



P.O. Box 15284
Wilmington, DE 19850

ALEX A OSORIO GUZMAN
140 N HOOVER ST APT 112
LOS ANGELES, CA 90004-3697

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 Plus Banking

for August 20, 2020 to September 18, 2020

Account number: 3250 9870 1669

ALEX A OSORIO GUZMAN

Account summary

Beginning balance on August 20, 2020	\$173.63
Deposits and other additions	7,618.38
Withdrawals and other subtractions	-6,535.40
Checks	-0.00
Service fees	-105.00

Ending balance on September 18, 2020 **\$1,151.61**

Your account has overdraft protection provided by deposit account number 3251 1609 6311.

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.

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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Starting October 16, 2020, funds from paper checks deposited at our ATMs will typically be available the next business day instead of same day. We are making this change to help you avoid potential fraud or fees when checks are returned unpaid.

Learn more at bankofamerica.com about other ways you may be able to get your money faster through direct deposit and Zelle®.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Deposits and other additions

Date	Description	Amount
08/26/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-25)	300.00
08/26/20	CONTRACT SERVICE DES:PAYROLL ID:000013121 INDN:ALEX OSORIO GUZMAN CO ID:9161663240 PPD	1,462.87
08/27/20	CIC OF CA DES:CIC CA LBP ID:27940B31678636 INDN:Alex Osorio CO ID:3621666096 PPD	255.00
08/27/20	BKOFAMERICA ATM 08/27 #000004744 DEPOSIT LINCOLN HEIGHTS LOS ANGELES CA	160.00
08/28/20	MONEYTREE #0592 DES:MONEYTREE ID:050198601844074 INDN:OSORIO GUZMAN, ALEX A CO ID:1911218621 PPD	255.00
08/31/20	MONEYLION DES:P2P ID:ALEX OSORIO INDN:ALEX OSORIO CO ID:8870668668 WEB	50.00
09/01/20	LENDUP DES:LendUpLoan ID:1801045338 INDN:alex a. Guzman CO ID:1453936907 PPD	255.00
09/02/20	LENDUP DES:LendUpLoan ID:1802140333 INDN:alex a. Guzman CO ID:1453936907 PPD	400.00
09/02/20	Dave Inc 09/02 #000686855 PMNT RCVD Dave Inc Visa Direct CA	75.00
09/03/20	Online Banking transfer from SAV 6311 Confirmation# 7514969449	500.00
09/03/20	Online Banking transfer from SAV 6311 Confirmation# 7315720837	4.00
09/04/20	MONEYLION DES:P2P ID:ALEX OSORIO INDN:ALEX OSORIO CO ID:8870668668 WEB	149.00
09/10/20	CONTRACT SERVICE DES:PAYROLL ID:000013121 INDN:ALEX OSORIO GUZMAN CO ID:9161663240 PPD	1,637.50
09/11/20	BKOFAMERICA ATM 09/11 #000007750 DEPOSIT LINCOLN HEIGHTS LOS ANGELES CA	400.00

continued on the next page



We've enhanced our online Security Center to help you protect your money and privacy

- ✓ Answers to your account security questions
- ✓ The latest information on fraud and scams
- ✓ Free tips, software downloads and more

bankofamerica.com/Security

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Deposits and other additions - continued

