



P.O. Box 15284
Wilmington, DE 19850

KRISTA A ROWLAND
14532 DICKENS STREET APT 1
SHERMAN OAKS, CA 91403

Client service information

- ☎ 1.800.MERRILL (1.800.637.7455)
- 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 Bank of America banking statement summary

for November 12, 2020 to December 11, 2020

Your deposit accounts	Account number	Ending balance	Details on
Adv Plus Banking		\$5,313.68	Page 3
Adv Plus Banking		\$2,913.11	Page 7
Total balance		\$8,226.79	

Important disclosure information listed on the "Important Information for Bank Deposit Accounts" page.

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 client) (20 business days if you are a new client, 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.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation.

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

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Your Adv Plus Banking

KRISTA A ROWLAND

Account summary

Beginning balance on November 12, 2020	\$3,870.51
Deposits and other additions	9,540.13
Withdrawals and other subtractions	-7,671.96
Checks	-422.00
Service fees	-3.00
Ending balance on December 11, 2020	\$5,313.68

Deposits and other additions

Date	Description	Amount
11/15/20		2,000.00
11/20/20		2,400.00
11/27/20		2,136.00
12/01/20		940.20
12/01/20		870.88

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Deposits and other additions - continued

Date	Description	Amount
12/01/20		343.05
12/03/20		850.00
Total deposits and other additions		\$9,540.13

Withdrawals and other subtractions

Date	Description	Amount
11/13/20		-50.47
11/18/20		-3,036.02
11/18/20		-108.75
11/18/20		-28.57
11/19/20		-300.00
11/21/20		-77.09
11/21/20		-28.80
11/26/20		-1,200.00
11/26/20		-1,200.00
11/28/20		-150.00
12/01/20		-110.20
12/02/20		-150.00
12/05/20		-531.90
12/05/20		-118.51
12/05/20		-108.95
12/05/20		-77.30
12/05/20		-77.30
12/10/20		-2.00
12/10/20		-150.00
12/11/20		-75.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
12/11/20		-63.49
12/11/20		-27.61
Total withdrawals and other subtractions		-\$7,671.96

Checks

Date	Check #	Amount	Date	Check #	Amount
12/10/20		-42.00	11/15/20		-90.00
12/02/20		-200.00	11/29/20		-90.00
			Total checks		-\$422.00
			Total # of checks		4

* There is a gap in sequential check numbers

Service fees

Date	Transaction description	Amount
11/27/20	External transfer fee - 3 Day - 11/26/2020	-3.00
Total service fees		-\$3.00

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

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