE 7725 BALBOA AVE SAN DIEGO CA             | -25.53  |
| 10/28/20 | CHECKCARD 1027 SOAPY JOE'S CAR W EL CAJON CA 55506290301726540587769              | -10.00  |
| 10/28/20 | CHEVRON/G&M OI 10/28 #000963056 PURCHASE 6011 BOLLINGER CA SAN DIEGO CA           | -4.73   |
| 11/02/20 | CHECKCARD 1101 CHEVRON 0091625 SAN DIEGO CA 55432860306200747714026               | -12.79  |
| 11/02/20 | CHECKCARD 1031 WENDY'S #29790 SAN DIEGO CA  | -4.31   |
| 11/02/20 | CHECKCARD 1101 SPDY*REG FINANCE 888-636-3535 SC 05436840307600014912850           | -141.24 |
| 11/02/20 | CHECKCARD 1102 Microsoft*Ultimat msbill.info WA 15270210307000048487447 RECURRING | -16.23  |
| 11/03/20 | CHECKCARD 1102 MONEYLION INSTACA 8886598244 NY 55480770308026458244360            | -109.98 |
| 11/03/20 | 7-ELEVEN 11/03 #000940238 PURCHASE 7-ELEVEN SAN DIEGO CA                          | -8.81   |
| 11/04/20 | CHECKCARD 1102 EL GORDO MEXICAN SAN DIEGO CA 55480770309400212000534              | -42.88  |
| 11/04/20 | CHECKCARD 1104 JACK IN THE BOX 3 EL CAJON CA 55432860309200609467751              | -13.63  |
| 11/04/20 | 99 RANCH #1016 11/04 #000216264 PURCHASE 7330 CLAIREMONT M SAN DIEGO CA           | -7.37   |
| 11/05/20 | 7-ELEVEN 11/04 #000873724 PURCHASE 7-ELEVEN EL CAJON CA                           | -6.08   |
| 11/06/20 | CHECKCARD 1105 WIENERSCHNITZEL 1 SAN DIEGO CA 25247800311000671052121             | -7.49   |
| 11/09/20 | CHECKCARD 1108 GEICO *AUTO 800-841-3000 DC 55432860313200618162132 RECURRING      | -122.14 |
| 11/09/20 | CHECKCARD 1108 MCDONALD'S F11 LA MESA CA  | -19.58  |
| 11/10/20 | CHECKCARD 1110 Rancho San Die Spring ValleyCA                                     | -42.30  |
| 11/12/20 | CHECKCARD 1110 HAIRCUTS AT TIFFA SAN DIEGO CA 72699400315900017100056             | -25.00  |
| 11/12/20 | CHECKCARD 1111 TACO BELL #025488 EL CAJON CA 55263520316837009546059              | -16.16  |
| 11/13/20 | CHECKCARD 1112 HAIRCUTS AT TIFFA SAN DIEGO CA 72699400317900017200037             | -70.00  |
| 11/13/20 | CHECKCARD 1112 MCDONALD'S F12 SAN DIEGO CA  | -23.03  |
| 11/13/20 | MARSHALLS 855 11/13 #000060425 PURCHASE MARSHALLS 855 JAC EL CAJON CA             | -81.14  |

**Total ATM and debit card subtractions**

**-\$1,220.60**

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## Withdrawals and other subtractions - continued

### Other subtractions

| Date                            | Description  | Amount             |
|---------------------------------|--|--------------------|
| 10/19/20                        | Zelle Transfer Conf# 100c367f9; nguyen, thanh  | -100.00            |
| 10/21/20                        | PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:PATRIC HOANG CO<br>ID:PAYPALS177 WEB             | -16.23             |
| 10/30/20                        | Zelle Transfer Conf# bf6b9fcac; Mr Hanh  | -100.00            |
| 11/02/20                        | Zelle Transfer Conf# fdb846698; Cau Nii  | -1.00              |
| 11/03/20                        | PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:PATRIC HOANG CO<br>ID:PAYPALS177 WEB             | -2.99              |
| 11/05/20                        | Zelle Transfer Conf# 81b199e28; Kyle   | -90.00             |
| 11/09/20                        | BEST BUY DES:PAYMENT ID:160266912703557 INDN:PATRIC V HOANG CO<br>ID:CITICTP WEB             | -1,022.00          |
| 11/10/20                        | JPMorgan Chase DES:Ext Trnsfr ID:10585052394 INDN:PATRIC VUONG HOANG CO<br>ID:9200502231 WEB | -348.84            |
| 11/10/20                        | BANK OF AMERICA CREDIT CARD Bill Payment   | -100.00            |
| 11/12/20                        | Zelle Transfer Conf# e88dc2ff6; nguyen, thanh  | -100.00            |
| 11/12/20                        | Zelle Transfer Conf# 3bea05176; Kyle   | -55.00             |
| 11/12/20                        | PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:PATRIC HOANG CO<br>ID:PAYPALS177 WEB             | -16.23             |
| 11/13/20                        | Zelle Transfer Conf# 9fbfb2185; Mr Hanh  | -100.00            |
| 11/13/20                        | BEST BUY DES:RETRY PYMT ID:160266912703557 INDN:PATRIC V HOANG CO<br>ID:CITICTP WEB          | -1,022.00          |
| <b>Total other subtractions</b> |  | <b>-\$3,074.29</b> |

## 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 | \$35.00               | \$35.00            |

**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 |
|----------|--|--------|
| 10/19/20 | CHECKCARD 1017 MIHOYO LIMITED HONG KONG<br>85446620292030092748401 INTERNATIONAL TRANSACTION FEE | -0.45  |
| 11/09/20 | NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-09   | -35.00 |

### Total service fees

**-\$35.45**

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