




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

DOUGLAS J DEWITT  
477 E HILLSDALE BLVD 201  
SAN MATEO, CA 94403

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

## Your combined statement

for August 20, 2020 to September 18, 2020

Your deposit accounts	Account/plan number	Ending balance	Details on
California Alumni Association Adv Plus Banking	3250 8324 3899	\$2,643.52	Page 3
Adv Plus Banking	3251 0365 0692	\$298.35	Page 9
Regular Savings	0006 8636 6499	\$295.37	Page 13
<b>Total balance</b>		<b>\$3,237.24</b>	

Bank of America Advantage SafeBalance Banking®

## A smart start for students

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

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

<sup>1</sup> Students under age 24 are eligible for a waiver of the monthly maintenance fee 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).

## 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 California Alumni Association Adv Plus Banking

DOUGLAS J DEWITT

### Account summary

Beginning balance on August 20, 2020	\$153.58
Deposits and other additions	9,059.97
ATM and debit card subtractions	-2,810.48
Other subtractions	-3,619.55
Checks	-0.00
Service fees	-140.00
<b>Ending balance on September 18, 2020</b>	<b>\$2,643.52</b>

Starting October 16, 2020, funds from paper checks deposited at our ATMs will typically be available the next business day instead of same day. We are making this change to help you avoid potential fraud or fees when checks are returned unpaid.

Learn more at [bankofamerica.com](http://bankofamerica.com) about other ways you may be able to get your money faster through direct deposit and Zelle®.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

### Deposits and other additions

Date	Description	Amount
08/20/20	Advance America DES:LOAN TRANS ID:6851QX14079453 INDN:Doug DeWitt CO ID:1582332639 PPD	255.00
08/24/20	Online Banking transfer from CHK 0692 Confirmation# 3128915721	55.00
08/24/20	Online Banking transfer from SAV 6499 Confirmation# 3532017735	45.00

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## What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like. Enter code **CADD** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.

**Deposits and other additions - continued**

Date	Description	Amount
08/26/20	Online Banking transfer from SAV 6499 Confirmation# 1148604376	75.00
08/31/20	Online Banking transfer from SAV 6499 Confirmation# 5474552256	18.00
08/31/20	Online Banking transfer from CHK 0692 Confirmation# 7574548284	12.00
09/01/20	BKOFAMERICA ATM 09/01 #000001896 DEPOSIT HILLSDALE SAN MATEO CA	30.00
09/03/20	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:DOUGLAS J DEWITT CO ID:9031736039 PPD	2,252.00
09/04/20	CIC OF CA DES:CIC CA LBP ID:27940B31702702 INDN:Doug Dewitt CO ID:3621666096 PPD	255.00
09/04/20	CHECK N GO DES:8007691058 ID:202009032030360 INDN:Douglas Dewitt CO ID:8800005744 PPD	255.00
09/08/20	PURCHASE REFUND 0905 FuboTV Inc 844-4413826 NY 74204290249003677214943 RECURRING	14.99
09/09/20	CHECK CITY DES:CHECK CITY ID:CAO-1907562 INDN:DEWITT, DOUGLAS CO ID:1870524498 PPD	255.00
09/10/20	Advance America DES:LOAN TRANS ID:6851QX15160538 INDN:Doug DeWitt CO ID:1582332639 PPD	253.00
09/11/20	BKOFAMERICA ATM 09/11 #000005709 DEPOSIT HILLSDALE SAN MATEO CA	10.00
09/15/20	LENDUP DES:LendUpLoan ID:1808470436 INDN:Doug J. Dewitt CO ID:1453936907 PPD	255.00
09/16/20	THE LOANSMITH CR DES:8669425538 ID:2009156T87JPU7U INDN:DOUG DEWITT CO ID:9000226361 PPD	500.00
09/17/20	CC CORP DES:ACH ID: INDN:DOUGLAS J DEWITT CO ID:1870581329 CCD PMT INFO:LOAN#5391349	4,500.00
09/18/20	PAYPAL DES:TRANSFER ID:1010399274742 INDN:DOUG DEWITT CO ID:PAYPALSD11 PPD	9.99
09/18/20	PAYPAL DES:TRANSFER ID:1010399273839 INDN:DOUG DEWITT CO ID:PAYPALSD11 PPD	9.99
<b>Total deposits and other additions</b>		<b>\$9,059.97</b>

