

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

## Your Adv Plus Banking

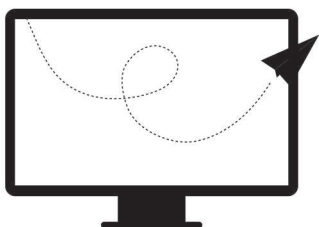
for September 16, 2020 to October 15, 2020

**KOURTNEY RENEE ZARBACK**

Account number: 3251 4442 1644

### Account summary

Beginning balance on September 16, 2020	\$0.00
Deposits and other additions	5,496.07
Withdrawals and other subtractions	-5,473.64
Checks	-0.00
Service fees	-22.30
<b>Ending balance on October 15, 2020</b>	<b>\$0.13</b>



### Go paperless today!

- Reduce the risk of lost or stolen mail
- View your statements securely and easily—online or from our mobile app—24/7 from virtually anywhere<sup>1</sup>

Simply use our Mobile Banking app or sign in to Online Banking at [bankofamerica.com](http://bankofamerica.com).

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. SSM-01-20-2303.B | 2879996

## 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.

© 2020 Bank of America Corporation

## Deposits and other additions

Date	Description	Amount
09/16/20	WORLDPAY AP LTD DES:PAYMENT ID:KK8DUS7YIDJ3 INDN:KourtneyZarback CO ID:9379120001 IAT PMT INFO: DEP 00000000000055000 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	550.00
09/17/20	WORLDPAY AP LTD DES:PAYMENT ID:KK8FUS7YP5V4 INDN:KourtneyZarback CO ID:9379120001 IAT PMT INFO: DEP 00000000000040000 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	400.00
09/17/20	Skrill Inc. DES:SETTL ID:TRN 3331799239 INDN:Kourtney Zarback CO ID:0300508113 PPD PMT INFO:TRN ID 3331799239	21.07
10/02/20	WORLDPAY AP LTD DES:PAYMENT ID:KK90US80AWAP INDN:KourtneyZarback CO ID:9379120001 IAT PMT INFO: DEP 000000000000180000 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	1,800.00
10/06/20	WORLDPAY AP LTD DES:PAYMENT ID:KK94US80GXG7 INDN:KourtneyZarback CO ID:9379120001 IAT PMT INFO: DEP 000000000000180000 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	1,800.00
10/06/20	WORLDPAY AP LTD DES:PAYMENT ID:KK94US80H0LH INDN:KourtneyZarback CO ID:9379120001 IAT PMT INFO: DEP 000000000000082500 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	825.00
10/14/20	STICHTING CUSTOD DES:PAYMENT ID:KK9BUS80ZSR9 INDN:KourtneyZarback CO ID:9629150001 IAT PMT INFO: DEP 000000000000010000 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	100.00
<b>Total deposits and other additions</b>		<b>\$5,496.07</b>

## Withdrawals and other subtractions

Date	Description	Amount
09/16/20	LK104947 09/16 #000282242 WITHDRWL UNITED GAS -K104 EUREKA CA	-102.99
09/16/20	CHEVRON/UNITED 09/16 #000611545 PURCHASE CHEVRON/UNITED GA EUREKA CA	-13.00
09/17/20	CHECKCARD 0916 CHUMBA GOLD COINS VALETTA 74697040261010038952273	-20.00
09/17/20	CHECKCARD 0916 CHUMBA GOLD COINS VALETTA 74697040261010038818292	-20.00
09/17/20	CHECKCARD 0916 Luckyland 855-6104045 CA 24906410260102766128883	-19.99

*continued on the next page*

## Your investments deserve more than an algorithm

Get the convenience of a professionally managed portfolio and the option to work with an advisor — at a low cost.

Learn more at [MerrillEdge.com/Invest](https://www.merrilledge.com/invest).



