



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

MONIQUE BALLADARES
GERARDO L RAMIREZ
204 NESTLES RD
SOLEDAD, CA 93960-2937

Your Los Angeles Dodgers Adv Plus Banking

for September 19, 2020 to October 20, 2020

Account number: 3251 0507 0869

MONIQUE BALLADARES GERARDO L RAMIREZ

Account summary

Beginning balance on September 19, 2020	\$254.52
Deposits and other additions	10,258.29
Withdrawals and other subtractions	-10,451.07
Checks	-0.00
Service fees	-24.00
Ending balance on October 20, 2020	\$37.74



Your account has overdraft protection provided by deposit account number 3251 0507 0885.

What's on your mind?

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SSM-06-20-0180A2 | 3104242

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
09/21/20	BKOFAMERICA ATM 09/19 #000009563 DEPOSIT LAUREL WEST SALINAS CA	220.00
09/22/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Monique Balladares CO ID:1462925567 PPD	50.00
09/22/20	Online Banking transfer from SAV 0885 Confirmation# 5277701835	31.56
09/25/20	PSYNERGY PROGRAM DES:DIRECT DEP ID:754054569815XLK INDN:BALLADARES,MONIQUE M CO ID:9111111101 PPD	1,167.17
09/25/20	RDO Equipment Co DES:Payroll ID:RAMI6226 INDN:Ramirez Gerardo CO ID:1450306084 PPD	933.04
09/25/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Monique Balladares CO ID:1462925567 PPD	80.00
09/25/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Monique Balladares CO ID:1462925567 PPD	20.00
09/28/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Monique Balladares CO ID:1462925567 PPD	100.00
09/28/20	A0000004002000 09/28 #000606966 PMNT RCVD Dave Inc Los Angeles CA	75.00
09/29/20	CHECK N GO DES:8007691058 ID:202009282030260 INDN:Monique Balladares CO ID:8800005744 PPD	255.00
09/29/20	CHECK N GO DES:8007691058 ID:202009282030260 INDN:Gerardo Ramirez CO ID:8800005744 PPD	255.00
09/30/20	VBS FirstLoan DES:8883402911 ID:FL-KKFBB5CJ01 INDN:MONIQUE BALLADARES CO ID:18035410 PPD	900.00
09/30/20	FIDELITY 27326 P DES:FIDELITY ID:27326 XXXXX3113 INDN:MONIQUE BALLADARES CO ID:9096918980 PPD	384.48
09/30/20	Speedy #94 DES:FUNDING ID:38243978 INDN:RAMIREZ, GERARDO CO ID:5481185925 PPD	255.00
09/30/20	CREDITNINJA DEP DES:ADVANCE ID:PLM1615781 INDN:Gerardo Ramirez CO ID:1364881418 PPD	255.00
09/30/20	Cashmax DES:LOAN ID:463721 INDN:MONIQUE BALLADARES CO ID:1203268066 PPD	255.00

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Deposits and other additions - continued

Date	Description	Amount
09/30/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Monique Balladares CO ID:1462925567 PPD	100.00
10/01/20	EVERGREEN SERVIC DES:8663282556 ID:201001WDJ9L05P1 INDN:MONIQUE BALLADARES CO ID:9000226424 PPD	400.00
10/02/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Monique Balladares CO ID:1462925567 PPD	50.00
10/05/20	Advance America DES:LOAN TRANS ID:6851QX15625761 INDN:Monique Balladares CO ID:1582332639 PPD	200.00
10/06/20	CHECKCARD 1006 Roku for Hulu LLC 8162728107 DE 1527021027930526985	54.99
10/07/20	FIDELITY 27326 P DES:FIDELITY ID:27326 XXXXX3113 INDN:MONIQUE BALLADARES CO ID:9096918980 PPD	158.28
10/08/20	Online Banking transfer from SAV 0885 Confirmation# 3120484158	30.00
10/09/20	PSYNERGY PROGRAM DES:DIRECT DEP ID:512055764343XLK INDN:BALLADARES,MONIQUE M CO ID:9111111101 PPD	1,262.78
10/09/20	RDO Equipment Co DES:Payroll ID:RAMI6226 INDN:Ramirez Gerardo CO ID:1450306084 PPD	1,203.68
10/09/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Monique Balladares CO ID:1462925567 PPD	100.00
10/09/20	Empower DES:Transfer ID:3036460195 INDN:monique balladares CO ID:2811879144 WEB	10.00
10/13/20	CHECK N GO DES:8007691058 ID:202010092030320 INDN:Gerardo Ramirez CO ID:8800005744 PPD	255.00
10/13/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Monique Balladares CO ID:1462925567 PPD	100.00
10/13/20	A0000004002000 10/11 #000897249 PMNT RCVD Dave Inc Los Angeles CA	75.00
10/13/20	A0000000040006 10/10 #000675865 PMNT RCVD Brigit New York NY	50.00
10/13/20	RDO Equipment Co DES:EFT PAYMEN ID:E009194 INDN:GERARDO RAMIREZ CO ID:1450306084 CCD	2.03
10/14/20	OVERDRAFT PROTECTION FROM 00325105070885	21.28
10/14/20	Zelle Transfer Conf# XXXXXXXXX; ALICIA CASTILLO	20.00
10/14/20	CHECKCARD 1013 AFTERPAY 855-2896014 DE 7541823028710483768	9.51
10/14/20	CHECKCARD 1013 AFTERPAY 855-2896014 DE 7541823028710483746	9.51
10/15/20	Speedy #94 DES:FUNDING ID:38383592 INDN:RAMIREZ, GERARDO CO ID:5481185925 PPD	255.00
10/15/20	CHECK N GO DES:8007691058 ID:202010142030280 INDN:Monique Balladares CO ID:8800005744 PPD	255.00
10/15/20	Cashmax DES:LOAN ID:465393 INDN:MONIQUE BALLADARES CO ID:1203268066 PPD	255.00
10/15/20	Empower DES:Transfer ID:3076606319 INDN:monique balladares CO ID:2811879144 WEB	15.00
10/19/20	Empower DES:Transfer ID:3096741985 INDN:monique balladares CO ID:2811879144 WEB	25.00

