



P.O. Box 15284
Wilmington, DE 19850

KOURTNEY RENEE ZARBACK
1692 LINCOLN ST
EUREKA, CA 95501-1522

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

Your Adv Plus Banking

for October 16, 2020 to November 12, 2020

Account number: 3251 4442 1644

KOURTNEY RENEE ZARBACK

Account summary

Beginning balance on October 16, 2020	\$0.13
Deposits and other additions	1,323.19
Withdrawals and other subtractions	-1,049.60
Checks	-0.00
Service fees	-9.55
Ending balance on November 12, 2020	\$264.17

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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
10/22/20	STICHTING CUSTOD DES:PAYMENT ID:KK9KUS81SY4B INDN:KourtneyZarback CO ID:9629150001 IAT PMT INFO: DEP 000000000000022000 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	220.00
10/28/20	STICHTING CUSTOD DES:PAYMENT ID:KK9QUS829D80 INDN:KourtneyZarback CO ID:9629150001 IAT PMT INFO: DEP 000000000000040000 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	400.00
10/28/20	PAYPAL*Zarback 10/28 #000228356 PMNT RCVD PAYPAL*Zarback Ko San Jose CA	89.10
10/28/20	ZERO DES:TRANSFER ID:WRKAKW0EH8CG2L2 INDN:ZARBACK KOURTNEY CO ID:1811703557 WEB	5.00
11/05/20	PAYPAL*Zarback 11/05 #000101115 PMNT RCVD PAYPAL*Zarback Ko San Jose CA	70.04
11/06/20	PAYPAL*Zarback 11/07 #000632234 PMNT RCVD PAYPAL*Zarback Ko San Jose CA	2.28
11/06/20	PAYPAL*Zarback 11/07 #000163502 PMNT RCVD PAYPAL*Zarback Ko San Jose CA	1.39
11/09/20	Dave Inc 11/08 #000292988 PMNT RCVD Dave Inc Visa Direct CA	75.00
11/09/20	Cash App*Cash 11/08 #000938451 PMNT RCVD Cash App*Cash Out Visa Direct CA	43.76
11/09/20	Cash App*Cash 11/08 #000471961 PMNT RCVD Cash App*Cash Out Visa Direct CA	38.13
11/09/20	Cash App*Cash 11/08 #000470391 PMNT RCVD Cash App*Cash Out Visa Direct CA	5.00
11/09/20	Cash App*Cash 11/08 #000463593 PMNT RCVD Cash App*Cash Out Visa Direct CA	1.00
11/12/20	Cash App*Cash 11/12 #000434079 PMNT RCVD Cash App*Cash Out Visa Direct CA	177.16
11/12/20	Cash App*Cash 11/12 #000001258 PMNT RCVD Cash App*Cash Out Visa Direct CA	87.26
11/12/20	Cash App*Cash 11/11 #000237129 PMNT RCVD Cash App*Cash Out Visa Direct CA	43.75
11/12/20	Cash App*Cash 11/11 #000216046 PMNT RCVD Cash App*Cash Out Visa Direct CA	43.62
11/12/20	PAYPAL*Zarback 11/12 #000307280 PMNT RCVD PAYPAL*Zarback Ko San Jose CA	20.70

Total deposits and other additions

\$1,323.19

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Our Security Center is a great place to learn what to look out for.



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Find out about the latest fraud and scam trends



Learn how to identify scams

Visit bankofamerica.com/Security to learn how to help avoid fraud and identity theft.

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Withdrawals and other subtractions

