




P.O. Box 15284
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DAVID NOWICK
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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 combined statement

for October 16, 2020 to November 12, 2020

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	3251 4639 7640	\$359.02	Page 3
Bank of America Advantage Savings	3251 4639 7666	\$0.79	Page 13
Total balance		\$359.81	



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SSM-07-20-0688.B | 3172550

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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Your Adv Plus Banking

DAVID NOWICK

Account summary

Beginning balance on October 16, 2020	\$1,737.02
Deposits and other additions	11,477.63
Withdrawals and other subtractions	-11,666.03
Checks	-600.00
Service fees	-589.60
Ending balance on November 12, 2020	\$359.02

Your account has overdraft protection provided by deposit account number 3251 4639 7666.

Deposits and other additions

Date	Description	Amount
10/16/20	Earnin-Activeh 10/16 #000705991 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/19/20	Earnin-Activeh 10/17 #000375325 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/19/20	Earnin-Activeh 10/18 #000792764 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/19/20	Earnin-Activeh 10/19 #000180707 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/19/20	Dave Inc 10/17 #000479251 PMNT RCVD Dave Inc Visa Direct CA	75.00
10/19/20	Online Banking transfer from SAV 7666 Confirmation# 3104265163	5.00
10/19/20	Online Banking transfer from SAV 7666 Confirmation# 1306990877	1.50
10/20/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-19)	110.00

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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Deposits and other additions - continued

Date	Description	Amount
10/20/20	NET PAY ADVANCE DES:PAYMENT ID:1371827 INDN:NOWICKDAVID CO ID:1208818723 CCD	255.00
10/20/20	MoneyLion, Inc 10/20 #000267687 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/20/20	MoneyLion, Inc 10/20 #000265787 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/20/20	MoneyLion, Inc 10/20 #000265845 PMNT RCVD MoneyLion, Inc. New York NY	50.00
10/21/20	STICHTING CUSTOD DES:PAYMENT ID:KK9IUS81L47G INDN:DavidNowick CO ID:9629150001 IAT PMT INFO: DEP 000000000000350000 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	3,500.00
10/23/20	Transfer PAYPAL	195.52
10/23/20	OVERDRAFT PROTECTION FROM 00325146397666	1.39
10/27/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-26)	250.00
10/27/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-26)	200.00
10/27/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-26)	105.00
10/27/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-26)	60.00
10/27/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-26)	41.23
10/27/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-26)	38.94
10/29/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-28)	195.00
10/30/20	GUSTO DES:PAY 918270 ID:6semjp13pmc INDN:David Nowick CO ID:9138864001 PPD	2,700.00
10/30/20	Earnin-Activeh 10/30 #000168778 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
11/02/20	Earnin-Activeh 11/01 #000162780 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
11/02/20	Earnin-Activeh 11/02 #000199332 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
11/02/20	Transfer PAYPAL	94.05
11/02/20	Dave Inc 10/31 #000430442 PMNT RCVD Dave Inc Visa Direct CA	75.00
11/02/20	Earnin-Activeh 10/31 #000212517 PMNT RCVD Earnin-Activehour Visa Direct CA	50.00
11/02/20	Earnin-Activeh 10/31 #000207558 PMNT RCVD Earnin-Activehour Visa Direct CA	50.00
11/03/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-02)	300.00
11/04/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-03)	300.00
11/04/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-03)	300.00
11/04/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-03)	300.00
11/06/20	Cashmax DES:LOAN ID:467542 INDN:DAVID NOWICK CO ID:1203268066 PPD	150.00
11/09/20	BRIGHTLENDING DES:DEBCRED ID:000000003939328 INDN:DAVID NOWICK CO ID:9004271710 PPD	650.00
11/09/20	Possible Finan 11/09 #000868051 PMNT RCVD Possible Finance Dallas TX	150.00
11/12/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-10)	110.00
11/12/20	NET PAY ADVANCE DES:PAYMENT ID:1384987 INDN:NOWICKDAVID CO ID:1208818723 CCD	255.00
11/12/20	Brigit 11/11 #000238153 PMNT RCVD Brigit Visa Direct NY	110.00

