

P.O. Box 15284
Wilmington, DE 19850

MARK RIVAS
510 W 9TH ST
GILROY, CA 95020-6444

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 Adv Plus Banking

for October 20, 2020 to November 16, 2020

Account number: 3251 3230 3062

MARK RIVAS

Account summary

Beginning balance on October 20, 2020	\$20.21
Deposits and other additions	3,623.15
Withdrawals and other subtractions	-3,880.42
Checks	-0.00
Service fees	-117.00
Ending balance on November 16, 2020	-\$354.06



Choose your goals

Improve credit

Buy a home

Budget and start saving

It all starts with a plan. Your plan.

Introducing Bank of America Life Plan[®] —
an easy way to set and track financial goals,
get personalized advice when you need it most and more.

Learn more at bankofamerica.com/LifePlan.

To view or use Life Plan, you must be enrolled in Online Banking or Mobile Banking. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. Bank of America Life Plan is a registered trademark of the Bank of America Corporation.

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.

© 2020 Bank of America Corporation

Deposits and other additions

Date	Description	Amount
10/20/20	BKOFAMERICA ATM 10/20 #000005065 DEPOSIT SOUTH GILROY GILROY CA	1,187.00
10/20/20	BKOFAMERICA ATM 10/20 #000004959 DEPOSIT SOUTH GILROY GILROY CA	150.00
10/27/20	DoorDash, Inc. DES:DoorDash, ID:ST-F9D9L2Y6B7J5 INDN:MARK RIVAS ID:1800948598 CCD CO	8.00
11/02/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-30)	73.52
11/05/20	BKOFAMERICA ATM 11/05 #000003925 DEPOSIT SOUTH GILROY GILROY CA	1,477.00
11/09/20	Advance Americ 11/07 #000618567 PMNT RCVD Advance America Visa Direct SC	255.00
11/09/20	BKOFAMERICA ATM 11/06 #000004573 DEPOSIT SOUTH GILROY GILROY CA	162.00
11/10/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-09)	310.63

Total deposits and other additions

\$3,623.15

Withdrawals and other subtractions

Date	Description	Amount
10/20/20	CHECKCARD 1019 JACK IN THE BOX 4369 GILROY CA 24692160293100183569556	-9.32
10/20/20	CHECKCARD 1019 POPEYES 12380 SAN JOSE CA 24231680294400000700234	-13.63
10/20/20	CHECKCARD 1020 CHEVRON 0091438 GILROY CA 24692160294100607699509	-32.09
10/20/20	CHEVRON/CSI-30 10/20 #000957798 PURCHASE CHEVRON/CSI-30523 GILROY CA	-17.79
10/20/20	UNITED PACIFIC 10/20 #000720142 PURCHASE UNITED PACIFIC 5 FREMONT CA	-2.83
10/20/20	BKOFAMERICA ATM 10/20 #000006257 WITHDRWL FREMONT GRIMMER FREMONT CA	-100.00
10/20/20	UNITED PACIFIC 10/20 #000769666 PURCHASE UNITED PACIFIC 5 FREMONT CA	-8.02
10/21/20	BKOFAMERICA ATM 10/20 #000008879 WITHDRWL MORGAN HILL MORGAN HILL CA	-100.00
10/21/20	7-ELEVEN 10/20 #000942955 PURCHASE 7-ELEVEN GILROY CA	-19.00
10/21/20	COSTCO WHSE #0 10/21 #000398106 PURCHASE COSTCO WHSE #0760 GILROY CA	-60.00
10/22/20	CHECKCARD 1021 TST* CANTARITOS RESTAUR 510-770-9661 CA 24137460295100216561930	-49.16
10/22/20	CHECKCARD 1020 BEAUTY SPA 408-465-2401 CA 24688070295030017563878	-66.00

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.

