



P.O. Box 15284
Wilmington, DE 19850

MICHELLE E PINEDA
15 SALINAS RD UNIT E103
ROYAL OAKS, CA 95076-5272

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 September 10, 2020 to October 8, 2020

MICHELLE E PINEDA

Account number: 3251 2068 6623

Account summary

Beginning balance on September 10, 2020	\$404.82
Deposits and other additions	5,890.63
Withdrawals and other subtractions	-6,172.02
Checks	-0.00
Service fees	-35.00
Ending balance on October 8, 2020	\$88.43

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SSM-06-20-0180A2 | 3104242

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
09/10/20	Advance Americ 09/10 #000458547 PMNT RCVD Advance America Visa Direct SC	255.00
09/14/20	Zelle Transfer Conf# e66a04d84; CORNEJO, JANIE	200.00
09/14/20	Online Banking Transfer Conf# 1a7baa9b7; ESTRELLA, HELEN	50.00
09/14/20	Zelle Transfer Conf# 1b2kB4ICR; Michelle Elizabeth Pineda	10.00
09/16/20	Zelle Transfer Conf# d2a05c3d9; CORNEJO, JANIE	100.00
09/17/20	Zelle Transfer Conf# 1c8P3t7EX; Michelle Elizabeth Pineda	8.00
09/18/20	MPLS USPS PDC MN DES:FED SALARY ID:616380086051278 INDN:M E PINEDA CO ID:3091036122 PPD	1,506.11
09/18/20	Zelle Transfer Conf# XXXXXXXXXX; CARMEN SANCHEZ JIMENEZ	6.00
09/21/20	Advance Americ 09/19 #000282930 PMNT RCVD Advance America Visa Direct SC	255.00
09/21/20	Zelle Transfer Conf# 1dgrwtblj; Michelle Elizabeth Pineda	10.00
09/22/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 09-21)	346.56
09/22/20	CHECK CITY DES:CHECK CITY ID:001-1923554 INDN:PINEDA, MICHELLE CO ID:1870524498 PPD	255.00
09/22/20	Zelle Transfer Conf# XXXXXXXXXX; CARMEN SANCHEZ JIMENEZ	9.00
09/24/20	Zelle Transfer Conf# 1dSCJSTcu; Michelle Elizabeth Pineda	2.25
09/28/20	Online Banking Transfer Conf# 701507db1; ESTRELLA, HELEN	100.00
09/28/20	VENMO*Pineda M 09/27 #000104956 PMNT RCVD VENMO*Pineda Mich New York City NY	19.75
09/28/20	BKOFAMERICA ATM 09/27 #000006680 DEPOSIT CAPITOL-BERRYESS SAN JOSE CA	9.00
09/29/20	BKOFAMERICA ATM 09/29 #000009001 DEPOSIT WATSONVILLE WATSONVILLE CA	500.00
09/30/20	Advance Americ 09/30 #000611928 PMNT RCVD Advance America Visa Direct SC	255.00
10/02/20	MPLS USPS PDC MN DES:FED SALARY ID:616380086051278 INDN:M E PINEDA CO ID:3091036122 PPD	1,680.28
10/02/20	Zelle Transfer Conf# XXXXXXXXXX; CARMEN SANCHEZ JIMENEZ	40.00

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Deposits and other additions - continued

Date	Description	Amount
10/05/20	CHECKCARD 1003 GHIRARDELLI #127 GDF SAN FRANCISCOCA 7449398027803600023	18.68
10/07/20	CHECK CITY DES:CHECK CITY ID:001-1942059 INDN:PINEDA, MICHELLE CO ID:1870524498 PPD	255.00

Total deposits and other additions**\$5,890.63****Withdrawals and other subtractions**