Total deposits and other additions

\$11,477.63

Withdrawals and other subtractions

Date	Description	Amount
10/16/20	CHECKCARD 1015 CHUMBA GOLD COINS VALETTA 74697040290020040199008	-20.00
10/16/20	CHECKCARD 1015 CHUMBA GOLD COINS VALETTA 74697040290020040109825	-20.00
10/16/20	CHECKCARD 1015 CHUMBA GOLD COINS VALETTA 74697040290020040076776	-300.00
10/16/20	CHECKCARD 1015 CHUMBA GOLD COINS VALETTA 74697040290020040261626	-100.00
10/16/20	CHECKCARD 1015 CHUMBA GOLD COINS VALETTA 74697040290020040085769	-100.00
10/19/20	CHECKCARD 1015 BOUDIN BAKERY 10TH & G SAN FRANCISCOCA 24798650290722528980309	-13.38
10/19/20	CHECKCARD 1016 CHUMBA GOLD COINS VALETTA 74697040291030044992703	-100.00
10/19/20	CHECKCARD 1016 CHUMBA GOLD COINS VALETTA 74697040291030045081738	-100.00
10/19/20	CHECKCARD 1016 CHUMBA GOLD COINS VALETTA 74697040291030044847279	-100.00
10/19/20	CHECKCARD 1016 CHUMBA GOLD COINS VALETTA 74697040291030044756553	-100.00
10/19/20	CHECKCARD 1016 CHUMBA GOLD COINS VALETTA 74697040291030044851735	-100.00
10/19/20	CHECKCARD 1016 CHUMBA GOLD COINS VALETTA 74697040291030044763377	-100.00
10/19/20	CHECKCARD 1016 AMZN MKTP US*2T3YM6FQ0 AMZN.COM/BILLWA 24431060290083728573898	-49.99
10/19/20	CHECKCARD 1016 NETPAY ADVANCE 888-9423320 KS 24030640291012513677245	-300.00
10/19/20	CHECKCARD 1017 CHUMBA GOLD COINS VALETTA 74697040292030138548832	-100.00
10/19/20	CHECKCARD 1017 CHUMBA GOLD COINS VALETTA 74697040292030138636413	-100.00
10/19/20	CHECKCARD 1017 CHUMBA GOLD COINS VALETTA 74697040292030138593762	-100.00
10/19/20	CHECKCARD 1017 CHUMBA GOLD COINS VALETTA 74697040292030138464949	-100.00
10/19/20	CHECKCARD 1017 CHUMBA GOLD COINS VALETTA 74697040292030138641298	-100.00
10/19/20	CHECKCARD 1018 CHUMBA GOLD COINS VALETTA 74697040293030216318321	-20.00
10/19/20	CHECKCARD 1018 CHUMBA GOLD COINS VALETTA 74697040293030216175895	-100.00
10/19/20	CHECKCARD 1018 CHUMBA GOLD COINS VALETTA 74697040293030216282956	-20.00
10/19/20	CHECKCARD 1018 CHUMBA GOLD COINS VALETTA 74697040293030216212300	-20.00
10/19/20	CHECKCARD 1018 CHUMBA GOLD COINS VALETTA 74697040293030216141483	-20.00
10/19/20	CHECKCARD 1018 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340292000002006173 RECURRING	-12.50
10/19/20	CHASE CREDIT CRD DES:EPAY ID:4935916972 INDN:DAVID NOWICK CO ID:5760039224 WEB	-110.00
10/19/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
10/20/20	CHECKCARD 1019 CHUMBA GOLD COINS VALETTA 74697040294040038764999	-100.00
10/21/20	CHECKCARD 1020 CHUMBA GOLD COINS VALETTA 74697040295050043321197	-100.00
10/21/20	CHECKCARD 1020 MONEYLION 888-659-8244 NY 24493980295026983652658	-42.03
10/21/20	CHECKCARD 1020 CHUMBA GOLD COINS VALETTA 74697040295050043567450	-100.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/21/20	CAPITAL ONE DES:MOBILE PMT ID:029439800118810 INDN:NOWICKDAVID CO ID:9279744980 WEB	-50.00
10/21/20	VENMO DES:PAYMENT ID:4633525585 INDN:DAVID NOWICK CO ID:3264681992 WEB	-25.00
10/21/20	KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 10/21/20	-0.97
10/22/20	CHECKCARD 1021 Meta EML VGW Chumba 800-840-6038 MO 24445000296000726102235 RECURRING	-200.00
10/22/20	CHECKCARD 1021 CHUMBA GOLD COINS VALETTA 74697040296060040985885	-100.00
10/22/20	CHECKCARD 1021 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340295000002307149 RECURRING	-50.00
