



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

CARLOS TORRES  
3334 HONEYSUCKLE AVE  
PALMDALE, CA 93550-1304

## Your Adv Plus Banking

for November 14, 2020 to December 16, 2020

Account number: 3251 3852 5352

**CARLOS TORRES**

### Account summary

Beginning balance on November 14, 2020	-\$16.10
Deposits and other additions	10,966.65
ATM and debit card subtractions	-983.60
Other subtractions	-725.00
Checks	-0.00
Service fees	-54.50
<b>Ending balance on December 16, 2020</b>	<b>\$9,187.45</b>

Interest Paid Year To Date: \$0.01.



BANK OF AMERICA ADVANTAGE SAFE BALANCE BANKING®

## A smart start for students

No monthly maintenance fees for students<sup>1</sup> • 24/7 account access on your mobile device

Get started at [bofa.com/Students](http://bofa.com/Students).

<sup>1</sup>Students 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](http://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.

© 2020 Bank of America Corporation

## Deposits and other additions

Date	Description	Amount
12/01/20	Online Banking transfer from CHK 8422 Confirmation# 3283957565	220.00
12/01/20	Postmates Inc. 12/01 #000731922 PMNT RCVD Postmates Inc. Visa Direct CA	12.02
12/04/20	Postmates Cour 12/04 #000129594 PMNT RCVD Postmates Courier VISA DIRECT WI	94.63
12/14/20	Online Banking transfer from CHK 8422 Confirmation# 3598084315	10,000.00
12/14/20	Online Banking transfer from CHK 8422 Confirmation# 2596357473	600.00
12/14/20	Online Banking transfer from CHK 8422 Confirmation# 5389903598	40.00

**Total deposits and other additions**

**\$10,966.65**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
11/18/20	CHECKCARD 1117 USPS PO BOXES ONLINE 800-344-7779 DC 24137460323600176478393 RECURRING	-34.00
12/02/20	CHECKCARD 1202 FloatMe San Antonio TX	-24.00
12/02/20	CHECKCARD 1202 Dave Inc Los Angeles CA	-1.00
12/03/20	CHECKCARD 1201 MONEY LINE 747-3001542 CA 24383440337012776479960	-50.00
12/03/20	CHECKCARD 1201 MONEY LINE 747-3001542 CA 24383440337012776479978	-67.65
12/07/20	CHECKCARD 1204 TMOBILE*POSTPAID PDA 800-937-8997 WA 24692160340100505608135	-43.42
12/09/20	CHECKCARD 1208 POSSIBLE FINANCE 206-202-5115 WA 24057160343017046954263	-29.41
12/14/20	CHASE 12/14 #000625544 WITHDRWL 745 S WORKMAN ST SAN FERNANDO CA	-403.00
12/15/20	CHECKCARD 1213 DOMINO'S 8242 626-281-5200 CA 24445000349500390968180	-27.33
12/16/20	LK166726 12/16 #000053111 WITHDRWL VALLARTA SUP-K166 SAN FERNANDO CA	-143.00

*continued on the next page*

BANK OF AMERICA

Better Money Habits®

We're ready to support you no matter what comes next

Discover financial tools to help manage your immediate needs and longer-term plans.

Learn more at [BetterMoneyHabits.com/HereToHelp](https://www.bankofamerica.com/bettermoneyhabits.com/here-to-help).

SSM-03-20-0438.B | 3058826

## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
12/16/20	VALLARTA VFE 4 12/16 #000254808 PURCHASE VALLARTA VFE 43 7 SAN FERNANDO CA	-38.29
12/16/20	CD006591000000 12/16 #000783329 WITHDRWL 11550 LAUREL CAN SAN FERNANDO CA	-122.50
<b>Total ATM and debit card subtractions</b>		<b>-\$983.60</b>

### Other subtractions

Date	Description	Amount
12/07/20	Zelle Transfer Conf# 85f0f43bc; AGUSTIN	-25.00
12/16/20	Zelle Transfer Conf# 14179aab3; AGUSTIN	-100.00
12/16/20	Zelle Transfer Conf# 17f55bf78; Celia gutierrez	-300.00
12/16/20	Zelle Transfer Conf# bf289a784; Celia gutierrez	-300.00
<b>Total other subtractions</b>		<b>-\$725.00</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	\$35.00	\$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
11/18/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-18	-35.00
12/14/20	CHASE 12/14 #000625544 WITHDRWL 745 S WORKMAN ST SAN FERNANDO CA FEE	-2.50
12/16/20	CD006591000000 12/16 #000783329 WITHDRWL 11550 LAUREL CAN SAN FERNANDO CA FEE	-2.50

continued on the next page

### Service fees - continued

Date	Transaction description	Amount
12/16/20	LK166726 12/16 #000053111 WITHDRWL VALLARTA SUP-K166 SAN FERNANDO CA FEE	-2.50
12/16/20	Monthly Maintenance Fee	-12.00

**Total service fees** **-\$54.50**

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

This page intentionally left blank