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

SSM-07-20-0035.B | 3138693

**Withdrawals and other subtractions - continued**

Date	Description	Amount
09/17/20	CHECKCARD 0916 Luckyland 855-6104045 CA 24906410260102766118447	-49.99
09/17/20	CHECKCARD 0916 FORTIVA MC 855-802-5572 GA 24493980261026928189097	-165.00
09/17/20	CHECKCARD 0916 Luckyland 855-6104045 CA 24906410260102766118728	-19.99
09/17/20	CHECKCARD 0916 Luckyland 855-6104045 CA 24906410260102766129436	-19.99
09/17/20	CHECKCARD 0916 Luckyland 855-6104045 CA 24906410260102766089242	-19.99
09/17/20	CHECKCARD 0916 Luckyland 855-6104045 CA 24906410260102766310168	-19.99
09/17/20	CHECKCARD 0916 Luckyland 855-6104045 CA 24906410260102766069699	-19.99
09/17/20	CHECKCARD 0916 Luckyland 855-6104045 CA 24906410260102770403140	-19.99
09/17/20	CHECKCARD 0916 CHUMBA GOLD COINS VALETTA 74697040261010039047487	-5.00
09/17/20	CHECKCARD 0916 Luckyland 855-6104045 CA 24906410260102782471549	-9.99
09/17/20	CHECKCARD 0916 Luckyland 855-6104045 CA 24906410260102787761605	-19.99
09/17/20	SHELL SERVICE 09/17 #000306940 PURCHASE SHELL SERVICE STA EUREKA CA	-23.02
09/17/20	MURPHY'S #4 09/17 #000098821 PURCHASE MURPHY'S #4 ARCATA CA	-41.29
09/17/20	P282092 09/17 #000605502 WITHDRWL BLUE LAKE CA-2820 BLUE LAKE CA	-103.00
09/17/20	FRANZ FAMILY B 09/17 #000323635 PURCHASE FRANZ FAMILY BAKE EUREKA CA	-5.85
09/17/20	EUREKA GROCERY 09/17 #000856900 PURCHASE EUREKA GROCERY EUREKA CA	-38.28
09/18/20	CHECKCARD 0917 Luckyland 855-6104045 CA 24906410261102821300120	-1.98
09/18/20	CHECKCARD 0917 Luckyland 855-6104045 CA 24906410261102821212788	-1.98
09/18/20	CHECKCARD 0917 FORTIVA MC 855-802-5572 GA 24493980262026799198127	-60.00
09/18/20	CHECKCARD 0917 Luckyland 855-6104045 CA 24906410261102827098694	-19.99
09/18/20	CHECKCARD 0917 Luckyland 855-6104045 CA 24906410261102843624440	-19.99
09/18/20	CHECKCARD 0917 Luckyland 855-6104045 CA 24906410261102843623608	-19.99
09/18/20	CHECKCARD 0917 Luckyland 855-6104045 CA 24906410261102843595848	-19.99
09/18/20	CHECKCARD 0917 Luckyland 855-6104045 CA 24906410261102848410928	-9.99
09/18/20	CHECKCARD 0917 Luckyland 855-6104045 CA 24906410261102856998079	-19.99
09/18/20	CHECKCARD 0917 Luckyland 855-6104045 CA 24906410261102857082006	-19.99
09/21/20	CHECKCARD 0917 RAMONE'S HARRISON AVE EUREKA CA 24275040262030030762102	-22.00
09/21/20	CHECKCARD 0918 Luckyland 855-6104045 CA 24906410262102909139712	-9.99
09/21/20	CHECKCARD 0918 Luckyland 855-6104045 CA 24906410262102909233846	-5.49
10/05/20	CHECKCARD 1002 Luckyland 855-6104045 CA 24906410276104030673332	-49.99
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030058235179	-20.00
10/05/20	PMNT SENT 1002 CASH APP*RYAN 8774174551 CA 24492150276741400400143	-500.00
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030058337983	-100.00
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030058179997	-20.00
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030057969992	-20.00