10/22/20	CHECKCARD 1021 CAFE COCO SAN FRANCISCOCA 24000970295663901490485	-13.48
10/22/20	CHECKCARD 1021 CHUMBA GOLD COINS VALETTA 74697040296060041008091	-100.00
10/22/20	CHECKCARD 1021 CHUMBA GOLD COINS VALETTA 74697040296060040828812	-100.00
10/22/20	CHECKCARD 1021 Meta EML VGW Chumba 800-840-6038 MO 24445000296000726102805	-100.00
10/22/20	CHECKCARD 1021 Meta EML VGW Chumba 800-840-6038 MO 24445000296000726102078 RECURRING	-100.00
10/22/20	CHECKCARD 1021 Meta EML VGW Chumba 800-840-6038 MO 24445000296000726102151 RECURRING	-100.00
10/22/20	CHECKCARD 1021 Meta EML VGW Chumba 800-840-6038 MO 24445000296000726102649 RECURRING	-100.00
10/22/20	CHECKCARD 1021 Meta EML VGW Chumba 800-840-6038 MO 24445000296000726102722 RECURRING	-100.00
10/22/20	CHECKCARD 1021 Meta EML VGW Chumba 800-840-6038 MO 24445000296000726102318 RECURRING	-200.00
10/22/20	CHECKCARD 1021 Meta EML VGW Chumba 800-840-6038 MO 24445000296000726102490 RECURRING	-200.00
10/22/20	CHECKCARD 1021 Meta EML VGW Chumba 800-840-6038 MO 24445000296000726102565 RECURRING	-100.00
10/22/20	CHECKCARD 1021 Meta EML VGW Chumba 800-840-6038 MO 24445000296000726102987 RECURRING	-200.00
10/22/20	Modera Liquor 10/21 #000041068 PURCHASE Modera Liquor & W San Francisco CA	-22.74
10/22/20	SAFEWAY #2646 10/22 #000035997 PURCHASE SAFEWAY #2646 SAN FRANCISCO CA	-28.12
10/22/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
10/23/20	CHECKCARD 1022 CHUMBA GOLD COINS VALETTA 74697040297070039835693	-100.00
10/23/20	PURCHASE 1022 DOORDASH*SAKESAN WWW.DOORDASH.CA	-15.37
10/23/20	CHECKCARD 1022 Meta EML VGW Chumba 800-840-6038 MO 24445000297000803976807 RECURRING	-200.00
10/23/20	CHECKCARD 1022 Meta EML VGW Chumba 800-840-6038 MO 24445000297000803977144 RECURRING	-200.00
10/23/20	CHECKCARD 1022 Meta EML VGW Chumba 800-840-6038 MO 24445000297000803977060 RECURRING	-200.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/23/20	CHECKCARD 1022 Meta EML VGW Chumba 800-840-6038 MO 24445000297000803976724 RECURRING	-200.00
10/23/20	CHECKCARD 1022 Meta EML VGW Chumba 800-840-6038 MO 24445000297000803976989 RECURRING	-200.00
10/23/20	CHECKCARD 1022 CHUMBA GOLD COINS VALETTA 74697040297070039464536	-100.00
10/23/20	CHECKCARD 1022 CHUMBA GOLD COINS VALETTA 74697040297070039510981	-100.00
10/23/20	CHECKCARD 1022 SQ *LITTLE VIETNAM CAFE San FranciscoCA 24692160296100383779754	-10.00
10/23/20	CHECKCARD 1022 Meta EML VGW Chumba 800-840-6038 MO 24445000297000803977557 RECURRING	-50.00
10/23/20	CHECKCARD 1022 Meta EML VGW Chumba 800-840-6038 MO 24445000297000803977482 RECURRING	-100.00
10/23/20	CHECKCARD 1022 Meta EML VGW Chumba 800-840-6038 MO 24445000297000803977300 RECURRING	-100.00
10/23/20	CHECKCARD 1022 Meta EML VGW Chumba 800-840-6038 MO 24445000297000803977227 RECURRING	-100.00
10/23/20	CHECKCARD 1022 Meta EML VGW Chumba 800-840-6038 MO 24445000297000803977631 RECURRING	-20.00
10/23/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
10/26/20	CHECKCARD 1022 MODERA LIQUOR & WINE SAN FRANCISCOCA 24037240297900013100419	-24.87
10/26/20	CHECKCARD 1024 Meta EML VGW Chumba 800-840-6038 MO 24445000299000768382262 RECURRING	-20.00
10/26/20	CHECKCARD 1023 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150298637152311211 RECURRING	-25.00