**Withdrawals and other subtractions****ATM and debit card subtractions**

Date	Description	Amount
08/20/20	BKOFAMERICA ATM 08/19 #000007580 WITHDRWL HILLSDALE SAN MATEO CA	-60.00
08/20/20	CHECKCARD 0820 ARCO#04495SINO SAN MATEO CA	-26.54
08/20/20	GOODWILL 1215 08/20 #000218545 PURCHASE GOODWILL 1215 CA BURLINGAME CA	-22.00
08/21/20	CHECKCARD 0819 USA*BELMONT PLZ LAUNDRY REDWOOD CITY CA 24692160233100530986290	-9.00
08/21/20	WALGREENS STOR 08/21 #000158338 PURCHASE WALGREENS STORE 4 SAN MATEO CA	-16.93
08/24/20	CHECKCARD 0821 GOOGLE *YouTubePremium 855-836-3987 CA 24692160235100571398130 RECURRING	-14.99

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**Withdrawals and other subtractions - continued**

**ATM and debit card subtractions - continued**

Date	Description	Amount
08/24/20	SMART AND FINA 08/24 #000675803 PURCHASE SMART AND FINAL SAN MATEO CA	-43.68
08/25/20	BKOFAMERICA ATM 08/25 #000009611 WITHDRWL HILLSDALE SAN MATEO CA	-20.00
08/26/20	BKOFAMERICA ATM 08/26 #000007259 WITHDRWL FOSTER CITY FOSTER CITY CA	-20.00
08/28/20	BKOFAMERICA ATM 08/28 #000007867 WITHDRWL FOSTER CITY FOSTER CITY CA	-20.00
08/31/20	BKOFAMERICA ATM 08/29 #000007988 WITHDRWL FOSTER CITY FOSTER CITY CA	-20.00
09/08/20	CHECKCARD 0903 CASHNET USA 888-8019075 IL 24383440248012277567006	-450.00
09/08/20	CHECKCARD 0903 RASH CURTIS & ASSOCIAT 866-729-2722 CA 24988940248017037963146	-130.48
09/08/20	PURCHASE 0905 FuboTV Inc 844-4413826 NY	-14.99
09/15/20	BKOFAMERICA ATM 09/15 #000007363 WITHDRWL HILLSDALE SAN MATEO CA	-40.00
09/15/20	DOLLAR TR 516 09/15 #000149028 PURCHASE DOLLAR TR 516 EL BELMONT CA	-16.23
09/16/20	CHECKCARD 0914 PREPAID SERVE 800-954-0559 GA 24323000259670522885654	-20.00
09/17/20	CHECKCARD 0916 HEMPEMU.COM 800-4202127 FL 24088420260900016904238	-63.96
09/17/20	CHECKCARD 0916 Capital One Card Pymt D 800-9557070 VA 24906410260102784767639	-62.00
09/17/20	CHECKCARD 0917 ARCO#04495SINO SAN MATEO CA	-43.85
09/17/20	RITE AID STORE 09/17 #000554584 PURCHASE RITE AID STORE - SAN MATEO CA	-35.14
09/17/20	BKOFAMERICA ATM 09/17 #000008130 WITHDRWL HILLSDALE SAN MATEO CA	-100.00
09/17/20	BARNESNOBLE 11 09/17 #000423023 PURCHASE BARNESNOBLE 11 We an Mateo CA	-8.74
09/18/20	CHECKCARD 0916 WFG*LOAN MART LOAN PYMT 818-9084252 CA 24383440261012343475152	-390.40
09/18/20	CHECKCARD 0916 STARBUCKS STORE 06718 SAN MATEO CA 24692160261100952775721	-7.55
09/18/20	CHECKCARD 0917 PREPAID SERVE 800-954-0559 GA 24323000261670523816514	-20.00
09/18/20	CHECKCARD 0917 Capital One Card Pymt D 800-9557070 VA 24906410261102872754639	-70.00
09/18/20	CHECKCARD 0917 PUBLIC STORAGE 07035 800-567-0759 CA 24692160262100293542193	-1,064.00

