



P.O. Box 15284  
Wilmington, DE 19850

MONIKA SERDYUKOVA  
6241 GLADE AVE APT L116  
WOODLAND HILLS, CA 91367-1767

**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](http://bankofamerica.com)
- ✉ Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Adv Plus Banking

for September 12, 2020 to October 13, 2020

**MONIKA SERDYUKOVA**

Account number: 3251 2889 6431

### Account summary

Beginning balance on September 12, 2020	\$136.56
Deposits and other additions	1,088.80
Withdrawals and other subtractions	-1,099.32
Checks	-0.00
Service fees	-10.00
<b>Ending balance on October 13, 2020</b>	<b>\$116.04</b>

## What's on your mind?

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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
09/14/20	Zelle Transfer Conf# 202e35bca; SEDGHIZADEH, SAM	40.00
09/14/20	Zelle Transfer Conf# d5c8e259a; GUSTILO, RONALD	25.00
09/14/20	PAYPAL*Serdyuk 09/14 #000430951 PMNT RCVD PAYPAL*Serdyukova San Jose CA	9.90
09/15/20	Zelle Transfer Conf# ea8aa5bac; GUSTILO, RONALD	30.00
09/16/20	Zelle Transfer Conf# 44ca363c2; GUSTILO, RONALD	50.00
09/16/20	Zelle Transfer Conf# f8c1d74f5; SEDGHIZADEH, SAM	36.00
09/17/20	Zelle Transfer Conf# add26ff6d; SEDGHIZADEH, SAM	60.00
09/17/20	Zelle Transfer Conf# e0ce0c97c; SEDGHIZADEH, SAM	10.00
09/17/20	Zelle Transfer Conf# 7eb06adc0; SEDGHIZADEH, SAM	5.00
09/18/20	Zelle Transfer Conf# cd3cc8f9a; SEDGHIZADEH, SAM	30.00
09/18/20	Zelle Transfer Conf# 5124fb5f5; SEDGHIZADEH, SAM	21.00
09/21/20	Zelle Transfer Conf# 4519aaf7d; GUSTILO, RONALD	25.00
09/22/20	Zelle Transfer Conf# e5a135dd4; SEDGHIZADEH, SAM	20.00
09/24/20	Zelle Transfer Conf# 552cdaa51; SEDGHIZADEH, SAM	20.00
09/25/20	APRO LLC DES:DIRECT DEP ID:9288163243099LH INDN:SERDYUKOVA,MONIKA CO ID:91111111101 PPD	407.15
09/29/20	Zelle Transfer Conf# 5de6c71e5; GUSTILO, RONALD	30.00
09/29/20	Zelle Transfer Conf# 5ece6fd0c; SEDGHIZADEH, SAM	10.00
09/29/20	Zelle Transfer Conf# d3f46386b; SEDGHIZADEH, SAM	5.00
09/29/20	Zelle Transfer Conf# c489e5eaf; SEDGHIZADEH, SAM	4.00
09/30/20	Cash App*Cash 10/01 #000530388 PMNT RCVD Cash App*Cash Out Visa Direct CA	19.70
10/06/20	Zelle Transfer Conf# cf3e80eef; GUSTILO, RONALD	50.00
10/06/20	Zelle Transfer Conf# fcc4e5b5d; SEDGHIZADEH, SAM	6.81

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## Deposits and other additions - continued

Date	Description	Amount
10/09/20	APRO LLC DES:DIRECT DEP ID:9326165764509LH INDN:SERDYUKOVA,MONIKA CO ID:9111111101 PPD	74.24
10/13/20	Zelle Transfer Conf# 884d94ef9; GUSTILO, RONALD	100.00

### Total deposits and other additions

**\$1,088.80**

## Withdrawals and other subtractions

Date	Description	Amount
09/14/20	CHECKCARD 0911 WEHO Street Meters WEST HOLLYWOOD CA 24013390256001688541290	-1.00
09/14/20	MOBILE PURCHASE 0911 LAX LIQUOR INGLEWOOD CA	-2.25
09/14/20	CHECKCARD 0911 EXXONMOBIL 97613889 SHERMAN OAKS CA 24164050256837001793374	-11.50
09/14/20	CHECKCARD 0911 MDG SUNSET DELI INC WEST HOLLYWOOD CA 24431860255027014725452	-36.98
09/14/20	PURCHASE 0912 POSTMATES 21751 THE PI HTTPSPOSTMATECA	-37.72
09/14/20	PURCHASE 0912 POSTMATES 21751 TORO S HTTPSPOSTMATECA	-41.83
09/14/20	MOBILE PURCHASE 0912 CHEVRON 0093027 WOODLAND HILLCA	-4.19
09/14/20	MOBILE PURCHASE 0912 CHEVRON 0093027 WOODLAND HILLCA	-5.93
09/14/20	RALPHS #0 4754 09/13 #000920035 MOBILE PURCHASE RALPHS #0 4754 CO CALABASAS CA	-9.74
09/14/20	MOBILE PURCHASE 0913 CHEVRON 0093027 WOODLAND HILLCA	-2.23
09/14/20	MOBILE PURCHASE 0913 CHEVRON 0093027 WOODLAND HILLCA	-4.14
09/14/20	MOBILE PURCHASE 0913 CHEVRON 0093027 WOODLAND HILLCA	-1.69
09/14/20	ISPA/PIMDS 09/14 #000001372 WITHDRWL PAI ISO LOS ANGELES CA	-43.00
09/15/20	MOBILE PURCHASE 0914 CHEVRON 0093027 WOODLAND HILLCA	-1.79
09/15/20	MOBILE PURCHASE 0915 CHEVRON 0093027 WOODLAND HILLCA	-2.49
09/16/20	CHECKCARD 0914 IHOP #0718 ENCINO CA 24431060259722069545085	-11.65
09/16/20	MOBILE PURCHASE 0915 CHEVRON 0093027 WOODLAND HILLCA	-2.23
09/16/20	Zelle Transfer Conf# 6f3300e1c; SAM	-40.00
09/16/20	Zelle Transfer Conf# 2c3d5c7b7; SAM	-10.00
09/17/20	MOBILE PURCHASE 0915 TACO BELL 031653 POMONA CA	-15.29
09/17/20	PMNT SENT 0916 APPLE CASH 877-233-8552 CA	-7.00
09/17/20	CHECKCARD 0915 MY SMOKE SHOP BURBANK BURBANK CA 24323600260664234894173	-35.72
09/17/20	PHC Service Co 09/17 #000194362 WITHDRWL 11557 Ventura Blv Studio City CA	-63.00
09/18/20	USPS PO 053012 09/18 #000436292 PURCHASE USPS PO 05301207 GLENDALE CA	-18.85
09/21/20	PURCHASE 0919 POSTMATES 21751 BJS R HTTPSPOSTMATECA	-15.12
09/21/20	EDEN NAIL AND 09/19 #000518026 PURCHASE EDEN NAIL AND SPA BURBANK CA	-45.00
09/23/20	ARCO #42766 09/23 #000709316 MOBILE PURCHASE ARCO #42766 HOLLYWOOD CA	-10.35
09/24/20	MOBILE PURCHASE 0922 MCDONALD'S M2942 OF CA NORTH HOLLYWOOD CA	-10.05

