



P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  [bankofamerica.com](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

KRYSTAL LYNN ARCEO  
100 S MARTIN L KING BLVD  
APT D2045  
LAS VEGAS, NV 89106

## Your Dallas Cowboys Adv Plus Banking

for October 24, 2020 to November 20, 2020

Account number: 5010 2569 1582

**KRYSTAL LYNN ARCEO**

### Account summary

Beginning balance on October 24, 2020	\$55.08
Deposits and other additions	2,198.08
ATM and debit card subtractions	-1,897.11
Other subtractions	-322.50
Checks	-0.00
Service fees	-19.20
<b>Ending balance on November 20, 2020</b>	<b>\$14.35</b>

¿Estados de cuenta en español?  
¡Podemos hacerlos para usted!

Llame al **800.688.6086** o visite  
su centro financiero más cercano.

Se aplican exclusiones. No se encuentra disponible para cuentas comerciales,  
Merrill, Private Bank y Pequeñas Empresas.

Statements in Spanish?  
We can do that for you!

Call **800.432.1000**, or visit  
your nearest financial center.

Exclusions apply. Not available for Commercial, Merrill, Private Bank  
and Small Business accounts.

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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
10/26/20	BKOFAMERICA ATM 10/26 #000003384 DEPOSIT THE PLAZAS LAS VEGAS NV	240.00
10/26/20	1 10/23 #000333033 PMNT RCVD Cash App*Cash Out San Francisco CA	78.80
10/26/20	Zelle Transfer Conf# c40ebb1e2; ARCEO, ARMANDO	12.00
10/26/20	Zelle Transfer Conf# 629882ee0; ARCEO, ARMANDO	2.00
11/03/20	BKOFAMERICA ATM 11/03 #000003688 DEPOSIT MARTIN LUTHER KI LAS VEGAS NV	250.00
11/05/20	Goo*Pay 11/05 #000344015 PMNT RCVD Goo*Pay Mountain View CA	5.00
11/05/20	Goo*Pay 11/05 #000344623 PMNT RCVD Goo*Pay Mountain View CA	5.00
11/05/20	Transfer PAYPAL	1.48
11/06/20	MGI*KRYSTAL AR 11/06 #000936592 PMNT RCVD MGI*KRYSTAL ARCEO Visa Direct MN	200.00
11/06/20	MGI*KRYSTAL AR 11/06 #000554519 PMNT RCVD MGI*KRYSTAL ARCEO Visa Direct MN	96.00
11/06/20	Goo*Pay 11/06 #000646991 PMNT RCVD Goo*Pay Mountain View CA	45.00
11/06/20	Goo*Pay 11/05 #000456157 PMNT RCVD Goo*Pay Mountain View CA	10.00
11/06/20	Goo*Pay 11/05 #000457645 PMNT RCVD Goo*Pay Mountain View CA	5.00
11/06/20	Goo*Pay 11/06 #000685079 PMNT RCVD Goo*Pay Mountain View CA	5.00
11/09/20	MGI*KRYSTAL AR 11/09 #000019861 PMNT RCVD MGI*KRYSTAL ARCEO Visa Direct MN	700.00
11/09/20	MGI*KRYSTAL AR 11/09 #000021523 PMNT RCVD MGI*KRYSTAL ARCEO Visa Direct MN	128.00
11/09/20	1 11/07 #000273600 PMNT RCVD Cash App*Cash Out San Francisco CA	78.80
11/09/20	VENMO*Arceo Kr 11/07 #000955947 PMNT RCVD VENMO*Arceo Kryst New York City NY	1.75
11/10/20	MGI*ROCK COLLE 11/09 #000405818 PMNT RCVD MGI*ROCK COLLEY Visa Direct MN	100.00
11/10/20	BSPOT DES:REVERSAL ID:084003996506608 INDN:ARCEO KRYSTAL CO ID:9049041601 WEB	20.00
11/16/20	Goo*Pay 11/15 #000285297 PMNT RCVD Goo*Pay Mountain View CA	50.00
11/18/20	1 11/18 #000265154 PMNT RCVD Cash App*Cash Out San Francisco CA	49.25
11/19/20	Goo*Pay 11/19 #000991687 PMNT RCVD Goo*Pay Mountain View CA	100.00
11/19/20	Goo*Pay 11/19 #000947109 PMNT RCVD Goo*Pay Mountain View CA	5.00

