







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

DON W MILLER  
MS SUE A MILLER  
6425 PEPPERDINE ST  
CHINO, CA 91710-7108

 Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

## Your Adv Relationship Banking

for February 3, 2021 to March 8, 2021

Account number: 3250 9849 4604

**DON W MILLER    MS SUE A MILLER**

### Account summary

Beginning balance on February 3, 2021	-\$926.82
Deposits and other additions	4,183.27
ATM and debit card subtractions	-1,535.25
Other subtractions	-1,700.00
Checks	-0.00
Service fees	-165.00
<b>Ending balance on March 8, 2021</b>	<b>-\$143.80</b>

Interest Paid Year To Date: \$0.04.

# HEMINGWAY



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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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Our Deposit Agreement and Disclosures were updated to include our policy for accepting registered warrants. For more details, please review the "Processing Deposits and Cashed Items" section of our Deposit Agreement at [bankofamerica.com/depositagreement](http://bankofamerica.com/depositagreement).

## Deposits and other additions

Date	Description	Amount
02/03/21	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 02-02)	300.00
02/03/21	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 02-02)	258.82
02/10/21	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:DON W MILLER CO ID:9031036030 PPD	2,388.00
02/11/21	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 02-10)	300.00
02/12/21	Fee Refund	210.00
02/23/21	RaiseMarketplace DES:RaiseMarke ID:ST-G6Z2D5Y2C1X6 INDN:DONALD MILLER CO ID:1800948598 CCD	31.45
02/23/21	FloatMe 02/23 #000849113 PMNT RCVD FloatMe Visa Direct TX	20.00
02/24/21	EMPOWER CASH A 02/24 #000107910 PMNT RCVD EMPOWER CASH ADVA VISA DIRECT WI	50.00
03/01/21	MONTHLY SERVICE CHARGE REFUND	25.00
03/02/21	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 03-01)	300.00
03/04/21	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 03-03)	300.00

**Total deposits and other additions**

**\$4,183.27**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
02/10/21	CHECKCARD 0210 AMAZON.COM*SV7JV53H3 AM AMZN.COM/BILLWA 24431061041083755568381	-30.00
02/10/21	BKOFAMERICA ATM 02/10 #000008068 WITHDRWL CHINO VALLEY MAI CHINO CA	-500.00
02/11/21	CHECKCARD 0211 MONEYGRAM US 000-000-0000 TX 24430991042083311666545	-604.79

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**Withdrawals and other subtractions - continued****ATM and debit card subtractions - continued**

Date	Description	Amount
02/11/21	CHECKCARD 0210 AMAZON.COM*6X5NG6BV3 AM AMZN.COM/BILLWA 24431061041083334798061	-85.00
02/16/21	PURCHASE 0212 APPLE.COM/BILL 866-712-7753 CA	-0.99
02/16/21	CHECKCARD 0213 MONEYGRAM US 000-000-0000 TX 24430991044083344949593	-171.99
02/24/21	CHECKCARD 0224 MONEYGRAM US 000-000-0000 TX 24430991055083323485003	-32.99
02/24/21	CHECKCARD 0224 MONEYGRAM US 000-000-0000 TX 24430991055083738253269	-19.99
02/25/21	CHECKCARD 0225 MONEYGRAM US 000-000-0000 TX 24430991056083704075307	-49.99
03/01/21	CHECKCARD 0228 MONEYGRAM US 000-000-0000 TX 24430991059083348415296	-25.19
03/02/21	CHECKCARD 0301 Amazon Prime*IK2RA03N3 Amzn.com/billWA 24692161060100534056781 RECURRING	-14.32

**Total ATM and debit card subtractions** **-\$1,535.25**

**Other subtractions**

Date	Description	Amount
02/10/21	Zelle Transfer Conf# fc7d42b6b; SUE	-800.00
02/10/21	Speedy #2 DES:PAYMENT ID:39448075 INDN:MILLER, DONALD CO ID:9001956671 PPD	-300.00
03/01/21	Speedy #94 DES:PAYMENT ID:39601491 INDN:MILLER, SUE CO ID:9001956671 PPD	-300.00
03/03/21	Dollar Financial DES:EDI PYMNTS ID:VU00002963212 INDN:DONALD MILLER CO ID:3132997911 PPD PMT INFO:RMR*IV*VU00002963212\	-300.00

**Total other subtractions** **-\$1,700.00**

## 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	\$35.00	\$70.00
Total NSF: Returned Item fees	\$105.00	\$245.00

We refunded to you a total of \$210.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$245.00 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.

