






P.O. Box 15284
Wilmington, DE 19850

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

CRISTINA KOVACS
1111 N DEARBORN ST APT 710
CHICAGO, IL 60610-7158

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

Your World Wildlife Fund Adv Plus Banking

for August 12, 2020 to September 10, 2020

Account number: 2910 0988 6034

CRISTINA KOVACS

Account summary

Beginning balance on August 12, 2020	\$289.65
Deposits and other additions	13,948.61
Withdrawals and other subtractions	-13,776.70
Checks	-81.56
Service fees	-175.00
Ending balance on September 10, 2020	\$205.00

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SSM-01-20-2304.C | 3111657

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
08/14/20	B6919 UNITED STA DES:DIR DEP ID:4683 INDN:CRISTINA KOVACS CO ID:1364227403 PPD	2,740.27
08/14/20	BLUE PINE LENDIN DES:8446224981 ID:200813170327YEP INDN:CRISTINA KOVACS CO ID:9000226028 PPD	500.00
08/17/20	Solo Funds Inc 08/15 #000500495 PMNT RCVD Solo Funds Inc Visa Direct TN	200.00
08/17/20	Earnin-Activeh 08/15 #000673392 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/17/20	Earnin-Activeh 08/16 #000581443 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/17/20	Branch Messeng 08/15 #000573211 PMNT RCVD Branch Messenger Visa Direct MN	95.01
08/17/20	Branch Messeng 08/16 #000538466 PMNT RCVD Branch Messenger Visa Direct MN	95.01
08/17/20	Instacash Fund 08/15 #000570765 PMNT RCVD Instacash Funds New York NY	50.00
08/17/20	Instacash Fund 08/17 #000049007 PMNT RCVD Instacash Funds New York NY	50.00
08/17/20	KLOVER APP BOO 08/16 #000347859 PMNT RCVD KLOVER APP BOOST Visa Direct IL	25.00
08/17/20	FLOATME CR DES:ONLINE PMT ID:2008161635195SY INDN:CRISTINA KOVACS CO ID:9029111680 WEB	20.00
08/18/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-17)	98.63
08/18/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-17)	47.74
08/18/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-17)	33.95
08/18/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-17)	20.00
08/18/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-17)	10.00
08/18/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-17)	9.99
08/18/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-17)	5.30
08/18/20	Makwa Finance DES:8558534392 ID:11695016 INDN:Cristina Kovacs CO ID:18037457 PPD	800.00
08/18/20	Brigit 08/18 #000821122 PMNT RCVD Brigit Visa Direct NY	150.00
08/18/20	Fee Refund	140.00
08/18/20	Branch Messeng 08/18 #000921359 PMNT RCVD Branch Messenger Visa Direct MN	95.01

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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 to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-06-20-0180A2 | 3104242