**Total ATM and debit card subtractions** **-\$2,810.48**

**Other subtractions**

Date	Description	Amount
08/20/20	Online Banking transfer to CHK 0692 Confirmation# 1492970830	-60.00
08/21/20	T-MOBILE DES:FDC PAYMEN ID:5218617 INDN:DOUGLAS DEWITT CO ID:0000450304 TEL	-64.00

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## Withdrawals and other subtractions - continued

### Other subtractions - continued

Date	Description	Amount
08/24/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET CA -1122 SAN MATEO	-73.89
08/24/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET VIEW CA -0322 MOUNTAIN	-32.56
08/24/20	PAYPAL DES:INST XFER ID:1010079560776 INDN:DOUG DEWITT ID:PAYPALS177 WEB CO	-30.00
08/24/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:DOUG DEWITT ID:PAYPALS177 WEB CO	-9.99
08/28/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET CA -1122 SAN MATEO	-18.34
08/28/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:DOUG DEWITT ID:PAYPALS177 WEB CO	-12.99
08/28/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET CA -1122 SAN MATEO	-6.51
08/31/20	TARGET DEBIT CRD ACH TRAN CO ID:1410215170 POS TARGET CA -1122 SAN MATEO	-7.17
09/01/20	PAYPAL DES:INST XFER ID:FACEBOOK FACEBO INDN:DOUG DEWITT ID:PAYPALS177 WEB CO	-45.08
09/03/20	Online Banking transfer to CHK 0692 Confirmation# 6213074245	-300.00
09/03/20	CIC OF CA DES:CIC CA LBP ID:27940B31700011 INDN:Doug Dewitt ID:3621666096 WEB CO	-300.00
09/03/20	Advance America DES:EFT ID:6851QX14079454 INDN:Doug DeWitt ID:1582332639 WEB CO	-300.00
09/03/20	CHECK N GO DES:8007691058 ID:202009022032150 INDN:Douglas Dewitt ID:8800005749 PPD CO	-300.00
09/03/20	TARGET CASH NOW DES:TARGET CAS ID:11622494 INDN:DOUG DEWITT ID:9004240778 PPD CO	-251.54
09/04/20	Online Banking transfer to SAV 6499 Confirmation# 5322497176	-65.00
09/04/20	Online Banking transfer to CHK 0692 Confirmation# 7522503820	-390.00
09/04/20	GEICO DES:PREM COLL ID:4ADW29Y6OCLOE E INDN:DOUGLAS J DEWITT ID:3530075853 PPD CO	-151.52
09/04/20	APPLECARD GSBANK DES:PAYMENT ID:1109397 INDN:Douglas DeWitt WEB CO ID:9999999999	-30.00
09/08/20	CHECK CITY DES:CHECK CITY ID:UTO-1905104 INDN:DEWITT, DOUGLAS ID:1870524498 PPD CO	-300.00
09/08/20	PAYPAL DES:INST XFER ID:GOOGLE GOOGLE_Y INDN:DOUG DEWITT ID:PAYPALS177 WEB CO	-64.99
09/08/20	Credit One Bank DES:Payment ID:40288206 INDN:DOUGLAS DEWITT TEL CO ID:TEL000004	-60.00
09/09/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:DOUG DEWITT ID:PAYPALS177 WEB CO	-9.99

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## Withdrawals and other subtractions - continued

### Other subtractions - continued

Date	Description	Amount
09/10/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:DOUG DEWITT CO ID:PAYPALS177 WEB	-5.99
09/14/20	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:DOUG DEWITT CO ID:PAYPALS177 WEB	-0.99
09/15/20	Online Banking transfer to CHK 0692 Confirmation# 6318184062	-72.00
09/15/20	Online Banking transfer to SAV 6499 Confirmation# 5118188371	-28.00
09/17/20	Online Banking transfer to CHK 0692 Confirmation# 5538117192	-300.00
09/17/20	Online Banking transfer to SAV 6499 Confirmation# 5138120183	-200.00
09/18/20	APPLECARD GSBANK DES:PAYMENT ID:1109397 INDN:Douglas DeWitt CO ID:9999999999 WEB	-129.00