Date	Description	Amount
09/11/20	MONEYTREE #0592 DES:MONEYTREE ID:050198601874850 INDN:OSORIO GUZMAN, ALEX A CO ID:1911218621 PPD	255.00
09/14/20	INSTACASH PAYMEN DES:MONEYLION ID:IC3b12ac1c29ec4 INDN:osorio alex ID:8800010865 PPD	50.00
09/14/20	INSTACASH PAYMEN DES:MONEYLION ID:IC82ba0ae9eafa4 INDN:osorio alex ID:8800010865 PPD	50.00
09/14/20	INSTACASH PAYMEN DES:MONEYLION ID:IC24666ae974bc4 INDN:osorio alex ID:8800010865 PPD	50.00
09/14/20	INSTACASH PAYMEN DES:MONEYLION ID:IC30c9344370854 INDN:osorio alex ID:8800010865 PPD	50.00
09/14/20	INSTACASH PAYMEN DES:MONEYLION ID:IC6cf553d11d4a4 INDN:osorio alex ID:8800010865 PPD	45.00
09/14/20	Brigit.com DES:PROTECTION ID:F81F010A52C543E INDN:Alex Guzman ID:1823136030 PPD	40.00
09/14/20	Brigit 09/12 #000101412 PMNT RCVD Brigit Visa Direct NY	0.01
09/15/20	Zelle Transfer Conf# T08V58Q48; MAYRA HERNANDEZ	100.00
09/15/20	Dave, Inc DES:CREDIT ID: INDN:Alex Guzman CO ID:1465396710 WEB PMT INFO:5f5fd384872209371f8c5f08/ a1248c12609d85 9	75.00
09/18/20	BKOFAMERICA ATM 09/18 #000003776 DEPOSIT LINCOLN HEIGHTS LOS ANGELES CA	1,000.00

Total deposits and other additions**\$7,618.38****Withdrawals and other subtractions**

Date	Description	Amount
08/20/20	CHECKCARD 0819 RIA FINANCIAL SERVICES 562-3452100 CO 24717050232642324635646	-65.00
08/20/20	CHECKCARD 0819 DEL TACO 1105 LOS ANGELES CA 24137460232100242894145	-9.59
08/21/20	CHECKCARD 0820 THUMB TACK,* THUMB TACK THUMB TACK.COM CA 24492150233637539546008	-5.00
08/21/20	7-ELEVEN 08/20 #000233992 PURCHASE 7-ELEVEN LOS ANGELES CA	-8.62
08/21/20	SUPERIOR SUPER 08/21 #000607564 PURCHASE SUPERIOR SUPER WH LOS ANGELES CA	-5.43
08/24/20	CHECKCARD 0821 LA CITY PARKING METER LOS ANGELES CA 24755420235152350229418	-1.50
08/24/20	7-ELEVEN 08/21 #000956648 PURCHASE 7-ELEVEN LOS ANGELES CA	-4.99
08/24/20	CHECKCARD 0822 TEMPLE CW LLC LOS ANGELES CA 24428060236100561106602	-4.00
08/24/20	CITI AUTOPAY DES:PAYMENT ID:080202194720176 INDN:ALEX A OSORIO ID:CITICARDAP WEB	-12.50
08/25/20	CIC OF CA DES:CIC CA LBP ID:27940B31674612 INDN:Alex Osorio WEB	-300.00
08/26/20	CHECKCARD 0825 SPRINT WIRELESS 800-639-6111 KS 24692160238200678186920	-1.00
08/26/20	CHECKCARD 0825 SPRINT WIRELESS 800-639-6111 KS 24692160238200678186854	-5.00
08/26/20	CHECKCARD 0825 MCDONALD'S F10794 LOS ANGELES CA 24427330238710004756338	-6.45