Date	Description	Amount
09/10/20	CHECKCARD 0909 AMZN MKTP US*MU59P9XL0 AMZN.COM/BILLWA 24431060253083747007170	-73.23
09/10/20	Online Banking Transfer Conf# a41aa4d44; GARCIA	-157.00
09/11/20	CHECKCARD 0910 CAPITOLA DINER CAPITOLA CA 24431060255091134000078	-10.90
09/11/20	BKOFAMERICA ATM 09/11 #000002130 WITHDRWL MAIN STREET & GR WATSONVILLE CA	-160.00
09/14/20	CHECKCARD 0912 STARBUCKS 800-782-7282 800-782-7282 WA 24692160256100489760938	-10.00
09/14/20	CHECKCARD 0911 PANDA EXPRESS #1407 P olo.com CA 24431060256091187380574	-8.83
09/14/20	Online Banking Transfer Conf# a02caa280; Cornejo	-200.00
09/14/20	CHECKCARD 0912 CHEVRON 0307255 CAPITOLA CA 24692160256100823389790	-20.00
09/14/20	CHECKCARD 0914 APPLE.COM/BILL 866-712-7753 CA 24692160258100632686566	-0.99
09/14/20	CHECKCARD 0914 CHEVRON 0091927 WATSONVILLE CA 24692160258100610015911	-8.00
09/14/20	CHEVRON/AJ'S F 09/14 #000063635 PURCHASE CHEVRON/AJ'S FUEL CAPITOLA CA	-32.82
09/14/20	CHECKCARD 0914 AMERICAN FUELS WATSONVILLE CA	-28.32
09/15/20	PMNT SENT 0914 APPLE CASH 877-233-8552 CA	-50.00
09/15/20	CHECKCARD 0914 KFC C301007 CAPITOLA CA 24431060259400373000093	-8.49
09/15/20	CHECKCARD 0915 eBay O*15-05733-94683 408-3766151 CA 24204290259000687698737	-51.59
09/16/20	CHEVRON/AJ'S F 09/16 #000360017 PURCHASE CHEVRON/AJ'S FUEL CAPITOLA CA	-12.42
09/16/20	CHEVRON/AJ'S F 09/16 #000904373 PURCHASE CHEVRON/AJ'S FUEL CAPITOLA CA	-4.44
09/16/20	Zelle Transfer Conf# c6d0b54d3; Michelle	-26.00
09/16/20	Zelle Transfer Conf# 7c0110d98; Michelle	-100.00
09/17/20	CHECKCARD 0916 TAQUERIA VALLARTA # 2 SANTA CRUZ CA 24431060261091596000097	-46.14
09/17/20	CHECKCARD 0916 STARBUCKS 800-782-7282 800-782-7282 WA 24692160260100158411437	-10.00
09/17/20	SAFEWAY #1929 09/17 #000700990 PURCHASE SAFEWAY #1929 SOQUEL CA	-0.65
09/18/20	CHECKCARD 0918 Advance Americ Spartanburg CA	-300.00
09/18/20	RITE AID STORE 09/18 #000830544 PURCHASE RITE AID STORE - FREEDOM CA	-9.11
09/18/20	MFXC DES:8668683388 ID:PAYMENT INDN:MICHELLE PINEDA CO ID:XXXXXXXXX PPD	-207.00
09/18/20	LENDUP DES:LendUpLoan ID:1809666825 INDN:Adela Garcia CO ID:1453936907 PPD	-104.96

