



P.O. Box 15284
Wilmington, DE 19850

JOSEPH D WHITNEY
CHRISTIAN WHITNEY
1891 ORANGE AVE APT A
COSTA MESA, CA 92627-7576

Customer service information

- ☎ Customer service: 1.800.432.1000
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 December 11, 2020 to January 8, 2021

JOSEPH D WHITNEY CHRISTIAN WHITNEY

Account number: 3251 1041 1727

Account summary

Beginning balance on December 11, 2020	\$95.53
Deposits and other additions	8,123.15
Withdrawals and other subtractions	-8,076.17
Checks	-0.00
Service fees	-3.10
Ending balance on January 8, 2021	\$139.41



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¹Students under age 24 are eligible for a waiver of the monthly maintenance fee on certain accounts while enrolled in a high school, college, university or vocational program. Please refer to your Personal Schedule of Fees for details at bofa.com/fees. SSM-07-20-0673.C | 3175774

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
12/18/20	DIRTONU, INC. DES:QUICKBOOKS ID:XXXXXXXXX INDN:WHITNEY, JOSEPH D. CO ID:1722616653 PPD	1,341.25
12/22/20	DIRTONU, INC. DES:QUICKBOOKS ID:XXXXXXXXX INDN:WHITNEY, JOSEPH D. CO ID:1722616653 PPD	2,848.13
12/22/20	DIRTONU, INC. DES:QUICKBOOKS ID:XXXXXXXXX INDN:WHITNEY, JOSEPH D. CO ID:1722616653 PPD	600.00
01/07/21	DIRTONU, INC. DES:QUICKBOOKS ID:XXXXXXXXX INDN:WHITNEY, JOSEPH D. CO ID:1722616653 PPD	2,833.77
01/07/21	VBS NatlSmlLoan DES:8778074827 ID:2774316 INDN:Joe Whitney CO ID:18032847 PPD	500.00
Total deposits and other additions		\$8,123.15




Withdrawals and other subtractions

Date	Description	Amount
12/11/20	VAN LIQUOR 12/11 #000264100 PURCHASE VAN LIQUOR COSTA MESA CA	-63.00
12/17/20	VAN LIQUOR 12/17 #000353330 PURCHASE VAN LIQUOR COSTA MESA CA	-21.00
12/18/20	7-ELEVEN 12/18 #000129647 PURCHASE 7-ELEVEN SAN DIMAS CA	-6.23
12/18/20	SHELL SERVICE 12/18 #000355141 PURCHASE SHELL SERVICE STA COSTA MESA CA	-29.64
12/18/20	VAN LIQUOR 12/18 #000222200 PURCHASE VAN LIQUOR COSTA MESA CA	-210.00
12/18/20	VAN LIQUOR 12/18 #000235638 PURCHASE VAN LIQUOR COSTA MESA CA	-131.50
12/18/20	VAN LIQUOR 12/18 #000242760 PURCHASE VAN LIQUOR COSTA MESA CA	-12.42
12/18/20	AMERICAN EXPRESS DES:ACH PMT ID:W6288 INDN:joseph Whitney CO ID:1133133497 WEB	-500.00
12/21/20	CHECKCARD 1218 R-MAPSPAY.CH 18882246844 74595340354000000772101 RECURRING	-19.95
12/21/20	CHECKCARD 1219 CHEVRON 0202016 NEWPORT BEACHCA 24692160355100345411213	-42.66
12/21/20	CHECKCARD 1219 THE CORNER CLEANERS COSTA MESA CA 24453510355030017064336	-48.00
12/21/20	VAN LIQUOR 12/19 #000232736 PURCHASE VAN LIQUOR COSTA MESA CA	-80.00

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Simple steps you can take to help combat fraud

Just keeping your contact information up to date helps ensure that:

-  You are contacted quickly about suspicious activity
-  Your cards are mailed to you and not someone else
-  You get statements and other important documents promptly

Verify your contact information and see other ways you can stay protected at bankofamerica.com/FraudChecklist.