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Deposits and other additions - continued

Date	Description	Amount
10/19/20	OVERDRAFT PROTECTION FROM 00325105070885	4.98
10/20/20	EarninActivehour DES:PAYMENT ID:XXXXXXXXX INDN:Monique Balladares CO ID:7462925567 PPD	100.00

Total deposits and other additions **\$10,258.29**

Withdrawals and other subtractions

Date	Description	Amount
09/21/20	CHECKCARD 0917 BURGER KING #1505 SOLEDAD CA 55431800262400259001312	-10.41
09/21/20	CHECKCARD 0918 AFTERPAY 855-2896014 DE 75418230262102945015186	-16.31
09/21/20	CHECKCARD 0918 WINCHELL S # 910 SALINAS CA 02305370263200048062445	-15.28
09/21/20	CHECKCARD 0918 MCDONALD'S F37400 GREENFIELD CA 05140480263710046235891	-4.37
09/21/20	PMNT SENT 0918 APPLE CASH - ADDE 877-233-8552 CA	-25.00
09/21/20	PURCHASE 0918 LITTLE CAESARS 12 831-6749487 CA	-9.86
09/21/20	CHECKCARD 0919 AFTERPAY 855-2896014 DE 75418230263102971162588	-9.51
09/21/20	ARCO#83813PKS 09/19 #000221824 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-14.31
09/21/20	CHECKCARD 0919 MCDONALD'S F37400 GREENFIELD CA 05140480264710043763480	-6.57
09/21/20	CHECKCARD 0919 SEZZLE ODR E170 P 6515045402 MN 55429500263637117810900 RECURRING	-7.98
09/21/20	PURCHASE 0920 APPLE.COM/BILL 866-712-7753 CA	-0.99
09/21/20	PURCHASE 0920 APPLE.COM/BILL 866-712-7753 CA	-0.99
09/21/20	ARCO#83813PKS 09/19 #000266205 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-26.93
09/21/20	CHECKCARD 0921 GOOGLE *ROBLOX 855-836-3987 CA 55432860265200192690662 RECURRING	-4.99
09/21/20	CHECKCARD 0919 VALLEY LIQUORS SOLEDAD CA 25247800264002400155156	-17.82
09/21/20	CHECKCARD 0919 CARLS JR 1100871 SOLEDAD CA 25247800264002413233727	-6.71
09/21/20	CHECKCARD 0920 MCDONALD'S F10 SOLEDAD CA	-25.85
09/21/20	CHECKCARD 0920 CALIFORNIA GOURME greenfield CA 75337000265300000426718	-13.00
09/21/20	PURCHASE 0920 AFTERPAY 8552896014 CA	-8.57
09/21/20	CHECKCARD 0920 MCDONALD'S F10 SOLEDAD CA	-19.54
09/21/20	ARCO#83813PKS 09/21 #000267902 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-12.52
09/21/20	SPOTLOAN DES:DEBIT ID:C20091809003617 INDN:Monique Balladares CO ID:1800827294 WEB	-88.99
09/21/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 09/21/20	-6.49
09/22/20	CHECKCARD 0921 AFTERPAY 855-2896014 DE 75418230265103113437076	-9.79