Deposits and other additions - continued

Date	Description	Amount
08/20/20	Zelle Transfer Conf# XXXXXXXXXX; ANTORIO A GLOVER	400.00
08/20/20	Earnin-Activeh 08/20 #000819288 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/21/20	Earnin-Activeh 08/21 #000142330 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/21/20	Earnin-Activeh 08/21 #000335360 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/24/20	Instacash Fund 08/24 #000682049 PMNT RCVD Instacash Funds New York NY	50.00
08/24/20	Instacash Fund 08/24 #000813549 PMNT RCVD Instacash Funds New York NY	50.00
08/24/20	Empower Inc DES:1000068367 ID:Empower Advance INDN:CristinaKovacs CO ID:1811879144 PPD	50.00
08/25/20	Cleo 08/25 #000739696 PMNT RCVD Cleo Visa Direct TN	50.00
08/26/20	Dave Inc 08/26 #000695513 PMNT RCVD Dave Inc Visa Direct CA	75.00
08/26/20	Instacash Fund 08/26 #000851655 PMNT RCVD Instacash Funds New York NY	50.00
08/26/20	Instacash Fund 08/26 #000852493 PMNT RCVD Instacash Funds New York NY	50.00
08/31/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-28)	7.42
08/31/20	B6919 UNITED STA DES:DIR DEP ID:4683 INDN:CRISTINA KOVACS CO ID:1364227403 PPD	2,740.28
08/31/20	Solo Funds Inc 08/30 #000895942 PMNT RCVD Solo Funds Inc Visa Direct TN	250.00
08/31/20	Earnin-Activeh 08/31 #000417818 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/31/20	Zelle Transfer Conf# XXXXXXXXXX; ANTORIO A GLOVER	60.00
08/31/20	Fee Refund	35.00
09/01/20	Brigit 09/01 #000102148 PMNT RCVD Brigit Visa Direct NY	150.00
09/01/20	Albert Instant 09/01 #000623102 PMNT RCVD Albert Instant Visa Direct CA	100.00
09/01/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:7462925567 PPD	100.00
09/01/20	Dave Inc 09/01 #000520802 PMNT RCVD Dave Inc Visa Direct CA	75.00
09/01/20	Instacash Fund 09/01 #000160662 PMNT RCVD Instacash Funds New York NY	50.00
09/01/20	Instacash Fund 09/01 #000159420 PMNT RCVD Instacash Funds New York NY	50.00
09/01/20	Instacash Fund 09/01 #000161106 PMNT RCVD Instacash Funds New York NY	50.00
09/01/20	Instacash Fund 09/01 #000160248 PMNT RCVD Instacash Funds New York NY	50.00
09/01/20	Instacash Fund 09/01 #000159864 PMNT RCVD Instacash Funds New York NY	50.00
09/01/20	Instacash Fund 09/01 #000161544 PMNT RCVD Instacash Funds New York NY	25.00
09/01/20	KLOVER APP BOO 09/01 #000305037 PMNT RCVD KLOVER APP BOOST Visa Direct IL	25.00
09/02/20	Earnin-Activeh 09/02 #000229600 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
09/03/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:1462925567 PPD	100.00
09/04/20	Zelle Transfer Conf# XXXXXXXXXX; MANUEL TORRES	2,000.00
09/08/20	Zelle Transfer Conf# XXXXXXXXXX; MANUEL TORRES	1,000.00
09/08/20	VOLA DES:VOLA Cristina Kovacs ID: IL22PE9XP CO ID:XXXXXXXXX CIE	150.00
09/08/20	Earnin-Activeh 09/05 #000525866 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00

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Deposits and other additions - continued

Date	Description	Amount
09/08/20	Cleo 09/08 #000482638 PMNT RCVD Cleo Visa Direct TN	50.00
09/08/20	Empower Inc DES:1000070158 ID:Empower Advance INDN:CristinaKovacs CO ID:1811879144 PPD	50.00
09/08/20	FloatMe 09/08 #000860077 PMNT RCVD FloatMe Visa Direct TX	20.00

