







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

JOSEPH M BANKS
33310 CALLE LANGARICA
TEMECULA, CA 92592-1800

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

Your combined statement

for August 21, 2020 to September 21, 2020

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	3250 5511 0374	\$135.97	Page 3
Regular Savings	3250 6166 6362	-\$4.99	Page 11
Total balance		\$130.98	

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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

JOSEPH M BANKS

Account summary

Beginning balance on August 21, 2020	\$68.56
Deposits and other additions	4,213.02
Withdrawals and other subtractions	-4,110.61
Checks	-0.00
Service fees	-35.00
Ending balance on September 21, 2020	\$135.97

Your account has overdraft protection provided by deposit account number 3250 6166 6362.

Deposits and other additions

Date	Description	Amount
08/21/20	MSJC DES:REFUND ID: XXXXXXXXX INDN:Joseph Banks CO ID:9529100001 PPD	733.00
08/21/20	Earnin-Activeh 08/21 #000840491 PMNT RCVD Earnin-Activehour Visa Direct CA	50.00
08/24/20	Earnin-Activeh 08/24 #000387364 PMNT RCVD Earnin-Activehour Visa Direct CA	80.00
08/24/20	Earnin-Activeh 08/25 #000416403 PMNT RCVD Earnin-Activehour Visa Direct CA	20.00
08/25/20	PAYPAL*Banks J 08/26 #000566225 PMNT RCVD PAYPAL*Banks Jose San Jose CA	46.11
08/27/20	PAYPAL*Banks J 08/28 #000496990 PMNT RCVD PAYPAL*Banks Jose San Jose CA	22.81
08/27/20	PAYPAL*Banks J 08/28 #000354359 PMNT RCVD PAYPAL*Banks Jose San Jose CA	22.81
08/28/20	TARGET CORPORATI DES:PAYROLL ID:XXXXXXXXXX INDN:JOSEPH BANKS CO ID:2410215170 PPD	815.79

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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.

Deposits and other additions - continued

Date	Description	Amount
08/31/20	Earnin-Activeh 08/29 #000798721 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/31/20	Earnin-Activeh 08/30 #000252130 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
08/31/20	Earnin-Activeh 08/31 #000606027 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
09/01/20	Earnin-Activeh 09/01 #000164188 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
09/01/20	Branch Messeng 09/01 #000370418 PMNT RCVD Branch Messenger Visa Direct MN	95.01
09/02/20	CHECK N GO DES:8007691058 ID:202009012030210 INDN:Joseph Banks CO ID:8800005744 PPD	255.00
09/04/20	PAYPAL*Banks J 09/04 #000356009 PMNT RCVD PAYPAL*Banks Jose San Jose CA	173.94
09/08/20	Earnin-Activeh 09/06 #000466647 PMNT RCVD Earnin-Activehour Visa Direct CA	50.00
09/10/20	LENDUP DES:LendUpLoan ID:1806519255 INDN:Joseph M. Banks CO ID:1453936907 PPD	255.00
09/11/20	TARGET CORPORATI DES:PAYROLL ID:XXXXXXXXX INDN:JOSEPH BANKS CO ID:2410215170 PPD	704.31
09/11/20	Earnin-Activeh 09/11 #000732108 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
09/11/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET CREDIT -0359 TEMECULA CA	23.24
09/14/20	Earnin-Activeh 09/13 #000715232 PMNT RCVD Earnin-Activehour Visa Direct CA	70.00
09/14/20	Earnin-Activeh 09/13 #000318130 PMNT RCVD Earnin-Activehour Visa Direct CA	20.00
09/14/20	Earnin-Activeh 09/13 #000227982 PMNT RCVD Earnin-Activehour Visa Direct CA	10.00
09/17/20	Curo Financial 09/17 #000356701 PMNT RCVD Curo Financial Visa Direct KS	255.00
09/17/20	Earnin-Activeh 09/17 #000804460 PMNT RCVD Earnin-Activehour Visa Direct CA	11.00
Total deposits and other additions		\$4,213.02

