

P.O. Box 15284  
Wilmington, DE 19850

Armando Delfino Carballo 2743  
W McDowell RD PHOENIX, AZ  
85009

**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

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

## Your Adv Plus Banking

for August 24, 2020 to September 9, 2020

Account number: 4570 4789 4427

**Armando Delfino Carballo**

### Account summary

Beginning balance on August 24, 2020	\$0.00
Deposits and other additions	4,704.00
ATM and debit card subtractions	-2,161.58
Other subtractions	-2,208.00
Checks	-0.00
Service fees	-2.50
<b>Ending balance on September 9, 2020</b>	<b>\$331.92</b>



**We've enhanced our online Security Center to help you protect your money and privacy**

- ✓ Answers to your account security questions
- ✓ The latest information on fraud and scams
- ✓ Free tips, software downloads and more

[bankofamerica.com/Security](http://bankofamerica.com/Security)

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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
08/24/20	Zelle Transfer Conf# T08Q6NT7S; RYAN GARCÍA	126.00
08/25/20	Cash App*Cash 08/25 #000262335 PMNT RCVD Cash App*Cash Out Visa Direct CA	800.00
08/25/20	Zelle Transfer Conf# T08Q8Z644; IRMA GUTTMAN	20.00
08/26/20	Cash App*Cash 08/26 #000970510 PMNT RCVD Cash App*Cash Out Visa Direct CA	400.00
08/27/20	Cash App*Cash 08/27 #000907592 PMNT RCVD Cash App*Cash Out Visa Direct CA	450.00
08/28/20	Zelle Transfer Conf# T08QWDG2Q;IRMA GUTTMAN	200.00
08/31/20	Zelle Transfer Conf# T08R8D57C; RYAN GUTIRES	200.00
08/31/20	Cash App*Cash 08/29 #000587716 PMNT RCVD Cash App*Cash Out Visa Direct CA	85.00
09/01/20	Zelle Transfer Conf# T08RH4F6N; IRMA GUTTMAN	140.00
09/02/20	Cash App*Cash 09/02 #000824794 PMNT RCVD Cash App*Cash Out Visa Direct CA	85.00
09/03/20	BKOFAMERICA ATM 09/03 #000007767 DEPOSIT MARYVALE PHOENIX AZ	588.00
09/03/20	Zelle Transfer Conf# T08S28YXZ; IRMA GUTTMAN	120.00
09/03/20	Cash App*Cash 09/04 #000023040 PMNT RCVD Cash App*Cash Out Visa Direct CA	85.00
09/08/20	BKOFAMERICA ATM 09/06 #000008879 DEPOSIT I-17 & HAPPY VAL PHOENIX AZ	250.00
09/08/20	Zelle Transfer Conf# T08SL2SJT; IRMA GUTTMAN	220.00
09/08/20	Cash App*Cash 09/09 #000022571 PMNT RCVD Cash App*Cash Out Visa Direct CA	180.00
09/09/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 09-08)	85.00
09/09/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 09-08)	85.00
09/09/20	Zelle Transfer Conf# T08T5BTCZ; IRMA GUTTMAN	500.00
09/09/20	Cash App*Cash 09/10 #000693132 PMNT RCVD Cash App*Cash Out Visa Direct CA	85.00
<b>Total deposits and other additions</b>		<b>\$4,704.00</b>

### 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](https://bankofamerica.com/AdvisoryPanel) to learn more and join.

