

P.O. Box 15284
Wilmington, DE 19850

GIAPHUC D NGUYEN
10618 MORNING GLORY AVE
FOUNTAIN VALLEY, CA 92708-1139

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 December 11, 2020 to January 8, 2021

Account number: 3251 2822 3130

GIAPHUC D NGUYEN

Account summary

| | |
|--|-------------------|
| Beginning balance on December 11, 2020 | -\$472.55 |
| Deposits and other additions | 7,144.67 |
| Withdrawals and other subtractions | -3,193.97 |
| Checks | -0.00 |
| Service fees | -0.00 |
| Ending balance on January 8, 2021 | \$3,478.15 |



Happy New Year!

Thank you for being a valued Bank of America® customer. As we bring this challenging year to a close, we wish you all the best for a rewarding 2021.

SSM-10-20-0052.C | 3252703

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 |
|---|--|-------------------|
| 12/11/20 | Square Inc PPD DES:SDV-VRFY ID:T200321645236 INDN:Phuc Nguyen CO ID:9424300002 | 0.01 |
| 12/14/20 | RETURN OF POSTED CHECK / ITEM (RECEIVED ON 12-11) | 0.01 |
| 12/23/20 | BKOFAMERICA ATM 12/23 #000001829 DEPOSIT BOLSA & MAGNOLIA WESTMINSTER CA | 1,200.00 |
| 12/28/20 | BKOFAMERICA ATM 12/25 #000002480 DEPOSIT BOLSA & MAGNOLIA WESTMINSTER CA | 984.00 |
| 12/28/20 | Current DES:Current Phuc Nguyen ID:FaNHsgVY28MuuKKCjKAti7 CO ID:XXXXXXXXX CIE | 2.00 |
| 01/04/21 | IRS TREAS 310 DES:XXTAXEIP2 ID:XXXXXXXXXX00989 INDN:NGUYEN, PHUC CO ID:9111736085 PPD | 600.00 |
| 01/04/21 | Zelle Transfer Conf# XXXXXXXXX; NGUYET T TUONG | 200.00 |
| 01/04/21 | Zelle Transfer Conf# IF00XGIZ8; ANH TRAN | 150.00 |
| 01/04/21 | Zelle Transfer Conf# 94be0f4bd; BUI, DUY | 10.00 |
| 01/07/21 | BKOFAMERICA ATM 01/07 #000005676 DEPOSIT SEACLIFF VILLAGE HUNTINGTON BE CA | 3,998.65 |
| Total deposits and other additions | | \$7,144.67 |


Withdrawals and other subtractions


| Date | Description | Amount |
|----------|---|---------|
| 12/11/20 | Square Inc WEB DES:SDV-VRFY ID:T200321645235 INDN:Phuc Nguyen CO ID:9424300002 | -0.01 |
| 12/23/20 | BKOFAMERICA ATM 12/23 #000001830 WITHDRWL BOLSA & MAGNOLIA WESTMINSTER CA | -700.00 |
| 12/23/20 | Zelle Transfer Conf# d23113a95; A.dat | -100.00 |
| 12/23/20 | Zelle Transfer Conf# aaf4687f3; Tri | -150.00 |
| 12/23/20 | Zelle Transfer Conf# 7c36a1771; BAO | -100.00 |
| 12/23/20 | Zelle Transfer Conf# 12a8ec5a2; Ten | -100.00 |
| 12/24/20 | BKOFAMERICA ATM 12/23 #000009472 WITHDRWL BROOKHURST & WES GARDEN GROVE CA | -50.00 |
| 12/28/20 | Adjustment/Correction Of Posted Item | -984.00 |


continued on the next page

Simple steps you can take to help combat fraud

Just keeping your contact information up to date helps ensure that:

- 

You are contacted quickly about suspicious activity
- 

Your cards are mailed to you and not someone else
- 

You get statements and other important documents promptly

Verify your contact information and see other ways you can stay protected at bankofamerica.com/FraudChecklist.

Withdrawals and other subtractions - continued

| Date | Description | Amount |
|---|---|--------------------|
| 12/30/20 | CHECKCARD 1229 CHEVRON 0094360 FOUNTAIN VALLCA 24692160364100119078155 | -49.99 |
| 01/04/21 | Zelle Transfer Conf# 7b98a7e81; Ten | -140.00 |
| 01/04/21 | Zelle Transfer Conf# 5b0cd496b; BAO | -100.00 |
| 01/04/21 | WALGREENS STOR 01/01 #000712366 PURCHASE WALGREENS STORE 1 FOUNTAIN VALL CA | -9.15 |
| 01/04/21 | Zelle Transfer Conf# 492fb92b5; Tu vlhn | -250.00 |
| 01/04/21 | CHECKCARD 0101 HIRONORI CRAFT RAMEN IRVINE CA 24638581003017019227842 | -62.46 |
| 01/04/21 | CHECKCARD 0102 TST* THE ALLEY - FV FOUNTAIN VALLCA 24137461002100209556873 | -14.04 |
| 01/04/21 | WALGREENS STOR 01/01 #000805686 PURCHASE WALGREENS STORE 1 FOUNTAIN VALL CA | -14.15 |
| 01/04/21 | WALGREENS STOR 01/01 #000637387 PURCHASE WALGREENS STORE 1 FOUNTAIN VALL CA | -5.21 |
| 01/04/21 | CHECKCARD 0102 RoarMoney Tran New York NY | -200.00 |
| 01/04/21 | BKOFAMERICA ATM 01/02 #000007092 WITHDRWL FOUNTAIN VALLEY FOUNTAIN VALL CA | -150.00 |
| 01/04/21 | MOM SUPERMARKE 01/02 #000031804 PURCHASE MOM SUPERMARKET SANTA ANA CA | -7.49 |
| 01/05/21 | CHECKCARD 0104 CHEVRON 0094360 FOUNTAIN VALLCA 24692161004100145487408 | -7.47 |
| Total withdrawals and other subtractions | | -\$3,193.97 |

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 | \$35.00 |
| Total NSF: Returned Item fees | \$0.00 | \$525.00 |

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.