







P.O. Box 15284  
Wilmington, DE 19850

STEVEN MATTHEW GRAFF  
DENNIS JOSEPH GRAFF  
2147 W ROCKINGHORSE RD  
RANCHO PALOS VERDES, CA 90275-1603

**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

 Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

## Your Adv Plus Banking

for August 19, 2020 to September 17, 2020

Account number: 3251 1971 0267

**STEVEN MATTHEW GRAFF    DENNIS JOSEPH GRAFF**

### Account summary

Beginning balance on August 19, 2020	-\$88.11
Deposits and other additions	6,424.60
Withdrawals and other subtractions	-6,448.29
Checks	-0.00
Service fees	-40.54
<b>Ending balance on September 17, 2020</b>	<b>-\$152.34</b>

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## 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
08/25/20	Counter Credit	1,000.00
08/25/20	Counter Credit	90.00
08/27/20	Counter Credit	1,000.00
08/28/20	Counter Credit	1,000.00
09/01/20	VACP TREAS 310 DES:XXVA BENEF ID:568731280003600 INDN:STEVEN GRAFF CO ID:9111036002 PPD PMT INFO:REF*48*VA COMPENSATION *08 /01/20-08/31/20 \	3,221.85
09/04/20	Cash App*Cash 09/04 #000459983 PMNT RCVD Cash App*Cash Out Visa Direct CA	12.75
09/08/20	BKOFAMERICA ATM 09/05 #000003685 DEPOSIT SOUTH SHORES CEN SAN PEDRO CA	100.00
<b>Total deposits and other additions</b>		<b>\$6,424.60</b>

## Withdrawals and other subtractions

Date	Description	Amount
08/26/20	HARBOR BASIC C 08/26 #000002015 PURCHASE HARBOR BASIC CLOT HARBOR CITY CA	-569.44
08/26/20	BKOFAMERICA ATM 08/26 #000008230 WITHDRWL TENTH AND PACIFI SAN PEDRO CA	-300.00
08/26/20	BKOFAMERICA ATM 08/26 #000008232 WITHDRWL TENTH AND PACIFI SAN PEDRO CA	-100.00
08/27/20	CHECKCARD 0827 Dave Inc Los Angeles CA	-1.00
08/28/20	P378492 08/28 #000023764 WITHDRWL Morongo Casino TR CABAZON CA	-24.00
08/28/20	MORONGO CASI 7 08/28 #000164666 WITHDRWL MORONGO CASI 7 CABA CA	-304.00
08/28/20	MORONGO CASI 6 08/28 #000027831 WITHDRWL MORONGO CASI 6 CABA CA	-204.00
08/28/20	P330773 08/28 #000171875 WITHDRWL Morongo Casino TR CABAZON CA	-304.00
08/28/20	A304908 08/28 #000292567 WITHDRWL SCHEFFLERS L-3049 SAN PEDRO CA	-103.50
08/28/20	A304908 08/28 #000347086 WITHDRWL SCHEFFLERS L-3049 SAN PEDRO CA	-83.50
08/31/20	CHECKCARD 0830 INFINITY INSURANCE 800-7821020 AL 24625730243630151355300	-103.25
08/31/20	USAACATM19 08/29 #000168693 WITHDRWL 106 S GAFFEY ST SAN PEDRO CA	-83.25

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### 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.