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/26/20	SPOTLOAN DES:DEBIT ID:C20082509001736 INDN:Alex osorio guzman CO ID:1800827294 WEB	-432.64
08/26/20	LENDUP DES:LendUpLoan ID:1799069928 INDN:alex a. Guzman CO ID:1453936907 PPD	-299.88
08/26/20	LENDUP DES:LendUpLoan ID:1799140146 INDN:alex a. Guzman CO ID:1453936907 PPD	-145.27
08/26/20	OPPORTUNITY FINA DES:PAYMENT ID:LAIXXXXXXXXXX INDN:ALEX A GUZMAN CO ID:1271061911 PPD	-141.37
08/27/20	Zelle Transfer Conf# bf6dfd152; Jonhy Dream	-120.00
08/27/20	CHECKCARD 0827 CONSERV FUEL 6 LOS ANGELES CA	-51.01
08/27/20	7-ELEVEN 08/27 #000477607 PURCHASE 7-ELEVEN LOS ANGELES CA	-2.19
08/27/20	FIVE STAR CHIN 08/27 #000646431 PURCHASE FIVE STAR CHINESE LOS ANGELES CA	-29.84
08/27/20	MONEYTREE #0592 DES:MONEYTREE ID:050198601817783 INDN:OSORIO GUZMAN, ALEX A CO ID:1911218621 PPD	-300.00
08/27/20	ML PLUS MEMBRSH DES:MONEYLION ID:ML12626044 INDN:osorio alex CO ID:8800007474 PPD	-9.99
08/28/20	CHECKCARD 0827 MONEYLION INSTACASH 888-659-8244 NY 24493980241026983071854	-189.00
08/28/20	CHECKCARD 0828 TIGO INTL 888-552-6266 FL 24055230241286598901230	-15.00
08/28/20	Zelle Transfer Conf# 4f3573d01; ELIZABETH	-60.00
08/31/20	CHECKCARD 0827 LA CITY PARKING METER LOS ANGELES CA 24755420241152416750110	-0.50
08/31/20	CHECKCARD 0827 LA CITY PARKING METER LOS ANGELES CA 24755420241152416626955	-4.00
08/31/20	CHECKCARD 0828 RIA FINANCIAL SERVICES 562-3452100 CO 24717050241642412560598	-33.00
08/31/20	CHECKCARD 0827 MCDONALD'S F11157 LOS ANGELES CA 24427330241710028518974	-10.39
08/31/20	CHECKCARD 0828 WIX.COM*745176871 800-6000949 NY 24436540243011203439800 RECURRING	-24.00
08/31/20	CHECKCARD 0829 RIA FINANCIAL SERVICES 562-3452100 CO 24717050242642421016789	-33.00
08/31/20	CHECKCARD 0828 AFTERPAY 855-2896014 DE 24906410241101412096241 RECURRING	-10.03
08/31/20	CHECKCARD 0829 RIA FINANCIAL SERVICES 562-3452100 CO 24717050242642421026473	-20.00
08/31/20	CHECKCARD 0828 YOSHINOYA VERMONT LOS ANGELES CA 24445000242100156254939	-16.41
08/31/20	CHECKCARD 0829 RIA FINANCIAL SERVICES 562-3452100 CO 24717050242642421050390	-45.00
08/31/20	CHECKCARD 0829 Experian* Credit Report 479-3436237 CA 24906410242101458132248 RECURRING	-19.99
08/31/20	CHECKCARD 0829 CONSERV FUEL 6 LOS ANGELES CA	-55.77
08/31/20	CHECKCARD 0829 YOSHINOYA LINCOLN HEIG LOS ANGELES CA 24445000243100245397359	-10.49
08/31/20	CHECKCARD 0831 DOWNTOWN UNION LOS ANGELES CA	-3.72
09/01/20	CHECKCARD 0831 LA CITY PARKING METER LOS ANGELES CA 24755420245732455478479	-1.50