Date	Transaction description	Amount
02/10/21	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 02-10	-35.00
03/01/21	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 03-01	-35.00
03/02/21	OVERDRAFT ITEM FEE FOR ACTIVITY OF 03-02	-35.00
03/03/21	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 03-03	-35.00
03/08/21	Monthly Maintenance Fee	-25.00

### Total service fees

**-\$165.00**

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

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## Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

In the next few months, we are making changes to our Overdraft Protection Service and fees. We have outlined each change along with the applicable effective date. Please review these updates in our [Deposit Agreement and Disclosures at bankofamerica.com/deposits](https://bankofamerica.com/deposits) and [Personal Schedule of Fees at bankofamerica.com/fees](https://bankofamerica.com/fees).

Change	Effective Date	What to Expect After the Change Is Effective
<b>Eligible deposit accounts may have the ability to enroll in multiple Overdraft Protection plans and link up to 5 eligible accounts for overdraft protection</b>	<ul style="list-style-type: none"> <li>• June 18, 2021 for deposit account(s) opened in GA, IL, KY, MI or TN</li> <li>• August 20, 2021 for deposit account(s) opened in any location</li> </ul>	<ul style="list-style-type: none"> <li>• When you link more than one account for overdraft protection and the available funds in your first linked account are not enough to cover the necessary amount including any applicable transfer fee, the next linked account(s) will transfer/advance available funds to cover the remaining amount including any applicable transfer fee.</li> <li>• If your linked accounts do not have enough available funds to cover the necessary amount, we may decline to make the transfer.</li> <li>• This functionality is not available for all accounts.</li> </ul>
<b>Overdraft Protection Transfer Fee changes for transfers made from a linked Bank of America credit card to your deposit account (covered account)</b>	<ul style="list-style-type: none"> <li>• June 18, 2021 for deposit account(s) opened in GA, IL, KY, MI or TN</li> <li>• August 20, 2021 for deposit account(s) opened in any location</li> </ul>	<ul style="list-style-type: none"> <li>• Your covered account may be charged a \$12.00 Overdraft Protection Transfer Fee when overdraft protection transfers are made from a linked credit card to cover the overdraft and the applicable transfer fee on your account. Keep in mind, this fee may be higher than what you are currently charged when transfers are made from your linked credit card.</li> <li>• The applicable transfer fee will be charged to your covered account; previously the fee was charged to your credit card account.</li> <li>• The amount of the applicable transfer fee may be included in the amount transferred from your linked credit card account.</li> <li>• We will only charge one Overdraft Protection Transfer Fee any day a transfer is made to a given covered account, regardless of the number of items covered or whether funds are transferred/advanced from multiple accounts.</li> <li>• We will not charge this fee if all individual items covered by the transfer are \$1.00 or less.</li> <li>• We will not charge this fee if your covered account is overdrawn by a total amount of \$1.00 or less (previously less than \$12.00) before we apply overdraft protection.</li> <li>• Bank of America Advantage Relationship Banking, Bank of America Advantage® with Tiered Interest Checking and Bank of America Advantage® Regular Checking accounts plus Preferred Rewards customers qualify for a waiver of this fee.</li> </ul>
<b>The dollar amount transferred for overdraft protection from a linked Bank of America credit card or line of credit to your covered deposit account</b>	August 20, 2021	<ul style="list-style-type: none"> <li>• Overdraft protection transfers from a linked credit card or line of credit will be made for the amount required to cover the overdraft and the applicable transfer fee on the covered account (previously in increments of \$100.00).</li> </ul>
<b>Savings accounts will no longer be able to receive overdraft protection</b>	August 20, 2021	<ul style="list-style-type: none"> <li>• If your savings account is currently receiving overdraft protection from another account, it will no longer be linked to receive this service.</li> <li>• Please keep in mind, you can still use your savings account to provide overdraft protection to other eligible checking accounts.</li> </ul>
<b>The name of Overdraft Protection will change to Balance Connect(TM)</b>	August 20, 2021	<ul style="list-style-type: none"> <li>• You will see the new name, Balance Connect(TM), on your statement and in Mobile and Online Banking.</li> </ul>

### We are here to help

If you have questions about these changes, feel free to schedule an appointment with us at [bankofamerica.com/appointments](https://bankofamerica.com/appointments).

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