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/22/20	LA SORPRESA BA 09/22 #000018950 PURCHASE 347 GABILAN DR SOLEDAD CA	-3.21
09/22/20	ARCO#83813PKS 09/22 #000072748 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-17.15
09/22/20	ATT DES:Payment ID:XXXXXXXXXSMT2M INDN:Adv Plus Banking 0869 CO ID:9864031005 WEB	-100.00
09/22/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 09/22/20	-1.85
09/23/20	PURCHASE 0923 APPLE.COM/BILL 866-712-7753 CA	-4.99
09/23/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 09/23/20	-0.01
09/24/20	CHECKCARD 0923 TACO BELL #027304 SOLEDAD CA 55310200268838002419484	-15.20
09/24/20	CHECKCARD 0923 TACO BELL #027304 SOLEDAD CA 55310200268838003548315	-6.53
09/24/20	CHECKCARD 0924 AMAZON.COM*M41AG7 AMZN.COM/BILLWA 55310200268083336749153	-3.04
09/24/20	CHECKCARD 0924 ARCO#83813PKS SOLEDAD CA	-10.35
09/24/20	CHECKCARD 0924 MCDONALD'S F10 SOLEDAD CA	-19.01
09/24/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
09/25/20	CHECKCARD 0923 BURGER KING #1505 SOLEDAD CA 55431800268400255000452	-8.70
09/25/20	ARCO#83813PKS 09/25 #000179404 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-27.60
09/25/20	CHECKCARD 0925 SQ *CASTRO S SURF gosq.com CA 55432860269200370652290	-41.00
09/25/20	EL TAQUERO 09/25 #000003802 PURCHASE EL TAQUERO KING CITY CA	-10.66
09/25/20	EL PUEBLO FOOD 09/25 #000660608 PURCHASE 128 KEDDER ST SOLEDAD CA	-45.23
09/25/20	CHECK N GO DES:8007691058 ID:202009242031460 INDN:Gerardo Ramirez CO ID:8800005749 PPD	-300.00
09/25/20	Cashmax DES:LOAN ID:462691 INDN:MONIQUE BALLADARES CO ID:1203268066 PPD	-300.00
09/25/20	LENDUMO DB DES:ONLINE PMT ID:200924132934RVA INDN:GERARDO RAMIREZ CO ID:1029340879 WEB	-232.24
09/25/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Monique Balladares CO ID:7842124784 WEB	-100.00
09/25/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Monique Balladares CO ID:7842124784 WEB	-50.00
09/25/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Monique Balladares CO ID:7842124784 WEB	-50.00
09/25/20	Earnin Active DES:PAYMENTRET ID:XXXXXXXXX INDN:Monique Balladares CO ID:7842124784 WEB	-50.00
09/25/20	Brigit.com DES:MEMBERSHIP ID:E97699A1AB9E4DB INDN:Monique Balladares CO ID:1823136030 PPD	-9.99
09/25/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 09/25/20	-1.81
09/28/20	CHECKCARD 0926 STARBUCKS 800-782 800-782-7282 WA 55432860270200516778212	-10.00
09/28/20	CHECKCARD 0925 AFTERPAY 855-2896014 DE 75418230269103457649928	-11.69
09/28/20	CHECKCARD 0925 AFTERPAY 855-2896014 DE 75418230269103465025509	-17.67
09/28/20	CHECKCARD 0925 AFTERPAY 855-2896014 DE 75418230269103465043916	-14.58

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/28/20	PMNT SENT 0925 APPLE CASH - ADDE 877-233-8552 CA	-20.00
09/28/20	PURCHASE 0926 APPLE.COM/BILL 866-712-7753 CA	-0.99
09/28/20	CHECKCARD 0925 ARCO#83813PKS SOLEDAD CA	-20.61
09/28/20	CHECKCARD 0926 Amazon Prime*M47H Amzn.com/billWA 55432860270200466213400 RECURRING	-6.56
09/28/20	CHECKCARD 0926 AFTERPAY 855-2896014 DE 75418230270103506049879	-17.40
09/28/20	ARCO#83813PKS 09/26 #000232901 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-21.19
09/28/20	ARCO#83813PKS 09/26 #000232704 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-5.83
09/28/20	CHECKCARD 0926 AFTERPAY 855-2896014 DE 75418230270103534073966	-46.43
09/28/20	CHECKCARD 0928 AMZN MKTP US*M480 AMZN.COM/BILLWA 55310200272083754567081	-9.78
09/28/20	AMIGOS MARKET 09/26 #000163252 PURCHASE 24415 GRANT ST CHUALA CA	-7.00
09/28/20	PURCHASE 0926 PlaystationNetwor San Mateo CA	-2.46
09/28/20	PURCHASE 0926 LITTLE CAESARS 12 831-6749487 CA	-9.86
09/28/20	Zelle Transfer Conf# e9f59c779; Adriana	-20.00
09/28/20	FOODSCO #0387 09/26 #000012096 PURCHASE 2443 DE LA ROSA SOLEDAD CA	-68.14
09/28/20	CHECKCARD 0926 TERIYAKI EXPRESS SOLEDAD CA 55436870271732712024482	-11.42
09/28/20	CHECKCARD 0927 Roku for ESPN 8162728107 DE 15270210271000284548722 RECURRING	-64.99
09/28/20	CHECKCARD 0927 AFTERPAY 855-2896014 DE 75418230271103594546215	-16.31
09/28/20	CHECKCARD 0927 CARLS JR 1100871 SOLEDAD CA 25247800272003457244109	-21.25
09/28/20	CHECKCARD 0927 CARLS JR 1100871 SOLEDAD CA 25247800272003457244216	-6.71
09/28/20	DOLLAR GENERAL 09/27 #000044023 PURCHASE 326 EL CAMINO REA GREENFIELD CA	-37.00
09/28/20	ARCO#83813PKS 09/27 #000316628 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-14.10
09/28/20	CVS/PHARMACY # 09/28 #000028597 PURCHASE 03056--2293 H. De Soledad CA	-11.18
09/28/20	CHECK N GO DES:8007691058 ID:202009252031310 INDN:Monique Balladares CO ID:8800005749 PPD	-300.00
09/28/20	POSSIBLE FINANCE DES:PAYMENT ID:772fc840c9bf445 INDN:Gerardo Ramirez CO ID:1823273909 WEB	-73.52
09/28/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 09/28/20	-9.85
09/29/20	CHECKCARD 0928 AMZN MKTP US*M411 AMZN.COM/BILLWA 55310200273083382885870	-27.18
09/29/20	PURCHASE 0929 APPLE.COM/BILL 866-712-7753 CA	-9.99
09/29/20	PURCHASE 0929 APPLE.COM/BILL 866-712-7753 CA	-0.99
09/29/20	CHECKCARD 0928 AMZN DIGITAL*M440 888-802-3080 WA 55310200273083732688123	-10.99
09/29/20	CHECKCARD 0929 Subway 30008 Soledad CA 15270210273000199068731	-16.51
09/29/20	CHECKCARD 0928 MCDONALD'S F10 SOLEDAD CA	-23.87