Withdrawals and other subtractions - continued

Date	Description	Amount
12/21/20	CHEVRON/CSI-09 12/21 #000904014 PURCHASE CHEVRON/CSI-09640 IRVINE CA	-9.50
12/21/20	VAN LIQUOR 12/21 #000321432 PURCHASE VAN LIQUOR COSTA MESA CA	-110.76
12/21/20	VAN LIQUOR 12/21 #000329617 PURCHASE VAN LIQUOR COSTA MESA CA	-10.00
12/22/20	CHECKCARD 1221 VAN LIQUOR COSTA MESA CA 24755420357733571868969	-21.99
12/22/20	VAN LIQUOR 12/22 #000363354 PURCHASE VAN LIQUOR COSTA MESA CA	-126.00
12/22/20	VAN LIQUOR 12/22 #000392250 PURCHASE VAN LIQUOR COSTA MESA CA	-73.50
12/22/20	VAN LIQUOR 12/22 #000396463 PURCHASE VAN LIQUOR COSTA MESA CA	-63.00
12/22/20	AMERICAN EXPRESS DES:ACH PMT ID:W7356 INDN:joseph Whitney CO ID:1133133497 WEB	-1,968.28
12/22/20	AMERICAN EXPRESS DES:ACH PMT ID:W2574 INDN:joseph Whitney CO ID:1133133497 WEB	-100.00
12/22/20	SIGMA_WLO DES:8772865954 ID:SIGMA8772865954 INDN:Joseph Whitney CO ID:1203699395 PPD	-89.00
12/22/20	Credit One Bank DES:Payment ID:30385012 INDN:JOSEPH WHITNEY CO ID:WEB000004 WEB	-36.00
12/22/20	Credit One Bank DES:Payment ID:34600186 INDN:JOSEPH WHITNEY CO ID:WEB000004 WEB	-33.00
12/23/20	VAN LIQUOR 12/23 #000258120 PURCHASE VAN LIQUOR COSTA MESA CA	-52.50
12/23/20	VAN LIQUOR 12/23 #000289654 PURCHASE VAN LIQUOR COSTA MESA CA	-116.00
12/23/20	VAN LIQUOR 12/23 #000295690 PURCHASE VAN LIQUOR COSTA MESA CA	-94.50
12/23/20	VAN LIQUOR 12/23 #000300505 PURCHASE VAN LIQUOR COSTA MESA CA	-84.00
12/23/20	MAZDA CAPITAL SERVICES C/O CHASE Bill Payment	-290.00
12/23/20	AMERICAN EXPRESS DES:ACH PMT ID:W9272 INDN:joseph Whitney CO ID:1133133497 WEB	-35.00
12/24/20	VAN LIQUOR 12/24 #000394656 PURCHASE VAN LIQUOR COSTA MESA CA	-54.49
12/24/20	VAN LIQUOR 12/24 #000200137 PURCHASE VAN LIQUOR COSTA MESA CA	-17.96
12/28/20	VAN LIQUOR 12/25 #000252473 PURCHASE VAN LIQUOR COSTA MESA CA	-105.00
12/28/20	CHEVRON/LUDLOW 12/26 #000625661 PURCHASE CHEVRON/LUDLOW CH LUDLOW CA	-13.76
12/28/20	P417181 12/27 #000495115 WITHDRWL AVI CASINO K-4171 LAUGHLIN NV	-105.99
12/28/20	VAN LIQUOR 12/28 #000340796 PURCHASE VAN LIQUOR COSTA MESA CA	-26.50
12/28/20	VAN LIQUOR 12/28 #000368798 PURCHASE VAN LIQUOR COSTA MESA CA	-32.00
12/30/20	CHECKCARD 1229 CITY OF NEWPORT BEACH NEWPORT BEACHCA 24692160365100310632148	-3.50
01/04/21	CHECKCARD 1231 CITY OF NEWPORT BEACH NEWPORT BEACHCA 24692161001100649921947	-3.50
01/04/21	CHECKCARD 0101 CITY OF NEWPORT BEACH NEWPORT BEACHCA 24692161002100247025884	-3.50
01/04/21	KINETIC ENERGY 01/04 #000623832 PURCHASE KINETIC ENERGY, IRVINE CA	-8.93
01/05/21	VAN LIQUOR 01/05 #000351905 PURCHASE VAN LIQUOR COSTA MESA CA	-8.16
01/06/21	7-ELEVEN 01/06 #000167577 PURCHASE 7-ELEVEN CHINO CA	-18.45
01/07/21	BKOFAMERICA ATM 01/07 #000001214 WITHDRWL IRVINE IRVINE CA	-600.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
01/07/21	VAN LIQUOR 01/07 #000370594 PURCHASE VAN LIQUOR COSTA MESA CA	-116.00
01/07/21	VAN LIQUOR 01/07 #000378903 PURCHASE VAN LIQUOR COSTA MESA CA	-105.00
01/07/21	AMERICAN EXPRESS DES:ACH PMT ID:W2960 INDN:joseph Whitney CO ID:1133133497 WEB	-1,000.00
01/07/21	MERCURY INSURANCE GROUP Bill Payment	-470.00
01/07/21	SEARS Bill Payment	-200.00
01/07/21	CAPITAL ONE CREDIT CARDS Bill Payment	-150.00
01/07/21	AMERICAN EXPRESS Bill Payment	-150.00
01/07/21	SOUTHERN CALIFORNIA GAS COMPANY Bill Payment	-150.00
01/07/21	SOUTHERN CALIFORNIA EDISON Bill Payment	-125.00
01/07/21	SIGMA_WLO DES:8772865954 ID:SIGMA8772865954 INDN:Joseph Whitney CO ID:1203699395 PPD	-89.00
01/08/21	VAN LIQUOR 01/08 #000212722 PURCHASE VAN LIQUOR COSTA MESA CA	-42.00
Total withdrawals and other subtractions		-\$8,076.17

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	\$210.00
Total NSF: Returned Item fees	\$0.00	\$70.00

We refunded to you 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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Service fees - continued

Date	Transaction description	Amount
12/21/20	CHECKCARD 1218 R-MAPSPAY.CH 18882246844 74595340354000000772101 RECURRING INTERNATIONAL TRANSACTION FEE	-0.60
12/28/20	P417181 12/27 #000495115 WITHDRWL AVI CASINO K-4171 LAUGHLIN NV FEE	-2.50
Total service fees		-\$3.10

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