



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

Armando Delfino Carballo 2743
W McDowell RD PHOENIX , AZ
85009

Your Adv Plus Banking

for September 10, 2020 to October 8, 2020

Account number: 4570 4337 4427

Armando Delfino Carballo

Account summary

Beginning balance on September 10, 2020	\$331.92
Deposits and other additions	3,135.95
ATM and debit card subtractions	-1,696.22
Other subtractions	-1,545.00
Checks	-0.00
Service fees	-114.30
Ending balance on October 8, 2020	\$112.35

What's on your mind?

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Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

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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
09/11/20	Zelle Transfer Conf# T08TCCQVR; GUS GUZMAN	125.00
09/16/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 09-15)	40.00
09/17/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 09-16)	10.00
09/17/20	BKOFAMERICA ATM 09/17 #000009817 DEPOSIT FRY'S-83RD AVE & PHOENIX AZ	150.00
09/18/20	BKOFAMERICA ATM 09/18 #000006939 DEPOSIT RH JOHNSON BLVD SUN CITY WEST AZ	300.00
09/21/20	BKOFAMERICA ATM 09/20 #000006687 DEPOSIT 7TH & HATCHER PHOENIX AZ	200.00
09/21/20	Zelle Transfer Conf# T08W84JSG; GUS GUZMAN	100.00
09/22/20	BKOFAMERICA ATM 09/22 #000001650 DEPOSIT 92ND AND SHEA SCOTTSDALE AZ	70.00
09/22/20	Fee Refund	70.00
09/22/20	Zelle Transfer Conf# T08W96CTL;GUS GUZMAN	50.00
09/23/20	BKOFAMERICA ATM 09/23 #000001749 DEPOSIT MARYVALE PHOENIX AZ	300.00
09/23/20	Zelle Transfer Conf# T08WJP2PM; GUS GUZMAN	100.00
09/24/20	BKOFAMERICA ATM 09/24 #000005754 DEPOSIT SPECTRUM MALL DR PHOENIX AZ	300.00
09/25/20	Cash App*Cash 09/25 #000462360 PMNT RCVD Cash App*Cash Out Visa Direct CA	97.25
09/28/20	Zelle Transfer Conf# T08XC635S; GUS GUZMAN	100.00
09/28/20	Cash App*Cash 09/28 #000072985 PMNT RCVD Cash App*Cash Out Visa Direct CA	97.25
10/01/20	BKOFAMERICA ATM 10/01 #000005522 DEPOSIT DESERT SKY PHOENIX AZ	220.00
10/01/20	BKOFAMERICA ATM 10/01 #000005525 DEPOSIT DESERT SKY PHOENIX AZ	100.00
10/05/20	Temporary Credit Adjustment on 10/06/20	500.00
10/05/20	Temporary Credit Adjustment on 10/05/20	63.00
10/05/20	Temporary Credit Adjustment on 10/05/20	53.00
10/05/20	Temporary Credit Adjustment on 10/05/20	42.95
10/06/20	FEE REVERSAL	35.00

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Deposits and other additions - continued

Date	Description	Amount
10/06/20	FEE REVERSAL	7.50
10/07/20	CHECKCARD 1006 CRAIGSLIST.ORG 415-399-5200 CA 7469216028010090601	5.00
Total deposits and other additions		\$3,135.95

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
09/10/20	CHECKCARD 0908 QT 449 PHOENIX AZ 24692160253100495375542	-10.52
09/10/20	CHECKCARD 0909 DOORDASH*CHIPOTLE WWW.DOORDASH.CA 24492150253637226041094	-38.30
09/11/20	CK028827000000 09/11 #000003458 WITHDRWL Cardtronics CCSC PHOENIX AZ	-63.00
09/21/20	CHECKCARD 0917 TORTAS EL TRI PHOENIX AZ 24426290262030035661761	-30.96
09/21/20	CHECKCARD 0919 STARBUCKS STORE 09450 PHOENIX AZ 24692160263100255969771	-17.38
09/21/20	CHECKCARD 0919 DOORDASH*FIGAMI ASIAN WWW.DOORDASH.CA 24492150263637090855577	-43.09
09/21/20	7-ELEVEN 09/18 #000964105 PURCHASE 4840 N 67TH AVE PHOENIX AZ	-15.81
09/21/20	CIRCLE K # 416 09/19 #000157851 PURCHASE CIRCLE K # 41612 PHOENIX AZ	-1.99
09/21/20	WELLS FARGO BA 09/19 #000364949 WITHDRWL 5840 W THOMAS RD Phoenix AZ	-53.00
09/21/20	SHELL SERVICE 09/19 #000736758 PURCHASE SHELL SERVICE STA PHOENIX AZ	-27.08
09/21/20	ARCO #42460 AM 09/19 #000060001 PURCHASE 5105 W CAMELB PHOENIX AZ	-6.28
09/21/20	CIRCLE K 09192 09/19 #000872084 PURCHASE CIRCLE K 09192 PHOENIX AZ	-12.14
09/21/20	SUPER 99 CENT 09/20 #000203039 PURCHASE 6628 W CAMELBACK GLENDALE AZ	-16.28
09/21/20	CHECKCARD 0921 Google LLC GSUITE_azcom 650-2530000 CA 24204290265000134024059	-12.00
09/21/20	CIRCLE K # 095 09/20 #000008219 PURCHASE CIRCLE K # 09523 PHOENIX AZ	-2.59
09/21/20	CIRCLE K 09189 09/20 #000199991 PURCHASE CIRCLE K 09189 PHOENIX AZ	-32.88
09/21/20	7-ELEVEN 09/21 #000907353 PURCHASE 4840 N 67TH AVE PHOENIX AZ	-4.36
09/21/20	QT 406 OUTSIDE 09/21 #000768700 PURCHASE QT 406 OUTSIDE PHOENIX AZ	-24.55
09/22/20	CHECKCARD 0920 TACO BELL #20620 GLENDALE AZ 24431060265838003216542	-12.86
09/22/20	CHECKCARD 0921 JACK IN THE BOX 0117 GLENDALE AZ 24692160265100670849218	-19.68
09/22/20	CHECKCARD 0921 CRT*Credit.comCreditRpt 800-7569684 CA 24906410265103158124113	-14.99
09/22/20	CHECKCARD 0921 NOGALES HOT DOGS LLC 4 PHOENIX AZ 24055230266091876000048	-26.00
09/22/20	CX001612000000 09/22 #000071138 WITHDRWL Cardtronics C2SJ PHOENIX AZ	-42.95
09/23/20	CHECKCARD 0921 QT 481 PHOENIX AZ 24692160266100239838040	-11.19
09/23/20	BKOFAMERICA ATM 09/23 #000001750 WITHDRWL MARYVALE PHOENIX AZ	-140.00
09/24/20	BKOFAMERICA ATM 09/24 #000005747 WITHDRWL 44TH STREET & CA PHOENIX AZ	-180.00
09/25/20	ARCO #42460 AM 09/25 #000060001 MOBILE PURCHASE 5105 W CAMELB PHOENIX AZ	-6.28