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/01/20	CHECKCARD 0901 TIGO INTL 888-552-6266 FL 24055230245286598301924	-5.00
09/01/20	Online Banking transfer to SAV 6311 Confirmation# 7101044437	-200.00
09/02/20	CHECKCARD 0901 CHEVRON 0090458 LOS ANGELES CA 24692160245100069704821	-7.02
09/02/20	Online Banking transfer to SAV 6311 Confirmation# 5305022708	-300.00
09/02/20	AURA FINANCIAL D DES:4153912431 ID:200901062803N4G INDN:ALEX ALBERTO OSORIO GU CO ID:1800911143 PPD	-56.00
09/02/20	CITI AUTOPAY DES:PAYMENT ID:080211698555241 INDN:ALEX A OSORIO CO ID:CITICARDAP WEB	-12.50
09/03/20	CHECKCARD 0902 LENDUP 855-253-6387 CA 24540930246017035313249	-143.02
09/03/20	RENT-A-CENTER 09/03 #000232742 PURCHASE RENT-A-CENTER #1 LOS ANGELES CA	-118.23
09/04/20	CIC OF CA DES:CIC CA LBP ID:27940B31686054 INDN:Alex Osorio CO ID:3621666096 WEB	-315.00
09/08/20	CHECKCARD 0904 SPRINT WIRELESS 800-639-6111 KS 24692160248100016022746	-400.00
09/08/20	CHECKCARD 0904 SPRINT WIRELESS 800-639-6111 KS 24692160248100016039674	-100.00
09/09/20	LEADBANKSELFLEND DES:CC PMT ID:63290380 INDN:ALEX GUZMAN CO ID:6440255510 PPD	-15.00
09/10/20	OPPFINANC DES:PAYMENT ID:LAIXXXXXXXXXX INDN:ALEX A GUZMAN CO ID:1271061911 PPD	-141.37
09/10/20	Dave, Inc DES:DEBIT ID: INDN:Alex Guzman CO ID:1465396710 WEB PMT INFO:5f59cf39109fa55b45d81f57/ 15fa54849d4bfa a	-87.49
09/11/20	CHECKCARD 0910 MONEYLION INSTACASH 888-659-8244 NY 24493980255026769417332	-223.96
09/11/20	SUPERIOR SUPER 09/11 #000142412 PURCHASE SUPERIOR SUPER WH LOS ANGELES CA	-41.64
09/11/20	Zelle Transfer Conf# 75fa9fb28; sindy	-215.00
09/11/20	ML PLUS MEMBRSHIP DES:MONEYLION ID:ML12728600 INDN:osorio alex CO ID:8800007474 PPD	-9.99
09/11/20	Dave, Inc DES:DEBIT ID: INDN:Alex Guzman CO ID:1465396710 WEB PMT INFO:5f5a22717a439d787579e2b4/ d5eedf48fe6338 8	-1.00
09/14/20	CHECKCARD 0910 MONEYTREE HPPPROD 425-9176040 WA 24383440255012314146574	-300.00
09/14/20	CHECKCARD 0910 RENT-A-CENTER #1062 800-422-8186 CA 24445000255500468295088	-199.16
09/14/20	CHECKCARD 0911 AFTERPAY 855-2896014 DE 24906410255102424828434 RECURRING	-10.03
09/14/20	CHECKCARD 0911 LA CITY PARKING METER LOS ANGELES CA 24755420256162563135751	-4.00
09/14/20	CHECKCARD 0911 76 - UNITED PACIFIC 560 LOS ANGELES CA 24015170255001553846530	-57.30
09/14/20	CHECKCARD 0912 TIGO INTL 888-552-6266 FL 24055230256286598400276	-5.00
09/14/20	CHECKCARD 0912 TIGO INTL 888-552-6266 FL 24055230256286598400342	-5.00
09/14/20	CHECKCARD 0911 LITTLE CAESARS 5737 213-384-9190 CA 24445000256200108295114	-19.71
09/14/20	CHECKCARD 0912 HIS*HISCOX INC 888-202-3007 NY 24692160256100828247167 RECURRING	-175.35
09/14/20	VONS #2665 09/11 #000381128 PURCHASE VONS #2665 LOS ANGELES CA	-3.18
09/14/20	CHECKCARD 0911 DEL TACO 1105 LOS ANGELES CA 24137460256100270602759	-6.57
09/14/20	Zelle Transfer Conf# 21e6c6fef; Jonhy Dream	-180.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/14/20	CHECKCARD 0913 WU *5321611547 877-989-3268 CA 24138290258084347727450	-19.99