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
09/24/20	Zelle Transfer Conf# 6c6c2067a; SAM	-20.00
09/28/20	MOBILE PURCHASE 0926 CHEVRON 0090458 LOS ANGELES CA	-3.43
09/28/20	RALPHS #0 1100 09/27 #000816262 PURCHASE RALPHS #0 1100 N. BURBANK CA	-158.29
09/28/20	Zelle Transfer Conf# 57189ba21; SAM	-75.00
09/28/20	RALPHS #0 1100 09/27 #000344856 PURCHASE RALPHS #0 1100 N. BURBANK CA	-40.33
09/28/20	Zelle Transfer Conf# 8c6870d4f; SAM	-80.00
09/28/20	DRIPNVAPE INC 09/28 #000181001 PURCHASE DRIPNVAPE INC SANTA CLARITA CA	-14.00
09/28/20	DBA UNITED PAC 09/28 #000732958 PURCHASE DBA UNITED PACIF WOODLAND HILL CA	-4.53
09/28/20	DBA UNITED PAC 09/28 #000875217 PURCHASE DBA UNITED PACIF WOODLAND HILL CA	-7.58
09/28/20	Zelle Transfer Conf# e9b07f441; SAM	-13.00
09/30/20	CHECKCARD 0928 Liquor Land Canoga Park CA 24426290273017043519807	-12.78
09/30/20	CHEVRON/BEV LA 09/30 #000005558 PURCHASE CHEVRON/BEV LAB I LOS ANGELES CA	-5.16
10/01/20	CHECKCARD 0929 WIENERSCHNITZEL 204 NORTH HOLLYWOCA 24013390274004365076075	-13.52
10/01/20	CHECKCARD 0929 MCDONALD'S M2942 OF CA NORTH HOLLYWOCA 24427330274710041739581	-10.39
10/02/20	CHECKCARD 0930 MCDONALD'S M2942 OF CA NORTH HOLLYWOCA 24427330275710044693248	-10.05
10/02/20	CHECKCARD 1001 SQ *APOLLO RESTAURANT Burbank CA 24692160275100702076150	-21.75
10/06/20	THIRST QUENCHE 10/06 #000202425 PURCHASE THIRST QUENCHER L BURBANK CA	-4.73
10/06/20	CHECKCARD 1006 DBA MAGNOLIA P BURBANK CA	-47.79
10/09/20	PURCHASE 1008 LYFT *RIDE WED 5PM LYFT.COM CA	-7.47
10/09/20	CHEVRON/TERRIB 10/09 #000334141 PURCHASE CHEVRON/TERRIBLE LAS VEGAS NV	-30.00
10/09/20	24 HOUR S 511 10/09 #000854366 PURCHASE 24 HOUR S 511 E C LAS VEGAS NV	-10.81
10/13/20	MOBILE PURCHASE 1009 STARBUCKS STORE 49416 LAS VEGAS NV	-8.24
10/13/20	CHECKCARD 1009 JIMMY JOHNS - 2267 LAS VEGAS NV 24269790284000990580002	-9.73
<b>Total withdrawals and other subtractions</b>		<b>-\$1,099.32</b>

## 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	\$35.00
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.

Date	Transaction description	Amount
09/14/20	ISPA/PIMDS 09/14 #000001372 WITHDRWL PAI ISO LOS ANGELES CA FEE	-2.50
09/17/20	PHC Service Co 09/17 #000194362 WITHDRWL 11557 Ventura Blv Studio City CA FEE	-2.50
09/28/20	A234809 09/27 #000858707 BAL INQ KIMBLE HAIR -2348 FEE	-2.50
09/28/20	A234809 09/27 #000858921 BAL INQ KIMBLE HAIR -2348 FEE	-2.50

**Total service fees** **-\$10.00**

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