Withdrawals and other subtractions

Date	Description	Amount
08/21/20	CHECKCARD 0820 UBER TRIP HELP.UBER.COMCA 24492150233717152997306	-15.66
08/21/20	CHECKCARD 0820 FANDUEL.COM 800-475-2250 NY 24492150233715168955102	-6.00
08/21/20	CHECKCARD 0820 FANDUEL.COM 800-475-2250 NY 24492150233719192016501	-14.00
08/21/20	Online Banking transfer to SAV 6362 Confirmation# 2199934215	-5.00
08/21/20	Everi 08/21 #000115051 WITHDRWL Everi TEMECULA CA	-104.95
08/21/20	Everi 08/21 #000117815 WITHDRWL Everi TEMECULA CA	-64.95
08/21/20	Everi 08/21 #000119634 WITHDRWL Everi TEMECULA CA	-24.95
08/21/20	Everi 08/21 #000121178 WITHDRWL Everi TEMECULA CA	-64.95
08/21/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-22.37
08/24/20	CHECKCARD 0821 UBER TRIP HELP.UBER.COMCA 24492150234719218126978	-11.17
08/24/20	CHECKCARD 0821 FANDUEL.COM 800-475-2250 NY 24492150234743222017809	-5.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/24/20	CHECKCARD 0821 FANDUEL.COM 800-475-2250 NY 24492150234717241755383	-5.00
08/24/20	CHECKCARD 0822 FANDUEL.COM 800-475-2250 NY 24492150235717268322645	-5.00
08/24/20	CHECKCARD 0821 INSTACART HTTPSINSTACARCA 24492150235637664791740	-41.60
08/24/20	CHECKCARD 0821 WINGSTOP - 1254 - MCOMM 951-303-9464 CA 24269790235500838563722	-29.11
08/24/20	CHECKCARD 0822 FANDUEL.COM 800-475-2250 NY 24492150235745298918926	-15.00
08/24/20	CHECKCARD 0822 UBER TRIP HELP.UBER.COMCA 24492150235745301845827	-11.39
08/24/20	CHECKCARD 0822 TEXASLILSMESQUITEGRILL TEMECULA CA 24040830236900019070894	-42.89
08/24/20	CHECKCARD 0822 OLD TOWN SWEET SHOP TEMECULA CA 24493980236091680000942	-29.03
08/24/20	CHECKCARD 0823 FANDUEL.COM 800-475-2250 NY 24492150236719329717168	-6.66
08/24/20	CHECKCARD 0822 CORNER BAR TEMECULA CA 24055230236400572000474	-9.00
08/24/20	Everi 08/22 #000654161 WITHDRWL Everi TEMECULA CA	-44.95
08/24/20	Online Banking transfer to SAV 6362 Confirmation# 7520750469	-2.50
08/24/20	VONS #1962 08/24 #000793056 PURCHASE VONS #1962 TEMECULA CA	-62.32
08/24/20	Everi 08/24 #000144999 WITHDRWL Everi TEMECULA CA	-44.95
08/24/20	Everi 08/24 #000148899 WITHDRWL Everi TEMECULA CA	-24.95
08/24/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-54.02
08/24/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-39.08
08/24/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-4.57
08/25/20	CHECKCARD 0824 UBER EATS HELP.UBER.COMCA 24492150237717411461702	-24.92
08/25/20	PURCHASE 0824 APPLE.COM/BILL 866-712-7753 CA	-15.99
08/25/20	CHECKCARD 0824 UBER TRIP HELP.UBER.COMCA 24492150237743421432418	-12.36
08/25/20	CHECKCARD 0824 RANCHO DONUT TEMECULA CA 24493980238400348000236	-3.58
08/25/20	CHECKCARD 0824 HANA SUSHI TEMECULA TEMECULA CA 24275390237900017400119	-23.65
08/25/20	CHECKCARD 0825 FANDUEL.COM 800-475-2250 NY 24492150238717454701831	-8.00
08/26/20	CHECKCARD 0825 FANDUEL.COM 800-475-2250 NY 24492150238743482627756	-6.66
08/26/20	CHECKCARD 0826 FANDUEL.COM 800-475-2250 NY 24492150239713519942329	-9.66
08/27/20	CHECKCARD 0825 OLO:DEL TACO 0209 951-676-9373 CA 24137460239500745844476	-7.34
08/27/20	CHECKCARD 0826 UBER TRIP HELP.UBER.COMCA 24492150239715540315953	-11.04
08/27/20	MOBILE PURCHASE 0826 USA*SNACK SODA VENDING BELL CA	-1.10
08/27/20	CHECKCARD 0827 UBER TRIP HELP.UBER.COMCA 24492150240745585136474	-11.60
08/27/20	ARCO #42677 AM 08/27 #000660449 PURCHASE ARCO #42677 AMPM TEMECULA CA	-6.07