continued on the next page

**Withdrawals and other subtractions - continued**

Date	Description	Amount
10/05/20	CHECKCARD 1002 Luckyland 855-6104045 CA 24906410276104025500268	-19.99
10/05/20	CHECKCARD 1002 Luckyland 855-6104045 CA 24906410276104025387708	-19.99
10/05/20	CHECKCARD 1002 Chumba Gold Coin cc@vgw.co 74424650276113518792109	-20.00
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030058340870	-20.00
10/05/20	CHECKCARD 1002 Luckyland 855-6104045 CA 24906410276104030713880	-49.99
10/05/20	CHECKCARD 1002 Luckyland 855-6104045 CA 24906410276104030693280	-49.99
10/05/20	PMNT SENT 1002 CASH APP*RYAN 8774174551 CA 24492150276741408493231	-675.00
10/05/20	CHECKCARD 1002 Luckyland 855-6104045 CA 24906410276104030711538	-49.99
10/05/20	CHECKCARD 1002 Luckyland 855-6104045 CA 24906410276104030674009	-49.99
10/05/20	CHECKCARD 1002 Luckyland 855-6104045 CA 24906410276104030655693	-49.99
10/05/20	CHECKCARD 1002 Luckyland 855-6104045 CA 24906410276104038592328	-49.99
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030057981872	-5.00
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030058245541	-5.00
10/05/20	CHECKCARD 1003 Luckyland 855-6104045 CA 24906410277104123370142	-19.99
10/05/20	CHECKCARD 1003 Luckyland 855-6104045 CA 24906410277104123335467	-19.99
10/05/20	CHECKCARD 1003 Luckyland 855-6104045 CA 24906410277104123342927	-19.99
10/05/20	CHECKCARD 1003 Luckyland 855-6104045 CA 24906410277104123317259	-9.99
10/06/20	VV009681 10/06 #000230837 WITHDRWL .CVS STORE #-V009 EUREKA CA	-403.00
10/06/20	VV009681 10/06 #000231180 WITHDRWL .CVS STORE #-V009 EUREKA CA	-403.00
10/06/20	SHELL SERVICE 10/06 #000283866 PURCHASE SHELL SERVICE STA MCKINLEYVILLE CA	-26.07
10/06/20	RAYS FOOD PLAC 10/06 #000235341 PURCHASE RAYS FOOD PLACE # ARCATA CA	-205.00
10/06/20	SAFEWAY #1640 10/06 #000684405 PURCHASE SAFEWAY #1640 MCKINLEYVILLE CA	-27.00
10/07/20	CHECKCARD 1006 Luckyland 855-6104045 CA 24906410280104304881789	-49.99
10/07/20	CHECKCARD 1006 Luckyland 855-6104045 CA 24906410280104304931105	-99.99
10/07/20	CHECKCARD 1006 Luckyland 855-6104045 CA 24906410280104304881441	-49.99
10/07/20	CHECKCARD 1006 FORTIVA MC 855-802-5572 GA 24493980281026787402934	-1,091.72
10/07/20	CHECKCARD 1006 CHUMBA GOLD COINS VALETTA 74697040281050050089303	-25.00
10/07/20	CHECKCARD 1006 CHUMBA GOLD COINS VALETTA 74697040281050050457633	-20.00
10/07/20	CHECKCARD 1006 Chumba Gold Coin cc@vgw.co 74424650280113622990171	-20.00
10/07/20	CHECKCARD 1006 CHUMBA GOLD COINS VALETTA 74697040281050050233620	-20.00
10/07/20	CHECKCARD 1006 Luckyland 855-6104045 CA 24906410280104327595739	-19.99
10/07/20	CHECKCARD 1006 Luckyland 855-6104045 CA 24906410280104333004759	-19.99
10/07/20	CHECKCARD 1006 CHUMBA GOLD COINS VALETTA 74697040281050050101678	-20.00

continued on the next page

## Withdrawals and other subtractions - continued

Date	Description	Amount
10/07/20	CHECKCARD 1006 CHUMBA GOLD COINS VALETTA 74697040281050050285844	-20.00
10/07/20	CHECKCARD 1006 Luckyland 855-6104045 CA 24906410280104333051107	-19.99
10/07/20	CHECKCARD 1006 TACO BELL 017993 MCKINLEYVILLECA 24431060281838007800705	-8.61
10/14/20	MYRTLE AVENUE 10/14 #000927790 PURCHASE MYRTLE AVENUE PET EUREKA CA	-10.76
10/15/20	CHECKCARD 1014 CHUMBA GOLD COINS VALETTA 74697040289010040798571	-5.00
10/15/20	CHECKCARD 1014 Luckyland 855-6104045 CA 24906410288104867184748	-9.99
10/15/20	CHECKCARD 1014 Luckyland 855-6104045 CA 24906410288104867154832	-19.99
10/15/20	CHECKCARD 1014 Luckyland 855-6104045 CA 24906410288104895464518	-19.99
10/15/20	CHECKCARD 1014 Chumba Gold Coin cc@vgw.co 74424650288113843760223	-20.00
10/15/20	§CHECKCARD 1014 CHUMBA GOLD COINS VALETTA 74697040289010040798563	-5.00

**Total withdrawals and other subtractions** **-\$5,473.64**

§ There were not enough funds available in your account to cover the electronic transaction(s) received on 10/15/20. The transaction(s) indicated have been paid.