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/29/20	CHECKCARD 0929 SEZZLE ORDER P1 6515045402 MN 55429500273637935301858 RECURRING	-10.39
09/29/20	ARCO#83813PKS 09/29 #000084190 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-19.48
09/29/20	FOODSCO #0387 09/29 #000010350 PURCHASE 2443 DE LA ROSA SOLEDAD CA	-15.76
09/29/20	ARCO#83813PKS 09/29 #000050018 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-27.22
09/29/20	PROG WEST DES:INS PREM ID:XXXXXXXXX Gerar INDN:Gerardo Ramirez CO ID:9409348062 PPD	-89.00
09/29/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 09/29/20	-3.62
09/30/20	PURCHASE 0930 LEVI.COM 4150160000 CA	-9.75
09/30/20	CHECKCARD 0929 SPEEDY CASH 888-3331360 KS 75200920274012417261735 RECURRING	-300.00
09/30/20	CHECKCARD 0929 MACYS .COM 800-289-6229 OH 05436840274600009355635	-7.63
09/30/20	PMNT SENT 0929 APPLE CASH - ADDE 877-233-8552 CA	-10.00
09/30/20	PURCHASE 0930 APPLE.COM/BILL 866-712-7753 CA	-0.99
09/30/20	FOODSCO #0387 09/30 #000010668 PURCHASE 2443 DE LA ROSA SOLEDAD CA	-40.97
09/30/20	CHECKCARD 0930 ARCO#83813PKS SOLEDAD CA	-10.35
09/30/20	Zelle Transfer Conf# f780ba147; Alicia	-20.00
09/30/20	CHECKCARD 0930 SQ *THE CHOKE COA Salinas CA 55432860274200596764716	-22.00
09/30/20	RANCHO SAN MIG 09/30 #000085041 MOBILE PURCHASE 500 WALNUT AVE GREENFIELD CA	-14.45
09/30/20	Zelle Transfer Conf# 37df63619; ANA	-10.00
09/30/20	CHECKCARD 0930 MCDONALD'S F10 SOLEDAD CA	-21.84
09/30/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 09/30/20	-2.02
10/01/20	CHECKCARD 0929 BURGER KING #1505 SOLEDAD CA 55431800274400251000581	-8.70
10/01/20	PURCHASE 1001 APPLE.COM/BILL 866-712-7753 CA	-4.99
10/01/20	CHECKCARD 0930 AFTERPAY 855-2896014 DE 75418230274103817386081	-9.51
10/01/20	CHECKCARD 1001 SPECTRUM 855-707-7328 MO 55432860275200652554844	-52.47
10/01/20	CHECKCARD 1001 IPSY GLAM BAG HELP.IPSY.COMCA 55432860275200657736966	-13.05
10/01/20	CHECKCARD 1001 BOXYCHARM* MONTHL 8889392877 FL 55429500275637128128637 RECURRING	-27.19
10/01/20	ARCO#83813PKS 10/01 #000103171 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-18.28
10/01/20	ARCO#07097ARCO 10/01 #000120572 PURCHASE 18605 MONTEREY RD MORGAN HILL CA	-14.78
10/01/20	NNT NEVERIA Y 10/01 #000000164 PURCHASE 110 S EL CAMINO R GREENFIELD CA	-12.50
10/01/20	ARCO#83813PKS 10/01 #000138750 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-32.08
10/01/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 10/01/20	-5.45
10/02/20	PURCHASE 1002 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/02/20	CHECKCARD 1002 TMOBILE*AUTO PAY 800-937-8997 WA 55432860276200994861807 RECURRING	-143.96