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### 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](https://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
11/19/20	Goo*Pay 11/19 #000865753 PMNT RCVD Goo*Pay Mountain View CA	5.00
11/19/20	Goo*Pay 11/19 #000982437 PMNT RCVD Goo*Pay Mountain View CA	5.00

**Total deposits and other additions**

**\$2,198.08**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
10/26/20	CHECKCARD 1024 Chumba Gold Coin cc@vgw.co 05295310298113059953867	-5.00
10/26/20	CHECKCARD 1024 CHUMBA GOLD COINS VALETTA 35378220299080141470035	-5.00
10/26/20	BKOFAMERICA ATM 10/24 #00007497 WITHDRWL PLAZA LAS VEGAS NV	-50.00
10/26/20	CHECKCARD 1024 AMERICAN CONEY IS LAS VEGAS NV 55506290298091404001448	-4.88
10/26/20	CHECKCARD 1024 CHUMBA GOLD COINS VALETTA 35378220299080141489266	-5.00
10/26/20	CHECKCARD 1024 Chumba Gold Coin cc@vgw.co 05295310298113069393526	-5.00
10/26/20	CHECKCARD 1025 DOORDASH*TACO BEL 6506819470 CA 55429500299637274111181	-21.62
10/26/20	CHECKCARD 1025 DOORDASH DASHPASS 6506819470 CA 55429500299637318702425 RECURRING	-9.99
10/27/20	CHECKCARD 1027 DOORDASH*TACO BEL 6506819470 CA 55429500301637434214004	-18.60
10/27/20	CHECKCARD 1027 CHUMBA GOLD COINS VALETTA 25378220302000038257051	-20.00
10/28/20	CHECKCARD 1027 LUCKYLAND 855-6104045 CA 75418230301105780662049	-5.49
10/28/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 25378220303010031919184	-5.00
10/28/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 25378220303010031901380	-20.00
10/28/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 25378220303010031855099	-5.00
10/29/20	CHECKCARD 1028 LUCKYLAND 855-6104045 CA 75418230302105868014971	-5.49
10/29/20	CHECKCARD 1028 LUCKYLAND 855-6104045 CA 75418230302105918312870	-5.49
10/29/20	CHECKCARD 1028 LUCKYLAND 855-6104045 CA 75418230302105918362917	-9.99
10/29/20	CHECKCARD 1028 LUCKYLAND 855-6104045 CA 75418230302105918186522	-5.49
10/29/20	BKOFAMERICA ATM 10/28 #00006663 WITHDRWL PLAZA LAS VEGAS NV	-60.00
10/29/20	BKOFAMERICA ATM 10/29 #00003119 WITHDRWL MARTIN LUTHER KI LAS VEGAS NV	-10.00
10/29/20	CHECKCARD 1029 WAL Wal-Mart S LAS VEGAS NV	-7.41
10/30/20	CHECKCARD 1029 Chumba Gold Coin cc@vgw.co 05295310303113197791784	-5.00
10/30/20	CHECKCARD 1029 Chumba Gold Coin cc@vgw.co 05295310303113198506249	-5.00
10/30/20	CHECKCARD 1030 RTC TRANSIT-VEGAS 702-228-7433 NV 55432860304200133537553	-5.00
10/30/20	CHECKCARD 1029 DEL TACO 0496 LAS VEGAS NV 02305370304100073031821	-3.89
10/30/20	CHECKCARD 1029 MCDONALD'S F5127 LAS VEGAS NV 05140480303740256646265	-5.18
11/03/20	CHECKCARD 1103 DOORDASH*TACO BEL 6506819470 CA 55429500308637090795471	-14.04