10/26/20	CHECKCARD 1024 Meta EML VGW Chumba 800-840-6038 MO 24445000299000768381926 RECURRING	-20.00
10/26/20	CHECKCARD 1024 Meta EML VGW Chumba 800-840-6038 MO 24445000299000768382007 RECURRING	-20.00
10/26/20	CHECKCARD 1024 Meta EML VGW Chumba 800-840-6038 MO 24445000299000768382189 RECURRING	-20.00
10/26/20	CHECKCARD 1024 Meta EML VGW Chumba 800-840-6038 MO 24445000299000768382346 RECURRING	-20.00
10/26/20	APPLECARD GSBANK DES:PAYMENT ID:1840067 INDN:David Nowick CO ID:9999999999 WEB	-250.00
10/26/20	CAPITAL ONE DES:MOBILE PMT ID:029839800251986 INDN:NOWICKDAVID CO ID:9279744980 WEB	-200.00
10/26/20	APPLECARD GSBANK DES:PAYMENT ID:1840067 INDN:David Nowick CO ID:9999999999 WEB	-105.00
10/26/20	APPLECARD GSBANK DES:PAYMENT ID:1840067 INDN:David Nowick CO ID:9999999999 WEB	-60.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/26/20	APPLECARD GSBANK DES:PAYMENT ID:1840067 INDN:David Nowick CO ID:9999999999 WEB	-41.23
10/26/20	APPLECARD GSBANK DES:PAYMENT ID:1840067 INDN:David Nowick CO ID:9999999999 WEB	-38.94
10/26/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
10/28/20	APPLECARD GSBANK DES:PAYMENT ID:1840067 INDN:David Nowick CO ID:9999999999 WEB	-195.00
10/30/20	Zelle Transfer Conf# ae9c4be3a; DAVID Mckenna	-1,200.00
10/30/20	CHECKCARD 1030 Dave Inc Los Angeles CA	-10.00
10/30/20	CHECKCARD 1030 Dave Inc Los Angeles CA	-72.24
10/30/20	SMART AND FINA 10/30 #000795056 PURCHASE SMART AND FINAL SAN FRANCISC CA	-20.97
10/30/20	Cashmax DES:LOAN ID:465270 INDN:DAVID NOWICK CO ID:1203268066 PPD	-176.25
10/30/20	POSSIBLE FINANCE DES:PAYMENT ID:894b78de9e994e8 INDN:David Nowick CO ID:1823273909 WEB	-147.05
10/30/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:David Nowick CO ID:7842124784 WEB	-104.00
10/30/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:David Nowick CO ID:7842124784 WEB	-104.00
10/30/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:David Nowick CO ID:7842124784 WEB	-104.00
10/30/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:David Nowick CO ID:7842124784 WEB	-104.00
10/30/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:David Nowick CO ID:7842124784 WEB	-52.00
10/30/20	KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 10/30/20	-0.79
11/02/20	CHECKCARD 1030 Meta EML VGW Chumba 800-840-6038 MO 24445000305000827682506 RECURRING	-100.00
11/02/20	CHECKCARD 1030 Meta EML VGW Chumba 800-840-6038 MO 24445000305000827682688 RECURRING	-100.00
11/02/20	CHECKCARD 1030 Meta EML VGW Chumba 800-840-6038 MO 24445000305000827682761 RECURRING	-100.00
11/02/20	CHECKCARD 1030 Meta EML VGW Chumba 800-840-6038 MO 24445000305000827682845 RECURRING	-100.00
11/02/20	CHECKCARD 1030 MODERA LIQUOR & WINE SAN FRANCISCOCA 24037240306900014000088	-4.10
11/02/20	CHECKCARD 1031 Meta EML VGW Chumba 800-840-6038 MO 24445000306000786576730 RECURRING	-50.00
11/02/20	CHECKCARD 1031 Meta EML VGW Chumba 800-840-6038 MO 24445000306000786576813 RECURRING	-40.00
11/02/20	FOOD 24 MARKET 10/31 #000913266 PURCHASE FOOD 24 MARKET SAN FRANCISCO CA	-11.19
11/02/20	CHECKCARD 1031 SQ *MR. & MRS. TEA HOUS San FranciscoCA 24692160305100694737003	-5.65
11/02/20	CHECKCARD 1101 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150306637914439201 RECURRING	-12.50