Total deposits and other additions **\$13,948.61**

Withdrawals and other subtractions

Date	Description	Amount
08/12/20	CHECKCARD 0811 AFTERPAY 855-2896014 DE 24906410224100156800967 RECURRING	-25.24
08/12/20	CHECKCARD 0811 AFTERPAY 855-2896014 DE 24906410224100169707761 RECURRING	-123.20
08/13/20	CHECKCARD 0812 KLARNA *PAYMENTS 844-5527621 NY 24906410225100212488731 RECURRING	-31.50
08/13/20	CHECKCARD 0812 QUADPAY* WINKY LUX HTTPSWWW.QUADNY 24492150225637841394386	-17.00
08/13/20	CHECKCARD 0812 PEPPI GEL HTTPSPEPPIGELVA 24492150225637845765359	-40.48
08/13/20	CHECKCARD 0812 AFTERPAY 855-2896014 DE 24906410225100242003450 RECURRING	-22.45
08/14/20	CHECKCARD 0813 DIPLOMATIQ NAILS SUB WWW.DIPLOMATICO 24011340226000001399075 RECURRING	-15.00
08/14/20	CHECKCARD 0813 QUADPAY* WINKY LUX HTTPSWWW.QUADNY 24492150226637925576519	-22.58
08/14/20	CHECKCARD 0813 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150226637929393093	-25.01
08/14/20	CHECKCARD 0813 AFTERPAY 855-2896014 DE 24906410226100319052207 RECURRING	-53.73
08/14/20	CHECKCARD 0813 AFTERPAY 855-2896014 DE 24906410226100323336976 RECURRING	-23.64
08/14/20	CHECKCARD 0814 Dave Inc Los Angeles CA	-83.74
08/14/20	VBS LittleLake DES:8446009737 ID:11509579 INDN:Cristina Kovacs CO ID:18035634 PPD	-280.24
08/14/20	VBS Lendumo DES:8775581999 ID:11176446 INDN:Cristina Kovacs CO ID:18032540 PPD	-219.79
08/14/20	CASHNETUSA13 DES:CASHADVPAY ID:85952758 INDN:CRISTINA KOVACS CO ID:XXXXXXXXXU WEB	-203.07
08/14/20	Brigit.com DES:PROTECTION ID:ECEF27B1E9D9483 INDN:Cristina Kovacs CO ID:1823136030 PPD	-150.00
08/14/20	CREDIT CUBE DES:8888855646 ID:471771 INDN:Cristina Kovacs CO ID:FP00000020 PPD	-145.94
08/14/20	FREEDOM CASH LEN DES:8774835805 ID:200813QMUSXUWPI INDN:CRISTINA KOVACS CO ID:1383876216 PPD	-130.83
08/14/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:7842124784	-106.00
08/14/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:7842124784	-106.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/14/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:7842124784	-106.00
08/14/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:7842124784	-106.00
08/14/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:7842124784	-106.00
08/14/20	605 Lending DES:PAYMENT ID:PLM69485 INDN:Cristina Kovacs CO ID:1823945911 PPD	-81.56
08/14/20	ROBINHOOD WEB DES:Funds ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:1464364776	-10.00
08/14/20	ROBINHOOD WEB DES:Funds ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:1464364776	-10.00
08/14/20	ROBINHOOD WEB DES:Funds ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:1464364776	-5.00
08/14/20	ROBINHOOD WEB DES:Funds ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:1464364776	-5.00
08/17/20	CHECKCARD 0814 INSTACASH REPAYMENT 8887046970 NY 24253620228000000575477	-316.94
08/17/20	CHECKCARD 0814 SOLO FUNDS INC 213-2387176 AR 24253620228000000379508	-180.50
08/17/20	CHECKCARD 0814 CLEO 833-3133171 AR 24253620228000000386859	-3.99
08/17/20	CHECKCARD 0814 CLEO 833-3133171 AR 24253620228000000403480	-70.00
08/17/20	CHECKCARD 0814 FLOATME 956-4510365 TX 24253620228000000530209	-24.00
08/17/20	CHECKCARD 0814 KLARNA *PAYMENTS 844-5527621 NY 24906410227100379930606 RECURRING	-77.82
08/17/20	CHECKCARD 0814 KLARNA *PAYMENTS 844-5527621 NY 24906410227100387669691 RECURRING	-41.17
08/17/20	CHECKCARD 0814 AFTERPAY 855-2896014 DE 24906410227100400380367 RECURRING	-33.04
08/17/20	CHECKCARD 0814 AFTERPAY 855-2896014 DE 24906410227100399541953 RECURRING	-16.47
08/17/20	CHECKCARD 0814 AFTERPAY 855-2896014 DE 24906410227100414375031 RECURRING	-53.13
08/17/20	CHECKCARD 0814 AFTERPAY 855-2896014 DE 24906410227100414659186 RECURRING	-36.50
08/17/20	CHECKCARD 0816 KLARNA *PAYMENTS 844-5527621 NY 24906410229100516331468	-33.81
08/17/20	CHECKCARD 0815 RCN*CABLE PHONE INTERN 800-RINGRCN PA 24692160228100187850572 RECURRING	-176.07
08/17/20	CHECKCARD 0815 ZEBRA GLITTER AND NAILS 513-432-2431 OH 24492150228713868149511 RECURRING	-40.00
08/17/20	CHECKCARD 0815 KLARNA *PAYMENTS 844-5527621 NY 24906410228100462839002 RECURRING	-11.25
08/17/20	CHECKCARD 0816 POSTMATES 361D3 MOLLY HTTPSPOSTMATECA 24492150229637215323488	-23.12
08/17/20	CHECKCARD 0816 BLUDLPHN.com*UsWeekly 877-2029589 CT 24906410229100541710975	-2.00
08/17/20	CHECKCARD 0816 BLUDLPHN.com*Star 877-2029589 CT 24906410229100541691928	-2.00
08/17/20	CHECKCARD 0816 BLUDLPHN.com*OK 877-2029589 CT 24906410229100541730155	-2.00
08/17/20	CHECKCARD 0816 BLUDLPHN.com*InStyle 877-2029589 CT 24906410229100541663497	-2.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/17/20	CHECKCARD 0816 BLUDLPHN.com*Cosmopolit 877-2029589 CT 24906410229100541671722	-0.99
08/17/20	CHECKCARD 0816 BLUDLPHN.com*MarieClair 877-2029589 CT 24906410229100541663505	-0.99
08/17/20	CHECKCARD 0816 SILK + SONDER HTTPSWWW.SILKDE 24492150229637189307996	-19.95
08/17/20	CHECKCARD 0816 AFTERPAY 855-2896014 DE 24906410229100527085996 RECURRING	-104.18
08/17/20	CHECKCARD 0816 BLUDLPHN.com*People 877-2029589 CT 24906410229100541653514	-2.00
08/17/20	CHECKCARD 0816 WATER - COFFEE DELIVERY 800-4928377 GA 24717050229172294363305	-130.15
08/17/20	CAMBRIDGE CREDIT DES:Cambridge ID:M0431508 INDN:Cristina Kovacs CO ID:9043337726 PPD	-463.00
08/17/20	CHECK N GO DES:8007691058 ID:202008142040270 INDN:Cristina Kovacs CO ID:8800005749 PPD	-309.59
08/17/20	BARCLAYCARD US DES:CREDITCARD ID:XXXXXXXXX INDN:CRISTINA KOVACS CO ID:2510407970 WEB	-208.98
08/17/20	BARCLAYCARD US DES:CREDITCARD ID:XXXXXXXXX INDN:CRISTINA KOVACS CO ID:2510407970 WEB	-98.63
08/17/20	75NOW DB DES:DIRECT PAY ID:2008140002159XV INDN:CRISTINA KOVACS CO ID:1016207445 PPD	-89.99
08/17/20	ML PLUS LOAN DES:MONEYLION ID:DDXXXXXXXXX INDN:kovacs cristina CO ID:8800008301 PPD	-47.74
08/17/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-33.95
08/17/20	ROBINHOOD DES:Funds ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:1464364776 WEB	-20.00
08/17/20	ROBINHOOD DES:Funds ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:1464364776 WEB	-10.00
08/17/20	ML PLUS MEMBRSHP DES:MONEYLION ID:ML12576117 INDN:kovacs cristina CO ID:8800007474 PPD	-9.99
08/17/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-5.30
08/17/20	Dave, Inc DES:DEBIT ID: INDN:Cristina Kovacs CO ID:1465396710 WEB PMT INFO:5f36a8db1041287bbbb21f0/0af71372fd5cb9 d	-1.00
08/18/20	CHECKCARD 0817 QVC*651848759501*3OF4 800-367-9444 PA 24692160230100405328167 RECURRING	-9.57
08/18/20	CHECKCARD 0817 QVC*651848759501*4OF4 800-367-9444 PA 24692160230100405328175 RECURRING	-9.57
08/18/20	CHECKCARD 0817 QVC*651848759501*2OF4 800-367-9444 PA 24692160230100405328183 RECURRING	-9.57
08/18/20	CHECKCARD 0817 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150230637263769266	-22.24
08/18/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-35.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/18/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-30.74
08/18/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-5.30
08/19/20	CHECKCARD 0818 KLARNA *PAYMENTS 844-5527621 NY 24906410231100672403297 RECURRING	-33.40
08/19/20	CHECKCARD 0818 AFTERPAY 855-2896014 DE 24906410231100676337319 RECURRING	-64.70
08/19/20	CHECKCARD 0819 HEALTHYWAGE 8886363832 FL 24492150232743088390193	-15.00
08/19/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-27.53
08/19/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-6.36
08/20/20	CHECKCARD 0819 RJRVAPOR COMPANY LLC 877-614-8873 NC 24692160232100859427505	-27.60
08/20/20	CHECKCARD 0820 aliexpress 408-7855580 CA 24204290232005121448732	-13.11
08/20/20	BARCLAYCARD US DES:RETRY PYMT ID:XXXXXXXXX INDN:CRISTINA KOVACS CO ID:2510407970 WEB	-98.63
08/20/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-2.11
08/20/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-0.99
08/21/20	CHECKCARD 0820 MONEYLION 888-659-8244 NY 24493980234026765128541	-47.74
08/21/20	CHECKCARD 0820 KLARNA *PAYMENTS 844-5527621 NY 24906410233100817302329 RECURRING	-18.85
08/21/20	CHECKCARD 0820 KLARNA *PAYMENTS 844-5527621 NY 24906410233100818814165 RECURRING	-11.69
08/21/20	CHECKCARD 0820 AFTERPAY 855-2896014 DE 24906410233100839802785 RECURRING	-22.58
08/21/20	PAYPAL DES:INST XFER ID:SPARKLE CO INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-64.99
08/21/20	PAYPAL DES:RETRY PYMT ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-33.95
08/21/20	PAYPAL DES:RETRY PYMT ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-5.30
08/24/20	CHECKCARD 0821 KLARNA *PAYMENTS 844-5527621 NY 24906410234100895012294 RECURRING	-48.75
08/24/20	CHECKCARD 0821 FLOATME 956-4510365 TX 24253620235000000517025	-1.99
08/24/20	CHECKCARD 0821 KLARNA *PAYMENTS 844-5527621 NY 24906410234100902152703 RECURRING	-5.80
08/24/20	CHECKCARD 0821 AFTERPAY 855-2896014 DE 24906410234100915515201 RECURRING	-11.49
08/24/20	CHECKCARD 0821 SP * NEWBEAUTY BOX HTTPSNEWBEAUTFL 24492150234637622944838	-9.67
08/24/20	CHECKCARD 0821 AFTERPAY 855-2896014 DE 24906410234100915191797 RECURRING	-26.30
08/24/20	CHECKCARD 0821 AFTERPAY 855-2896014 DE 24906410234100914505872 RECURRING	-24.50