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/28/20	MOBILE PURCHASE 0924 QT 451 PHOENIX AZ	-23.30
09/28/20	MOBILE PURCHASE 0924 QT 451 PHOENIX AZ	-1.18
09/28/20	MOBILE PURCHASE 0925 QT 488 PHOENIX AZ	-27.80
09/28/20	BKOFAMERICA ATM 09/27 #000006138 WITHDRWL MARYVALE PHOENIX AZ	-80.00
09/28/20	BKOFAMERICA ATM 09/28 #000007188 WITHDRWL DYSART/MCDOWELL AVONDALE AZ	-100.00
09/29/20	CHECKCARD 0929 APPLE.COM/BILL 866-712-7753 CA 24692160273100700539201	-15.11
09/29/20	CHECKCARD 0929 APPLE.COM/BILL 866-712-7753 CA 24692160273100700561114	-10.79
09/29/20	CHECKCARD 0929 APPLE.COM/BILL 866-712-7753 CA 24692160273100702067250 RECURRING	-8.09
09/29/20	CHECKCARD 0929 APPLE.COM/BILL 866-712-7753 CA 24692160273100700596730	-5.39
09/29/20	CHECKCARD 0929 APPLE.COM/BILL 866-712-7753 CA 24692160273100700562476	-10.79
10/05/20	CHECKCARD 1002 DOORDASH*APPLEBEES GRI WWW.DOORDASH.CA 24492150276637241438559	-66.87
10/05/20	CHECKCARD 1003 CRAIGSLIST.ORG 415-399-5200 CA 24692160277100899880735	-5.00
10/05/20	CHECKCARD 1004 APPLE.COM/BILL 866-712-7753 CA 24692160278100914191448 RECURRING	-8.09
10/06/20	BKOFAMERICA ATM 10/06 #000005074 WITHDRWL SPECTRUM MALL DR PHOENIX AZ	-300.00
10/07/20	CHECKCARD 1006 CHAMSPY TECHNOLOGY ADMIRALTY 74481320280000000480588 RECURRING	-59.99
10/07/20	CHECKCARD 1006 WAL-MART #5189 4792736358 AZ 24226380281091006945292	-50.42
10/08/20	CHECKCARD 1007 APPLE.COM/BILL 866-712-7753 CA 24692160281100547207608	-32.40
10/08/20	CHECKCARD 1007 APPLE.COM/BILL 866-712-7753 CA 24692160281100524436311 RECURRING	-24.84
Total ATM and debit card subtractions		-\$1,696.22

Other subtractions

Date	Description	Amount
09/10/20	stash DES:TRANSFER ID:Omar Hernandez INDN:Omar Hernandez CO ID:7001000101 WEB	-40.00
09/11/20	FAILED TRANSFER	-85.00
09/11/20	FAILED TRANSFER	-85.00
09/15/20	stash DES:TRANSFER ID:Omar Hernandez INDN:Omar Hernandez CO ID:7001000101 WEB	-40.00
09/16/20	STASH CAPITAL (S DES:ACH ID:20200915121369 INDN:OMAR HERNANDEZ CO ID:3561673990 WEB	-10.00
09/18/20	Zelle Transfer Conf# 09059aa17; RENE	-85.00

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
09/21/20	Zelle Transfer Conf# a75f7af6a; RENE	-85.00
09/21/20	Zelle Transfer Conf# cfd7a4f0; RENE	-85.00
09/21/20	Zelle Transfer Conf# Of189526; RENE	-85.00
09/22/20	Zelle Transfer Conf# 1d1f21102; RENE	-85.00
09/22/20	Zelle Transfer Conf# e8abedd55; RENE	-85.00
09/24/20	Adjustment/Correction Of Posted Item	-300.00
09/24/20	Zelle Transfer Conf# bd0e174f4; RENE	-85.00
09/25/20	Zelle Transfer Conf# 07a95b64a; RENE	-85.00
10/01/20	Zelle Transfer Conf# 34da1dd9c; Paola	-180.00
10/06/20	Zelle Transfer Conf# f92988387; Marcos	-20.00
10/07/20	Zelle Transfer Conf# caf62c92f; RENE	-85.00
10/07/20	Zelle Transfer Conf# 9347b6d23; La Guera	-20.00
Total other subtractions		-\$1,545.00

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	\$70.00	\$70.00

We refunded to you a total of \$105.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$105.00 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.

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