



P.O. Box 15284
Wilmington, DE 19850

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

ANTHONY RAY ARCE
2349 S SACRAMENTO ST
STOCKTON, CA 95206-2242

Your Adv Plus Banking

for December 11, 2020 to January 8, 2021

Account number: 3251 1897 5922

ANTHONY RAY ARCE

Account summary

Beginning balance on December 11, 2020	\$3.59
Deposits and other additions	5,095.16
Withdrawals and other subtractions	-4,411.12
Checks	-0.00
Service fees	-350.00
Ending balance on January 8, 2021	\$337.63



BANK OF AMERICA ADVANTAGE SAFE BALANCE BANKING®

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¹Students under age 24 are eligible for a waiver of the monthly maintenance fee on certain accounts 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. SSM-07-20-0673.C | 3175774

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	Cash App*Cash 12/11 #000601914 PMNT RCVD Cash App*Cash Out Visa Direct CA	7.41
12/14/20	APPLE CASH 12/14 #000278601 PMNT RCVD APPLE CASH Visa Direct CA	22.75
12/29/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 12-28)	92.75
12/30/20	S.U.S.D. DES:DIRECT DEP ID:10007643 INDN:ARCE, ANTHONY R CO ID:1946002661 PPD	2,824.57
12/30/20	Empower Financ 12/30 #000186675 PMNT RCVD Empower Finance, Visa Direct CA	50.00
01/04/21	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 12-31)	256.68
01/05/21	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 01-04)	4.00
01/06/21	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 01-05)	300.00
01/08/21	TAX PRODUCTS PE1 DES:XXTAXEIP2 ID:STIZ3TKTD55K151 INDN:ANTHONY ARCE CO ID:3722260102 WEB PMT INFO:GOV PAYMENT REF:Z3TKTD55K 1117360781401 51	1,200.00
01/08/21	Online Banking transfer from SAV 7377 Confirmation# 1114285024	337.00
Total deposits and other additions		\$5,095.16




Withdrawals and other subtractions

Date	Description	Amount
12/11/20	PMNT SENT 1211 CASH APP*ANTHONY AR 8774174551 CA 24492150346741454285032	-4.88
12/14/20	CHECKCARD 1212 LYFT *RIDE THU 11PM 855-865-9553 CA 24055230348400968446864	-7.14
12/14/20	CHECKCARD 1211 Experian* Credit Report 479-3436237 CA 24906410346109237395023 RECURRING	-21.95
12/14/20	SPOTLOAN DES:DEBIT ID:C20121108002990 INDN:Anthony Arce CO ID:1800827294 PPD	-92.75
12/16/20	CHECKCARD 1215 APPLE.COM/BILL 866-712-7753 CA 24692160350100865408206 RECURRING	-14.99
12/16/20	KEMPERAUTOINSPMT DES:8004561919 ID:Insured INDN:ANTHONY R ARCE CO ID:1750620550 PPD	-46.56
12/28/20	SPOTLOAN DES:DEBIT ID:C20122803017892 INDN:Anthony Arce CO ID:1800827294 PPD	-92.75

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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 1230 FloatMe San Antonio TX	-24.00
12/30/20	CHECKCARD 1230 Albert Instant Walnut CA	-78.99
12/30/20	BKOFAMERICA ATM 12/30 #000006962 WITHDRWL STOCKTON AGRI-CE STOCKTON CA	-700.00
12/30/20	FAMILY DOLLAR 12/30 #000482347 PURCHASE FAMILY DOLLAR # STOCKTON CA	-25.62
12/30/20	WESTSIDE LENDING DES:8882177531 ID:DEBIT INDN:ANTHONY ARCE CO ID:XXXXXXXXX PPD	-310.68
12/30/20	FLOATME DB DES:ONLINE PMT ID:201229090103YL5 INDN:ANTHONY ARCE CO ID:1029111679 WEB	-1.99
12/31/20	CHECKCARD 1230 TITLEMAX 888-4853629 TX 24383440365012947071295	-344.74
12/31/20	CHECKCARD 1230 EMPOWER 8889438967 CA 24492150365637206815579	-53.00
12/31/20	CHECKCARD 1230 APPLE.COM/BILL 866-712-7753 CA 24692160365100715081198	-12.99
12/31/20	CHECKCARD 1230 APPLE.COM/BILL 866-712-7753 CA 24692160365100923309613 RECURRING	-2.99
12/31/20	PMNT SENT 1230 CASH APP*ANTHONY AR 8774174551 CA 24492150365741456351671	-50.00
12/31/20	CHECKCARD 1231 UBER EATS HELP.UBER.COMCA 24492150366715924311847	-14.96
12/31/20	Online Banking transfer to SAV 7377 Confirmation# 1240299730	-347.00
12/31/20	VBS BetterDay DES:8662580165 ID:bet3205631in INDN:ANTHONY ARCE CO ID:18036723 PPD	-323.47
12/31/20	King Cash DES:PRADeposit ID:XXX-XX-XXXX INDN:ANTHONY ARCE CO ID:90000A0692 PPD	-300.00
12/31/20	Freedom Cash DES:8774835805 ID:1069439 INDN:Anthony Arce CO ID:FP00000028 PPD	-256.68
12/31/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Anthony Arce CO ID:7842124784 WEB	-100.00
12/31/20	Brigit.com DES:PROTECTION ID:D00E21BE7AFB45B INDN:Anthony Arce CO ID:1823136030 PPD	-50.00
12/31/20	Empower Inc DES:1000083912 ID:EMPSUBSCR12/20 INDN:AnthonyArce CO ID:1811879144 PPD	-8.00
01/04/21	CHECKCARD 1231 APPLE.COM/BILL 866-712-7753 CA 24692160366100386954466 RECURRING	-14.99
01/04/21	Albert Genius DES:EDI PYMNTS ID:p_5687439 INDN:Anthony Arce CO ID:5475215705 WEB	-4.00
01/05/21	CIC OF CA DES:CIC CA ACH ID:21ED644B4F06266 INDN:ARCE ANTHONY CO ID:3582282570 PPD	-300.00
01/08/21	Online Banking transfer to SAV 7377 Confirmation# 2313437170	-806.00
Total withdrawals and other subtractions		-\$4,411.12

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	\$210.00	\$630.00
Total NSF: Returned Item fees	\$140.00	\$175.00

We refunded to you a total of \$105.00 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
12/14/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 12-14	-35.00
12/16/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 12-16	-35.00
12/16/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 12-16	-35.00
12/28/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 12-28	-35.00
12/31/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 12-31	-35.00
12/31/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 12-31	-35.00
12/31/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 12-31	-35.00
12/31/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 12-31	-35.00
01/04/21	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 01-04	-35.00
01/05/21	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 01-05	-35.00

Total service fees **-\$350.00**

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

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