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/24/20	CHECKCARD 0821 GOOGLE*STADIA INTERNET CA 24013080235040086810934 RECURRING	-9.99
08/24/20	CHECKCARD 0821 AFTERPAY 855-2896014 DE 24906410234100920202365 RECURRING	-13.00
08/24/20	CHECKCARD 0821 AFTERPAY 855-2896014 DE 24906410234100919915357 RECURRING	-33.84
08/24/20	CHECKCARD 0822 KLARNA *PAYMENTS 844-5527621 NY 24906410235100970070554 RECURRING	-31.25
08/24/20	CHECKCARD 0822 AFTERPAY 855-2896014 DE 24906410235100981559975 RECURRING	-54.59
08/24/20	CHECKCARD 0822 KLARNA *PAYMENTS 844-5527621 NY 24906410235100980050125 RECURRING	-51.33
08/24/20	CHECKCARD 0822 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150236637738335051	-14.75
08/24/20	CHECKCARD 0823 SHOPIFY* 86883018 HTTPSSHOPIFY.IL 24492150236637765246403	-60.42
08/24/20	Synchrony Bank DES:CC PYMT ID:601918365809200 INDN:MANUEL TORRES CO ID:9856794001 WEB	-83.00
08/24/20	CAPITAL ONE DES:PHONE PYMT ID:023439750003407 INDN:KOVACSCRISTINA CO ID:9541719975 TEL	-28.00
08/24/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-23.32
08/24/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-15.90
08/24/20	ML PLUS MEMBRSHIP DES:MONEYLION ID:ML12665387 INDN:kovacs cristina CO ID:8800007474 PPD	-9.99
08/25/20	CHECKCARD 0824 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150237637848256865	-18.25
08/25/20	CHECKCARD 0824 WWW.VIVOO.IO WWW.VIVOO.IO CA 24492150237637871957025	-14.90
08/25/20	CHECKCARD 0824 AFTERPAY 855-2896014 DE 24906410237101109324928 RECURRING	-25.24
08/25/20	PAYPAL DES:INST XFER ID:SPARKLE CO INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-25.00
08/25/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-12.72
08/25/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-11.65
08/26/20	CHECKCARD 0825 QVC*682015028201*1OF3 800-367-9444 PA 24692160238200879425044 RECURRING	-15.40
08/26/20	CHECKCARD 0825 QVC*682015027901*1OF5 800-367-9444 PA 24692160238200879425069 RECURRING	-19.11
08/26/20	CHECKCARD 0825 QVC*682015028101*1OF3 800-367-9444 PA 24692160238200879425051 RECURRING	-26.38
08/26/20	CHECKCARD 0825 AFTERPAY 855-2896014 DE 24906410238101173810256 RECURRING	-123.19
08/26/20	CHECKCARD 0826 KLOVER APP BOO Chicago CA	-27.99