**Total other subtractions** **-\$3,619.55**

## 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	\$140.00	\$175.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We refunded to you a total of \$35.00 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
09/08/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-08	-35.00
09/08/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-08	-35.00

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## Service fees - continued

Date	Transaction description	Amount
09/08/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-08	-35.00
09/09/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-09	-35.00

**Total service fees** **-\$140.00**

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

## Your Adv Plus Banking

**DOUGLAS J DEWITT**

### Account summary

Beginning balance on August 20, 2020	\$42.91
Deposits and other additions	1,122.00
ATM and debit card subtractions	-787.56
Other subtractions	-67.00
Checks	-0.00
Service fees	-12.00
<b>Ending balance on September 18, 2020</b>	<b>\$298.35</b>

Starting October 16, 2020, funds from paper checks deposited at our ATMs will typically be available the next business day instead of same day. We are making this change to help you avoid potential fraud or fees when checks are returned unpaid.

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### Deposits and other additions

Date	Description	Amount
08/20/20	Online Banking transfer from CHK 3899 Confirmation# 1492970830	60.00
09/03/20	Online Banking transfer from CHK 3899 Confirmation# 6213074245	300.00
09/04/20	Online Banking transfer from CHK 3899 Confirmation# 7522503820	390.00
09/15/20	Online Banking transfer from CHK 3899 Confirmation# 6318184062	72.00
09/17/20	Online Banking transfer from CHK 3899 Confirmation# 5538117192	300.00
<b>Total deposits and other additions</b>		<b>\$1,122.00</b>

### Withdrawals and other subtractions

#### ATM and debit card subtractions

Date	Description	Amount
08/24/20	CHECKCARD 0821 ASPCA GUARDIAN 800-628-0028 NY 24492150234743223879983 RECURRING	-10.00
08/28/20	BKOFAMERICA ATM 08/28 #000007868 WITHDRWL FOSTER CITY FOSTER CITY CA	-20.00
09/03/20	WALGREENS STOR 09/03 #000853337 PURCHASE WALGREENS STORE 4 SAN MATEO CA	-41.41

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**Withdrawals and other subtractions - continued****ATM and debit card subtractions - continued**

Date	Description	Amount
09/03/20	SAFEWAY #1138 09/03 #000085388 PURCHASE SAFEWAY #1138 BELMONT CA	-13.23
09/03/20	SAFEWAY #1138 09/03 #000453855 PURCHASE SAFEWAY #1138 BELMONT CA	-7.35
09/04/20	SAFEWAY #1138 09/04 #000645527 PURCHASE SAFEWAY #1138 BELMONT CA	-46.93
09/04/20	SAFEWAY #1138 09/04 #000572126 PURCHASE SAFEWAY #1138 BELMONT CA	-5.35
09/08/20	CHECKCARD 0904 BLUEBIRD BOTANICALS 720-7265132 CO 24039820248900012051305	-60.82
09/08/20	CHECKCARD 0905 SQ *EXTRACT LABS gosq.com CO 24692160249100056340007	-30.00
09/08/20	TARGET T- 2220 09/06 #000305342 PURCHASE TARGET T- 2220 Br San Mateo CA	-52.99
09/08/20	SMART AND FINA 09/07 #000208675 PURCHASE SMART AND FINAL SAN MATEO CA	-48.54
09/08/20	SAFEWAY #0999 09/07 #000699309 PURCHASE SAFEWAY #0999 FOSTER CITY CA	-4.63
09/08/20	SAFEWAY #0999 09/07 #000398786 PURCHASE SAFEWAY #0999 FOSTER CITY CA	-7.65
09/09/20	BKOFAMERICA ATM 09/09 #000003160 WITHDRWL FOSTER CITY FOSTER CITY CA	-40.00
09/09/20	SAFEWAY #0999 09/09 #000290966 PURCHASE SAFEWAY #0999 FOSTER CITY CA	-5.85
09/10/20	CHECKCARD 0909 SPACE MINI STORAGE 415-302-0099 CA 24323000253207472500029	-122.00
09/10/20	TARGET T- 2220 09/10 #000147015 PURCHASE TARGET T- 2220 Br San Mateo CA	-75.18
09/11/20	SAFEWAY #1138 09/11 #000948469 PURCHASE SAFEWAY #1138 BELMONT CA	-9.24
09/14/20	BKOFAMERICA ATM 09/12 #000006290 WITHDRWL HILLSDALE SAN MATEO CA	-40.00
09/14/20	SMART AND FINA 09/14 #000225002 PURCHASE SMART AND FINAL SAN MATEO CA	-56.04
09/16/20	CHECKCARD 0916 ARCO#04495SINO SAN MATEO CA	-40.35
09/16/20	GOODWILL 28 W 09/16 #000033663 PURCHASE GOODWILL 28 W 25 SAN MATEO CA	-21.00
09/18/20	GOODWILL 28 W 09/18 #000219626 PURCHASE GOODWILL 28 W 25 SAN MATEO CA	-29.00
<b>Total ATM and debit card subtractions</b>		<b>-\$787.56</b>

