







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

RYAN JAMES PITT  
311 S SUNRISE WAY APT B9  
PALM SPRINGS, CA 92262-0827

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

## Your combined statement

for February 24, 2021 to March 26, 2021

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv SafeBalance Banking	3251 4568 2592	-\$41.13	Page 3
Bank of America Advantage Savings	3251 4568 2631	-\$8.00	Page 9
<b>Total balance</b>		<b>-\$49.13</b>	

# HEMINGWAY



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SSM-12-20-0030.B | 3372179

## 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 SafeBalance Banking

RYAN JAMES PITT

### Account summary

Beginning balance on February 24, 2021	\$124.73
Deposits and other additions	6,005.64
Withdrawals and other subtractions	-6,166.55
Service fees	-4.95
<b>Ending balance on March 26, 2021</b>	<b>-\$41.13</b>

Our Deposit Agreement and Disclosures were updated to include our policy for accepting registered warrants. For more details, please review the "Processing Deposits and Cashed Items" section of our Deposit Agreement at [bankofamerica.com/depositagreement](http://bankofamerica.com/depositagreement).

### Deposits and other additions

Date	Description	Amount
02/24/21	Online Banking transfer from SAV 2631 Confirmation# 1320947364	21.50
02/25/21	Branch Messeng 02/25 #000849226 PMNT RCVD Branch Messenger Visa Direct MN	245.01
02/26/21	30 DESERT SANDS DES:PAYROLL 30 ID:30 08M 286122 INDN:PITT RYAN J CO ID:1956000929 PPD	2,728.33
02/26/21	Solo Funds Inc 02/26 #000142169 PMNT RCVD Solo Funds Inc Visa Direct TN	340.00
02/26/21	Advance Americ 02/26 #000351729 PMNT RCVD Advance America Visa Direct SC	255.00
02/26/21	Curo Financial 02/26 #000657872 PMNT RCVD Curo Financial Visa Direct KS	255.00
03/01/21	NET PAY ADVANCE DES:PAYMENT ID:1442992 INDN:PITTRYAN CO ID:1208818723	255.00
03/01/21	LS Financing I 03/01 #000242046 PMNT RCVD LS Financing Inc Sherman Oaks CA	100.00

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Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

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## Deposits and other additions - continued

Date	Description	Amount
03/01/21	Brigit 02/28 #000674084 PMNT RCVD Brigit Visa Direct NY	80.00
03/01/21	Earnin-Activeh 02/28 #000224046 PMNT RCVD Earnin-Activehour Visa Direct CA	50.00
03/01/21	VOLA DES:VOLA Ryan Pitt ID: I646A0B5J CO ID:XXXXXXXXX CIE	40.00
03/05/21	FloatMe 03/05 #000467223 PMNT RCVD FloatMe Visa Direct TX	20.00
03/11/21	Earnin DES:WD TIP JAR ID:XXXXXXXXX INDN:Ryan Pitt CO ID:1808182018 PPD	20.10
03/16/21	BKOFAMERICA ATM 03/16 #000008407 DEPOSIT POINT HAPPY LA QUINTA CA	1,150.00
03/16/21	Solo Funds Inc 03/16 #000978307 PMNT RCVD Solo Funds Inc Visa Direct TN	300.00
03/16/21	LS Financing I 03/16 #000703142 PMNT RCVD LS Financing Inc Sherman Oaks CA	100.00
03/22/21	BKOFAMERICA ATM 03/20 #000005425 DEPOSIT PALM SPRINGS MAI PALM SPRINGS CA	40.00
03/22/21	Online Banking transfer from SAV 2631 Confirmation# 5343703870	5.70

