

P.O. Box 15284
Wilmington, DE 19850

KIMBERLY SANTOS-OCHOA
37720 BARRINSON ST
PALMDALE, CA 93550-2400

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

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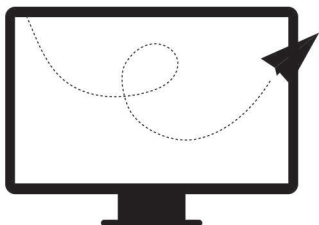
for September 26, 2020 to October 27, 2020

Account number: 3250 9751 8691

KIMBERLY SANTOS-OCHOA

Account summary

Beginning balance on September 26, 2020	\$18.43
Deposits and other additions	1,985.08
Withdrawals and other subtractions	-2,002.38
Checks	-0.00
Service fees	-0.00
Ending balance on October 27, 2020	\$1.13



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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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Deposits and other additions

Date	Description	Amount
10/02/20	JO-ANN STORES IN DES:DIRECT DEP ID:4300430760748HN INDN:SANTOS OCHOA,KIMBERL CO ID:9111111101 PPD	607.26
10/05/20	Dave Inc 10/03 #000336753 PMNT RCVD Dave Inc Visa Direct CA	75.00
10/05/20	Zelle Transfer Conf# OFNBROQ5H; NIKOLAS GUILER	10.00
10/05/20	Zelle Transfer Conf# OFNBROVMK; NIKOLAS GUILER	5.00
10/06/20	Earnin-Activeh 10/06 #000709218 PMNT RCVD Earnin-Activehour Visa Direct CA	100.00
10/13/20	Zelle Transfer Conf# c5d09f4bb; OCHOA SANCHEZ, MARISOL	80.00
10/14/20	BKOFAMERICA ATM 10/14 #000006703 DEPOSIT EAST PALMDALE PALMDALE CA	171.00
10/16/20	JO-ANN STORES IN DES:DIRECT DEP ID:9269162992468HN INDN:SANTOS OCHOA,KIMBERL CO ID:9111111101 PPD	541.82
10/19/20	Possible Finan 10/17 #000101161 PMNT RCVD Possible Finance Dallas TX	200.00
10/19/20	Earnin-Activeh 10/17 #000521982 PMNT RCVD Earnin-Activehour Visa Direct CA	76.00
10/19/20	Dave Inc 10/17 #000781667 PMNT RCVD Dave Inc Visa Direct CA	75.00
10/19/20	Earnin-Activeh 10/18 #000123619 PMNT RCVD Earnin-Activehour Visa Direct CA	21.00
10/19/20	Zelle Transfer Conf# XXXXXXXXX; OCHOA SANCHEZ, MARISOL	20.00
10/20/20	Earnin-Activeh 10/20 #000867299 PMNT RCVD Earnin-Activehour Visa Direct CA	3.00
Total deposits and other additions		\$1,985.08

Withdrawals and other subtractions

Date	Description	Amount
09/28/20	CHECKCARD 0925 CHICK-FIL-A #03396 PALMDALE CA 24427330270710024702501	-4.64
09/28/20	CHECKCARD 0926 JOANN STORES #2069 PALMDALE CA 24072800270400008294010	-2.17
09/28/20	CHECKCARD 0928 CIRCLE K 09464 PALMDALE CA	-8.19
09/30/20	PURCHASE 0930 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/02/20	CHECKCARD 1002 Dave Inc Los Angeles CA	-45.99