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/27/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET CA -0359 TEMECULA	-11.85
08/28/20	LENDUP PPD DES:LendUpLoan ID:1799998843 INDN:Joseph M. Banks CO ID:1453936907	-299.88
08/28/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Joseph Banks CO ID:7842124784	-211.00
08/28/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Joseph Banks CO ID:7842124784	-80.00
08/28/20	POSSIBLE FINANCE DES:PAYMENT ID:8a4681f4333c4f9 INDN:Joseph Banks CO ID:1823273909 WEB	-73.52
08/28/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Joseph Banks CO ID:7842124784	-50.00
08/28/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Joseph Banks CO ID:7842124784	-50.00
08/28/20	Branch Messenger WEB DES:Branch Mes ID: INXXJYP6Y INDN:Joseph Ban CO ID:XXXXXXXXX	-25.00
08/31/20	CHECKCARD 0828 UBER TRIP HELP.UBER.COMCA 24492150241743669042840	-14.79
08/31/20	CHECKCARD 0829 FANDUEL.COM 800-475-2250 NY 24492150242717698106833	-6.66
08/31/20	PURCHASE 0829 LYFT *RIDE SAT 7AM LYFT.COM CA	-12.51
08/31/20	CHECKCARD 0829 RANCHO DONUT TEMECULA CA 24493980243400346000272	-4.09
08/31/20	PMNT SENT 0829 CASH APP*ARMOND BAN 8774174551 CA 24492150242855345557576	-7.00
08/31/20	SHELL SERVICE 08/29 #000015474 PURCHASE SHELL SERVICE STA TEMECULA CA	-2.63
08/31/20	VONS #1962 08/30 #000228993 PURCHASE VONS #1962 TEMECULA CA	-5.36
08/31/20	VONS #1962 08/31 #000443346 PURCHASE VONS #1962 TEMECULA CA	-2.39
08/31/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET CA -0359 TEMECULA	-39.06
08/31/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET CA -0359 TEMECULA	-26.78
09/01/20	CHECKCARD 0831 UberAT_EATS 800-5928996 CA 24204290244291316258732	-17.59
09/01/20	MOBILE PURCHASE 0831 USA*SNACK SODA VENDING TEMECULA CA	-2.10
09/01/20	ARCO #42677 AM 09/01 #000470679 PURCHASE ARCO #42677 AMPM TEMECULA CA	-3.66
09/01/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET CA -0359 TEMECULA	-7.79
09/02/20	PURCHASE 0901 NETFLIX.COM NETFLIX.COM CA	-8.99
09/02/20	CHECKCARD 0901 OLO:DEL TACO 0209 951-676-9373 CA 24137460246001275778078	-6.45
09/03/20	PMNT SENT 0902 CASH APP*ARMOND BAN 8774174551 CA 24492150246740260449817	-405.00
09/03/20	PMNT SENT 0902 CASH APP*ALLEN BANK 8774174551 CA 24492150246740260528990	-66.00
09/03/20	PMNT SENT 0902 CASH APP*ARMOND BAN 8774174551 CA 24492150246741341886191	-16.00
09/03/20	CHECKCARD 0902 INSTACART HTTPSINSTACARCA 24492150246637676275622	-24.17
09/03/20	SHELL SERVICE 09/03 #000283492 PURCHASE SHELL SERVICE STA TEMECULA CA	-2.73