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
08/26/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-18.02
08/27/20	CHECKCARD 0826 KLARNA *PAYMENTS 844-5527621 NY 24906410239101215074845 RECURRING	-31.50
08/27/20	CHECKCARD 0826 QUADPAY* WINKY LUX HTTPSWWW.QUADNY 24492150239637011904398	-17.00
08/27/20	CHECKCARD 0826 QVC*682015027903*1OF3 800-367-9444 PA 24692160239200850964416 RECURRING	-33.11
08/27/20	CHECKCARD 0826 AFTERPAY 855-2896014 DE 24906410239101245303362 RECURRING	-22.43
08/27/20	CHECKCARD 0826 BOOKOFMONTH 1 MYBOTM.COM NY 24492150239743553146255 RECURRING	-15.93
08/28/20	CHECKCARD 0827 QVC*682015027902*1OF4 800-367-9444 PA 24692160240200725640339 RECURRING	-13.28
08/28/20	CHECKCARD 0827 QVC*681245372103*4OF4 800-367-9444 PA 24692160240200725640347 RECURRING	-14.67
08/28/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-7.42
08/31/20	CHECKCARD 0829 AFTERPAY 855-2896014 DE 24906410242101465954139 RECURRING	-23.64
08/31/20	CHECKCARD 0829 QVC*682015028001*1OF3 800-367-9444 PA 24692160242100935695016 RECURRING	-8.14
08/31/20	CHECKCARD 0829 CLEO 833-3133171 AR 24253620243000000175592	-50.00
08/31/20	CHECKCARD 0829 CLEO 833-3133171 AR 24253620243000000175600	-3.99
08/31/20	CHECKCARD 0829 MONEYLION INSTACASH 888-659-8244 NY 24493980243026909970484	-284.95
08/31/20	CHECKCARD 0829 Dave Inc Los Angeles CA	-83.74
08/31/20	CHECKCARD 0829 SOLO FUNDS INC 213-2387176 AR 24253620243000000138962	-234.00
08/31/20	CHECKCARD 0829 FLOATME 956-4510365 TX 24253620243000000208260	-20.00
08/31/20	CHECKCARD 0829 QUADPAY* WINKY LUX HTTPSWWW.QUADNY 24492150242637312983468 RECURRING	-29.58
08/31/20	CHECKCARD 0829 AFTERPAY 855-2896014 DE 24906410242101487201352 RECURRING	-33.04
08/31/20	CHECKCARD 0829 AFTERPAY 855-2896014 DE 24906410242101486788961 RECURRING	-16.47
08/31/20	CHECKCARD 0829 KLARNA *PAYMENTS 844-5527621 NY 24906410242101477219455	-5.80
08/31/20	CHECKCARD 0829 KLARNA *PAYMENTS 844-5527621 NY 24906410242101477538516	-51.33
08/31/20	CHECKCARD 0829 KLARNA *PAYMENTS 844-5527621 NY 24906410242101497368449 RECURRING	-11.25
08/31/20	CHECKCARD 0830 VOLA 929-295-6847 NY 24492150243717778106595	-21.99
08/31/20	CHECKCARD 0830 KLARNA *PAYMENTS 844-5527621 NY 24906410243101497617752 RECURRING	-33.81
08/31/20	Brigit.com DES:PROTECTION ID:D30065C11A714E5 INDN:Cristina Kovacs CO ID:1823136030 PPD	-150.00
08/31/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:7842124784 WEB	-106.00