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/02/20	Zelle Transfer Conf# b6bb8b480; Mom 2	-35.00
10/02/20	Zelle Transfer Conf# 6b88919d7; Chulo	-102.00
10/02/20	Zelle Transfer Conf# bf880c578; Chulo	-25.00
10/02/20	Zelle Transfer Conf# 72cc577f2; Appa	-50.00
10/02/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Kimberly Santos CO ID:7842124784 WEB	-51.00
10/05/20	CHECKCARD 1002 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24492150276637242325730 RECURRING	-37.50
10/05/20	CHECKCARD 1002 STARBUCKS STORE 19566 LANCASTER CA 24692160277100086760054	-7.34
10/05/20	CHECKCARD 1003 Dave Inc Los Angeles CA	-1.00
10/05/20	Zelle Transfer Conf# 83b6d2cc1; Chulo	-10.00
10/05/20	Zelle Transfer Conf# 9b45cead2; Brianna	-20.00
10/05/20	CHECKCARD 1002 FAT TUESDAY ROYALE LAS VEGAS NV 24801970277091112005939	-19.55
10/05/20	CHECKCARD 1003 AFTERPAY 855-2896014 DE 24906410277104118316373 RECURRING	-18.24
10/05/20	CHECKCARD 1003 ORIGINAL CHICKEN #221 LAS VEGAS NV 24270740278900018001073	-15.15
10/05/20	CHECKCARD 1003 FAT TUESDAY FORUM LAS VEGAS NV 24801970278796836327950	-19.55
10/05/20	CHECKCARD 1004 IN N OUT BURGER 320 LAS VEGAS NV 24013390278000538293080	-10.08
10/05/20	CVS/PHARMACY # 10/03 #000624502 PURCHASE CVS/PHARMACY #10 LAS VEGAS NV	-22.94
10/05/20	CHECKCARD 1004 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24492150278637428460408 RECURRING	-23.05
10/05/20	EVERYTHING COC 10/04 #000228723 PURCHASE EVERYTHING COCA ATLANTA GA	-4.28
10/05/20	HERSHEYS CHOCO 10/04 #000469698 PURCHASE HERSHEY'S CHOCOLAT LAS VEGAS NV	-11.99
10/05/20	CHEVRON/TERRIB 10/05 #000121481 PURCHASE CHEVRON/TERRIBLE LAS VEGAS NV	-5.68
10/05/20	Zelle Transfer Conf# 1df85dd4a; Chulo	-5.00
10/06/20	CHECKCARD 1003 JABURRITOS LAS VEGAS NV 24428060279500750866577	-20.26
10/06/20	CHECKCARD 1004 LUX - VEGAS STORE LAS VEGAS NV 24431060279796853099976	-17.34
10/06/20	CHECKCARD 1004 MAN PLACE - STARBUCKS LAS VEGAS NV 24431060279796853732642	-13.98
10/06/20	CHECKCARD 1006 CIRCLE K 09464 PALMDALE CA	-10.14
10/06/20	STATERBROS130 10/06 #000301169 PURCHASE STATERBROS130 253 PALMDALE CA	-43.12
10/07/20	CHECKCARD 1005 90 WELCOME TO LV LAS VEGAS NV 24692160280100927401012	-90.50
10/08/20	CHECKCARD 1007 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24492150281637681224736 RECURRING	-24.00
10/09/20	CHECKCARD 1009 CHEVRON 0092870 PALMDALE CA 24692160283100846951292	-8.03
10/13/20	MOBILE PURCHASE 1009 TARGET 00006858 PALMDALE CA	-16.48
10/13/20	STATERBRO 2535 10/10 #000231653 PURCHASE STATERBRO 2535 E PALMDALE CA	-5.43
10/13/20	CHEVRON/AHAVA 10/10 #000889166 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-9.00
10/14/20	Zelle Transfer Conf# feb9d8ba3; Appa	-30.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/14/20	Zelle Transfer Conf# a9d8969d2; Suegra	-161.30
10/14/20	CHEVRON/AHAVA 10/14 #000863682 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-6.03
10/14/20	STATERBRO 2535 10/14 #000158737 PURCHASE STATERBRO 2535 E PALMDALE CA	-3.35
10/14/20	Zelle Transfer Conf# f2602877b; Rango	-5.50