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/03/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-7.05
09/08/20	CHECKCARD 0904 FanDuel 800-475225 NY 24906410248101958115002	-13.66
09/08/20	CHECKCARD 0904 UBER TRIP HELP.UBER.COMCA 24492150248717122561623	-10.85
09/08/20	CHECKCARD 0904 RANCHO DONUT TEMECULA CA 24493980249400344000336	-5.18
09/08/20	CHECKCARD 0904 WETZEL PRETZEL TEMECULA CA 24138290249400636001096	-13.13
09/08/20	CHECKCARD 0904 RAISING CANE'S #366 TEMECULA CA 24231680249796672104258	-15.14
09/08/20	CHECKCARD 0905 FanDuel 800-475225 NY 24906410249102027543975	-6.53
09/08/20	PMNT SENT 0905 CASH APP*ARMOND BAN 8774174551 CA 24492150249855422575189	-33.00
09/08/20	CIRCLE K 09487 09/05 #000756168 PURCHASE CIRCLE K 09487 TEMECULA CA	-45.03
09/08/20	CHECKCARD 0906 CORNER BAR TEMECULA CA 24055230250400576001941	-9.00
09/08/20	Everi 09/06 #000324503 WITHDRWL Everi TEMECULA CA	-24.95
09/08/20	CHECKCARD 0906 ROUND BAR TEMECULA CA 24055230250091306006381	-8.00
09/08/20	CHECKCARD 0906 FanDuel 800-475225 NY 24906410250102087256068	-9.99
09/08/20	CHECKCARD 0907 FanDuel 800-475225 NY 24906410251102150806566	-6.00
09/08/20	PMNT SENT 0907 CASH APP*ARMOND BAN 8774174551 CA 24492150251855349500018	-8.00
09/08/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-36.05
09/08/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-27.90
09/09/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-9.07
09/10/20	MOBILE PURCHASE 0909 USA*SNACK SODA VENDING BELL CA	-1.10
09/10/20	VONS #1962 09/10 #000407414 PURCHASE VONS #1962 TEMECULA CA	-11.61
09/10/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-27.55
09/11/20	CHECKCARD 0910 FANDUEL.COM 800-475-2250 NY 24492150254719487678548	-29.00
09/11/20	CHECKCARD 0910 RANCHO DONUT TEMECULA CA 24493980255400341000199	-5.18
09/11/20	PMNT SENT 0910 CASH APP*ARMOND BAN 8774174551 CA 24492150254741342258118	-110.00
09/11/20	CHECKCARD 0910 HANA SUSHI TEMECULA TEMECULA CA 24275390254900019100145	-23.65
09/11/20	Everi 09/11 #000726786 WITHDRWL Everi TEMECULA CA	-84.95
09/11/20	Everi 09/11 #000728581 WITHDRWL Everi TEMECULA CA	-44.95
09/11/20	Everi 09/11 #000729294 WITHDRWL Everi TEMECULA CA	-64.95
09/11/20	CHECKCARD 0911 Dave Inc Los Angeles CA	-1.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/11/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Joseph Banks CO ID:7842124784 WEB	-100.00
09/11/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Joseph Banks CO ID:7842124784 WEB	-100.00
09/11/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Joseph Banks CO ID:7842124784 WEB	-100.00
09/11/20	Branch Messenger DES:Branch Mes ID: IPZ9Z8EW6 INDN:Joseph Ban CO ID:XXXXXXXXX WEB	-100.00
09/11/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Joseph Banks CO ID:7842124784 WEB	-100.00
09/11/20	POSSIBLE FINANCE DES:PAYMENT ID:fd37c673b9b44b9 INDN:Joseph Banks CO ID:1823273909 WEB	-73.52
09/11/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Joseph Banks CO ID:7842124784 WEB	-50.00
09/11/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-11.13
09/14/20	CHECKCARD 0911 PECHANGA HOTEL TEMECULA CA 24755420256172564975337	-22.72
09/14/20	CHECKCARD 0911 HIGH LIMIT RETAIL TEMECULA CA 24055230255091487000521	-7.00
09/14/20	CHECKCARD 0911 FANDUEL.COM 800-475-2250 NY 24492150255719567723437	-6.71
09/14/20	CHECKCARD 0913 DRAFTKINGS 6175007995 617-500-7995 MA 24445000258000664952431	-5.00
09/14/20	PURCHASE 0913 APPLE.COM/BILL 866-712-7753 CA	-0.99
09/14/20	MOBILE PURCHASE 0912 USA*SNACK SODA VENDING TEMECULA CA	-1.10
09/14/20	PURCHASE 0913 LYFT *RIDE SAT 10PM LYFT.COM CA	-13.16
09/14/20	MOBILE PURCHASE 0913 USA*SNACK SODA VENDING BELL CA	-1.10
09/14/20	CHECKCARD 0913 FANDUEL.COM 800-475-2250 NY 24492150257713692242759	-5.00
09/14/20	CHECKCARD 0914 FANDUEL.COM 800-475-2250 NY 24492150258717715154403	-18.00
09/14/20	ALDI 79064 09/14 #000365113 PURCHASE ALDI 79064 TEMECULA CA	-13.58
09/14/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-19.17
09/15/20	MOBILE PURCHASE 0914 USA*SNACK SODA VENDING BELL CA	-1.10
09/15/20	MOBILE PURCHASE 0914 USA*SNACK SODA VENDING BELL CA	-1.10
09/15/20	SHELL SERVICE 09/15 #000287381 PURCHASE SHELL SERVICE STA TEMECULA CA	-2.63
09/15/20	Everi 09/15 #000094536 WITHDRWL Everi TEMECULA CA	-24.95
09/15/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-33.26
09/16/20	CHECKCARD 0915 UBER TRIP HELP.UBER.COMCA 24492150259745792471597	-1.70
09/16/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-5.25
09/17/20	PURCHASE 0916 APPLE.COM/BILL 866-712-7753 CA	-5.99
09/17/20	MOBILE PURCHASE 0916 USA*SNACK SODA VENDING TEMECULA CA	-1.10