**Total deposits and other additions**

**\$6,005.64**

## Withdrawals and other subtractions

Date	Description	Amount
02/24/21	CHECKCARD 0223 AMAZON.COM*0S7544XR3 AM AMZN.COM/BILLWA 24431061054083733744066	-31.67
02/24/21	CHECKCARD 0223 CHEVRON 0210828 LA QUINTA CA 24692161054100534921792	-6.01
02/24/21	CHEVRON/G&M OI 02/24 #000574970 PURCHASE CHEVRON/G&M OIL C LA QUINTA CA	-16.12
02/24/21	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 02/24/21	-2.20
02/25/21	CHECKCARD 0224 KTLPT-WAYFAIR - CHARGE 888-391-9901 NY 24055231055083304158103	-45.00
02/25/21	PURCHASE 0224 PAYRANGE MOBILE APP 8442081119 OR	-10.00
02/25/21	PURCHASE 0224 PP*APPLE.COM/BILL 402-935-7733 CA	-1.99
02/25/21	AIM MAIL 1775 02/25 #000157557 PURCHASE AIM MAIL 1775 E PALM SPRINGS CA	-15.20
02/25/21	RALPHS #0 1733 02/25 #000214881 PURCHASE RALPHS #0 1733 PA PALM SPRINGS CA	-78.59
02/25/21	TRANSFORM CREDIT DES:3695544 ID:3695544 INDN:Transform Credit CO ID:2738062782 CCD	-5.00
02/25/21	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 02/25/21	-1.22
02/26/21	CHECKCARD 0226 Advance Americ Spartanburg SC	-300.00
02/26/21	PMNT SENT 0227 VENMO* Visa Direct NY	-100.00
02/26/21	CREDITNINJA PAY DES:PAYMENT ID:PLM2588714 INDN:Ryan Pitt CO ID:1384093458 PPD	-99.52
02/26/21	Brigit.com DES:PROTECTION ID:2543CE4992E24B4 INDN:Ryan Pitt CO ID:1823136030 PPD	-80.00
02/26/21	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Ryan Pitt CO ID:7842124784 WEB	-58.00
02/26/21	Earnin DES:TO TIP JAR ID:XXXXXXXXX INDN:Ryan Pitt CO ID:1808182018 WEB	-10.00
02/26/21	Brigit.com DES:MEMBERSHIP ID:7CDCD7287846408 INDN:Ryan Pitt CO ID:1823136030 PPD	-9.99