Date	Description	Amount
10/16/20	CHECKCARD 1015 Chumba Gold Coin cc@vgw.co 74424650289113858245135	-5.00
10/22/20	CHEVRON/UNITED 10/22 #000757287 PURCHASE CHEVRON/UNITED GA EUREKA CA	-29.09
10/22/20	PAYLESS CIGARE 10/22 #000197555 PURCHASE PAYLESS CIGARETTE MCKINLEYVILLE CA	-6.02
10/22/20	SHELL SERVICE 10/22 #000084403 PURCHASE SHELL SERVICE STA MCKINLEYVILLE CA	-0.41
10/22/20	ZERO DES:TRANSFER ID:EJWCJQ9W20AYLBJ INDN:ZARBACK KOURTNEY CO ID:1811703557 WEB	-5.00
10/23/20	CHECKCARD 1022 Luckyland 855-6104045 CA 24906410296105469582767	-19.99
10/23/20	CHECKCARD 1022 Luckyland 855-6104045 CA 24906410296105469535385	-19.99
10/23/20	CHECKCARD 1022 CHUMBA GOLD COINS VALETTA 74697040297070039566678	-5.00
10/23/20	CHECKCARD 1022 LEVEL BANK PLUS DUES HTTPSLEVELBANCA 2401134029600003356672 RECURRING	-5.00
10/23/20	CHECKCARD 1022 Luckyland 855-6104045 CA 24906410296105483188005	-19.99
10/23/20	CHECKCARD 1022 Luckyland 855-6104045 CA 24906410296105483265746	-19.99
10/23/20	CHECKCARD 1022 Luckyland 855-6104045 CA 24906410296105483216749	-19.99
10/23/20	CHECKCARD 1022 Luckyland 855-6104045 CA 24906410296105487387710	-19.99
10/23/20	CHECKCARD 1022 Luckyland 855-6104045 CA 24906410296105487485399	-19.99
10/23/20	CHECKCARD 1022 CHUMBA GOLD COINS VALETTA 74697040297070039898592	-5.00
10/26/20	CHECKCARD 1022 RAMONE'S OLD TOWN EUREKA CA 24275040297030030549714	-13.20
10/26/20	CHECKCARD 1023 Luckyland 855-6104045 CA 24906410297105514614572	-1.98
10/26/20	CHECKCARD 1023 Luckyland 855-6104045 CA 24906410297105514565154	-1.98
10/26/20	CHECKCARD 1023 Luckyland 855-6104045 CA 24906410297105514504815	-1.98
10/26/20	CHECKCARD 1024 Luckyland 855-6104045 CA 24906410298105615796640	-1.98
10/26/20	CHECKCARD 1024 Luckyland 855-6104045 CA 24906410298105620358501	-1.98
10/28/20	PMNT SENT 1028 PAYPAL *JBWINN Visa Direct CA	-149.51
10/28/20	DENNY'S #7449 10/28 #000108483 PURCHASE DENNY'S #7449 EUREKA CA	-19.81
10/28/20	CHEVRON/UNITED 10/28 #000045470 PURCHASE CHEVRON/UNITED GA EUREKA CA	-31.62
10/28/20	P282092 10/28 #000444630 WITHDRWL BLUE LAKE CA-2820 BLUE LAKE CA	-63.00
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031889068	-5.00
10/29/20	CHECKCARD 1028 Luckyland 855-6104045 CA 24906410302105878227519	-19.99
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031924238	-20.00
10/29/20	CHECKCARD 1028 Luckyland 855-6104045 CA 24906410302105885525467	-19.99
10/29/20	CHECKCARD 1028 Luckyland 855-6104045 CA 24906410302105885379568	-9.99
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031924956	-20.00
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031925193	-5.00
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031596713	-5.00
10/29/20	CHECKCARD 1028 Luckyland 855-6104045 CA 24906410302105885534121	-9.99

