






P.O. Box 15284  
Wilmington, DE 19850

THERESA PADILLA  
1637 ANAHEIM ST APT 1  
HARBOR CITY, CA 90710-3275

**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 April 13, 2019 to May 14, 2019

**THERESA PADILLA**

### Account summary

Beginning balance on April 13, 2019	\$411.46
Deposits and other additions	0.00
Withdrawals and other subtractions	-486.93
Checks	-0.00
Service fees	-82.00
<b>Ending balance on May 14, 2019</b>	<b>-\$157.47</b>

Account number: 3250 9935 4044

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Withdrawals and other subtractions

Date	Description	Amount
04/15/19	CHECKCARD 0411 SAVERS - 1203 LOMITA CA 24692169102100892702383	-26.79
04/15/19	CHECKCARD 0414 ORC*Credit One 877-8253242 NV 24906419104071468452449	-25.00
04/15/19	BKOFAMERICA ATM 04/14 #000005277 WITHDRWL WILMINGTON WILMINGTON CA	-20.00
04/15/19	BKOFAMERICA ATM 04/14 #000005462 WITHDRWL WILMINGTON WILMINGTON CA	-20.00
04/15/19	BKOFAMERICA ATM 04/15 #000005650 WITHDRWL WILMINGTON WILMINGTON CA	-60.00
04/15/19	CHECKCARD 0415 CIRCLE K STORE HARBOR CITY CA	-22.57
04/16/19	BKOFAMERICA ATM 04/16 #000001282 WITHDRWL NORTH LONG BEACH LONG BEACH CA	-20.00
04/17/19	CHECKCARD 0416 SEARLE MOTEL LONG BEACH CA 24692169107100595597523	-63.00
04/17/19	BKOFAMERICA ATM 04/16 #000006248 WITHDRWL WILMINGTON WILMINGTON CA	-40.00
04/19/19	CHECKCARD 0418 JACK IN THE BOX 0283 LOMITA CA 24692169108100570231014	-11.11
04/19/19	BKOFAMERICA ATM 04/18 #000006875 WITHDRWL WILMINGTON WILMINGTON CA	-20.00
04/22/19	CHECKCARD 0419 JACK IN THE BOX 0283 LOMITA CA 24692169110100782388566	-3.81
04/22/19	ROSS STORES #1 04/20 #000053605 PURCHASE ROSS STORES #1364 HARBOR CITY CA	-29.54
04/22/19	BKOFAMERICA ATM 04/22 #000005578 WITHDRWL WILMINGTON WILMINGTON CA	-20.00
04/24/19	CHECKCARD 0423 ARTESIA PRODUCE MARKET REDONDO BEACHCA 24269759113900011900059	-4.11
04/24/19	CHECKCARD 0424 CIRCLE K STORE HARBOR CITY CA	-10.00
04/25/19	CHECKCARD 0424 ARTESIA PRODUCE MARKET REDONDO BEACHCA 24269759114900012000031	-4.11
04/25/19	FAMILY RANCH M 04/25 #000051985 PURCHASE FAMILY RANCH MARK HARBOR CITY CA	-6.89
04/29/19	BKOFAMERICA ATM 04/28 #000004486 WITHDRWL NORTH LONG BEACH LONG BEACH CA	-20.00
04/29/19	BKOFAMERICA ATM 04/29 #000001032 WITHDRWL HARBOR CITY HARBOR CITY CA	-60.00
<b>Total withdrawals and other subtractions</b>		<b>-\$486.93</b>

### What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like. Enter code **CADD** at [bankofamerica.com/AdvisoryPanel](https://bankofamerica.com/AdvisoryPanel) to learn more and join.

## 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	\$70.00	\$140.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**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
04/29/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 04-29	-35.00
04/29/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 04-29	-35.00
05/14/19	Monthly Maintenance Fee	-12.00

### Total service fees

**-\$82.00**

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