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
03/01/21	PURCHASE 0227 HOTELTONIGHTCROWNE PL 8002082949 CA	-101.00
03/01/21	CHECKCARD 0226 SOLO FUNDS INC 213-2387176 AR 24253621058000000299675	-343.30
03/01/21	CHECKCARD 0226 FLEXSHOPPER 2 855-353-9289 FL 24733091057083712456194	-17.76
03/01/21	CHECKCARD 0226 NETPAY ADVANCE 888-9423320 KS 24030641058013353574949	-300.00
03/01/21	CHECKCARD 0226 RECOVERY PARTNERS LLC 866-6615203 AZ 24037611057900015584596	-250.00
03/01/21	CHECKCARD 0226 CHEVRON 0210828 LA QUINTA CA 24692161057100784319033	-41.06
03/01/21	CHECKCARD 0226 CHEVRON 0210828 LA QUINTA CA 24692161057100784318894	-7.48
03/01/21	CHECKCARD 0226 KLARNA *PAYMENTS 844-5527621 NY 24906411057115043808197	-83.69
03/01/21	CHECKCARD 0227 AMZN MKTP US*2W4YQ5FK3 AMZN.COM/BILLWA 24431061058083734025883	-34.80
03/01/21	CHECKCARD 0226 ACIMA CREDIT 800-7421789 UT 24030641058013355804120	-52.44
03/01/21	CHECKCARD 0226 ACIMA CREDIT 800-7421789 UT 24030641058013355804138	-52.09
03/01/21	CHECKCARD 0227 KTPLT-WAYFAIR - CHARGE 833-528-2785 NY 24055231058083703125676	-18.83
03/01/21	CHECKCARD 0227 FloatMe San Antonio TX	-24.00
03/01/21	RALPHS # 425 02/27 #000360430 PURCHASE RALPHS # 425 S. PALM SPRINGS CA	-76.08
03/01/21	PURCHASE 0227 PP*APPLE.COM/BILL 402-935-7733 CA	-23.98
03/01/21	CHECKCARD 0228 EAGLE 501 BAR PALM SPRINGS CA 24040481059400060001274	-18.00
03/01/21	CHECKCARD 0228 KTPLT-WAYFAIR - CHARGE 833-449-4229 NY 24055231059083719944887	-18.83
03/01/21	RALPHS # 0611 02/28 #000414164 PURCHASE RALPHS # 0611 425 PALM SPRINGS CA	-11.01
03/01/21	CHECKCARD 0228 SHERMANSDELIPALMSRINGC 401ETAHQSTR CA 24559301059900014922346	-65.46
03/01/21	TERRAFIN-APVPPS- DES:WEB PMTS ID:4R4377 INDN:RyanPitt CO ID:9000327993 WEB	-1,100.00
03/01/21	CROSSROADS(FDR) DES:8888665173 ID:BXXXXXXXXX INDN:Ryan Pitt CO ID:BXXXXXXXXX TEL	-350.00
03/01/21	TERRAFIN-APVPPS- DES:WEB PMTS ID:5R4377 INDN:RyanPitt CO ID:9000327993 WEB	-100.00
03/01/21	VENMO DES:PAYMENT ID:5348095711 INDN:RYAN PITT CO ID:3264681992 WEB	-17.70
03/01/21	VENMO DES:PAYMENT ID:5348632055 INDN:RYAN PITT CO ID:3264681992 WEB	-13.99
03/01/21	FLOATME DB DES:ONLINE PMT ID:210226095512PTL INDN:RYAN PITT CO ID:1029111679 WEB	-1.99
03/01/21	Yardi Service Ch DES:WEB PMTS ID:CMX277 INDN:RyanPitt CO ID:9000278329 WEB	-0.50
03/01/21	Yardi Service Ch DES:WEB PMTS ID:DMX277 INDN:RyanPitt CO ID:9000278329 WEB	-0.50
03/01/21	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 03/01/21	-7.19
03/02/21	CHECKCARD 0301 KLARNA *PAYMENTS 844-5527621 NY 24906411060115365889952	-33.22

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## Withdrawals and other subtractions - continued