09/14/20	7-ELEVEN 09/13 #000540063 PURCHASE 7-ELEVEN LOS ANGELES CA	-11.69
09/14/20	7-ELEVEN 09/13 #000545626 PURCHASE 7-ELEVEN LOS ANGELES CA	-1.29
09/14/20	Zelle Transfer Conf# 90516037a; darwin	-14.00
09/14/20	BKOFAMERICA ATM 09/13 #000009645 WITHDRWL LINCOLN HEIGHTS LOS ANGELES CA	-100.00
09/14/20	SMART AND FINA 09/14 #000211725 PURCHASE SMART AND FINAL LOS ANGELES CA	-18.65
09/15/20	CHECKCARD 0913 WIX.COM*PREMIUM-PLAN 800-6000949 NY 24436540259011225271547 RECURRING	-28.00
09/15/20	CHECKCARD 0913 GOODWILL STORE #0035 LOS ANGELES CA 24761970258796008318417	-3.99
09/15/20	CHECKCARD 0914 DOWNTOWN UNION LOS ANGELES CA	-17.09
09/15/20	7-ELEVEN 09/14 #000808639 PURCHASE 7-ELEVEN LOS ANGELES CA	-3.88
09/15/20	Zelle Transfer Conf# 92f557337; ELIZABETH	-20.00
09/15/20	Zelle Transfer Conf# ff2160dc1; sindy	-100.00
09/15/20	FROM 98 CENTS 09/15 #000239880 PURCHASE FROM 98 CENTS LOS ANGELES CA	-26.04
09/15/20	SMART AND FINA 09/15 #000269304 PURCHASE SMART AND FINAL LOS ANGELES CA	-5.46
09/15/20	OPENSKY DES:MOBILE PYM ID:202560190725876 INDN:ALEX A OSORIO CO ID:9000002843 WEB	-25.00
09/15/20	LEADBANKSELFLEND DES:CC PMT ID:63408220 INDN:ALEX GUZMAN CO ID:6440255510 PPD	-20.00
09/16/20	Online Banking payment to CRD 8616 Confirmation# 0228321489	-35.00
09/16/20	Online Banking transfer to SAV 6311 Confirmation# 6328331389	-15.00
09/16/20	CHECKCARD 0916 LIWAT INVESTME LOS ANGELES CA	-5.06
09/17/20	CHECKCARD 0915 SHELL OIL 57446255408 LOS ANGELES CA 24316050260548793002210	-2.51
09/17/20	Zelle Transfer Conf# 258126c71; NERCY	-1.00
09/17/20	7-ELEVEN 09/17 #000796589 PURCHASE 7-ELEVEN LOS ANGELES CA	-1.38
09/17/20	AURA FINANCIAL D DES:4153912431 ID:2009160609174J3 INDN:ALEX ALBERTO OSORIO GU CO ID:1800911143 PPD	-56.00
09/17/20	OPENSKY DES:MOBILE PYM ID:202600188138435 INDN:ALEX A OSORIO CO ID:9000002843 WEB	-25.00
09/18/20	CHECKCARD 0916 LA CITY PARKING METER LOS ANGELES CA 24755420261152618614374	-1.50
09/18/20	Zelle Transfer Conf# c458b817a; sindy	-5.00
09/18/20	EL SUPER # 18 09/18 #000127463 PURCHASE EL SUPER # 18 HIGHLAND PARK CA	-63.09
09/18/20	EL SUPER # 18 09/18 #000779745 PURCHASE EL SUPER # 18 HIGHLAND PARK CA	-32.44
09/18/20	SMART AND FINA 09/18 #000128417 PURCHASE SMART AND FINAL LOS ANGELES CA	-6.75

Total withdrawals and other subtractions **-\$6,535.40**

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	\$70.00	\$175.00
Total NSF: Returned Item fees	\$35.00	\$35.00

We refunded to you a total of \$70.00 in fees for Overdraft and/or NSF: Returned Items this year.

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
08/25/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 08-25	-35.00
09/04/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-04	-35.00
09/09/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-09	-35.00

Total service fees

-\$105.00

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

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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