






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](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Adv Plus Banking

for January 19, 2019 to February 15, 2019

**CINTHYA ESPINOZA**

### Account summary

Beginning balance on January 19, 2019	\$552.02
Deposits and other additions	3,331.34
Withdrawals and other subtractions	-3,802.71
Checks	-0.00
Service fees	-105.00
<b>Ending balance on February 15, 2019</b>	<b>-\$24.35</b>

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
01/22/19	ABM DES:PAY ID:XXXXXXXXX INDN:CASTILLO ESPINOZA, CIN CO ID:1232039051 PPD	1,412.14
01/22/19	Zelle Transfer Conf# 512d44790; GOMEZ CASTILLO, CRISTHIAN	78.00
01/22/19	Zelle Transfer Conf# b32baef8c; GOMEZ CASTILLO, CRISTHIAN	30.00
02/07/19	ABM DES:PAY ID:XXXXXXXXX INDN:CASTILLO ESPINOZA, CIN CO ID:1232039051 PPD	1,344.22
02/07/19	ABM DES:PAY ID:XXXXXXXXX INDN:CASTILLO ESPINOZA, CIN CO ID:1232039051 PPD	155.67
02/07/19	ABM DES:PAY ID:XXXXXXXXX INDN:CASTILLO ESPINOZA, CIN CO ID:1232039051 PPD	155.65
02/13/19	ABM DES:PAY ID:XXXXXXXXX INDN:CASTILLO ESPINOZA, CIN CO ID:1232039051 PPD	155.66

### Total deposits and other additions

**\$3,331.34**

## Withdrawals and other subtractions

Date	Description	Amount
01/22/19	CHECKCARD 0120 PREMIER AUTO CREDIT 818-881-1234 CA 24122589020017132847729	-458.05
01/22/19	OMNILIFE #012 01/19 #000792237 PURCHASE OMNILIFE #012 SAN JOSE CA	-350.97
01/22/19	CHECKCARD 0119 LITTLE CAESARS 1468 000 OAKLAND CA 24445009020500597607802	-26.22
01/22/19	CHECKCARD 0120 SPRINT *WIRELESS 800-639-6111 KS 24692169020100901023135	-300.00
01/22/19	WALGREENS STOR 01/19 #000600394 PURCHASE WALGREENS STORE 3 OAKLAND CA	-71.86
01/22/19	SUPERMERCADO M 01/20 #000966326 PURCHASE SUPERMERCADO MI T OAKLAND CA	-114.52
01/22/19	UPSTAIRS UNDER 01/20 #000043534 PURCHASE UPSTAIRS UNDERGRO OAKLAND CA	-6.50
01/22/19	CHECKCARD 0122 WISH.COM 800-266-0172 CA 24492159022717913996734	-34.00
01/23/19	CHECKCARD 0122 UBER HELP.UBER.COMCA 24492159022719971873458	-7.90
01/23/19	CHECKCARD 0123 COMCAST CALIFORN CS 1X 800-266-2278 CA 24692169023100382145578	-119.94

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## Withdrawals and other subtractions - continued

Date	Description	Amount
01/23/19	CHECKCARD 0122 CREDIT ACCEPTANCE CORP 800-634-1506 MI 24692169022100257097103 RECURRING	-460.00
01/23/19	CHECKCARD 0123 WU *0972329021 877-989-3268 CA 24138299023084704964766	-34.99
01/24/19	CHECKCARD 0122 STARBUCKS STORE 49304 SAN FRANCISCOCA 24692169023100635416875	-7.90
01/24/19	BKOFAMERICA ATM 01/24 #000009630 WITHDRWL FRUITVALE OAKLAND CA	-200.00
01/25/19	MOBILE PURCHASE 0124 Netflix.com netflix.com CA	-13.99
01/28/19	CHECKCARD 0125 APL*ITUNES.COM/BILL 800-275-2273 CA 24692169025100577439594 RECURRING	-12.99
02/08/19	CHECKCARD 0207 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169038100120152905 RECURRING	-0.99
02/08/19	CHECKCARD 0207 UBER TRIP HELP.UBER.COMCA 24492159038715867905281	-34.53
02/08/19	CHECKCARD 0208 UBER TRIP HELP.UBER.COMCA 24492159039717952114901	-6.09
02/08/19	TARGET T- 2700 02/08 #000330763 PURCHASE TARGET T- 2700 Fi Alameda CA	-119.72
02/11/19	CHECKCARD 0208 SPRINT *WIRELESS 800-639-6111 KS 24692169039100561787598	-460.70
02/11/19	CHECKCARD 0208 UBER TRIP HELP.UBER.COMCA 24492159039717991298715	-7.31
02/11/19	CHECKCARD 0208 SQ *EL RINCONCITO C SAN FRANCISCOCA 24492159039740313099330	-15.00
02/11/19	SUPERMERCADO M 02/09 #000924239 PURCHASE SUPERMERCADO MI T OAKLAND CA	-38.54
02/11/19	BKOFAMERICA ATM 02/09 #000007639 WITHDRWL DIMOND OAKLAND CA	-900.00
<b>Total withdrawals and other subtractions</b>		<b>-\$3,802.71</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	\$105.00	\$105.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**To help avoid overdraft and returned item fees, you can set up:**

- Customized alerts – get email or text message alerts (footnote 1) to let you know if your balance is low
- Overdraft Protection – enroll to help protect yourself from overdrafts and declined transactions

To enroll, go to [bankofamerica.com/online](http://bankofamerica.com/online), call us at the number listed on this statement, or come see us at your nearest financial center.

(footnote 1) Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. This feature is not available on the Mobile website. Wireless carrier fees may apply.

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**Service fees - continued**

Date	Transaction description	Amount
01/24/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 01-24	-35.00
01/28/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 01-28	-35.00
02/11/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 02-11	-35.00

**Total service fees** **-\$105.00**

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

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