SSM-07-20-0687.B | 3172526

Withdrawals and other subtractions - continued

Date	Description	Amount
10/22/20	CHECKCARD 1021 PARAMOUNT 800-2506414 NC 24050830295900012919217	-314.98
10/22/20	CHECKCARD 1021 PARAMOUNT 800-2506414 NC 24050830295900012919415	-300.00
10/22/20	CHECKCARD 1021 CTS*FRONTIER ONLINEPAY 800-921-8101 CT 24692160295100617050346	-38.90
10/22/20	PURCHASE 1022 Spotify USA 877-7781161 NY	-9.99
10/22/20	WM SUPERC Wal- 10/22 #000133662 PURCHASE WM SUPERC Wal-Mar GILROY CA	-3.76
10/22/20	Wal-Mart Super 10/22 #000132353 PURCHASE Wal-Mart Super Ce GILROY CA	-14.04
10/23/20	CHECKCARD 1022 STARBUCKS STORE 02889 GILROY CA 24692160296100245719980	-0.32
10/23/20	CHECKCARD 1022 STARBUCKS 800-782-7282 800-782-7282 WA 24692160296100119689632	-20.00
10/23/20	CAPITAL ONE DES:CRCARDPMT ID:3AZC9XGBCYZROKC INDN:MARK RIVAS CO ID:9541719018 WEB	-50.00
10/26/20	CHECKCARD 1023 DOORDASH*CHEVRON EXTRA WWW.DOORDASH.CA 24492150297637075931765	-19.79
10/26/20	CHECKCARD 1023 EVERLANCE PROMO HTTPSEVERLANCCA 24492150297637074079723 RECURRING	-8.00
10/26/20	CHECKCARD 1023 YOURSCOREANDMORE.COM 855-4876779 CA 24037610297900013644485 RECURRING	-39.94
10/26/20	CHECKCARD 1024 OASIS EXPRESS CAR WASH GILROY CA 24801970299726830597790	-34.95
10/26/20	7-ELEVEN 10/25 #000857221 PURCHASE 7-ELEVEN GILROY CA	-10.13
10/27/20	CHECKCARD 1026 CHEVRON 0091438 GILROY CA 24692160300100105846331	-30.66
10/30/20	POSSIBLE FINANCE DES:PAYMENT ID:f4a2e3fa2c794ba INDN:Mark Rivas CO ID:1823273909 WEB	-73.52
11/05/20	Levl Pay 492 11/05 #000855236 PURCHASE Levl Pay 492 Gilroy CA	-554.60
11/05/20	PMNT SENT 1106 VENMO* Visa Direct NY	-250.00
11/06/20	7-ELEVEN 11/05 #000329902 PURCHASE 7-ELEVEN GILROY CA	-10.32
11/09/20	CHECKCARD 1106 AMAZON.COM*2846R3S91 AM AMZN.COM/BILLWA 24431060311083709174406	-26.16
11/09/20	CHECKCARD 1106 THE HOME DEPOT #6677 GILROY CA 24943010312010183454249	-115.52
11/09/20	CHECKCARD 1106 HOMEDEPOT.COM 800-430-3376 GA 24943010312010184450113	-30.47
11/09/20	CHECKCARD 1107 POSSIBLE FINANCE 206-202-5115 WA 24057160313017054756820	-73.52
11/09/20	CHECKCARD 1106 BURGER KING #2555 GILROY CA 24186160312091782000079	-13.05
11/09/20	CHECKCARD 1107 UBER EATS HELP.UBER.COMCA 24492150312745254980247	-34.51
11/09/20	CHECKCARD 1106 FAITHBOX FAITHBOX.COM NE 24492150312637439833286 RECURRING	-34.95
11/09/20	CHECKCARD 1108 AMZN MKTP US*289BW07M1 AMZN.COM/BILLWA 24431060313083731061553	-21.79
11/09/20	CHECKCARD 1107 CRT*Lexington Law 800-3418441 UT 24906410312106653358568 RECURRING	-129.95
11/09/20	CHECKCARD 1107 CRT*Lexington Law 800-3418441 UT 24906410312106658115997	-19.95
11/09/20	CHECKCARD 1107 Advance Americ Spartanburg SC	-191.25
11/09/20	7-ELEVEN 11/07 #000926416 PURCHASE 7-ELEVEN GILROY CA	-14.37

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
11/09/20	PMNT SENT 1108 VENMO* Visa Direct NY	-200.00
11/09/20	EXETERFUNDINGII DES:LOAN PMNT ID:1943648 INDN:MARK *RIVAS CO ID:0000000160 WEB	-310.63
11/10/20	CHECKCARD 1109 AMAZON.COM*286BK9UA1 AM AMZN.COM/BILLWA 24431060314083730287885	-14.01
11/10/20	CHEVRON/AMAR C 11/10 #000498179 PURCHASE CHEVRON/AMAR CORP GILROY CA	-24.25
11/12/20	CHECKCARD 1111 CHEVRON 0091438 GILROY CA 24692160316100682481918	-27.17
11/12/20	CHECKCARD 1110 BURGER KING #2555 GILROY CA 24186160316091771001266	-13.51
11/13/20	CHECKCARD 1112 APPLE.COM/BILL 866-712-7753 CA 24692160317100752166778 RECURRING	-12.99
11/16/20	§§EXETERFUNDINGII DES:RETRY PYMT ID:1943648 INDN:MARK *RIVAS CO ID:0000000160 WEB	-310.63

Total withdrawals and other subtractions **-\$3,880.42**

§§ There were not enough funds available in your account to cover the electronic transaction(s) received on 11/16/20. The transaction(s) indicated have been returned. The re-deposit of these amount(s) will be reflected on your next statement.

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	\$70.00
Total NSF: Returned Item fees	\$105.00	\$280.00

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
10/30/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-30	-35.00
11/09/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-09	-35.00

continued on the next page

Service fees - continued

Date	Transaction description	Amount
11/16/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-16	-35.00
11/16/20	Monthly Maintenance Fee	-12.00

Total service fees **-\$117.00**

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