Date	Description	Amount
03/02/21	MOBILE PURCHASE 0301 PANDA EXPRESS 909 PALM SPRINGS CA	-12.00
03/02/21	CIRCLE K 09484 03/02 #000368047 PURCHASE CIRCLE K 09484 INDIO CA	-12.26
03/02/21	RALPHS # 0611 03/02 #000521607 PURCHASE RALPHS # 0611 425 PALM SPRINGS CA	-4.63
03/02/21	RALPHS # 425 03/02 #000204189 PURCHASE RALPHS # 425 S. PALM SPRINGS CA	-40.93
03/02/21	ZenResolve LLC DES:8002251375 ID:0-24520928 INDN:Ryan Pitt CO ID:XXXXXXXXX WEB	-58.14
03/02/21	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 03/02/21	-1.96
03/03/21	CHECKCARD 0301 MONEY LINE 747-3001542 CA 24383441061013374207928	-117.65
03/03/21	CHECKCARD 0302 AMZN MKTP US*FR1Y292R3 AMZN.COM/BILLWA 24431061061083345606175	-16.38
03/03/21	PURCHASE 0302 PAYPAL *WIKIPEDIA 402-935-7733 CA	-3.10
03/03/21	PURCHASE 0302 NETFLIX.COM NETFLIX.COM CA	-17.99
03/03/21	CHECKCARD 0303 VOLA 929-295-6847 NY 24492151062745359566875	-6.99
03/03/21	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 03/03/21	-1.89
03/04/21	CHECKCARD 0302 TRUEACCORD 866-6112731 CA 24056791062900015049300	-25.00
03/04/21	PURCHASE 0303 PP*APPLE.COM/BILL 402-935-7733 CA	-20.98
03/04/21	RALPHS # 0611 03/04 #000819017 PURCHASE RALPHS # 0611 425 PALM SPRINGS CA	-4.80
03/04/21	TSUNAMI WASH 03/04 #000701275 PURCHASE TSUNAMI WASH PALM SPRINGS CA	-15.00
03/04/21	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 03/04/21	-0.22
03/05/21	CHECKCARD 0303 CHEVRON 0210828 LA QUINTA CA 24692161063100752188727	-24.28
03/05/21	CHECKCARD 0303 CHEVRON 0210828 LA QUINTA CA 24692161063100752188552	-9.60
03/05/21	CHECKCARD 0304 CHEVRON 0210828 LA QUINTA CA 24692161064100440213290	-13.51
03/05/21	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 03/05/21	-1.61
03/08/21	PURCHASE 0305 STARBUCKS 800-782-7282 800-782-7282 WA	-10.00
03/08/21	CHECKCARD 0305 FLEXSHOPPER 2 855-353-9289 FL 24733091064083745041428	-17.76
03/08/21	CHECKCARD 0305 STARBUCKS STORE 14277 LA QUINTA CA 24692161065100791193082	-25.60
03/08/21	CHECKCARD 0306 CBS ALL ACCESS 888-274-5343 CA 24943001065700772725896 RECURRING	-9.99
03/08/21	RALPHS # 0611 03/05 #000122815 PURCHASE RALPHS # 0611 425 PALM SPRINGS CA	-4.63
03/08/21	CHECKCARD 0306 76 - DBA SMOKETREE UNIO PALM SPRINGS CA 24015171065000811153935	-65.43
03/08/21	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
03/16/21	TJ MAXX # 2465 03/16 #000034928 PURCHASE TJ MAXX # 2465 E PALM SPRINGS CA	-80.48
03/16/21	RALPHS # 425 03/16 #000264909 PURCHASE RALPHS # 425 S. PALM SPRINGS CA	-131.58
03/16/21	PAYPAL DES:ECHECK ID:1012729538099 INDN:RYAN PITT CO ID:PAYPALEC88 WEB	-12.43
03/16/21	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 03/16/21	-0.94
03/17/21	CHECKCARD 0316 KLARNA *PAYMENTS 844-5527621 NY 24906411075116519173981	-11.35
03/17/21	CHECKCARD 0316 KTPLT-WAYFAIR - CHARGE 833-528-2785 NY 24055231075083754496785	-12.31

