



P.O. Box 15284
Wilmington, DE 19850

Customer service information

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

CARLOS TORRES
PO BOX 922042
SYLMAR, CA 91392-2042

Your Adv Plus Banking

for December 10, 2020 to January 7, 2021

Account number: 3251 3846 8422

CARLOS TORRES

Account summary

| | |
|--|--------------------|
| Beginning balance on December 10, 2020 | \$68.64 |
| Deposits and other additions | 22,138.49 |
| Withdrawals and other subtractions | -10,698.82 |
| Checks | -0.00 |
| Service fees | -15.00 |
| Ending balance on January 7, 2021 | \$11,493.31 |



BANK OF AMERICA ADVANTAGE SAFE BALANCE BANKING®

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¹Students under age 24 are eligible for a waiver of the monthly maintenance fee on certain accounts while enrolled in a high school, college, university or vocational program. Please refer to your Personal Schedule of Fees for details at bofa.com/fees. SSM-07-20-0673.C | 3175774

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 |
|---|---|--------------------|
| 12/14/20 | WIRE TYPE:WIRE IN DATE: 201214 TIME:1100 ET TRN:2020121400368763 SEQ:2020121400004444/001878 ORIG:STEWART TITLE OF CALIFORN ID:555329075 SND BK:CITY NATIONAL BANK ID:122016066 PMT DET:CAO 34020101587KLFOR CLOSING PROCEEDS ESCROW #CA0340-2 | 21,081.31 |
| 12/15/20 | POSTMATES INC. DES:Postmates ID:ST-LOE8D1R2B004 INDN:CARLOS TORRES CO ID:1800948598 CCD | 26.18 |
| 12/29/20 | POSTMATES INC. DES:Postmates ID:ST-P1B6T5R4G2R4 INDN:CARLOS TORRES CO ID:1800948598 CCD | 3.00 |
| 01/04/21 | IRS TREAS 310 DES:XXTAXEIP2 ID:XXXXXXXXXX00989 INDN:TORRES, CARLOS CO ID:9111736085 PPD | 600.00 |
| 01/04/21 | XXXXXXXXX DES:CCDDEPOSIT ID:090005720 INDN:CARLOS TORRES CO ID:3956001630 PPD | 404.00 |
| 01/05/21 | POSTMATES INC. DES:Postmates ID:ST-Y2E3F1P7P2P0 INDN:CARLOS TORRES CO ID:1800948598 CCD | 24.00 |
| Total deposits and other additions | | \$22,138.49 |


Withdrawals and other subtractions


| Date | Description | Amount |
|---|---|---------------------|
| 12/14/20 | Online Banking transfer to CHK 5352 Confirmation# 5389903598 | -40.00 |
| 12/14/20 | Online Banking transfer to CHK 5352 Confirmation# 2596357473 | -600.00 |
| 12/14/20 | Online Banking transfer to CHK 5352 Confirmation# 3598084315 | -10,000.00 |
| 12/30/20 | MONEYTREE PIF-SR DES:MONEYTREE ID:564759544943939 INDN:TORRES, CARLOS CO ID:1911218621 PPD | -58.82 |
| Total withdrawals and other subtractions | | -\$10,698.82 |

Simple steps you can take to help combat fraud

Just keeping your contact information up to date helps ensure that:

- 

You are contacted quickly about suspicious activity
- 

Your cards are mailed to you and not someone else
- 

You get statements and other important documents promptly

Verify your contact information and see other ways you can stay protected at bankofamerica.com/FraudChecklist.

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 | \$140.00 |
| Total NSF: Returned Item fees | \$0.00 | \$350.00 |

We refunded to you a total of \$175.00 in fees for Overdraft and/or NSF: Returned Items this year.

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 |
|----------|-------------------------|--------|
| 12/14/20 | Wire Transfer Fee | -15.00 |

Total service fees

-\$15.00

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