



P.O. Box 15284
Wilmington, DE 19850

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

STEVEN MATTHEW GRAFF
DENNIS JOSEPH GRAFF
2147 W ROCKINGHORSE RD
RANCHO PALOS VERDES, CA 90275-1603

Your Adv Plus Banking

for July 21, 2020 to August 18, 2020

Account number: 3251 1971 0267

STEVEN MATTHEW GRAFF DENNIS JOSEPH GRAFF

Account summary

Beginning balance on July 21, 2020	-\$10.98
Deposits and other additions	3,370.85
Withdrawals and other subtractions	-3,256.38
Checks	-0.00
Service fees	-191.60
Ending balance on August 18, 2020	-\$88.11

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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
07/22/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 07-21)	30.00
07/22/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 07-21)	5.00
07/31/20	VACP TREAS 310 DES:XXVA BENEF ID:568731280003600 INDN:STEVEN GRAFF CO ID:9111036002 PPD PMT INFO:REF*48*VA COMPENSATION *07 /01/20-07/31/20 \	3,221.85
08/06/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-05)	30.00
08/06/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-05)	11.00
08/06/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-05)	7.00
08/13/20	Albert Genius DES:EDI PYMNTS ID:payment_4028284 INDN:Steven Graff CO ID:4475215705 WEB	66.00

Total deposits and other additions

\$3,370.85

Withdrawals and other subtractions

Date	Description	Amount
07/21/20	VOLA DES:VOLA ID: IZKOBJGR8 INDN:steven graff CO ID:XXXXXXXXX WEB	-30.00
07/21/20	FloatMe DES:Transfer ID:2451824331 INDN:Steven Graff CO ID:2825446368 WEB	-5.00
07/31/20	CHECKCARD 0731 Dave Inc Los Angeles CA	-24.99
07/31/20	AM000586000000 07/31 #000103597 WITHDRWL Cardtronics C2ST SAN PEDRO CA	-203.00
07/31/20	CASH1 DES:REDEPCHECK ID:124 INDN:STEVEN GRAFF CO ID:C451536453 RCK	-300.00
07/31/20	Dollar Financial DES:EDI PYMNTS ID:UC0000216316003 INDN:STEVEN GRAFF CO ID:4521958876 PPD PMT INFO:RMR*IV*UC0000216316003\	-300.00
07/31/20	CIC OF CA DES:CIC CA LBP ID:27940B31612320 INDN:Steven Graff CO ID:3621666096 WEB	-300.00
08/03/20	CHECKCARD 0731 ALBERT INSTANT 844-8919309 CA 24253620214000000192634	-53.99
08/03/20	CHECKCARD 0731 FLOATME 956-4510365 TX 24253620214000000664251	-24.00
08/03/20	CHECKCARD 0731 FLOATME 956-4510365 TX 24253620214000000672882	-1.99

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/03/20	CHECKCARD 0801 INFINITY INSURANCE 800-7821020 AL 24625730214630154145158	-87.40
08/03/20	CHECKCARD 0731 L.A. CASH ADVANCE #49 562-429-3200 CA 24656270215017043966101	-235.29
08/03/20	PMNT SENT 0731 CASH APP*STEVEN GRA 8774174551 CA 24492150213855355929926	-100.00
08/03/20	CHECKCARD 0731 MONTEREY INN WILMINGTON CA 24765010214286032100092	-171.00
08/03/20	CHECKCARD 0802 VP RACING FUEL LOMITA CA	-29.02
08/03/20	P296737 08/02 #000489543 WITHDRWL DUKE SERVICE-2967 LOMITA CA	-202.50
08/03/20	WALGREENS STOR 08/02 #000331782 PURCHASE WALGREENS STORE 2 HARBOR CITY CA	-39.81
08/03/20	CHECKCARD 0803 VOLA 191-789-2963 NY 24492150216717133748068	-5.50
08/03/20	BKOFAMERICA ATM 08/02 #000006127 WITHDRWL TENTH AND PACIFI SAN PEDRO CA	-100.00
08/03/20	HARBOR BASIC C 08/03 #000174558 PURCHASE HARBOR BASIC CLOT HARBOR CITY CA	-119.32
08/03/20	AUTOZONE 5480 08/03 #000845019 PURCHASE AUTOZONE 5480 53 SAN PEDRO CA	-22.31
08/03/20	7ELEVEN-FCTI 08/03 #000744760 WITHDRWL 1831 PACIFIC AVE SAN PEDRO CA	-163.50
08/03/20	CHECKCARD 0803 ARCO #42803 SAN PEDRO CA	-51.21
08/03/20	Albert Genius DES:EDI PYMNTS ID:payment_3830305 INDN:Steven Graff CO ID:5475215705 WEB	-66.00
08/04/20	CHECKCARD 0803 TACOS SUPER GALLITO PCH LOS ANGELES CA 24431060216400199000691	-12.54
08/04/20	ARCO #42366 08/03 #000539685 PURCHASE ARCO #42366 BELLFLOWER CA	-51.02
08/04/20	7 DAYS LIQUOR 08/04 #000073438 PURCHASE 7 DAYS LIQUOR LONG BEACH CA	-8.76
08/04/20	Cardtronics C2 08/04 #000706719 WITHDRWL 1670 W PACIFIC C LONG BEACH CA	-83.25
08/04/20	7ELEVEN-FCTI 08/04 #000132514 WITHDRWL 114 N GAFFEY ST SAN PEDRO CA	-63.50
08/05/20	CHECKCARD 0803 FANATICAL USD SEOUL 74599000217708040064114	-53.48
08/05/20	CHECKCARD 0803 SPEEDY CASH 888-333-1360 KS 24383930217017032285312	-300.00
08/05/20	VOLA DES:VOLA ID: I7A2JRJG4 INDN:steven graff CO ID:XXXXXXXXX WEB	-30.00
08/05/20	Albert Savings D DES:EDI PYMNTS ID:25459332 INDN:Steven Graff CO ID:2475215705 WEB	-11.00
08/05/20	Albert Savings D DES:EDI PYMNTS ID:25355577 INDN:Steven Graff CO ID:2475215705 WEB	-7.00

Total withdrawals and other subtractions**-\$3,256.38**

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	\$700.00
Total NSF: Returned Item fees	\$175.00	\$385.00

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
07/21/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 07-21	-35.00
07/21/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 07-21	-35.00
07/31/20	AM000586000000 07/31 #000103597 WITHDRWL Cardtronics C2ST SAN PEDRO CA FEE	-2.50
08/03/20	P296737 08/02 #000489543 WITHDRWL DUKE SERVICE-2967 LOMITA CA FEE	-2.50
08/03/20	7ELEVEN-FCTI 08/03 #000744760 WITHDRWL 1831 PACIFIC AVE SAN PEDRO CA FEE	-2.50
08/04/20	7ELEVEN-FCT 08/04 #000132411 BAL INQ 114 N GAFFEY ST FEE	-2.50
08/04/20	Cardtronics C2 08/04 #000706719 WITHDRWL 1670 W PACIFIC C LONG BEACH CA FEE	-2.50
08/04/20	7ELEVEN-FCTI 08/04 #000132514 WITHDRWL 114 N GAFFEY ST SAN PEDRO CA FEE	-2.50
08/05/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 08-05	-35.00
08/05/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 08-05	-35.00
08/05/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 08-05	-35.00
08/05/20	CHECKCARD 0803 FANATICAL USD SEOUL 74599000217708040064114 INTERNATIONAL TRANSACTION FEE	-1.60

Total service fees

-\$191.60

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

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