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
03/17/21	CHECKCARD 0316 TARGET 00018671 LA QUINTA CA 24164071075091007856117	-64.50
03/17/21	CHECKCARD 0316 CHEVRON 0210828 LA QUINTA CA 24692161076100063467823	-8.78
03/17/21	CHECKCARD 0316 SOLO FUNDS INC 213-2387176 AR 24253621076000000167474	-459.80
03/17/21	CHECKCARD 0316 DDV *DiscoveryPlus 012-3456789 TN 24204291075000506313526 RECURRING	-6.99
03/17/21	CHECKCARD 0316 EXPRESS STYLE TRIAL 188-88159242 NY 24011341076000003059494	-9.83
03/17/21	COSTCO GAS #06 03/17 #000376205 PURCHASE COSTCO GAS #0638 LA QUINTA CA	-44.26
03/17/21	SO CAL EDISON CO DES:BILL PAYMT ID:XXXXXXXXX INDN:Ryan James Pitt CO ID:4951240335 WEB	-62.82
03/17/21	KEEP THE CHANGE TRANSFER TO ACCT 2631 FOR 03/17/21	-3.18
03/18/21	CHECKCARD 0316 ACIMA CREDIT 800-7421789 UT 24030641076013493944075	-209.72
03/18/21	CHECKCARD 0316 MONEY LINE 747-3001542 CA 24383441076013491310277	-117.65
03/18/21	CHECKCARD 0317 SPRINT *WIRELESS 800-639-6111 KS 24692161076100344349808	-159.88
03/18/21	CHECKCARD 0317 KEMPER SPECIALTY 800-456-1919 TX 24943001076083926462436	-59.33
03/18/21	PURCHASE 0316 PP*APPLE.COM/BILL 402-935-7733 CA	-2.55
03/18/21	CHECKCARD 0317 KLARNA *PAYMENTS 844-5527621 NY 24906411076116615380141	-30.00
03/18/21	CHECKCARD 0318 FLEXSHOPPER 2 855-353-9289 FL 24733091077083338995324	-17.76
03/18/21	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
03/19/21	Online Banking transfer to SAV 2631 Confirmation# 1216751670	-0.79
03/22/21	CHECKCARD 0320 Spotify USA 877-7781161 NY 24204291079004710388734 RECURRING	-4.99
03/22/21	CHECKCARD 0320 RHINO HTTPWWW.SAYRNY 24492151079637691169040	-6.92
03/22/21	CHECKCARD 0320 LEMONADE I* LEMONADE I LEMONADE.COM NY 24492151079637691197793	-5.00
03/22/21	BKOFAMERICA ATM 03/20 #000005426 WITHDRWL PALM SPRINGS MAI PALM SPRINGS CA	-20.00
03/22/21	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
03/23/21	CHECKCARD 0322 CHEVRON 0210828 LA QUINTA CA 24692161082100624666493	-44.97
03/23/21	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00

**Total withdrawals and other subtractions** **-\$6,166.55**

## Service fees

Date	Transaction description	Amount
03/26/21	Monthly Maintenance Fee	-4.95

**Total service fees** **-\$4.95**

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

## Your Bank of America Advantage Savings

RYAN JAMES PITT

### Account summary

Beginning balance on February 24, 2021	\$20.66
Deposits and other additions	22.04
Withdrawals and other subtractions	-40.20
Service fees	-10.50
<b>Ending balance on March 26, 2021</b>	<b>-\$8.00</b>

Our Deposit Agreement and Disclosures were updated to include our policy for accepting registered warrants. For more details, please review the "Processing Deposits and Cashed Items" section of our Deposit Agreement at [bankofamerica.com/depositagreement](http://bankofamerica.com/depositagreement).

### Deposits and other additions

Date	Description	Amount
02/24/21	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 02/23	0.84
02/25/21	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 02/24	2.20
02/26/21	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 02/25	1.22
03/02/21	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 03/01	7.19
03/03/21	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 03/02	1.96
03/04/21	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 03/03	1.89
03/05/21	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 03/04	0.22
03/08/21	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 03/05	1.61
03/17/21	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 03/16	0.94
03/18/21	KEEPTHECHANGE CREDIT FROM ACCT2592 EFFECTIVE 03/17	3.18
03/19/21	Online Banking transfer from CHK 2592 Confirmation# 1216751670	0.79
<b>Total deposits and other additions</b>		<b>\$22.04</b>

### Withdrawals and other subtractions

Date	Description	Amount
02/24/21	Online Banking transfer to CHK 2592 Confirmation# 1320947364	-21.50
03/10/21	SCHOOLSFIRST F 03/10 #000412037 WITHDRWL SCHOOLSFIRST LA QUINTA CA	-13.00
03/22/21	Online Banking transfer to CHK 2592 Confirmation# 5343703870	-5.70
<b>Total withdrawals and other subtractions</b>		<b>-\$40.20</b>

## Service fees

Date	Transaction description	Amount
03/10/21	SCHOOLSFIRST F 03/10 #000412037 WITHDRWL SCHOOLSFIRST LA QUINTA CA FEE	-2.50
03/26/21	Monthly Maintenance Fee	-8.00

**Total service fees** **-\$10.50**

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

## 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.

In the next few months, we are making changes to our Overdraft Protection Service and fees. We have outlined each change along with the applicable effective date. Please review these updates in our [Deposit Agreement and Disclosures at bankofamerica.com/deposits](https://bankofamerica.com/deposits) and [Personal Schedule of Fees at bankofamerica.com/fees](https://bankofamerica.com/fees).

