






P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  [bankofamerica.com](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

ARTURO CEDENO  
2015 N BUSH ST APT 109  
SANTA ANA, CA 92706-2854

## Your Adv SafeBalance Banking

for December 8, 2020 to January 5, 2021

Account number: 3251 4085 7607

**ARTURO CEDENO**

### Account summary

Beginning balance on December 8, 2020	\$4.40
Deposits and other additions	1,335.50
Withdrawals and other subtractions	-1,390.14
Service fees	-4.95
<b>Ending balance on January 5, 2021</b>	<b>-\$55.19</b>



BANK OF AMERICA ADVANTAGE SAFE BALANCE BANKING®

## A smart start for students

No monthly maintenance fees for students<sup>1</sup> • 24/7 account access on your mobile device

Get started at [bofa.com/Students](http://bofa.com/Students).

<sup>1</sup>Students 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](http://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
12/11/20	PPMS Assoc Pay DES:PAYROLL ID:XXXXXXXXCEDENO INDN:CEDENO, ARTURO CO ID:2821611569 PPD	262.72
12/14/20	BKOFAMERICA ATM 12/13 #000008176 DEPOSIT SANTA ANA MAIN SANTA ANA CA	1.00
12/18/20	PPMS Assoc Pay DES:PAYROLL ID:XXXXXXXXCEDENO INDN:CEDENO, ARTURO CO ID:2821611569 PPD	489.31
12/21/20	BKOFAMERICA ATM 12/19 #000007056 DEPOSIT SANTA ANA MAIN SANTA ANA CA	11.00
12/29/20	Temporary Credit Adjustment on 12/29/20	86.67
12/31/20	PPMS Assoc Pay DES:PAYROLL ID:XXXXXXXXCEDENO INDN:CEDENO, ARTURO CO ID:2821611569 PPD	484.80

**Total deposits and other additions**

**\$1,335.50**


## Withdrawals and other subtractions


Date	Description	Amount
12/10/20	CHECKCARD 1208 CHEVRON 0094836 SANTA ANA CA 24692160344100540108949	-64.03
12/11/20	WM SUPERC Wal- 12/11 #000354579 PURCHASE WM SUPERC Wal-Mar SANTA ANA CA	-142.86
12/11/20	WAL-MART #2517 12/11 #000963498 PURCHASE WAL-MART #2517 SANTA ANA CA	-47.20
12/11/20	NORTHGATE ##01 12/11 #000416415 PURCHASE NORTHGATE ##011 1 SANTA ANA CA	-11.79
12/14/20	CHECKCARD 1213 FAYU HSIEH SANTA ANA CA	-1.24
12/15/20	CHECKCARD 1214 CHEVRON 0094836 SANTA ANA CA 24692160349100919342736	-51.99
12/18/20	BKOFAMERICA ATM 12/18 #000005433 WITHDRWL SANTA ANA MAIN SANTA ANA CA	-130.00
12/21/20	7-ELEVEN 12/19 #000302297 PURCHASE 7-ELEVEN SANTA ANA CA	-8.81
12/21/20	BKOFAMERICA ATM 12/19 #000007057 WITHDRWL SANTA ANA MAIN SANTA ANA CA	-260.00
12/21/20	7-ELEVEN 12/19 #000007998 PURCHASE 7-ELEVEN SANTA ANA CA	-18.16
12/21/20	CHECKCARD 1220 CHEVRON 0094836 SANTA ANA CA 24692160356100131297338	-52.00
12/22/20	CHECKCARD 1221 BOOST MOBILE 866-402-7366 CO 24692160356100338048633	-28.00


*continued on the next page*

### 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](https://bankofamerica.com/FraudChecklist).

## Withdrawals and other subtractions - continued

Date	Description	Amount
12/30/20	FIVE POINTS LI 12/30 #000670962 PURCHASE FIVE POINTS LIQUO ANAHEIM CA	-8.50
12/30/20	FIVE POINTS LI 12/30 #000733319 PURCHASE FIVE POINTS LIQUO ANAHEIM CA	-3.90
12/31/20	CHECKCARD 1230 TST* YUM YUM DONUTS - 1 SANTA ANA CA 24137460365200175498804	-23.30
12/31/20	CHECKCARD 1231 CIRCLE K 09477 WESTMINSTER CA	-8.00
12/31/20	7-ELEVEN 12/31 #000901547 PURCHASE 7-ELEVEN SANTA ANA CA	-10.66
12/31/20	BKOFAMERICA ATM 12/31 #000008979 WITHDRWL SANTA ANA MAIN SANTA ANA CA	-450.00
12/31/20	JIMENEZ MARKET 12/31 #000154874 PURCHASE JIMENEZ MARKET SANTA ANA CA	-3.50
01/04/21	CHECKCARD 1231 Amazon Prime*VC2ET70R3 Amzn.com/billWA 24692160366100578262546 RECURRING	-14.19
01/04/21	CHECKCARD 0102 CHEVRON 0094836 SANTA ANA CA 24692161002100669217803	-52.01
<b>Total withdrawals and other subtractions</b>		<b>-\$1,390.14</b>

## 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	\$0.00
Total NSF: Returned Item fees	\$0.00	\$105.00

We refunded to you a total of \$105.00 in fees for Overdraft and/or NSF: Returned Items this year.

Date	Transaction description	Amount
01/05/21	Monthly Maintenance Fee	-4.95

## Total service fees

**-\$4.95**

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