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
08/31/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:7842124784	-106.00
08/31/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:7842124784	-106.00
08/31/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:7842124784	-106.00
08/31/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Cristina Kovacs CO ID:7842124784	-106.00
08/31/20	HSN WEB DES:HSN EPAY ID:XXXXXXXXX INDN: 6045812015219910 CO ID:9069872000	-88.00
08/31/20	Empower Inc ID:1811879144 PPD DES:1000069212 ID:Empower Advance INDN:CristinaKovacs CO	-50.00
08/31/20	Eusoh, Inc. INFO:5f492f85f98d671a4258ea80/ DES:DEBIT ID: INDN:Cristina Kovacs CO ID:1465396710 WEB PMT	-23.60
08/31/20	Brigit.com ID:1823136030 PPD DES:MEMBERSHIP ID:97007AA715AD43B INDN:Cristina Kovacs CO	-9.99
09/01/20	CHECKCARD 0831 BRANCH MESSENGER INC 866-5472413 MN 24253620245000000276067	-306.00
09/01/20	CHECKCARD 0831 ALBERT INSTANT 844-8919309 CA 24253620245000000041156	-104.99
09/01/20	CHECKCARD 0831 GEICO *AUTO 800-841-3000 DC 24692160244100231338491 RECURRING	-218.09
09/01/20	CHECKCARD 0831 AFTERPAY 855-2896014 DE 24906410244101589324381 RECURRING	-53.73
09/01/20	CHECKCARD 0831 AFTERPAY 855-2896014 DE 24906410244101589814779 RECURRING	-53.13
09/01/20	CHECKCARD 0831 AFTERPAY 855-2896014 DE 24906410244101589829124 RECURRING	-36.50
09/01/20	CHECKCARD 0831 IL TOLLWAY-DOWNERS GROV 800-824-7277 IL 24055230245026545589118	-60.50
09/01/20	CHECKCARD 0831 IL TOLLWAY-WEB-UNPD TOL 800-824-7277 IL 24055230245026545659333	-12.00
09/01/20	CHECKCARD 0831 AFTERPAY 855-2896014 DE 24906410244101605958766 RECURRING	-50.69
09/01/20	CHECKCARD 0901 BEAUTYLISH.COM 877-992-5474 CA 24492150245713892783748	-38.33
09/01/20	CASHNETUSA13 ID:XXXXXXXXXU WEB DES:CASHADVPAY ID:86869352 INDN:CRISTINA KOVACS CO	-203.07
09/01/20	BLUE PINE LENDIN ID:1000226027 WEB DES:8446224981 ID:2008311652007UK INDN:CRISTINA KOVACS CO	-189.79
09/01/20	VOLA ID: I644EXLPW INDN:Cristina Kovacs CO ID:XXXXXXXXX WEB DES:VOLA	-150.00
09/01/20	T-MOBILE TEL DES:FDC PAYMEN ID:9499684 INDN:CRISTINA KOVECS CO ID:0000450304	-99.78
09/01/20	AES ID:XXXXXXXXX WEB DES:STDNT LOAN ID:PA9056861476B INDN:CRISTINA KOVACS CO	-86.25
09/01/20	ML PLUS LOAN ID:8800008301 PPD DES:MONEYLION ID:DDXXXXXXXXX INDN:kovacs cristina CO	-47.74