**Withdrawals and other subtractions - continued**

Date	Description	Amount
08/31/20	CHECKCARD 0830 TROPICAL SUN CORP 877-2567029 CA 24635040243900012890783 RECURRING	-9.99
08/31/20	CHECKCARD 0830 TROPICAL SUN CORP 877-2567029 CA 24635040243900012833114 RECURRING	-32.97
08/31/20	CHEVRON/CSI-09 08/30 #000613881 PURCHASE CHEVRON/CSI-09870 SAN PEDRO CA	-37.37
08/31/20	7-ELEVEN 08/31 #000501731 PURCHASE 7-ELEVEN SAN PEDRO CA	-34.86
08/31/20	AUTOZONE 5480 08/31 #000517784 PURCHASE AUTOZONE 5480 53 SAN PEDRO CA	-16.41
08/31/20	STANLEY'S LIQU 08/31 #000181258 PURCHASE STANLEY'S LIQUOR SAN PEDRO CA	-11.00
09/01/20	CHECKCARD 0830 TROPICAL SUN CORP 877-2567029 CA 24635040244900013080508 RECURRING	-25.98
09/01/20	CHECKCARD 0830 SPEEDY CASH 888-3331360 KS 24030640244012256188960	-300.00
09/01/20	CHECKCARD 0831 MV PRODUCTIONS INC. 302-804-0253 DE 24034810245000000300134 RECURRING	-29.47
09/01/20	CHECKCARD 0831 TROPICAL SUN CORP 877-2567029 CA 24635040244900013282591 RECURRING	-11.99
09/01/20	CHECKCARD 0831 TROPICAL SUN CORP 877-2567029 CA 24635040244900013474891 RECURRING	-11.99
09/01/20	7ELEVEN-FCTI 08/31 #000919102 WITHDRWL 1519 NORTH GAFFEY SAN PEDRO CA	-43.50
09/01/20	CIC OF CA DES:CIC CA LBP ID:27940B31694408 INDN:Steven Graff CO ID:3621666096 WEB	-300.00
09/01/20	VOLA DES:VOLA ID: IG889EWYW INDN:steven graff CO ID:XXXXXXXXX WEB	-30.00
09/02/20	CHECKCARD 0831 MV PRODUCTIONS INC 302-804-0253 DE 24118590245012259794773	-26.97
09/02/20	CHECKCARD 0831 MV PRODUCTIONS INC 302-804-0253 DE 24118590245012259813714	-6.99
09/02/20	ARCO #42803 09/02 #000758903 PURCHASE ARCO #42803 SAN PEDRO CA	-48.30
09/02/20	AM000586000000 09/02 #000105134 WITHDRWL Cardtronics C2ST SAN PEDRO CA	-83.00
09/02/20	CHEVRON/CSI-09 09/02 #000991056 PURCHASE CHEVRON/CSI-09987 BAKER CA	-55.10
09/02/20	USAACATM19 09/02 #000485695 WITHDRWL 72083 BAKER BLVD BAKER CA	-83.25
09/02/20	Everi 09/02 #000925991 WITHDRWL Everi LAS VEGAS NV	-307.99
09/02/20	Everi 09/02 #000942048 WITHDRWL Everi LAS VEGAS NV	-307.99
09/02/20	Everi 09/02 #000073153 WITHDRWL Everi LAS VEGAS NV	-207.99
09/02/20	Everi 09/02 #000972921 WITHDRWL Everi LAS VEGAS NV	-107.99
09/02/20	Dave, Inc DES:DEBIT ID: INDN:STEVEN GRAFF CO ID:1465396710 WEB PMT INFO:5f4e492ca0c54f016e4aeb9b/ 92b863a1134a8e c	-1.00
09/03/20	PMNT SENT 0902 CASH APP*STEVEN GRA 8774174551 CA 24492150246854251821783	-350.00
09/03/20	PMNT SENT 0902 CASH APP*STEVEN GRA 8774174551 CA 24492150246854263021885	-300.00
09/03/20	PMNT SENT 0902 CASH APP*STEVEN GRA 8774174551 CA 24492150246855372743806	-350.00
09/03/20	Everi 09/03 #000152846 WITHDRWL Everi LAS VEGAS NV	-47.99
09/04/20	CHECKCARD 0902 24/7 LAS VEGAS NV 24431060247796596001478	-25.30