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
08/24/20	BKOFAMERICA ATM 08/24 #000008990 WITHDRWL 40TH & BROADWAY PHOENIX AZ	-40.00
08/25/20	BKOFAMERICA ATM 08/25 #000006132 WITHDRWL FRY'S-WEST MCDOW PHOENIX AZ	-300.00
08/26/20	BKOFAMERICA ATM 08/26 #000001741 WITHDRWL MARYVALE PHOENIX AZ	-200.00
08/26/20	BKOFAMERICA ATM 08/26 #000002021 WITHDRWL MARYVALE PHOENIX AZ	-100.00
08/27/20	MOBILE PURCHASE 0826 QT 497 PHOENIX AZ	-6.95
08/27/20	BKOFAMERICA ATM 08/27 #000004637 WITHDRWL METROCENTER PHOENIX AZ	-200.00
08/28/20	MOBILE PURCHASE 0826 QT 488 PHOENIX AZ	-23.58
08/28/20	BKOFAMERICA ATM 08/28 #000004597 WITHDRWL GLENDALE #2 GLENDALE AZ	-200.00
08/31/20	MOBILE PURCHASE 0828 QT 461 PHOENIX AZ	-22.50
08/31/20	PURCHASE 0829 MOCO VIP WWW.MOCOSPACEMA	-9.99
09/01/20	BKOFAMERICA ATM 08/31 #000002258 WITHDRWL DYSART/MCDOWELL AVONDALE AZ	-140.00
09/02/20	MOBILE PURCHASE 0831 QT 488 PHOENIX AZ	-20.47
09/03/20	THE HOME DEPOT 09/03 #000062792 PURCHASE THE HOME DEPOT 48 PHOENIX AZ	-111.35
09/03/20	CIRCLE K 08827 09/03 #000290239 PURCHASE CIRCLE K 08827 PHOENIX AZ	-35.19
09/04/20	CX001612000000 09/04 #000068927 WITHDRWL Cardtronics C2SJ PHOENIX AZ	-62.95
09/08/20	ARCO #42460 AM 09/06 #000060001 PURCHASE 5105 W CAMELB PHOENIX AZ	-10.63
09/08/20	CHECKCARD 0906 TACO BELL #22370 PHOENIX AZ 24431060251838003980978	-12.67
09/08/20	SHELL SERVICE 09/06 #000577181 PURCHASE SHELL SERVICE STA PHOENIX AZ	-28.41
09/08/20	CIRCLE K 09192 09/07 #000973267 PURCHASE CIRCLE K 09192 PHOENIX AZ	-14.03
09/08/20	BKOFAMERICA ATM 09/07 #000005133 WITHDRWL MARYVALE PHOENIX AZ	-60.00
09/08/20	CHECKCARD 0908 ARCO #42472 AM PHOENIX AZ	-21.19
09/09/20	CHECKCARD 0908 DOORDASH*FEDERAL PIZZA WWW.DOORDASH.CA 24492150252637132833809	-41.67
09/09/20	BKOFAMERICA ATM 09/09 #000005099 WITHDRWL SPECTRUM MALL DR PHOENIX AZ	-500.00
<b>Total ATM and debit card subtractions</b>		<b>-\$2,161.58</b>

### Other subtractions

Date	Description	Amount
08/24/20	Zelle Transfer Conf# b2f60a893; RENE	-85.00
08/25/20	AZ TLR cash withdrawal from CHK 4427	-420.00
08/25/20	Zelle Transfer Conf# 95b298004; RENE	-85.00
08/26/20	Zelle Transfer Conf# 9cfe08fcd; RENE	-85.00
08/27/20	Zelle Transfer Conf# 1970b3da9; RENE	-85.00
08/28/20	Zelle Transfer Conf# a230133ec; RENE	-85.00

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## Withdrawals and other subtractions - continued

### Other subtractions - continued

Date	Description	Amount
08/28/20	Zelle Transfer Conf# c2ad33cd5; mahatma gastelum	-40.00
08/31/20	Zelle Transfer Conf# 6a007a19f; RENE	-85.00
08/31/20	Zelle Transfer Conf# 34ea615f2; RENE	-85.00
08/31/20	Zelle Transfer Conf# 29f0fb719; RENE	-85.00
09/02/20	Zelle Transfer Conf# 34b2953bc; RENE	-85.00
09/03/20	Adjustment/Correction Of Posted Item	-588.00
09/03/20	Zelle Transfer Conf# 56b79ff01; RENE	-85.00
09/08/20	Zelle Transfer Conf# 5b835c211; RENE	-55.00
09/08/20	Zelle Transfer Conf# 811e7b97f; RENE	-85.00
09/08/20	Zelle Transfer Conf# a47cc6d8d; RENE	-85.00
09/09/20	Zelle Transfer Conf# b34fc873c; RENE	-85.00
<b>Total other subtractions</b>		<b>-\$2,208.00</b>

### Service fees

Date	Transaction description	Amount
09/04/20	CX001612000000 09/04 #000068927 WITHDRWL Cardtronics C2S) PHOENIX AZ FEE	-2.50
<b>Total service fees</b>		<b>-\$2.50</b>

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

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## **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](https://bankofamerica.com/depositagreement).

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