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/01/20	COMMONWEALTH ED DES:ONLINE PMT ID:CKFXXXXXXXXXPOS INDN:KOVACS,CRISTINA CO ID:1061291316 WEB	-45.41
09/01/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-15.91
09/01/20	ML PLUS MEMBRSHP DES:MONEYLION ID:ML12718708 INDN:kovacs cristina CO ID:8800007474 PPD	-9.99
09/02/20	CHECKCARD 0901 AFTERPAY 855-2896014 DE 24906410245101697811450 RECURRING	-64.70
09/02/20	PAYPAL DES:INST XFER ID:DOUBLEDIPPD INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-20.00
09/03/20	CHECKCARD 0902 AFTERPAY 855-2896014 DE 24906410246101801142544 RECURRING	-46.40
09/03/20	CHECKCARD 0902 AFTERPAY 855-2896014 DE 24906410246101801110277 RECURRING	-10.74
09/03/20	PAYPAL DES:RETRY PYMT ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-7.42
09/03/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:CRISTINA KOVACS CO ID:PAYPALS177 WEB	-1.05
09/04/20	CHECKCARD 0903 AFTERPAY 855-289-6014 CA 24492150247637759903024 RECURRING	-22.58
09/08/20	CHECKCARD 0903 KLARNA *PAYMENTS 844-5527621 NY 24906410247101885265780 RECURRING	-18.85
09/08/20	CHECKCARD 0904 KLARNA *PAYMENTS 844-5527621 NY 24906410248101906866052 RECURRING	-41.18
09/08/20	PURCHASE 0904 PAYPAL *ROCKYMOUNTA 402-935-7733 CA	-13.00
09/08/20	CHECKCARD 0905 QVC*681245372102*40F4 800-367-9444 PA 24692160249100846436966 RECURRING	-12.48
09/08/20	CHECKCARD 0904 AFTERPAY 855-2896014 DE 24906410248101934592456 RECURRING	-11.50
09/08/20	CHECKCARD 0904 AFTERPAY 855-2896014 DE 24906410248101941638771 RECURRING	-13.00
09/08/20	CHECKCARD 0904 AFTERPAY 855-2896014 DE 24906410248101940166717 RECURRING	-33.84
09/08/20	CHECKCARD 0904 AFTERPAY 855-2896014 DE 24906410248101948181569 RECURRING	-26.30
09/08/20	CHECKCARD 0904 AFTERPAY 855-2896014 DE 24906410248101946841453 RECURRING	-24.50
09/08/20	CHECKCARD 0904 AFFIRM *PAYMENT 855-423-3729 CA 24692160249100518260629 RECURRING	-19.00
09/08/20	CHECKCARD 0904 KLARNA *PAYMENTS 844-5527621 NY 24906410248101967196688 RECURRING	-48.75
09/08/20	CHECKCARD 0905 KLARNA *PAYMENTS 844-5527621 NY 24906410249102004816246 RECURRING	-31.25
09/08/20	CHECKCARD 0905 AFTERPAY 855-2896014 DE 24906410249102010881275 RECURRING	-54.58
09/08/20	CHECKCARD 0906 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150250637988612481 RECURRING	-14.75
09/08/20	CHECKCARD 0907 GOOGLE *Glu Games Inc g.co/helppay#CA 24692160251100995479028	-1.05
09/08/20	CHECKCARD 0907 GOOGLE *Glu Games Inc g.co/helppay#CA 24692160251100017934869	-9.55
09/08/20	CHECKCARD 0907 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150251637070906519 RECURRING	-16.72