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/02/20	ARCO#83813PKS 10/02 #000153184 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-23.78
10/02/20	CHECKCARD 1002 ARCO#82977SALI SALINAS CA	-15.74
10/02/20	USPS PO 0 40 S 10/02 #000854032 PURCHASE USPS PO 0 40 SPRE SALINAS CA	-1,002.44
10/02/20	BATH AND BODY 10/02 #000693572 PURCHASE BATH AND BODY W SALINAS CA	-6.48
10/02/20	TARGET T- 1640 10/02 #000231285 PURCHASE TARGET T- 1640 N Salinas CA	-3.63
10/02/20	VBS FirstLoan DES:8883402911 ID:FL-KKFBB5CJ02 INDN:MONIQUE BALLADARES CO ID:18035428 PPD	-900.00
10/02/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 10/02/20	-1.98
10/05/20	CHECKCARD 1001 MCDONALD'S F22509 GONZALES CA 05140480276710050413017	-6.27
10/05/20	CHECKCARD 1002 AFTERPAY 855-2896014 DE 75418230276104050912441	-11.75
10/05/20	CHECKCARD 1002 PANDA EXPRESS 600 SALINAS CA 55310200277838007472438	-9.83
10/05/20	CHECKCARD 1002 ALMA'S BAKERY CHUALAR CA 75217690278560000554011	-9.22
10/05/20	CHECKCARD 1002 LIBRERIA ALICIAS 831-757-7422 CA 55432860277200317307339	-11.00
10/05/20	CHECKCARD 1002 AMZN DIGITAL*MK12 888-802-3080 WA 55310200276083754224135	-7.99
10/05/20	CHECKCARD 1002 LITTLE CAESARS 50 GONZALES CA 05436840278000221759548	-11.10
10/05/20	CHECKCARD 1002 LA PLAZA BAKERY SOLEDAD CA 25247800278000512115450	-24.20
10/05/20	MOBILE PURCHASE 1002 TARGET 000 SALINAS CA	-8.74
10/05/20	PURCHASE 1003 APPLE.COM/BILL 866-712-7753 CA	-1.99
10/05/20	ARCO#83813PKS 10/03 #000207801 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-16.40
10/05/20	PMNT SENT 1003 APPLE CASH - SENT 877-233-8552 CA	-4.41
10/05/20	CHECKCARD 1003 VALLEY LIQUORS SOLEDAD CA 25247800278000403166885	-16.18
10/05/20	CHECKCARD 1003 CALIFORNIA GOURME SOLEDAD CA 05314610278100103140447	-52.41
10/05/20	ARCO#83813PKS 10/03 #000252299 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-11.24
10/05/20	CHECKCARD 1004 AFTERPAY 855-2896014 DE 75418230278104146809963	-10.06
10/05/20	ARCO#83813PKS 10/04 #000272546 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-24.82
10/05/20	CHECKCARD 1005 Roku for Disney E 8162728107 DE 15270210279000055045850 RECURRING	-6.99
10/05/20	PURCHASE 1005 APPLE.COM/BILL 866-712-7753 CA	-10.99
10/05/20	CHECKCARD 1005 Roku for Hulu LLC 8162728107 DE 15270210279000472548734 RECURRING	-54.99
10/05/20	SPOTLOAN DES:DEBIT ID:C20100211005936 INDN:Monique Balladares CO ID:1800827294 WEB	-88.99
10/05/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 10/05/20	-8.42
10/06/20	CHECKCARD 1005 SEZZLE ODR HT5G P 6515045402 MN 55429500279637535895758 RECURRING	-11.40

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/06/20	CHECKCARD 1005 SEZZLE ODR HT5G P 6515045402 MN 55429500279637535895543 RECURRING	-11.39
10/06/20	PURCHASE 1006 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/06/20	ARCO#83813PKS 10/06 #000421669 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-15.54
10/06/20	CHECKCARD 1006 ARCO#02188RDH SALINAS CA	-13.62
10/06/20	MOBILE PURCHASE 1006 MCDONALD'S F10 SOLEDAD CA	-18.89
10/06/20	Empower DES:Transfer ID:3010761666 INDN:monique balladares CO ID:2811879144 WEB	-10.00
10/06/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 10/06/20	-2.17
10/07/20	CHECKCARD 1005 BURGER KING #1505 SOLEDAD CA 55431800280400257001213	-15.19
10/07/20	PURCHASE 1007 APPLE.COM/BILL 866-712-7753 CA	-7.99
10/07/20	SHELL SERVICE 10/07 #000781171 PURCHASE SHELL SERVICE S GREENFIELD CA	-9.21
10/07/20	FOODSCO #0387 10/07 #000008611 PURCHASE 2443 DE LA ROSA SOLEDAD CA	-39.45
10/07/20	FOODSCO #0387 10/07 #000008612 PURCHASE 2443 DE LA ROSA SOLEDAD CA	-0.10
10/07/20	VALLEY LIQUORS 10/07 #000844287 PURCHASE VALLEY LIQUORS SOLEDAD CA	-22.88
10/07/20	Empower DES:Transfer ID:3022646383 INDN:monique balladares CO ID:2811879144 WEB	-10.00
10/07/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 10/07/20	-3.18
10/08/20	CHECKCARD 1006 MCDONALD'S F36262 SALINAS CA 05140480281710037720909	-8.74
10/08/20	CHECKCARD 1007 AFTERPAY 855-2896014 DE 75418230281104388009673	-9.79
10/08/20	PURCHASE 1008 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/08/20	PURCHASE 1008 APPLE.COM/BILL 1111111111 CA	-0.99
10/08/20	ARCO#83813PKS 10/08 #000438006 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-29.85
10/08/20	GREENFIELD MAR 10/08 #000507192 PURCHASE 348 EL CAMINO REA GREENFIELD CA	-3.89
10/08/20	3 AMIGOS 10/08 #000038498 PURCHASE 3 EL CAMINO REAL GREENFIELD CA	-1.99
10/08/20	Empower DES:Transfer ID:3030013527 INDN:monique balladares CO ID:2811879144 WEB	-5.00
10/08/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 10/08/20	-0.76
10/09/20	PURCHASE 1007 LITTLE CAESARS 12 831-6749487 CA	-17.84
10/09/20	CHECKCARD 1008 SEZZLE ORDER P1 6515045402 MN 55429500282637773632181 RECURRING	-8.14
10/09/20	CHECKCARD 1009 STARBUCKS 800-782 800-782-7282 WA 55432860283200836477789	-10.00
10/09/20	PURCHASE 1009 APPLE.COM/BILL 866-712-7753 CA	-6.99
10/09/20	CHECKCARD 1008 SEZZLE ODR 45Q0 P 6515045402 MN 55429500282637793008842 RECURRING	-13.89
10/09/20	CHECKCARD 1008 EL RINCONCITO RES GREENFIELD CA 85347010283980002786534	-15.31
10/09/20	CHECKCARD 1009 Dave Inc Los Angeles CA 00000000000000000755292 RECURRING	-79.99
10/09/20	ROSS STORES #7 10/09 #000033830 PURCHASE ROSS STORES #740 GILROY CA	-10.88