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031738943	-5.00
10/29/20	CHECKCARD 1028 Luckyland 855-6104045 CA 24906410302105885469559	-9.99
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031929534	-20.00
10/29/20	CHECKCARD 1028 Luckyland 855-6104045 CA 24906410302105901789246	-9.99
10/29/20	CHECKCARD 1028 Luckyland 855-6104045 CA 24906410302105901823706	-19.99
10/29/20	CHECKCARD 1028 Luckyland 855-6104045 CA 24906410302105901798619	-1.98
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031937693	-5.00
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031795711	-5.00
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031701784	-5.00
10/30/20	CHECKCARD 1029 CHUMBA GOLD COINS VALETTA 74697040304020044312619	-5.00
10/30/20	CHECKCARD 1029 Luckyland 855-6104045 CA 24906410303105979395164	-1.98
10/30/20	CHECKCARD 1029 CHUMBA GOLD COINS VALETTA 74697040304020044267110	-5.00
10/30/20	CHECKCARD 1029 Luckyland 855-6104045 CA 24906410303105975018174	-9.99
10/30/20	CHECKCARD 1029 Luckyland 855-6104045 CA 24906410303105979430524	-1.98
11/02/20	CHECKCARD 1030 Luckyland 855-6104045 CA 24906410304106022439891	-1.98
11/02/20	CHECKCARD 1030 Chumba Gold Coin cc@vgw.co 74424650304113214715939	-5.00
11/05/20	CHEVRON/UNITED 11/05 #000368453 PURCHASE CHEVRON/UNITED GA EUREKA CA	-32.25
11/06/20	CHECKCARD 1105 CHUMBA GOLD COINS VALETTA 74697040311070035047204	-5.00
11/06/20	CHECKCARD 1105 Luckyland 855-6104045 CA 24906410310106525679797	-1.98
11/06/20	CHECKCARD 1105 Luckyland 855-6104045 CA 24906410310106520565868	-9.99
11/06/20	CHECKCARD 1105 CHUMBA GOLD COINS VALETTA 74697040311070034994265	-5.00
11/06/20	CHECKCARD 1105 Luckyland 855-6104045 CA 24906410310106525718710	-1.98
11/06/20	CHECKCARD 1105 CHUMBA GOLD COINS VALETTA 74697040311070034710133	-5.00
11/06/20	CHEVRON/UNITED 11/06 #000921981 PURCHASE CHEVRON/UNITED GA EUREKA CA	-8.09
11/09/20	CHECKCARD 1106 Luckyland 855-6104045 CA 24906410311106615537300	-1.98
11/09/20	CHECKCARD 1107 Luckyland 855-6104045 CA 24906410312106627168242	-1.98
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203288537	-5.00
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203176898	-5.00
11/09/20	CHECKCARD 1108 Luckyland 855-6104045 CA 24906410313106731733328	-1.98
11/09/20	CHECKCARD 1108 Luckyland 855-6104045 CA 24906410313106685741780	-1.98
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203084480	-5.00
11/09/20	CHECKCARD 1108 Luckyland 855-6104045 CA 24906410313106685559109	-1.98
11/09/20	CHECKCARD 1108 Luckyland 855-6104045 CA 24906410313106685614995	-1.98

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203012259	-5.00
11/09/20	CHEVRON/UNITED 11/07 #000254011 PURCHASE CHEVRON/UNITED GA EUREKA CA	-20.67
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203031945	-5.00
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203032356	-5.00
11/09/20	CHECKCARD 1108 Chumba Gold Coin cc@vgw.co 74424650313113507929352	-5.00
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203252871	-5.00
11/09/20	CHECKCARD 1108 Luckyland 855-6104045 CA 24906410313106726654679	-1.98
11/09/20	SAFEWAY #0793 11/08 #000575929 PURCHASE SAFEWAY #0793 ARCATA CA	-72.06
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203182227	-5.00
11/09/20	CHECKCARD 1108 Luckyland 855-6104045 CA 24906410313106731790849	-1.98
11/10/20	CHECKCARD 1109 CHUMBA GOLD COINS VALETTA 74697040315090031430788	-5.00
11/12/20	CHECKCARD 1111 CHUMBA GOLD COINS VALETTA 74697040317020066452009	-5.00
11/12/20	CHECKCARD 1111 Luckyland 855-6104045 CA 24906410316106896168770	-9.99
11/12/20	PMNT SENT 1111 PAYPAL *super_ Visa Direct CA	-19.76
11/12/20	PMNT SENT 1111 PAYPAL *lifeha Visa Direct CA	-10.59
11/12/20	CHECKCARD 1111 CHUMBA GOLD COINS VALETTA 74697040317020066411641	-5.00
11/12/20	CHECKCARD 1111 CHUMBA GOLD COINS VALETTA 74697040317020066771655	-20.00
11/12/20	CHECKCARD 1111 CHUMBA GOLD COINS VALETTA 74697040317020066577466	-5.00
11/12/20	CHECKCARD 1111 CHUMBA GOLD COINS VALETTA 74697040317020066655395	-5.00
11/12/20	CHECKCARD 1111 CHUMBA GOLD COINS VALETTA 74697040317020066491890	-5.00
11/12/20	SHELL SERVICE 11/11 #000812901 PURCHASE SHELL SERVICE STA MCKINLEYVILLE CA	-21.07
Total withdrawals and other subtractions		-\$1,049.60

Service fees

Date	Transaction description	Amount
10/16/20	CHECKCARD 1015 Chumba Gold Coin cc@vgw.co 74424650289113858245135 INTERNATIONAL TRANSACTION FEE	-0.15
10/23/20	CHECKCARD 1022 CHUMBA GOLD COINS VALETTA 74697040297070039898592 INTERNATIONAL TRANSACTION FEE	-0.15
10/23/20	CHECKCARD 1022 CHUMBA GOLD COINS VALETTA 74697040297070039566678 INTERNATIONAL TRANSACTION FEE	-0.15
10/28/20	P282092 10/28 #000444630 WITHDRWL BLUE LAKE CA-2820 BLUE LAKE CA FEE	-2.50