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
09/04/20	CHECKCARD 0902 TROPICAL SUN CORP 877-2567029 CA 24635040247900014610532 RECURRING	-2.99
09/04/20	PMNT SENT 0903 CASH APP*STEVEN GRA 8774174551 CA 24492150247855384396477	-450.00
09/04/20	PMNT SENT 0903 CASH APP*STEVEN GRA 8774174551 CA 24492150247741385173968	-140.00
09/04/20	PMNT SENT 0903 CASH APP*STEVEN GRA 8774174551 CA 24492150247741436440903	-13.00
09/04/20	VOLA DES:VOLA ID: I5JJV48EN INDN:steven graff CO ID:XXXXXXXXX WEB	-5.50
09/08/20	CHECKCARD 0902 EPOCH *TecomLtd LIMASSOL 74547060249030080389338	-17.99
09/08/20	CHECKCARD 0904 LUXOR FRONT DESK LAS VEGAS NV 24431060249796668171645	-79.36
09/08/20	PMNT SENT 0904 CASH APP*STEVEN GRA 8774174551 CA 24492150248855454604791	-12.00
09/08/20	7ELEVEN-FCTI 09/05 #000403280 WITHDRWL 114 N GAFFEY ST SAN PEDRO CA	-63.50
09/08/20	CHECKCARD 0905 CCBill.com *DC Design 888-5969279 AZ 24063000250001776708900	-21.95
09/08/20	CHECKCARD 0906 PRICELN*MONTEREY INN H 800-774-2354 CT 24692160250100709003727	-90.46
09/08/20	CVS/PHARMACY # 09/06 #000238807 PURCHASE CVS/PHARMACY #09 San Pedro CA	-45.48
09/08/20	CVS/PHARM 0912 09/06 #000926447 PURCHASE CVS/PHARM 09122-- San Pedro CA	-39.44
09/08/20	7-ELEVEN 09/06 #000641769 PURCHASE 7-ELEVEN LONG BEACH CA	-7.14
09/08/20	CHECKCARD 0906 LITTLE CAESARS 2051-000 SAN PEDRO CA 24445000251500423366986	-4.21
09/08/20	CHECKCARD 0905 ARCO #42803 SAN PEDRO CA	-69.94

**Total withdrawals and other subtractions** **-\$6,448.29**

## 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	\$700.00
Total NSF: Returned Item fees	\$0.00	\$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
08/28/20	A304908 PEDRO CA	08/28 #000292567 WITHDRWL SCHEFFLERS L-3049 SAN FEE	-2.50
08/28/20	A304908 PEDRO CA	08/28 #000347086 WITHDRWL SCHEFFLERS L-3049 SAN FEE	-2.50
08/28/20	P378492 CABAZON	08/28 #000023764 WITHDRWL Morongo Casino TR CA FEE	-2.50
08/28/20	P330773 CABAZON	08/28 #000171875 WITHDRWL Morongo Casino TR CA FEE	-2.50
08/28/20	MORONGO CASI 6 CABA CA	08/28 #000027831 WITHDRWL MORONGO CASI 6 FEE	-2.50
08/28/20	MORONGO CASI 7 CABA CA	08/28 #000164666 WITHDRWL MORONGO CASI 7 FEE	-2.50
08/31/20	USAACATM19 PEDRO CA	08/29 #000168693 WITHDRWL 106 S GAFFEY ST SAN FEE	-2.50
09/01/20	7ELEVEN-FCTI PEDRO CA	08/31 #000919102 WITHDRWL 1519 NORTH GAFFEY SAN FEE	-2.50
09/02/20	AM000586000000 PEDRO CA	09/02 #000105134 WITHDRWL Cardtronics C2ST SAN FEE	-2.50
09/02/20	USAACATM19 BAKER CA	09/02 #000485695 WITHDRWL 72083 BAKER BLVD FEE	-2.50
09/02/20	Everi FEE	09/02 #000942048 WITHDRWL Everi LAS VEGAS NV	-2.50
09/02/20	Everi FEE	09/02 #000925991 WITHDRWL Everi LAS VEGAS NV	-2.50
09/02/20	Everi FEE	09/02 #000073153 WITHDRWL Everi LAS VEGAS NV	-2.50
09/02/20	Everi FEE	09/02 #000972921 WITHDRWL Everi LAS VEGAS NV	-2.50
09/03/20	Everi FEE	09/03 #000152846 WITHDRWL Everi LAS VEGAS NV	-2.50

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## Service fees - continued

Date	Transaction description	Amount
09/08/20	7ELEVEN-FCTI 09/05 #000403280 WITHDRWL 114 N GAFFEY ST SAN PEDRO CA FEE	-2.50
09/08/20	CHECKCARD 0902 EPOCH *TecomLtd LIMASSOL 74547060249030080389338 INTERNATIONAL TRANSACTION FEE	-0.54

**Total service fees** **-\$40.54**

*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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