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/18/20	CHECKCARD 0917 UBER TRIP HELP.UBER.COMCA 24492150261743913431570	-13.61
09/18/20	MOBILE PURCHASE 0917 USA*SNACK SODA VENDING TEMECULA CA	-1.10
09/18/20	7-ELEVEN 09/18 #000511268 PURCHASE 7-ELEVEN LAKE FOREST CA	-23.96
09/18/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-4.87
09/21/20	CHECKCARD 0918 UBER TRIP HELP.UBER.COMCA 24492150262713976959550	-21.71
09/21/20	CHECKCARD 0918 CHICK-FIL-A #02361 FOOTHILL RNCHCA 24427330263710018325821	-10.12
09/21/20	CHECKCARD 0919 FANDUEL.COM 800-475-2250 NY 24492150263743027949416	-23.31
09/21/20	CHECKCARD 0919 FANDUEL.COM 800-475-2250 NY 24492150263745075737726	-22.00
09/21/20	CIRCLE K STORE 09/19 #000488872 PURCHASE CIRCLE K STORES IRVINE CA	-3.40
09/21/20	ROCKET FIZZ - 09/21 #000612792 PURCHASE ROCKET FIZZ - IRV Irvine CA	-13.48
09/21/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-11.82
09/21/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET -0359 TEMECULA CA	-7.51