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/02/20	Zelle Transfer Conf# 917e11db8; DAVID Mckenna	-30.00
11/02/20	CHECKCARD 1101 CHUMBA GOLD COINS VALETTA 74697040307030222403707	-100.00
11/02/20	CHECKCARD 1101 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150306637912837331 RECURRING	-50.00
11/02/20	CHECKCARD 1101 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340306000003600812 RECURRING	-12.50
11/02/20	CHECKCARD 1101 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340306000003622386 RECURRING	-26.81
11/02/20	CHECKCARD 1101 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150306637914486830 RECURRING	-12.50
11/02/20	CHECKCARD 1101 Meta EML VGW Chumba 800-840-6038 MO 24445000307000657038785 RECURRING	-16.00
11/02/20	CHECKCARD 1101 CHUMBA GOLD COINS VALETTA 74697040307030222365823	-100.00
11/02/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
11/03/20	CHECKCARD 1102 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150307637023043596 RECURRING	-26.50
11/03/20	CHECKCARD 1102 Meta EML VGW Chumba 800-840-6038 MO 24445000308000736787732 RECURRING	-80.00
11/03/20	CHECKCARD 1102 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150308637059836037 RECURRING	-12.50
11/03/20	CHECKCARD 1102 Meta EML VGW Chumba 800-840-6038 MO 24445000308000736787815 RECURRING	-80.00
11/03/20	MONEYTREE #0592 DES:MONEYTREE ID:103801197933721 INDN:NOWICK, DAVID CO ID:1911218621 PPD	-300.00
11/03/20	NET PAY ADVANCE DES:PREAUTHPMT ID:1371827 INDN:NOWICKDAVID CO ID:1208818723 PPD	-300.00
11/03/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
11/09/20	CHECKCARD 1110 Dave Inc Los Angeles CA	-1.00
11/09/20	COMCAST DES:CABLE ID:3119661 INDN:DAVID *NOWICK CO ID:0000213249 WEB	-119.86
11/10/20	CHECKCARD 1109 Meta EML VGW Chumba 800-840-6038 MO 24445000315000739307372 RECURRING	-40.00
11/10/20	CHECKCARD 1109 Meta EML VGW Chumba 800-840-6038 MO 24445000315000739307455 RECURRING	-40.00
11/10/20	Brigit.com DES:PROTECTION ID:F0B4186309344D3 INDN:David Nowick CO ID:1823136030 PPD	-110.00
11/12/20	CHECKCARD 1109 NETPAY ADVANCE 888-9423320 KS 24030640315012648601062	-315.00
11/12/20	CHECKCARD 1110 DOORDASH*TAWANS THAI F WWW.DOORDASH.CA 24492150315637706375638	-0.63
11/12/20	KEEP THE CHANGE TRANSFER TO ACCT 7666 FOR 11/12/20	-0.37