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/09/20	NST BEST BUY 10/09 #00022002 PURCHASE 7011 CAMINO ARROY GILROY CA	-22.97
10/09/20	KATE SPADE OUT 10/09 #000348300 PURCHASE 8300 ARROYO CIRCL GILROY CA	-44.23
10/09/20	CHECKCARD 1009 PAYPAL *KODIBA San Jose CA	-51.75
10/09/20	CHECKCARD 1009 ARCO#83813PKS SOLEDAD CA	-20.35
10/09/20	ARCO#83813PKS 10/09 #000524408 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-42.35
10/09/20	CHECK N GO DES:8007691058 ID:202010082031570 INDN:Gerardo Ramirez CO ID:8800005749 PPD	-300.00
10/09/20	Cashmax PPD DES:LOAN ID:463721 INDN:MONIQUE BALLADARES CO ID:1203268066	-300.00
10/09/20	LENDUMO DB DES:ONLINE PMT ID:201008132547OKI INDN:GERARDO RAMIREZ CO ID:1029340879 WEB	-232.24
10/09/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Monique Balladares CO ID:7842124784	-100.00
10/09/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Monique Balladares CO ID:7842124784	-100.00
10/09/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Monique Balladares CO ID:7842124784	-80.00
10/09/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Monique Balladares CO ID:7842124784	-50.00
10/09/20	Brigit.com DES:PROTECTION ID:CAF916EC2COD4CA INDN:Monique Balladares CO ID:1823136030 PPD	-50.00
10/09/20	Earnin Active WEB DES:PAYMENTRET ID:XXXXXXXXX INDN:Monique Balladares CO ID:7842124784	-20.00
10/09/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 10/09/20	-4.31
10/13/20	CHECKCARD 1006 LA PLAZA BAKERY SOLEDAD CA 25247800283001114143133	-10.33
10/13/20	CHECKCARD 1010 KLARNA *PAYMENTS 844-5527621 NY 75418230284104607262720	-26.91
10/13/20	CHECKCARD 1009 AFTERPAY 855-2896014 DE 75418230283104523345584	-14.58
10/13/20	CHECKCARD 1009 MCDONALD'S F37400 GREENFIELD CA 05140480284710045627903	-6.11
10/13/20	CHECKCARD 1009 AFTERPAY 855-2896014 DE 75418230283104545747890	-17.66
10/13/20	CHECKCARD 1009 BIRRIERIA & RESTA CASTROVILLE CA 75217690284560000802578	-27.99
10/13/20	CHECKCARD 1009 BIRRIERIA & RESTA CASTROVILLE CA 75217690284560000802594	-21.53
10/13/20	PMNT SENT 1009 APPLE CASH - ADDE 877-233-8552 CA	-40.00
10/13/20	CHECKCARD 1009 SONIC DRIVE IN #6 SALINAS CA 05140480284710004804691	-7.19
10/13/20	CHECKCARD 1009 EL RINCONCITO RES GREENFIELD CA 85347010286980002786598	-27.90
10/13/20	CHECKCARD 1013 WWW COSTCO COM 800-955-2292 WA 55432860287200738599900	-23.91
10/13/20	CHECKCARD 1009 MCDONALD'S F10 SOLEDAD CA	-27.48