**Other subtractions**

Date	Description	Amount
08/24/20	Online Banking transfer to CHK 3899 Confirmation# 3128915721	-55.00
08/31/20	Online Banking transfer to CHK 3899 Confirmation# 7574548284	-12.00
<b>Total other subtractions</b>		<b>-\$67.00</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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

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Date	Transaction description	Amount
09/18/20	Monthly Maintenance Fee	-12.00

### Total service fees

**-\$12.00**

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

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## Your Regular Savings

DOUGLAS J DEWITT

### Account summary

Beginning balance on August 20, 2020	\$145.37
Deposits and other additions	293.00
ATM and debit card subtractions	-0.00
Other subtractions	-138.00
Service fees	-5.00
<b>Ending balance on September 18, 2020</b>	<b>\$295.37</b>

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### Deposits and other additions

Date	Description	Amount
09/04/20	Online Banking transfer from CHK 3899 Confirmation# 5322497176	65.00
09/15/20	Online Banking transfer from CHK 3899 Confirmation# 5118188371	28.00
09/17/20	Online Banking transfer from CHK 3899 Confirmation# 5138120183	200.00
<b>Total deposits and other additions</b>		<b>\$293.00</b>

### Withdrawals and other subtractions

#### Other subtractions

Date	Description	Amount
08/24/20	Online Banking transfer to CHK 3899 Confirmation# 3532017735	-45.00
08/26/20	Online Banking transfer to CHK 3899 Confirmation# 1148604376	-75.00
08/31/20	Online Banking transfer to CHK 3899 Confirmation# 5474552256	-18.00
<b>Total other subtractions</b>		<b>-\$138.00</b>

## Service fees

Date	Transaction description	Amount
09/18/20	Monthly Maintenance Fee	-5.00

**Total service fees** **-\$5.00**

*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.

Our Deposit Agreement and Disclosures were updated to include recordkeeping requirements for Federal Deposit Insurance Corporation (FDIC) insurance coverage. These requirements apply to deposit accounts opened on behalf of beneficial owners (for example, as a trustee).

For more details, please review the “Special Provisions for Pass-Through Accounts” section of our Deposit Agreement at [bankofamerica.com/depositagreement](http://bankofamerica.com/depositagreement).

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### **Beginning on November 7, 2020, we are making changes to the way overdraft works on savings accounts.**

The overdraft setting on your savings account will be permanently set to decline a transaction, or return it unpaid, when we determine there is not enough money in your account or your linked Overdraft Protection account to cover it. This setting is called Decline All. We are making this change to all personal savings accounts to help you grow your savings balance. In addition, we will no longer charge Overdraft Item or NSF: Returned Item fees on personal savings accounts.

To make sure you understand how Decline All will work on your savings account – here are some other details:

- Third parties may charge you fees for any declined or returned transactions.
- Even in the Decline All setting, your account balance may still become negative.
- For more information, please see our Deposit Agreement and Disclosures and our Personal Schedule of Fees or visit us at [bankofamerica.com/feesataglance](http://bankofamerica.com/feesataglance).

### **We are here to help**

We are always here to answer any questions you may have and talk about your savings goals. Feel free to schedule an appointment with us at [bankofamerica.com/appointments](http://bankofamerica.com/appointments).

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