



P.O. Box 15284
Wilmington, DE 19850

BONNIE APRIL CLAY
639 S 26TH ST
RICHMOND, CA 94804-4003

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

Your Adv Plus Banking

for October 15, 2020 to November 10, 2020

BONNIE APRIL CLAY

Account summary

Beginning balance on October 15, 2020	\$147.61
Deposits and other additions	2,269.96
Withdrawals and other subtractions	-2,242.57
Checks	-0.00
Service fees	-210.00
Ending balance on November 10, 2020	-\$35.00

Account number: 3251 2642 6243

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
10/16/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-15)	98.00
10/16/20	MoneyLion, Inc 10/16 #000269217 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/16/20	MoneyLion, Inc 10/16 #000269409 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/16/20	MoneyLion, Inc 10/16 #000269485 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/16/20	MoneyLion, Inc 10/16 #000269555 PMNT RCVD MoneyLion, Inc. New York NY	40.00
10/19/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-16)	322.35
10/20/20	Possible Finan 10/20 #000847383 PMNT RCVD Possible Finance Dallas TX	100.00
10/20/20	Online Banking transfer from CHK 4406 Confirmation# 2124267496	22.29
10/21/20	CHECKCARD 1021 AAA INSURANCE 800-922-8228 CA 7469216029510023123	3.96
10/21/20	Online Banking transfer from CHK 4406 Confirmation# 2325712515	1.00
10/23/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-22)	98.00
10/26/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-23)	115.55
10/26/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-23)	59.91
11/06/20	MITCHELL OFFICE DES:PAYROLL ID:XXX-XX-XXXX INDN:BONNIE CLAY CO ID:1261685264 PPD	1,041.94
11/09/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-06)	216.96
Total deposits and other additions		\$2,269.96

Withdrawals and other subtractions

Date	Description	Amount
10/15/20	CHECKCARD 1014 AMAZON.COM*2T4L69FM1 AM AMZN.COM/BILLWA 24431060288083739760645	-140.00
10/15/20	CHECKCARD 1014 AMAZON.COM*2T4MX1FG1 AM AMZN.COM/BILLWA 2443106028808337983383	-7.00
10/15/20	T-MOBILE DES:FDC PAYMEN ID:6994131 INDN:BONNIE CLAY CO ID:0000450304 TEL	-98.00

continued on the next page

Help protect yourself from fraud this holiday season

Our Security Center is a great place to learn what to look out for.



See how to help protect yourself from fraud



Find out about the latest fraud and scam trends



Learn how to identify scams

Visit bankofamerica.com/Security to learn how to help avoid fraud and identity theft.

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/16/20	Online Banking transfer to CHK 4406 Confirmation# 1583485376	-92.61
10/16/20	T-MOBILE TEL DES:RETRY PYMT ID:5545042 INDN:BONNIE CLAY CO ID:0000450304 TEL	-322.35
10/20/20	Online Banking transfer to CHK 4406 Confirmation# 1117397094	-28.00
10/20/20	Online Banking transfer to CHK 4406 Confirmation# 1418368837	-100.00
10/20/20	SAFEWAY #2940 10/20 #000965143 PURCHASE SAFEWAY #2940 EL CERRITO CA	-22.29
10/20/20	KEEP THE CHANGE TRANSFER TO ACCT 4419 FOR 10/20/20	-0.71
10/22/20	CHECKCARD 1021 MY CREDIT REPORT INSTAN 877-5404781 UT 24269750295900016163678	-1.00
10/22/20	T-MOBILE DES:RETRY PYMT ID:6994131 INDN:BONNIE CLAY CO ID:0000450304 TEL	-98.00
10/23/20	OPPORTUNITY FINA DES:PAYMENT ID:LAIXXXXXXXXXX INDN:BONNIE CLAY CO ID:1271061911 PPD	-115.55
10/23/20	VBS FirstLoan DES:8883402911 ID:FL-NPFBF05P03 INDN:Bonnie Clay CO ID:18035428 PPD	-59.91
11/06/20	Online Banking transfer to CHK 4406 Confirmation# 2567312090	-184.00
11/06/20	Online Banking transfer to CHK 4406 Confirmation# 1467318365	-580.73
11/06/20	INSTACASH PAYMEN DES:MONEYLION ID:5f894c4d99f7767 INDN:clay bonnie CO ID:8800010865 PPD	-216.96
11/06/20	OPPORTUNITY FINA DES:PAYMENT ID:LAIXXXXXXXXXX INDN:BONNIE CLAY CO ID:1271061911 PPD	-115.55
11/06/20	VBS FirstLoan DES:8883402911 ID:FL-NPFBF05P04 INDN:Bonnie Clay CO ID:18035428 PPD	-59.91

Total withdrawals and other subtractions **-\$2,242.57**

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	\$210.00	\$245.00

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
10/15/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-15	-35.00
10/16/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-16	-35.00
10/22/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-22	-35.00
10/23/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-23	-35.00
10/23/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-23	-35.00
11/06/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-06	-35.00

Total service fees **-\$210.00**

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

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