






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 March 20, 2019 to April 18, 2019

CINTHYA ESPINOZA

Account summary

Beginning balance on March 20, 2019	-\$57.69
Deposits and other additions	1,578.00
Withdrawals and other subtractions	-1,647.73
Checks	-0.00
Service fees	-35.00
Ending balance on April 18, 2019	-\$162.42

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
03/20/19	BKOFAMERICA ATM 03/20 #000007404 DEPOSIT FRUITVALE OAKLAND CA	180.00
03/25/19	Zelle Transfer Conf# 712dceb09; GOMEZ CASTILLO, CRISTHIAN	80.00
03/26/19	BKOFAMERICA ATM 03/26 #000003303 DEPOSIT DIMOND OAKLAND CA	500.00
03/28/19	FRANCHISE TAX BD DES:CASTTAXRFD ID:XXXXXXXXX INDN:CASTELLO ESPINOZA, CIN CO ID:9282532045 PPD	818.00

Total deposits and other additions

\$1,578.00

Withdrawals and other subtractions

Date	Description	Amount
03/21/19	CHECKCARD 0321 UBER HELP.UBER.COMCA 24492159080719258012019	-7.94
03/22/19	CHECKCARD 0321 UBER HELP.UBER.COMCA 24492159080719268285845	-5.63
03/22/19	CHECKCARD 0322 UBER HELP.UBER.COMCA 24492159081717316842335	-9.71
03/25/19	CHECKCARD 0321 POWDERFACE OAKLAND CA 24428069081500678708785	-12.05
03/25/19	CHECKCARD 0322 UBER HELP.UBER.COMCA 24492159081715328348911	-6.80
03/25/19	CHECKCARD 0323 UBR PENDING.UBER.COM HELP.UBER.COMCA 24492159082719411844769	-21.95
03/25/19	CHECKCARD 0324 WU *8374522587 877-989-3268 CA 24138299083084310512170	-22.99
03/26/19	CHECKCARD 0325 AMAZON.COM*MW0J66A52 AM AMZN.COM/BILLWA 24431069084083720791739	-21.83
03/26/19	CHECKCARD 0325 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169084100129029560 RECURRING	-12.99
03/26/19	CHECKCARD 0325 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169084100129188051 RECURRING	-9.99
03/27/19	Zelle Transfer Conf# b0d29e564; Carlos	-310.00
03/28/19	CHECKCARD 0328 AMZN Mktp US*MW7Y97H01 Amzn.com/billWA 24692169087100759976905	-16.98
03/28/19	CHECKCARD 0327 AMZN Mktp US*MW66T1PQ2 Amzn.com/billWA 24692169086100467254182	-26.98
03/28/19	SMART AND FINA 03/28 #000291731 PURCHASE SMART AND FINAL OAKLAND CA	-344.06

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¿Estados de cuenta en español?
¡Podemos hacerlo!

Llame al **1.800.688.6086** o visite
su centro financiero más cercano.

Statements in Spanish?
We can do that!

Call **1.800.432.1000**, or visit
your nearest financial center.

Withdrawals and other subtractions - continued

Date	Description	Amount
03/28/19	LOS MEXICANOS 03/28 #000257024 PURCHASE LOS MEXICANOS MRK OAKLAND CA	-106.76
03/29/19	CHECKCARD 0328 SPRINT *WIRELESS 800-639-6111 KS 24692169087100866033533	-169.37
03/29/19	CHECKCARD 0328 PG&E/EZ-PAY 800-743-5000 CA 24692169087100200720456	-151.35
04/01/19	CHECKCARD 0329 WISH.COM 800-266-0172 CA 24492159088715808966128	-20.00
04/01/19	CHECKCARD 0330 SPRINT WIRELESS 800-639-6111 KS 24692169089100087144158	-169.36
04/01/19	BKOFAMERICA ATM 03/30 #000003198 WITHDRWL FRUITVALE OAKLAND CA	-200.00
04/03/19	CHECKCARD 0402 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169092100875500509 RECURRING	-0.99

Total withdrawals and other subtractions

-\$1,647.73

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	\$210.00
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
04/01/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 04-01	-35.00

Total service fees

-\$35.00

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