## Service fees

Date	Transaction description	Amount
09/16/20	LK104947 09/16 #000282242 WITHDRWL UNITED GAS -K104 EUREKA CA FEE	-2.50
09/17/20	P282092 09/17 #000605502 WITHDRWL BLUE LAKE CA-2820 BLUE LAKE CA FEE	-2.50
09/17/20	CHECKCARD 0916 CHUMBA GOLD COINS VALETTA 74697040261010038818292 INTERNATIONAL TRANSACTION FEE	-0.60
09/17/20	CHECKCARD 0916 CHUMBA GOLD COINS VALETTA 74697040261010038952273 INTERNATIONAL TRANSACTION FEE	-0.60
09/17/20	CHECKCARD 0916 CHUMBA GOLD COINS VALETTA 74697040261010039047487 INTERNATIONAL TRANSACTION FEE	-0.15
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030058337983 INTERNATIONAL TRANSACTION FEE	-3.00
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030057969992 INTERNATIONAL TRANSACTION FEE	-0.60
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030058179997 INTERNATIONAL TRANSACTION FEE	-0.60
10/05/20	CHECKCARD 1002 Chumba Gold Coin cc@vgw.co 74424650276113518792109 INTERNATIONAL TRANSACTION FEE	-0.60
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030058235179 INTERNATIONAL TRANSACTION FEE	-0.60

continued on the next page

**Service fees - continued**

Date	Transaction description	Amount
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030058340870 INTERNATIONAL TRANSACTION FEE	-0.60
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030058245541 INTERNATIONAL TRANSACTION FEE	-0.15
10/05/20	CHECKCARD 1002 CHUMBA GOLD COINS VALETTA 74697040277030057981872 INTERNATIONAL TRANSACTION FEE	-0.15
10/06/20	VV009681 10/06 #000231180 WITHDRWL .CVS STORE #-V009 EUREKA CA FEE	-2.50
10/06/20	VV009681 10/06 #000230837 WITHDRWL .CVS STORE #-V009 EUREKA CA FEE	-2.50
10/07/20	CHECKCARD 1006 CHUMBA GOLD COINS VALETTA 74697040281050050089303 INTERNATIONAL TRANSACTION FEE	-0.75
10/07/20	CHECKCARD 1006 Chumba Gold Coin cc@vgw.co 74424650280113622990171 INTERNATIONAL TRANSACTION FEE	-0.60
10/07/20	CHECKCARD 1006 CHUMBA GOLD COINS VALETTA 74697040281050050101678 INTERNATIONAL TRANSACTION FEE	-0.60
10/07/20	CHECKCARD 1006 CHUMBA GOLD COINS VALETTA 74697040281050050285844 INTERNATIONAL TRANSACTION FEE	-0.60
10/07/20	CHECKCARD 1006 CHUMBA GOLD COINS VALETTA 74697040281050050457633 INTERNATIONAL TRANSACTION FEE	-0.60
10/07/20	CHECKCARD 1006 CHUMBA GOLD COINS VALETTA 74697040281050050233620 INTERNATIONAL TRANSACTION FEE	-0.60
10/15/20	CHECKCARD 1014 Chumba Gold Coin cc@vgw.co 74424650288113843760223 INTERNATIONAL TRANSACTION FEE	-0.60
10/15/20	CHECKCARD 1014 CHUMBA GOLD COINS VALETTA 74697040289010040798563 INTERNATIONAL TRANSACTION FEE	-0.15
10/15/20	CHECKCARD 1014 CHUMBA GOLD COINS VALETTA 74697040289010040798571 INTERNATIONAL TRANSACTION FEE	-0.15

**Total service fees** **-\$22.30**

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

This page intentionally left blank