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/18/20	SPOTLOAN DES:DEBIT ID:C20091709017643 INDN:Michelle Pineda CO ID:1800827294 WEB	-54.01
09/21/20	CHECKCARD 0918 PANDA EXPRESS #1407 P olo.com CA 24431060263091318202490	-16.02
09/21/20	CHECKCARD 0918 GREY BEARS THRIFT STORE SANTA CRUZ CA 24223690262027015449445	-5.45
09/21/20	CHECKCARD 0920 STARBUCKS 800-782-7282 800-782-7282 WA 24692160264100819489596	-20.00
09/21/20	Online Banking Transfer Conf# 48da3ff7f; Cornejo	-100.00
09/21/20	Zelle Transfer Conf# 1664c5820; Sister	-50.00
09/21/20	PMNT SENT 0919 VENMO* Visa Direct NY	-50.00
09/21/20	SHELL SERVICE 09/19 #000068830 PURCHASE SHELL SERVICE STA SANTA CRUZ CA	-70.00
09/21/20	BKOFAMERICA ATM 09/19 #000007219 WITHDRWL MAIN STREET & GR WATSONVILLE CA	-260.00
09/21/20	CHECKCARD 0919 SQ *BAGEL BAKERY & CAFE Watsonville CA 24692160264100699499756	-28.95
09/21/20	NOB HILL #617 09/19 #000040263 PURCHASE NOB HILL #617 19 WATSONVILLE CA	-81.22
09/21/20	CHECKCARD 0920 BROW TOUCH SALINAS CA 24755420265132650315227	-24.00
09/21/20	CHECKCARD 0920 CHAVEZ DELICIOUS FRUIT, SALINAS CA 24431060265400712000178	-11.50
09/21/20	CSAA IG DES:AAA PAYMNT ID:000000106441970 INDN:MICHELLE PINEDA CO ID:XXXXXXXXX WEB	-346.56
09/22/20	CHECKCARD 0921 MACYS .COM 800-289-6229 OH 24445730266600087763737	-32.31
09/22/20	CHECKCARD 0921 AFTERPAY 855-2896014 DE 24906410265103123263376 RECURRING	-15.40
09/22/20	CHEVRON/AJ'S F 09/22 #000994786 PURCHASE CHEVRON/AJ'S FUEL CAPITOLA CA	-10.83
09/23/20	CHECKCARD 0922 PROGRESSIVE LEASING 877-898-1970 UT 24055230267400358000336	-60.20
09/23/20	PURCHASE 0922 Netflix.com 408-5403700 CA	-12.99
09/23/20	CHECKCARD 0922 PANDA EXPRESS #1407 SOQUEL CA 24431060267838000540678	-11.01
09/23/20	CHEVRON/AJ'S F 09/23 #000038790 PURCHASE CHEVRON/AJ'S FUEL CAPITOLA CA	-2.34
09/23/20	CHEVRON/AJ'S F 09/23 #000052352 PURCHASE CHEVRON/AJ'S FUEL CAPITOLA CA	-10.96
09/24/20	PURCHASE 0922 TACO BELL 730770 SOQUEL CA	-20.00
09/24/20	CHECKCARD 0923 STARBUCKS 800-782-7282 800-782-7282 WA 24692160267100873771464	-10.00
09/24/20	CHECKCARD 0924 AAA INSURANCE 800-922-8228 CA 24692160268100365113349	-346.56
09/25/20	CHECKCARD 0923 MARISCOS EL NAYARITA 2 WATSONVILLE CA 24431060268400710000029	-38.24
09/25/20	CHECKCARD 0923 BURGER KING #11063 WATSONVILLE CA 24186160268091963001080	-12.23
09/25/20	CHECKCARD 0924 AMZN MKTP US*M42690XU0 AMZN.COM/BILLWA 24431060268083713106710	-39.58
09/28/20	CHECKCARD 0927 QUALITY INN & SUITES 4089125118 CA 24431060271750876750394	-112.03
09/28/20	CHECKCARD 0926 MCDONALD'S F22627 SAN JOSE CA 24427330270740264713314	-5.19
09/28/20	Zelle Transfer Conf# 4a7a281cb; Michelle	-12.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/30/20	CHECKCARD 0930 Advance Americ Spartanburg CA	-300.00
09/30/20	TAQUERIA TEPEQ 09/30 #000505796 PURCHASE TAQUERIA TEPEQUE CAPITOLA CA	-49.81
10/01/20	PMNT SENT 1002 VENMO* Visa Direct NY	-40.00
10/01/20	PMNT SENT 1002 VENMO* Visa Direct NY	-20.00
10/01/20	PMNT SENT 1002 VENMO* Visa Direct NY	-40.00
10/02/20	CHECKCARD 1001 HLU*Hulu 1639228968471- HULU.COM/BILLCA 24906410275103882900570 RECURRING	-12.99
10/02/20	CHECKCARD 1001 AFTERPAY 855-2896014 DE 24906410275103937352926 RECURRING	-47.65
10/02/20	BKOFAMERICA ATM 10/02 #000005611 WITHDRWL FOODMAXX 486 OVE WATSONVILLE CA	-400.00