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/13/20	CHECKCARD 1010 NETFLIX COM LOS GATOS CA 00000000000000000573791 RECURRING	-15.99
10/13/20	CHECKCARD 1010 AFTERPAY 855-2896014 DE 75418230284104615052519	-46.44
10/13/20	CHECKCARD 1010 AFTERPAY 855-2896014 DE 75418230284104618621765	-17.40
10/13/20	CHECKCARD 1010 CHEVRON/PIERCE SALINAS CA	-10.00
10/13/20	PMNT SENT 1010 APPLE CASH - ADDE 877-233-8552 CA	-10.00
10/13/20	SAFEWAY #1232 10/10 #000348730 MOBILE PURCHASE SAFEWAY #1232 KING CITY CA	-13.77
10/13/20	CHECKCARD 1010 KFC C301009 KING CITY CA 55310200285400361000402	-37.18
10/13/20	ARCO#83813PKS 10/10 #000572153 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-6.77
10/13/20	CHECKCARD 1010 EL REPARO BOOTS A KING CITY CA 55310200285207527300075	-141.04
10/13/20	CVS/PHARM 0305 10/10 #000215687 PURCHASE CVS/PHARM 03056-- Soledad CA	-58.67
10/13/20	CHECKCARD 1010 MCDONALD'S F10 SOLEDAD CA	-23.67
10/13/20	CHECKCARD 1011 AMAZON.COM*MK9W00 AMZN.COM/BILLWA 55310200285083768165562	-10.94
10/13/20	CHECKCARD 1011 AFTERPAY 855-2896014 DE 75418230285104672950521	-16.32
10/13/20	CHECKCARD 1011 AFTERPAY 855-2896014 DE 75418230285104677034149	-11.75
10/13/20	CHECKCARD 1012 APPLE.COM/BILL 866-712-7753 CA 55432860286200543889802 RECURRING	-14.99
10/13/20	PURCHASE 1012 APPLE.COM/BILL 866-712-7753 CA	-2.99
10/13/20	CHECKCARD 1011 TACO BELL #027304 SOLEDAD CA 55310200286838006094000	-15.20
10/13/20	ARCO#83813PKS 10/11 #000616871 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-28.88
10/13/20	CHECKCARD 1011 SEZZLE ORDER P1 6515045402 MN 55429500285637074730723 RECURRING	-7.65
10/13/20	FOODSCO #0387 10/11 #000011311 PURCHASE 2443 DE LA ROSA SOLEDAD CA	-70.70
10/13/20	PURCHASE 1011 LIFETIMEMOVIECLUB 8778877815 NY	-3.99
10/13/20	PURCHASE 1012 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/13/20	CHECKCARD 1012 LUCKY BAMBOO GONZALES CA 55436870287122876432014	-19.50
10/13/20	3 AMIGOS 10/12 #000038859 PURCHASE 3 EL CAMINO REAL GREENFIELD CA	-2.34
10/13/20	CHECKCARD 1012 LUCKY BAMBOO 831-6750198 CA 55436870287122876432162	-25.45
10/13/20	CHECKCARD 1012 AFTERPAY 855-2896014 DE 75418230286104764693368	-14.82
10/13/20	PURCHASE 1013 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/13/20	CHECKCARD 1013 The Roku Channel 8162728107 DE 15270210287000563918721 RECURRING	-3.99
10/13/20	ARCO#83813PKS 10/13 #000670339 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-13.20
10/13/20	CHECKCARD 1013 ARCO#83813PKS SOLEDAD CA	-20.54
10/13/20	COSTCO WHSE #0 10/13 #000320637 PURCHASE COSTCO WHSE #04 SALINAS CA	-37.37
10/13/20	SANTA FE FOODS 10/13 #000809031 PURCHASE 851 5TH STREET GONZALES CA	-14.02
10/13/20	CHECK N GO DES:8007691058 ID:202010092031480 INDN:Monique Balladares ID:8800005749 PPD CO	-300.00
10/13/20	BEST BUY DES:AUTO PYMT ID:720221079460653 INDN:JUANA BALLADARES ID:CITIAUTFDR WEB CO	-29.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/13/20	Dave, Inc DES:DEBIT ID: INDN:Monique Balladares CO ID:1465396710 WEB PMT INFO:5f807948ae5de7e2675aa37d/ c5fafa7414aaea 8	-1.00
10/13/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 10/13/20	-15.86
10/14/20	CHECKCARD 1012 MCDONALD'S F10222 SOLEDAD CA 05140480287710045694686	-5.85
10/14/20	CHECKCARD 1013 TACO BELL #027304 SOLEDAD CA 55310200288838002519925	-11.94
10/14/20	PURCHASE 1014 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/14/20	PURCHASE 1014 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/14/20	PURCHASE 1014 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/14/20	PURCHASE 1014 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/14/20	PURCHASE 1014 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/14/20	Empower DES:Transfer ID:3070959500 INDN:monique balladares CO ID:2811879144 WEB	-25.00
10/14/20	COMENITY PAY VI DES:WEB PYMT ID:P20286791664760 INDN:GERARDO RAMIREZ CO ID:1133163498 WEB	-10.00
10/14/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
10/15/20	PURCHASE 1015 APPLE.COM/BILL 866-712-7753 CA	-3.99
10/15/20	PURCHASE 1015 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/15/20	PURCHASE 1015 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/15/20	PURCHASE 1015 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/15/20	PURCHASE 1015 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/15/20	PURCHASE 1015 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/15/20	PURCHASE 1015 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/15/20	PURCHASE 1015 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/15/20	ARCO#83813PKS 10/15 #000761662 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-24.34
10/15/20	SHELL SERVICE 10/15 #000763076 PURCHASE SHELL SERVICE S GONZALES CA	-11.86
10/15/20	CVS/PHARM 0305 10/15 #000253988 PURCHASE CVS/PHARM 03056-- Soledad CA	-22.79
10/15/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 10/15/20	-1.09
10/16/20	CHECKCARD 1014 SPEEDY CASH 888-3331360 KS 75200920289012502475342 RECURRING	-300.00
10/16/20	CHECKCARD 1016 AMAZON.COM*2T1UM8 AMZN.COM/BILLWA 55310200290083332028414	-21.62
10/16/20	CHECKCARD 1016 AMZN MKTP US*2T1B AMZN.COM/BILLWA 55310200290083750054371	-2.38
10/16/20	SHELL SERVICE 10/16 #000988852 PURCHASE SHELL SERVICE S GREENFIELD CA	-11.12
10/16/20	CREDITNINJA PAY DES:PAYMENT ID:PLM1702383 INDN:Gerardo Ramirez CO ID:1384093458 PPD	-300.00
10/16/20	POSSIBLE FINANCE DES:PAYMENT ID:e2a640e19b9b4c4 INDN:Gerardo Ramirez CO ID:1823273909 WEB	-73.55