Total withdrawals and other subtractions

-\$11,666.03

Checks

Date	Check #	Amount	Date	Check #	Amount
11/03/20		-300.00	11/02/20	1000	-300.00
Total checks					-\$600.00
Total # of checks					2

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	\$280.00	\$280.00
Total NSF: Returned Item fees	\$210.00	\$210.00

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
10/16/20	CHECKCARD 1015 CHUMBA GOLD COINS VALETTA 74697040290020040076776 INTERNATIONAL TRANSACTION FEE	-9.00
10/16/20	CHECKCARD 1015 CHUMBA GOLD COINS VALETTA 74697040290020040085769 INTERNATIONAL TRANSACTION FEE	-3.00
10/16/20	CHECKCARD 1015 CHUMBA GOLD COINS VALETTA 74697040290020040261626 INTERNATIONAL TRANSACTION FEE	-3.00
10/16/20	CHECKCARD 1015 CHUMBA GOLD COINS VALETTA 74697040290020040109825 INTERNATIONAL TRANSACTION FEE	-0.60
10/16/20	CHECKCARD 1015 CHUMBA GOLD COINS VALETTA 74697040290020040199008 INTERNATIONAL TRANSACTION FEE	-0.60
10/19/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-19	-35.00
10/19/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-19	-35.00
10/19/20	CHECKCARD 1016 CHUMBA GOLD COINS VALETTA 74697040291030044847279 INTERNATIONAL TRANSACTION FEE	-3.00
10/19/20	CHECKCARD 1016 CHUMBA GOLD COINS VALETTA 74697040291030044763377 INTERNATIONAL TRANSACTION FEE	-3.00
10/19/20	CHECKCARD 1016 CHUMBA GOLD COINS VALETTA 74697040291030044756553 INTERNATIONAL TRANSACTION FEE	-3.00
10/19/20	CHECKCARD 1016 CHUMBA GOLD COINS VALETTA 74697040291030044992703 INTERNATIONAL TRANSACTION FEE	-3.00
10/19/20	CHECKCARD 1017 CHUMBA GOLD COINS VALETTA 74697040292030138548832 INTERNATIONAL TRANSACTION FEE	-3.00
10/19/20	CHECKCARD 1016 CHUMBA GOLD COINS VALETTA 74697040291030045081738 INTERNATIONAL TRANSACTION FEE	-3.00

