



P.O. Box 15284  
Wilmington, DE 19850

RONNIE L ETHERIDGE FREEMAN JR  
28129 PEACOCK RIDGE DR APT 102  
RANCHO PALOS VERDES, CA 90275-3440

#### 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
- 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 SafeBalance Banking

for August 20, 2020 to September 18, 2020

Account number: 3251 3578 1869

RONNIE L ETHERIDGE FREEMAN JR

### Account summary

|                                             |                |
|---------------------------------------------|----------------|
| Beginning balance on August 20, 2020        | \$7.31         |
| Deposits and other additions                | 4,094.03       |
| Withdrawals and other subtractions          | -4,100.92      |
| Service fees                                | -4.95          |
| <b>Ending balance on September 18, 2020</b> | <b>-\$4.53</b> |

Bank of America Advantage SafeBalance Banking®

## A smart start for students

**Get started at [bofa.com/Students](https://bofa.com/Students).**

- No monthly maintenance fees for students<sup>1</sup>
- 24/7 account access on your mobile device

<sup>1</sup> 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](https://bofa.com/fees).

## 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   |
|----------|-----------------------------------------------------------------------------|----------|
| 08/24/20 | VENMO*Freeman 08/23 #000382059 PMNT RCVD VENMO*Freeman Ron New York City NY | 400.95   |
| 08/24/20 | VENMO*Freeman 08/23 #000273759 PMNT RCVD VENMO*Freeman Ron New York City NY | 54.45    |
| 08/24/20 | VENMO*Freeman 08/24 #000648833 PMNT RCVD VENMO*Freeman Ron New York City NY | 26.73    |
| 08/24/20 | VENMO*Freeman 08/24 #000195163 PMNT RCVD VENMO*Freeman Ron New York City NY | 21.75    |
| 08/25/20 | VENMO*Freeman 08/25 #000370437 PMNT RCVD VENMO*Freeman Ron New York City NY | 138.60   |
| 09/03/20 | BKOFAMERICA ATM 09/02 #000001454 DEPOSIT PENINSULA CENTER ROLLING HILLS CA  | 50.00    |
| 09/04/20 | Zelle Transfer Conf# T08SBPRY3; SHARON FREEMAN                              | 25.00    |
| 09/14/20 | Counter Credit                                                              | 3,214.29 |
| 09/14/20 | Deluxe 09/14 #000960902 PMNT RCVD Deluxe Shore MN                           | 145.01   |
| 09/16/20 | VENMO*Freeman 09/16 #000326297 PMNT RCVD VENMO*Freeman Ron New York City NY | 8.75     |
| 09/16/20 | VENMO*Freeman 09/16 #000504905 PMNT RCVD VENMO*Freeman Ron New York City NY | 7.75     |
| 09/17/20 | VENMO*Freeman 09/17 #000549283 PMNT RCVD VENMO*Freeman Ron New York City NY | 0.75     |

**Total deposits and other additions**
**\$4,094.03**

## Withdrawals and other subtractions

| Date     | Description                                                                      | Amount  |
|----------|----------------------------------------------------------------------------------|---------|
| 08/21/20 | CHECKCARD 0820 APPLE.COM/BILL 866-712-7753 CA 24692160233100365948910            | -6.98   |
| 08/24/20 | Zelle Transfer Conf# 749fc628a; Toth, Imre                                       | -400.00 |
| 08/24/20 | PMNT SENT 0823 CASH APP*RONNIE ETH 8774174551 CA 24492150236741401597466         | -50.00  |
| 08/24/20 | CHECKCARD 0824 ARCO #42561 AM LAWNDAL CA                                         | -20.35  |
| 08/24/20 | RALPHS #0 1413 08/24 #000319586 PURCHASE RALPHS #0 1413 HA REDONDO BEACH CA      | -20.15  |
| 08/25/20 | COSTCO WHSE #1 08/24 #000539916 PURCHASE COSTCO WHSE #1202 TORRANCE CA           | -125.42 |
| 08/26/20 | Legal Order, LTS P082620000075                                                   | -1.25   |
| 08/26/20 | CHECKCARD 0825 HELP.HBOMAX.COM HTTPSHBOMAX.CNY 24011340238000001362749 RECURRING | -14.99  |