10/02/20	MFXC PPD DES:8668683388 ID:PAYMENT INDN:MICHELLE PINEDA CO ID:XXXXXXXXXX	-207.00
10/02/20	LENDUP PPD DES:LendUpLoan ID:1815168211 INDN:Adela Garcia CO ID:1453936907	-104.96
10/02/20	VBS_Spotloan PPD DES:8886816811 ID:7959BA1FC924 INDN:Michelle Pineda CO ID:18025916	-54.01
10/05/20	CHECKCARD 1002 APPLE.COM/BILL 866-712-7753 CA 24692160277100645887679 RECURRING	-0.99
10/05/20	CHECKCARD 1002 BURGER KING #2738 CAPITOLA CA 24186160277091082000921	-27.74
10/05/20	CHECKCARD 1003 CHEVRON 0091927 WATSONVILLE CA 24692160277100136100418	-10.00
10/05/20	CHECKCARD 1003 CHEVRON 0091927 WATSONVILLE CA 24692160277100136100459	-39.99
10/05/20	CHECKCARD 1003 BURGER KING #11063 WATSONVILLE CA 24186160278091963000098	-15.60
10/05/20	CHECKCARD 1003 SQ *CANTON BAZAAR SAN FRANCISCOCA 24692160278100346151820	-50.72
10/05/20	CHECKCARD 1003 IMPARK00270049A SAN FRANCISCOCA 24692160278100611336668	-9.00
10/05/20	CHECKCARD 1003 GHIRARDELLI #127 GDF SAN FRANCISCOCA 24493980278036000230868	-98.18
10/05/20	CHECKCARD 1003 MCDONALD'S F22627 SAN JOSE CA 24427330277740264910210	-19.50
10/05/20	Zelle Transfer Conf# 4623c0238; Garcia, Adela	-200.00
10/05/20	BATH AND BODY 10/04 #000033039 PURCHASE BATH AND BODY WOR GILROY CA	-41.37
10/05/20	BASS #4327 10/04 #000017300 PURCHASE BASS #4327 GILROY CA	-59.13
10/05/20	WATSONVILLE PH 10/05 #000039388 PURCHASE WATSONVILLE PHAR WATSONVILLE CA	-43.69
10/06/20	CHECKCARD 1004 WWW.CVS.COM 888-607-4287 IN 24137460279100232725857 RECURRING	-5.45
10/06/20	CHECKCARD 1004 CALVIN KLEIN #005 GILROY CA 24941350279305000017523	-43.35
10/06/20	CHECKCARD 1005 APPLE.COM/BILL 408-974-1010 CA 24430990279828743931255 RECURRING	-0.99
10/06/20	CHECKCARD 1004 FAT BOY BURGERS AND GRI WATSONVILLE CA 24036280279030016308402	-24.71
10/06/20	CHECKCARD 1005 Amazon Prime*MK9PZ63V0 Amzn.com/billIWA 24692160279100390047675 RECURRING	-14.00
10/06/20	CHECKCARD 1005 AFTERPAY 855-2896014 DE 24906410279104253869648 RECURRING	-15.40
10/06/20	FOOD MAXX 486 10/06 #000556187 PURCHASE FOOD MAXX 486 WATSONVILLE CA	-92.68
10/06/20	WATSONVILLE GR 10/06 #000560670 PURCHASE WATSONVILLE GRO WATSONVILLE CA	-17.25

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/06/20	DOLLAR TR 1010 10/06 #000150307 PURCHASE DOLLAR TR 1010 MA WATSONVILLE CA	-11.40
10/06/20	CHECK CITY DES:CHECK CITY ID:001-1940839 INDN:PINEDA, MICHELLE CO ID:1870524498 WEB	-300.00
10/07/20	CHEVRON/KHOSRO 10/07 #000372025 PURCHASE CHEVRON/KHOSROW WATSONVILLE CA	-12.85
10/08/20	CHECKCARD 1007 STARBUCKS 800-782-7282 800-782-7282 WA 24692160281100599181909	-20.00
10/08/20	CHECKCARD 1008 CHEVRON 0091927 WATSONVILLE CA 24692160282100124789415	-70.01
10/08/20	CHEVRON/AJ'S F 10/08 #000781272 PURCHASE CHEVRON/AJ'S FUEL CAPITOLA CA	-5.13
10/08/20	Zelle Transfer Conf# 914d6961d; Michelle	-136.00
Total withdrawals and other subtractions		-\$6,172.02

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	\$0.00
Total NSF: Returned Item fees	\$35.00	\$105.00

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
09/21/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 09-21	-35.00

Total service fees **-\$35.00**

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

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