Change	Effective Date	What to Expect After the Change Is Effective
Eligible deposit accounts may have the ability to enroll in multiple Overdraft Protection plans and link up to 5 eligible accounts for overdraft protection	<ul style="list-style-type: none"> <li>June 18, 2021 for deposit account(s) opened in GA, IL, KY, MI or TN</li> <li>August 20, 2021 for deposit account(s) opened in any location</li> </ul>	<ul style="list-style-type: none"> <li>When you link more than one account for overdraft protection and the available funds in your first linked account are not enough to cover the necessary amount including any applicable transfer fee, the next linked account(s) will transfer/advance available funds to cover the remaining amount including any applicable transfer fee.</li> <li>If your linked accounts do not have enough available funds to cover the necessary amount, we may decline to make the transfer.</li> <li>This functionality is not available for all accounts.</li> </ul>
Overdraft Protection Transfer Fee changes for transfers made from a linked Bank of America credit card to your deposit account (covered account)	<ul style="list-style-type: none"> <li>June 18, 2021 for deposit account(s) opened in GA, IL, KY, MI or TN</li> <li>August 20, 2021 for deposit account(s) opened in any location</li> </ul>	<ul style="list-style-type: none"> <li>Your covered account may be charged a \$12.00 Overdraft Protection Transfer Fee when overdraft protection transfers are made from a linked credit card to cover the overdraft and the applicable transfer fee on your account. Keep in mind, this fee may be higher than what you are currently charged when transfers are made from your linked credit card.</li> <li>The applicable transfer fee will be charged to your covered account; previously the fee was charged to your credit card account.</li> <li>The amount of the applicable transfer fee may be included in the amount transferred from your linked credit card account.</li> <li>We will only charge one Overdraft Protection Transfer Fee any day a transfer is made to a given covered account, regardless of the number of items covered or whether funds are transferred/advanced from multiple accounts.</li> <li>We will not charge this fee if all individual items covered by the transfer are \$1.00 or less.</li> <li>We will not charge this fee if your covered account is overdrawn by a total amount of \$1.00 or less (previously less than \$12.00) before we apply overdraft protection.</li> <li>Bank of America Advantage Relationship Banking, Bank of America Advantage® with Tiered Interest Checking and Bank of America Advantage® Regular Checking accounts plus Preferred Rewards customers qualify for a waiver of this fee.</li> </ul>
The dollar amount transferred for overdraft protection from a linked Bank of America credit card or line of credit to your covered deposit account	August 20, 2021	<ul style="list-style-type: none"> <li>Overdraft protection transfers from a linked credit card or line of credit will be made for the amount required to cover the overdraft and the applicable transfer fee on the covered account (previously in increments of \$100.00).</li> </ul>
Savings accounts will no longer be able to receive overdraft protection	August 20, 2021	<ul style="list-style-type: none"> <li>If your savings account is currently receiving overdraft protection from another account, it will no longer be linked to receive this service.</li> <li>Please keep in mind, you can still use your savings account to provide overdraft protection to other eligible checking accounts.</li> </ul>
The name of Overdraft Protection will change to Balance Connect(TM)	August 20, 2021	<ul style="list-style-type: none"> <li>You will see the new name, Balance Connect(TM), on your statement and in Mobile and Online Banking.</li> </ul>

### We are here to help

If you have questions about these changes, feel free to schedule an appointment with us at [bankofamerica.com/appointments](https://bankofamerica.com/appointments).

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