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/08/20	PURCHASE 0907 PAYPAL *SHAPA 402-935-7733 CA	-9.99
09/08/20	CHECKCARD 0907 AFTERPAY 855-2896014 DE 24906410251102139975615 RECURRING	-25.24
09/09/20	CHECKCARD 0908 GOOGLE *Scopely Inc g.co/helppay#CA 24692160252100690403397	-21.24
09/09/20	CHECKCARD 0908 CTYCHGO COLLECTIONS 872-213-0138 IL 24445000252300419182094	-102.76
09/09/20	CHECKCARD 0908 CTYCHGO*SERVICEFEE 872-213-0138 IL 24445000252300419182177	-2.02
09/09/20	CHECKCARD 0908 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150252637181908460	-17.00
09/09/20	CHECKCARD 0909 GOOGLE *Glu Games Inc g.co/helppay#CA 24692160253100236325905	-1.05
09/09/20	CHECKCARD 0909 GOOGLE *Glu Games Inc g.co/helppay#CA 24692160253100251446420	-1.05
09/09/20	CHECKCARD 0908 POSTMATES TIP HTTPSPPOSTMATECA 24492150253637198497803	-4.62
09/09/20	PL*PlannedProper DES:WEB PMTS ID:V58T62 INDN:Cristina CO ID:9000296077 WEB	-2,805.13
09/09/20	PL*PAYLEASE DES:WEB PMTS ID:ZMFS62 INDN:Cristina CO ID:9000287225 WEB	-0.95
09/10/20	CHECKCARD 0909 CAVIAR*DO-RITE DONUTS WWW.DOORDASH.CA 24492150253637222851546	-21.61
09/10/20	CHECKCARD 0909 MENTORBOX.COM HTTPSWWW.MENTCA 24011340254000000320986 RECURRING	-1.00
09/10/20	CHECKCARD 0909 CLEO AI HTTPSWWW.MEETDE 24011340253000001758029 RECURRING	-5.99
09/10/20	CHECKCARD 0909 QUADPAY* WINKY LUX HTTPSWWW.QUADNY 24492150253637235895225	-17.01
09/10/20	CHECKCARD 0909 HIKI.COM (ARFA, INC.) ARFA.CO NY 24011340254000000351510	-6.80

Total withdrawals and other subtractions **-\$13,776.70**

Checks

Date	Check #	Amount
08/31/20	9000	-81.56

Total checks **-\$81.56**
Total # of checks **1**

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	\$105.00	\$420.00
Total NSF: Returned Item fees	\$70.00	\$70.00

We refunded to you a total of \$175.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$455.00 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
08/17/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-17	-35.00
08/17/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-17	-35.00
08/17/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 08-17	-35.00
08/17/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-17	-35.00
08/28/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 08-28	-35.00

Total service fees


-\$175.00

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

Check images

Account number: **2910 0988 6034**

Check number: 9000 | Amount: \$81.56

<p>Cristina Kovacs 1111 N. Dearborn St Chicago, IL 60611</p>	<p>Please direct any questions to Customer Service 800.999.9833</p>	<p>BANK OF AMERICA, N.A. CHICAGO, IL 60661</p>						
	<table border="1"><thead><tr><th>DATE</th><th>CHECK NO.</th><th>AMOUNT</th></tr></thead><tbody><tr><td>08/31/2020</td><td>9000</td><td>81.56</td></tr></tbody></table>	DATE	CHECK NO.	AMOUNT	08/31/2020	9000	81.56	
DATE	CHECK NO.	AMOUNT						
08/31/2020	9000	81.56						
<p>***Eighty One Dollars and Fifty Six Cents</p>								
<p>PAY TO THE ORDER OF 505 Lending 318333373 1786402</p>	<p>Your signature is on file. This check has been authorized by your depositor.</p>							
<p>⑆01100505⑆ 29109886034 ⑆9000</p>								

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.