*continued on the next page*

## 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](https://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 - continued

| Date     | Description                                                                           | Amount    |
|----------|---------------------------------------------------------------------------------------|-----------|
| 08/27/20 | CHECKCARD 0825 WIKIWIKI HAWAIIAN BBQ EL SEGUNDO CA 24323000239207141401194            | -10.65    |
| 09/03/20 | PMNT SENT 0903 VENMO* Visa Direct NY                                                  | -50.00    |
| 09/08/20 | PMNT SENT 0904 CASH APP* 8774174551 CA 24492150248855485192022                        | -24.00    |
| 09/14/20 | PMNT SENT 0912 CASH APP* 8774174551 CA 24492150256855488922879                        | -2,500.00 |
| 09/14/20 | Zelle Transfer Conf# 440367140; Toth, Imre                                            | -400.00   |
| 09/14/20 | PMNT SENT 0912 VENMO* Visa Direct NY                                                  | -100.00   |
| 09/14/20 | PMNT SENT 0912 VENMO* Visa Direct NY                                                  | -100.00   |
| 09/14/20 | Zelle Transfer Conf# 7d9cf8db5; Sha                                                   | -21.00    |
| 09/14/20 | BIG LOTS STORE 09/12 #000842107 PURCHASE BIG LOTS STORES 2 LOMITA CA                  | -30.81    |
| 09/14/20 | CHECKCARD 0913 APPLE.COM/BILL 866-712-7753 CA 24692160257100041765929                 | -1.99     |
| 09/14/20 | CHECKCARD 0913 APPLE.COM/BILL 866-712-7753 CA 24692160257100047172252                 | -1.99     |
| 09/14/20 | CHECKCARD 0913 APPLE.COM/BILL 800-275-2273 CA 24430990257828305957983                 | -4.99     |
| 09/14/20 | CHECKCARD 0913 APPLE.COM/BILL 866-712-7753 CA 24692160257100047174183                 | -1.99     |
| 09/14/20 | CHECKCARD 0913 APPLE.COM/BILL 800-275-2273 CA 24430990257828346507557                 | -4.99     |
| 09/14/20 | 7-ELEVEN 09/12 #000069879 PURCHASE 7-ELEVEN RANCHO PALOS CA                           | -9.46     |
| 09/14/20 | CHECKCARD 0913 SGI-USA CONTRIBUTION 855-744-2030 CA 24493980258206880202485           | -25.00    |
| 09/14/20 | PMNT SENT 0914 VENMO* Visa Direct NY                                                  | -110.00   |
| 09/15/20 | CHECKCARD 0914 ARCO #42045 ROLLING HILLSCA                                            | -20.35    |
| 09/15/20 | ARCO #42045 09/15 #000611234 PURCHASE ARCO #42045 ROLLING HILLS CA                    | -3.18     |
| 09/16/20 | PURCHASE 0916 NETFLIX.COM NETFLIX.COM CA                                              | -8.99     |
| 09/16/20 | RALPHS #0120 1 09/16 #000064177 PURCHASE RALPHS #0120 1413 REDONDO BEACH CA           | -0.90     |
| 09/17/20 | CHECKCARD 0916 CASTING NETWORKS INC. 213-2018100 CA 24906410260102779144844 RECURRING | -17.99    |
| 09/17/20 | CHECKCARD 0916 COINZOOM INC. 385-8878500 UT 24253620261000000017585                   | -5.00     |
| 09/17/20 | BAJA FISH GRIL 09/17 #000212423 PURCHASE BAJA FISH GRILL HARBOR CITY CA               | -8.50     |

**Total withdrawals and other subtractions**
**-\$4,100.92**

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

| Date     | Transaction description | Amount |
|----------|-------------------------|--------|
| 09/18/20 | Monthly Maintenance Fee | -4.95  |

Total service fees

-\$4.95

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

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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](https://bankofamerica.com/depositagreement).

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