






P.O. Box 15284
Wilmington, DE 19850

CINTHYA ESPINOZA
2608 PRENTISS PL
OAKLAND, CA 94601-2617

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
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Plus Banking

for February 16, 2019 to March 19, 2019

CINTHYA ESPINOZA

Account summary

Beginning balance on February 16, 2019	-\$24.35
Deposits and other additions	8,179.71
Withdrawals and other subtractions	-8,143.05
Checks	-0.00
Service fees	-70.00
Ending balance on March 19, 2019	-\$57.69

Account number: 3250 7896 0763

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
02/20/19	Zelle Transfer Conf# c27310842; GOMEZ CASTILLO, CRISTHIAN	75.00
02/22/19	ABM DES:PAY ID:XXXXXXXXX INDN:CASTILLO ESPINOZA, CIN CO ID:1232039051 PPD	110.32
02/25/19	Zelle Transfer Conf# 125ab4bfa; GOMEZ CASTILLO, CRISTHIAN	60.00
03/06/19	IRS TREAS 310 DES: TAX REF ID:XXXXXXXXXX00989 INDN:CASTILLO ESPINOZA, CIN CO ID:9111036170 PPD	7,580.00
03/07/19	ABM DES:PAY ID:XXXXXXXXX INDN:CASTILLO ESPINOZA, CIN CO ID:1232039051 PPD	175.72
03/07/19	ABM DES:PAY ID:XXXXXXXXX INDN:CASTILLO ESPINOZA, CIN CO ID:1232039051 PPD	18.67
03/18/19	Zelle Transfer Conf# 443664d8a; GOMEZ CASTILLO, CRISTHIAN	10.00
03/19/19	Zelle Transfer Conf# 880fa827a; GOMEZ CASTILLO, CRISTHIAN	150.00

Total deposits and other additions **\$8,179.71**

Withdrawals and other subtractions

Date	Description	Amount
02/21/19	SUPERMERCADO M 02/21 #000987047 PURCHASE SUPERMERCADO MI T OAKLAND CA	-31.22
02/22/19	SUPERMERCADO M 02/22 #000941776 PURCHASE SUPERMERCADO MI T OAKLAND CA	-37.32
02/25/19	CHECKCARD 0223 UBER HELP.UBER.COMCA 24492159054713774733242	-12.00
02/25/19	CHECKCARD 0223 UBER HELP.UBER.COMCA 24492159054719824250327	-2.85
02/25/19	MOBILE PURCHASE 0224 Netflix.com netflix.com CA	-13.99
02/26/19	CHECKCARD 0225 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169056100292503031 RECURRING	-12.99
02/26/19	CHECKCARD 0225 WU *9299689736 877-989-3268 CA 24138299056084318094026	-63.00
02/26/19	CHECKCARD 0225 STARBUCKS STORE 05751 OAKLAND CA 24692169056100481505896	-8.50
02/26/19	CHECKCARD 0226 UBER HELP.UBER.COMCA 24492159057717173751934	-17.31

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Investment products:

Are Not FDIC Insured **Are Not Bank Guaranteed** **May Lose Value**

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Withdrawals and other subtractions - continued

Date	Description	Amount
02/26/19	BKOFAMERICA ATM 02/26 #000003601 WITHDRWL OLD DEL MONTE CA OAKLAND CA	-200.00
02/27/19	CHECKCARD 0227 UBER HELP.UBER.COMCA 24492159058715291386699	-8.46
02/27/19	CHECKCARD 0227 UBER HELP.UBER.COMCA 24492159058717292833638	-6.30
03/07/19	CHECKCARD 0306 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169065100240764387 RECURRING	-0.99
03/07/19	CA TLR cash withdrawal from CHK 0763	-5,500.00
03/07/19	CVS/PHARM 0922 03/07 #000214145 PURCHASE CVS/PHARM 09226-- Oakland CA	-25.74
03/08/19	LOS MEXICANOS 03/08 #000320495 PURCHASE LOS MEXICANOS MRK OAKLAND CA	-182.45
03/08/19	LOS MEXICANOS 03/08 #000218782 PURCHASE LOS MEXICANOS MRK OAKLAND CA	-16.80
03/11/19	CHECKCARD 0308 SPRINT *WIRELESS 800-639-6111 KS 24692169067100106657012	-323.28
03/11/19	CHECKCARD 0309 UBER HELP.UBER.COMCA 24492159068715455200817	-19.95
03/11/19	CHECKCARD 0308 BMP INSURANCE 310-425-8000 CA 24055229068200296300019	-330.15
03/11/19	CHECKCARD 0309 UBER HELP.UBER.COMCA 24492159068719477712775	-5.70
03/11/19	CHAMPS 14221 03/09 #000835980 PURCHASE CHAMPS 14221 SAN LEANDRO CA	-243.73
03/11/19	TARGET T- 1555 03/09 #000112339 PURCHASE TARGET T- 15555 E San Leandro CA	-256.96
03/11/19	TARGET T- 1555 03/09 #000111831 PURCHASE TARGET T- 15555 E San Leandro CA	-1.75
03/11/19	USPS PO 055521 03/11 #000251038 PURCHASE USPS PO 05552100 OAKLAND CA	-2.50
03/11/19	WALGREENS STOR 03/11 #000810501 PURCHASE WALGREENS STORE 3 OAKLAND CA	-155.73
03/12/19	CHECKCARD 0312 UBER HELP.UBER.COMCA 24492159071717658085156	-37.27
03/12/19	CHECKCARD 0312 AMZN Mktp US*MW7IW5ZU1 Amzn.com/billWA 24692169071100375546718	-25.10
03/13/19	CHECKCARD 0312 AMZN Mktp US*MW7HZ3FM0 Amzn.com/billWA 24692169071100647201720	-63.74
03/13/19	CHECKCARD 0313 UBER HELP.UBER.COMCA 24492159072715720501324	-15.10
03/14/19	CHECKCARD 0313 AMZN MKTP US*MW1EE7ZS1 AMZN.COM/BILLWA 24431069072083720957326	-20.58
03/14/19	CHECKCARD 0313 AMZN MKTP US*MW18M8ZN1 AMZN.COM/BILLWA 24431069072083713120148	-83.29
03/14/19	CHECKCARD 0313 PG&E/EZ-PAY 800-743-5000 CA 24692169072100276689525	-201.35
03/18/19	BKOFAMERICA ATM 03/18 #000008486 WITHDRWL DIMOND OAKLAND CA	-200.00
03/19/19	§CHECKCARD 0318 UBER HELP.UBER.COMCA 24492159077715095670204	-11.49
03/19/19	§CHECKCARD 0319 UBER HELP.UBER.COMCA 24492159078717126516082	-5.46

Total withdrawals and other subtractions**-\$8,143.05**

§ There were not enough funds available in your account to cover the electronic transaction(s) received on 03/19/19. The transaction(s) indicated have been paid.

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	\$175.00
Total NSF: Returned Item fees	\$0.00	\$0.00

Attention: You have 20 or more overdraft and returned item fees on your account this year.

We are here to help – talk with us about ways you can help avoid fees, keep better track of your account activity, and make sure you have the account that is right for you.

Please call the number on this statement, or go to bankofamerica.com/appointments to schedule an appointment with us at a time that works for you.

Date	Transaction description	Amount
02/26/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 02-26	-35.00
03/18/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 03-18	-35.00

Total service fees **-\$70.00**

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

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