10/15/20	CHECKCARD 1014 JOANN STORES #2069 PALMDALE CA 24072800289400006835011	-0.63
10/16/20	CHECKCARD 1016 Dave Inc Los Angeles CA	-80.99
10/16/20	JOANN STORES # 10/16 #000469068 PURCHASE JOANN STORES #206 PALMDALE CA	-34.15
10/16/20	A TOUCH OF ROM 10/16 #000235815 PURCHASE A TOUCH OF ROMANC PALMDALE CA	-74.57
10/16/20	CHEVRON/AHAVA 10/16 #000246423 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-10.00
10/16/20	ROSS STORES #1 10/16 #000063118 PURCHASE ROSS STORES #1251 PALMDALE CA	-17.48
10/16/20	TARGET T- 3801 10/16 #000248847 PURCHASE TARGET T- 38019 4 Palmdale CA	-43.46
10/16/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Kimberly Santos CO ID:7842124784 WEB	-111.00
10/19/20	CHECKCARD 1015 IN N OUT BURGER 079 PALMDALE CA 24013390290002262180305	-8.29
10/19/20	CHECKCARD 1016 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24492150290637461089480 RECURRING	-37.50
10/19/20	CHECKCARD 1017 SPIRIT HALLOWEEN 60353 ANSONIA CA 24692160291100788474097	-22.89
10/19/20	CHECKCARD 1017 TST* IT S BOBA TIME - P 323-379-7044 CA 24137460291100283263786	-12.00
10/19/20	CHECKCARD 1017 TST* IT S BOBA TIME - P PALMDALE CA 24137460291100283263604	-4.00
10/19/20	CHECKCARD 1016 DOLLAR HOUSE PALMDALE CA 24269790291500816663933	-11.99
10/19/20	CHECKCARD 1017 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24492150291637559934869 RECURRING	-32.01
10/19/20	CHECKCARD 1017 AFTERPAY 855-2896014 DE 24906410291105127082445 RECURRING	-18.22
10/19/20	JOANN STORES # 10/17 #000762677 PURCHASE JOANN STORES #206 PALMDALE CA	-12.88
10/19/20	Zelle Transfer Conf# d256123ad; Suegra	-41.84
10/19/20	A TOUCH OF ROM 10/17 #000023943 PURCHASE A TOUCH OF ROMANC PALMDALE CA	-48.29
10/19/20	TARGET T- 3944 10/17 #000301961 PURCHASE TARGET T- 39440 1 Palmdale CA	-14.77
10/19/20	Zelle Transfer Conf# 09c470932; Chulo	-11.25
10/19/20	Zelle Transfer Conf# 76c8bfe05; Appa	-100.00
10/19/20	Zelle Transfer Conf# 698c4636c; Appa	-17.78
10/19/20	CHEVRON/AHAVA 10/19 #000016664 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-8.03
10/19/20	VICTORIA'S SEC 10/19 #000075520 PURCHASE VICTORIA'S SECRET PALMDALE CA	-31.74
10/19/20	H&M0352 10/19 #000012582 PURCHASE H&M0352 PALMDALE CA	-29.53
10/19/20	STATERBROS130 10/19 #000222786 PURCHASE STATERBROS130 253 PALMDALE CA	-32.99

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/20/20	PURCHASE 1020 CHICKFILA APP 866232204 866-232-2040 GA	-25.00
10/20/20	TARGET CARD SRVC DES:BILL PAY ID:000000006562778 INDN:2K SA00000000NTOS OCHOT CO ID:TXXXXXXXXX WEB	-14.00
10/21/20	CHECKCARD 1019 SEASONAL ADVENTURES 13 LANCASTER CA 24431860294030026068120	-23.00
10/21/20	CHECKCARD 1020 AFTERPAY 855-289-6014 CA 24492150294637844760399 RECURRING	-31.82
10/22/20	CHECKCARD 1021 Spotify USA 877-7781161 NY 24204290295245150808737 RECURRING	-9.99
10/26/20	CHEVRON/AHAVA 10/24 #000932868 PURCHASE CHEVRON/AHAVA OIL PALMDALE CA	-9.50
Total withdrawals and other subtractions		-\$2,002.38

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	\$0.00

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.