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Service fees - continued

Date	Transaction description	Amount
10/19/20	CHECKCARD 1017 CHUMBA GOLD COINS VALETTA 74697040292030138636413 INTERNATIONAL TRANSACTION FEE	-3.00
10/19/20	CHECKCARD 1017 CHUMBA GOLD COINS VALETTA 74697040292030138641298 INTERNATIONAL TRANSACTION FEE	-3.00
10/19/20	CHECKCARD 1016 CHUMBA GOLD COINS VALETTA 74697040291030044851735 INTERNATIONAL TRANSACTION FEE	-3.00
10/19/20	CHECKCARD 1017 CHUMBA GOLD COINS VALETTA 74697040292030138464949 INTERNATIONAL TRANSACTION FEE	-3.00
10/19/20	CHECKCARD 1017 CHUMBA GOLD COINS VALETTA 74697040292030138593762 INTERNATIONAL TRANSACTION FEE	-3.00
10/19/20	CHECKCARD 1018 CHUMBA GOLD COINS VALETTA 74697040293030216175895 INTERNATIONAL TRANSACTION FEE	-3.00
10/19/20	CHECKCARD 1018 CHUMBA GOLD COINS VALETTA 74697040293030216282956 INTERNATIONAL TRANSACTION FEE	-0.60
10/19/20	CHECKCARD 1018 CHUMBA GOLD COINS VALETTA 74697040293030216318321 INTERNATIONAL TRANSACTION FEE	-0.60
10/19/20	CHECKCARD 1018 CHUMBA GOLD COINS VALETTA 74697040293030216212300 INTERNATIONAL TRANSACTION FEE	-0.60
10/19/20	CHECKCARD 1018 CHUMBA GOLD COINS VALETTA 74697040293030216141483 INTERNATIONAL TRANSACTION FEE	-0.60
10/20/20	CHECKCARD 1019 CHUMBA GOLD COINS VALETTA 74697040294040038764999 INTERNATIONAL TRANSACTION FEE	-3.00
10/21/20	CHECKCARD 1020 CHUMBA GOLD COINS VALETTA 74697040295050043321197 INTERNATIONAL TRANSACTION FEE	-3.00
10/21/20	CHECKCARD 1020 CHUMBA GOLD COINS VALETTA 74697040295050043567450 INTERNATIONAL TRANSACTION FEE	-3.00
10/22/20	CHECKCARD 1021 CHUMBA GOLD COINS VALETTA 74697040296060040828812 INTERNATIONAL TRANSACTION FEE	-3.00
10/22/20	CHECKCARD 1021 CHUMBA GOLD COINS VALETTA 74697040296060040985885 INTERNATIONAL TRANSACTION FEE	-3.00
10/22/20	CHECKCARD 1021 CHUMBA GOLD COINS VALETTA 74697040296060041008091 INTERNATIONAL TRANSACTION FEE	-3.00
10/23/20	Overdraft Protection Transfer Fee	-12.00
10/23/20	CHECKCARD 1022 CHUMBA GOLD COINS VALETTA 74697040297070039510981 INTERNATIONAL TRANSACTION FEE	-3.00
10/23/20	CHECKCARD 1022 CHUMBA GOLD COINS VALETTA 74697040297070039835693 INTERNATIONAL TRANSACTION FEE	-3.00
10/23/20	CHECKCARD 1022 CHUMBA GOLD COINS VALETTA 74697040297070039464536 INTERNATIONAL TRANSACTION FEE	-3.00
10/26/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-26	-35.00

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Service fees - continued

Date	Transaction description	Amount
10/26/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-26	-35.00
10/26/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-26	-35.00
10/26/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-26	-35.00
10/28/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-28	-35.00
11/02/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-02	-35.00
11/02/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-02	-35.00
11/02/20	CHECKCARD 1101 CHUMBA GOLD COINS VALETTA 74697040307030222365823 INTERNATIONAL TRANSACTION FEE	-3.00
11/02/20	CHECKCARD 1101 CHUMBA GOLD COINS VALETTA 74697040307030222403707 INTERNATIONAL TRANSACTION FEE	-3.00
11/03/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-03	-35.00
11/03/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-03	-35.00
11/03/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-03	-35.00
11/03/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-03	-35.00
11/10/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-10	-35.00

Total service fees **-\$589.60**

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

Your Bank of America Advantage Savings

DAVID NOWICK

Account summary

Beginning balance on October 16, 2020	\$5.78
Deposits and other additions	2.90
Withdrawals and other subtractions	-7.89
Service fees	-0.00
Ending balance on November 12, 2020	\$0.79

Deposits and other additions

Date	Description	Amount
10/16/20	KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 10/15	1.14
10/22/20	KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 10/21	0.97
11/02/20	KEEPTHECHANGE CREDIT FROM ACCT7640 EFFECTIVE 10/30	0.79
Total deposits and other additions		\$2.90

Withdrawals and other subtractions

Date	Description	Amount
10/19/20	Online Banking transfer to CHK 7640 Confirmation# 3104265163	-5.00
10/19/20	Online Banking transfer to CHK 7640 Confirmation# 1306990877	-1.50
10/23/20	OVERDRAFT PROTECTION TO 00325146397640	-1.39
Total withdrawals and other subtractions		-\$7.89

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