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## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
11/03/20	CHEVRON/TERRIB 11/03 #000627011 PURCHASE 6011 BOLLINGER CA LAS VEGAS NV	-5.65
11/03/20	CHECKCARD 1103 CHUMBA GOLD COINS VALETTA 25378220309050038685184	-5.00
11/04/20	CHECKCARD 1103 TACOS MEXICO 1800 LAS VEGAS NV 75428170309735700021963	-21.38
11/04/20	CHECKCARD 1104 APPLE.COM/BILL 866-712-7753 CA 55432860309200506111700 RECURRING	-1.99
11/04/20	CHECKCARD 1103 99 CENTS ONLY STO LAS VEGAS NV 05436840309000246133664	-35.95
11/04/20	CHECKCARD 1104 CHUMBA GOLD COINS VALETTA 25378220310060035360423	-5.00
11/04/20	CHECKCARD 1104 APPLE.COM/BILL 866-712-7753 CA 55432860309200492986248 RECURRING	-1.99
11/04/20	CHECKCARD 1104 APPLE.COM/BILL 866-712-7753 CA 55432860309200492991172 RECURRING	-0.99
11/04/20	CHECKCARD 1104 APPLE.COM/BILL 866-712-7753 CA 55432860309200506121485 RECURRING	-0.99
11/04/20	CHECKCARD 1104 APPLE.COM/BILL 866-712-7753 CA 55432860309200492991347 RECURRING	-0.99
11/04/20	CHECKCARD 1104 APPLE.COM/BILL 866-712-7753 CA 55432860309200506127474 RECURRING	-0.99
11/04/20	CHECKCARD 1104 APPLE.COM/BILL 866-712-7753 CA 55432860309200492992998 RECURRING	-0.99
11/04/20	TNSSMART 11/04 #000578481 WITHDRWL 4000 W FLAMINGO R LAS VEGAS NV	-44.99
11/04/20	7-ELEVEN 11/04 #000587720 PURCHASE 7-ELEVEN LAS VEGAS NV	-11.05
11/04/20	CIRCLE K 05399 11/04 #000214417 PURCHASE CIRCLE K 05399 23 LAS VEGAS NV	-23.50
11/04/20	CHECKCARD 1104 CHUMBA GOLD COINS VALETTA 25378220310060035495906	-5.00
11/05/20	CHECKCARD 1104 LUCKYLAND 855-6104045 CA 75418230309106417833039	-5.49
11/05/20	CHECKCARD 1105 RTC TRANSIT-VEGAS 702-228-7433 NV 55432860310200701541682	-20.00
11/05/20	CHECKCARD 1104 CUROLOGY 8588591188 CA 55429500309637217289712	-5.97
11/05/20	CHECKCARD 1105 APPLE.COM/BILL 1111111111 CA 55131580310828354771772	-0.99
11/05/20	WALGREENS 495 11/04 #000508522 PURCHASE WALGREENS 495 FRE LAS VEGAS NV	-21.00
11/06/20	CHECKCARD 1105 99 CENTS ONLY STO LAS VEGAS NV 05436840311500099766680	-2.49
11/06/20	WALGREENS STOR 11/05 #000922076 PURCHASE 495 FREMONT ST LAS VEGAS NV	-1.00
11/06/20	WALGREENS 495 11/05 #000660250 PURCHASE WALGREENS 495 FRE LAS VEGAS NV	-10.99
11/06/20	BKOFAMERICA ATM 11/06 #000001746 WITHDRWL PLAZA LAS VEGAS NV	-200.00
11/06/20	Everi 11/06 #000509637 WITHDRWL Everi LAS VEGAS NV	-104.50
11/06/20	CHECKCARD 1106 CHUMBA GOLD COINS VALETTA 25378220312080036268662	-5.00
11/06/20	CHECKCARD 1106 CHUMBA GOLD COINS VALETTA 25378220312080036268886	-5.00
11/09/20	CHECKCARD 1107 CHUMBA GOLD COINS VALETTA 95378220313080109378440	-5.00
11/09/20	7-ELEVEN 11/06 #000088211 PURCHASE 7-ELEVEN LAS VEGAS NV	-13.97
11/09/20	CHECKCARD 1107 CHUMBA GOLD COINS VALETTA 95378220313080109113706	-5.00