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/16/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 10/16/20	-1.88
10/19/20	CHECKCARD 1016 STARBUCKS STORE 5 GREENFIELD CA 55432860291200015395182	-7.95
10/19/20	CHECKCARD 1016 CASTROS BAKERY KING CITY CA 75428170290636000794484	-22.73
10/19/20	CHECKCARD 1017 STARBUCKS 800-782 800-782-7282 WA 55432860291200962533538	-10.00
10/19/20	PMNT SENT 1016 APPLE CASH - SENT 877-233-8552 CA	-5.06
10/19/20	CHECKCARD 1017 WWW.SHEIN.COM CALIFORNIA CA 85505900292030093244214	-8.82
10/19/20	CHECKCARD 1017 AFTERPAY 855-2896014 DE 75418230291105084711486	-21.78
10/19/20	ARCO#83813PKS 10/17 #000860566 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-15.69
10/19/20	SANTA FE FOODS 10/17 #000867489 PURCHASE 851 5TH STREET GONZALES CA	-22.87
10/19/20	CHECKCARD 1018 STARBUCKS 800-782 800-782-7282 WA 55432860292200210085967	-10.00
10/19/20	CHECKCARD 1017 ARCO#83813PKS SOLEDAD CA	-35.13
10/19/20	PURCHASE 1017 LITTLE CAESARS 12 831-6749487 CA	-11.59
10/19/20	PURCHASE 1018 APPLE.COM/BILL 866-712-7753 CA	-0.99
10/19/20	ARCO#83813PKS 10/17 #000896123 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-15.22
10/19/20	CHECKCARD 1018 GOOGLE *YouTube M 855-836-3987 CA 55432860292200158738064 RECURRING	-14.99
10/19/20	CHECKCARD 1017 MCDONALD'S F10222 SOLEDAD CA 05140480292710052517724	-5.64
10/19/20	ARCO#83813PKS 10/18 #000915862 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-13.18
10/19/20	CHECKCARD 1018 AFTERPAY 855-2896014 DE 75418230292105191593107	-10.06
10/19/20	CHECKCARD 1019 GOOGLE YouTube V Mountain ViewCA 15270210293003044614044	-3.99
10/19/20	SPOTLOAN DES:DEBIT ID:C20101609004249 INDN:Monique Balladares CO ID:1800827294 PPD	-88.99
10/19/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
10/20/20	CHECKCARD 1019 AMZN DIGITAL*2T6P 888-802-3080 WA 55310200294083777123015	-0.99
10/20/20	ARCO#83813PKS 10/20 #000992025 PURCHASE 2080 H DE LA ROSA SOLEDAD CA	-14.29
10/20/20	SANTA FE FOODS 10/20 #000014176 PURCHASE 851 5TH STREET GONZALES CA	-16.40
10/20/20	COMENITY PAY VI DES:WEB PYMT ID:P20293792814628 INDN:GERARDO RAMIREZ CO ID:1133163498 WEB	-25.00
10/20/20	KEEP THE CHANGE TRANSFER TO ACCT 0885 FOR 10/20/20	-1.32

Total withdrawals and other subtractions

-\$10,451.07

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	\$455.00
Total NSF: Returned Item fees	\$0.00	\$175.00

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
10/14/20	Overdraft Protection Transfer Fee	-12.00
10/19/20	Overdraft Protection Transfer Fee	-12.00

Total service fees **-\$24.00**

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

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