Total withdrawals and other subtractions **-\$4,110.61**

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	\$175.00
Total NSF: Returned Item fees	\$0.00	\$175.00

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
08/21/20	Everi 08/21 #000119582 BAL INQ Everi FEE	-2.50
08/21/20	Everi 08/21 #000117815 WITHDRWL Everi TEMECULA CA	-2.50

continued on the next page

Service fees - continued

Date	Transaction description				Amount
08/21/20	Everi FEE	08/21 #000115051 WITHDRWL Everi	TEMECULA	CA	-2.50
08/21/20	Everi FEE	08/21 #000121178 WITHDRWL Everi	TEMECULA	CA	-2.50
08/21/20	Everi FEE	08/21 #000119634 WITHDRWL Everi	TEMECULA	CA	-2.50
08/24/20	Everi FEE	08/22 #000654161 WITHDRWL Everi	TEMECULA	CA	-2.50
08/24/20	Everi FEE	08/24 #000144999 WITHDRWL Everi	TEMECULA	CA	-2.50
08/24/20	Everi FEE	08/24 #000148899 WITHDRWL Everi	TEMECULA	CA	-2.50
09/08/20	Everi FEE	09/06 #000324503 WITHDRWL Everi	TEMECULA	CA	-2.50
09/11/20	Everi	09/11 #000729268 BAL INQ Everi	FEE		-2.50
09/11/20	Everi FEE	09/11 #000726786 WITHDRWL Everi	TEMECULA	CA	-2.50
09/11/20	Everi FEE	09/11 #000728581 WITHDRWL Everi	TEMECULA	CA	-2.50
09/11/20	Everi FEE	09/11 #000729294 WITHDRWL Everi	TEMECULA	CA	-2.50
09/15/20	Everi FEE	09/15 #000094536 WITHDRWL Everi	TEMECULA	CA	-2.50

Total service fees **-\$35.00**

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

Your Regular Savings

JOSEPH M BANKS

Account summary

Beginning balance on August 21, 2020	-\$4.99
Deposits and other additions	7.50
Withdrawals and other subtractions	-0.00
Service fees	-7.50
Ending balance on September 21, 2020	-\$4.99

Deposits and other additions

Date	Description	Amount
08/21/20	Online Banking transfer from CHK 0374 Confirmation# 2199934215	5.00
08/24/20	Online Banking transfer from CHK 0374 Confirmation# 7520750469	2.50
Total deposits and other additions		\$7.50

Service fees

Date	Transaction description	Amount
08/21/20	Everi 08/21 #000119592 BAL INQ Everi FEE	-2.50
09/21/20	Monthly Maintenance Fee	-5.00
Total service fees		-\$7.50

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

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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.

Beginning on November 7, 2020, we are making changes to the way overdraft works on savings accounts.

The overdraft setting on your savings account will be permanently set to decline a transaction, or return it unpaid, when we determine there is not enough money in your account or your linked Overdraft Protection account to cover it. This setting is called Decline All. We are making this change to all personal savings accounts to help you grow your savings balance. In addition, we will no longer charge Overdraft Item or NSF: Returned Item fees on personal savings accounts.

To make sure you understand how Decline All will work on your savings account – here are some other details:

- Third parties may charge you fees for any declined or returned transactions.
- Even in the Decline All setting, your account balance may still become negative.
- For more information, please see our Deposit Agreement and Disclosures and our Personal Schedule of Fees or visit us at bankofamerica.com/feesataglance.

We are here to help

We are always here to answer any questions you may have and talk about your savings goals. Feel free to schedule an appointment with us at bankofamerica.com/appointments.

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