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## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
11/09/20	CHECKCARD 1107 CHUMBA GOLD COINS VALETTA 95378220313080109423725	-5.00
11/09/20	PURCHASE 1108 POSTMATES 6A9D5 M 8778877815 CA	-11.27
11/09/20	BKOFAMERICA ATM 11/07 #000003577 WITHDRWL CHARLESTON HEIGH LAS VEGAS NV	-50.00
11/09/20	CHECKCARD 1107 99 CENTS ONLY STO LAS VEGAS NV 05436840313000224192793	-1.99
11/09/20	BKOFAMERICA ATM 11/09 #000001318 WITHDRWL PLAZA LAS VEGAS NV	-660.00
11/10/20	CHECKCARD 1109 Chumba Gold Coin cc@vgw.co 05295310314113518465578	-20.00
11/10/20	ALI01451 11/09 #000039306 WITHDRWL DOTTY'S # 34 -LI01 LAS VEGAS NV	-102.00
11/18/20	CHEVRON/TERRIB 11/17 #000679522 PURCHASE 6011 BOLLINGER CA LAS VEGAS NV	-3.66
11/18/20	CHECKCARD 1118 DOORDASH*TACO BEL 6506819470 CA 55429500323637437036663	-14.84
11/18/20	CHECKCARD 1118 DOORDASH*MCDONALD 6506819470 CA 55429500323637437003333	-12.77
11/18/20	PMNT SENT 1118 CASH APP*KRYSTAL 4153753176 CA 55429500323855412926001	-5.00
11/19/20	CHECKCARD 1119 APPLE.COM/BILL 1111111111 CA 55131580324828310571195 RECURRING	-9.99
11/19/20	BKOFAMERICA ATM 11/19 #000002658 WITHDRWL THE PLAZAS LAS VEGAS NV	-80.00
11/19/20	7-ELEVEN 11/19 #000987279 PURCHASE 7-ELEVEN LAS VEGAS NV	-1.19
11/19/20	Everi 11/19 #000817589 WITHDRWL Everi LAS VEGAS NV	-23.99

**Total ATM and debit card subtractions** **-\$1,897.11**

### Other subtractions

Date	Description	Amount
10/26/20	Zelle Transfer Conf# 9b352cbe9; ARMANDO	-50.00
10/28/20	Zelle Transfer Conf# 56001284c; ARMANDO	-20.00
10/28/20	Zelle Transfer Conf# 359f61206; ARMANDO	-3.00
10/29/20	Zelle Transfer Conf# 10129a082; ARMANDO	-2.00
11/04/20	Zelle Transfer Conf# 9cbfab5b1; ARMANDO	-20.00
11/09/20	Zelle Transfer Conf# 54a091587; ARMANDO	-15.50
11/09/20	BSPOT DES:INTERNET ID:084003996302909 INDN:ARCEO KRYSTAL CO ID:9049041601 WEB	-20.00
11/10/20	Zelle Transfer Conf# 07649866b; ARMANDO	-149.00
11/18/20	Zelle Transfer Conf# 09a2c21f9; ARMANDO	-1.00
11/19/20	Zelle Transfer Conf# 51f543977; ARMANDO	-10.00
11/19/20	Zelle Transfer Conf# bd7ee1ff7; ARMANDO	-10.00
11/19/20	Zelle Transfer Conf# d68fca9ce; ARMANDO	-7.00
11/19/20	Zelle Transfer Conf# 4fc8d8bbb; ARMANDO	-15.00