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Service fees - continued

Date	Transaction description	Amount
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031929534 INTERNATIONAL TRANSACTION FEE	-0.60
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031924956 INTERNATIONAL TRANSACTION FEE	-0.60
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031924238 INTERNATIONAL TRANSACTION FEE	-0.60
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031795711 INTERNATIONAL TRANSACTION FEE	-0.15
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031889068 INTERNATIONAL TRANSACTION FEE	-0.15
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031738943 INTERNATIONAL TRANSACTION FEE	-0.15
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031596713 INTERNATIONAL TRANSACTION FEE	-0.15
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031701784 INTERNATIONAL TRANSACTION FEE	-0.15
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031937693 INTERNATIONAL TRANSACTION FEE	-0.15
10/29/20	CHECKCARD 1028 CHUMBA GOLD COINS VALETTA 74697040303010031925193 INTERNATIONAL TRANSACTION FEE	-0.15
10/30/20	CHECKCARD 1029 CHUMBA GOLD COINS VALETTA 74697040304020044312619 INTERNATIONAL TRANSACTION FEE	-0.15
10/30/20	CHECKCARD 1029 CHUMBA GOLD COINS VALETTA 74697040304020044267110 INTERNATIONAL TRANSACTION FEE	-0.15
11/02/20	CHECKCARD 1030 Chumba Gold Coin cc@vgw.co 74424650304113214715939 INTERNATIONAL TRANSACTION FEE	-0.15
11/06/20	CHECKCARD 1105 CHUMBA GOLD COINS VALETTA 74697040311070034710133 INTERNATIONAL TRANSACTION FEE	-0.15
11/06/20	CHECKCARD 1105 CHUMBA GOLD COINS VALETTA 74697040311070035047204 INTERNATIONAL TRANSACTION FEE	-0.15
11/06/20	CHECKCARD 1105 CHUMBA GOLD COINS VALETTA 74697040311070034994265 INTERNATIONAL TRANSACTION FEE	-0.15
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203288537 INTERNATIONAL TRANSACTION FEE	-0.15
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203032356 INTERNATIONAL TRANSACTION FEE	-0.15
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203182227 INTERNATIONAL TRANSACTION FEE	-0.15
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203031945 INTERNATIONAL TRANSACTION FEE	-0.15

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Service fees - continued

Date	Transaction description	Amount
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203176898 INTERNATIONAL TRANSACTION FEE	-0.15
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203252871 INTERNATIONAL TRANSACTION FEE	-0.15
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203012259 INTERNATIONAL TRANSACTION FEE	-0.15
11/09/20	CHECKCARD 1108 CHUMBA GOLD COINS VALETTA 74697040314080203084480 INTERNATIONAL TRANSACTION FEE	-0.15
11/09/20	CHECKCARD 1108 Chumba Gold Coin cc@vgw.co 74424650313113507929352 INTERNATIONAL TRANSACTION FEE	-0.15
11/10/20	CHECKCARD 1109 CHUMBA GOLD COINS VALETTA 74697040315090031430788 INTERNATIONAL TRANSACTION FEE	-0.15
11/12/20	CHECKCARD 1111 CHUMBA GOLD COINS VALETTA 74697040317020066771655 INTERNATIONAL TRANSACTION FEE	-0.60
11/12/20	CHECKCARD 1111 CHUMBA GOLD COINS VALETTA 74697040317020066577466 INTERNATIONAL TRANSACTION FEE	-0.15
11/12/20	CHECKCARD 1111 CHUMBA GOLD COINS VALETTA 74697040317020066411641 INTERNATIONAL TRANSACTION FEE	-0.15
11/12/20	CHECKCARD 1111 CHUMBA GOLD COINS VALETTA 74697040317020066452009 INTERNATIONAL TRANSACTION FEE	-0.15
11/12/20	CHECKCARD 1111 CHUMBA GOLD COINS VALETTA 74697040317020066655395 INTERNATIONAL TRANSACTION FEE	-0.15
11/12/20	CHECKCARD 1111 CHUMBA GOLD COINS VALETTA 74697040317020066491890 INTERNATIONAL TRANSACTION FEE	-0.15

Total service fees **-\$9.55**

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

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