**Total other subtractions** **-\$322.50**

**Service fees**

Date	Transaction description	Amount
10/26/20	CHECKCARD 1024 CHUMBA GOLD COINS VALETTA 35378220299080141470035 INTERNATIONAL TRANSACTION FEE	-0.15
10/26/20	CHECKCARD 1024 CHUMBA GOLD COINS VALETTA 35378220299080141489266 INTERNATIONAL TRANSACTION FEE	-0.15
10/26/20	CHECKCARD 1024 Chumba Gold Coin cc@vgw.co 05295310298113059953867 INTERNATIONAL TRANSACTION FEE	-0.15
10/26/20	CHECKCARD 1024 Chumba Gold Coin cc@vgw.co 05295310298113069393526 INTERNATIONAL TRANSACTION FEE	-0.15
10/27/20	CHECKCARD 1027 CHUMBA GOLD COINS VALETTA 25378220302000038257051 INTERNATIONAL TRANSACTION FEE	-0.60
10/28/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 25378220303010031901380 INTERNATIONAL TRANSACTION FEE	-0.60
10/28/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 25378220303010031855099 INTERNATIONAL TRANSACTION FEE	-0.15
10/28/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 25378220303010031919184 INTERNATIONAL TRANSACTION FEE	-0.15
10/30/20	CHECKCARD 1029 Chumba Gold Coin cc@vgw.co 05295310303113197791784 INTERNATIONAL TRANSACTION FEE	-0.15
10/30/20	CHECKCARD 1029 Chumba Gold Coin cc@vgw.co 05295310303113198506249 INTERNATIONAL TRANSACTION FEE	-0.15
11/03/20	CHECKCARD 1103 CHUMBA GOLD COINS VALETTA 25378220309050038685184 INTERNATIONAL TRANSACTION FEE	-0.15
11/04/20	TNSSMART 11/04 #000578481 WITHDRWL 4000 W FLAMINGO R LAS VEGAS NV FEE	-2.50
11/04/20	CHECKCARD 1104 CHUMBA GOLD COINS VALETTA 25378220310060035495906 INTERNATIONAL TRANSACTION FEE	-0.15
11/04/20	CHECKCARD 1104 CHUMBA GOLD COINS VALETTA 25378220310060035360423 INTERNATIONAL TRANSACTION FEE	-0.15
11/06/20	Everi 11/06 #000509637 WITHDRWL Everi LAS VEGAS NV FEE	-2.50
11/06/20	CHECKCARD 1106 CHUMBA GOLD COINS VALETTA 25378220312080036268886 INTERNATIONAL TRANSACTION FEE	-0.15
11/06/20	CHECKCARD 1106 CHUMBA GOLD COINS VALETTA 25378220312080036268662 INTERNATIONAL TRANSACTION FEE	-0.15
11/09/20	CHECKCARD 1107 CHUMBA GOLD COINS VALETTA 95378220313080109113706 INTERNATIONAL TRANSACTION FEE	-0.15
11/09/20	CHECKCARD 1107 CHUMBA GOLD COINS VALETTA 95378220313080109378440 INTERNATIONAL TRANSACTION FEE	-0.15
11/09/20	CHECKCARD 1107 CHUMBA GOLD COINS VALETTA 95378220313080109423725 INTERNATIONAL TRANSACTION FEE	-0.15
11/10/20	ALI01451 11/09 #000039260 BAL INQ DOTTYS # 34 -LI01 FEE	-2.50

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## Service fees - continued

Date	Transaction description	Amount
11/10/20	ALI01451 11/09 #000039306 WITHDRWL DOTTYS # 34 -LI01 LAS VEGAS NV FEE	-2.50
11/10/20	CHECKCARD 1109 Chumba Gold Coin cc@vgw.co 05295310314113518465578 INTERNATIONAL TRANSACTION FEE	-0.60
11/19/20	Everi 11/19 #000817513 BAL INQ Everi FEE	-2.50
11/19/20	Everi 11/19 #000817589 WITHDRWL Everi LAS VEGAS NV FEE	-2.50

**Total service fees** **-\$19.20**

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

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