






P.O. Box 15284
Wilmington, DE 19850

MARIA IBARRA-TORRIJO
4705 GREENHOLME DR
SACRAMENTO, CA 95842-3257

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 combined statement

for February 22, 2019 to March 22, 2019

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	3250 5327 9482	\$3,669.85	Page 3
Regular Savings	3250 6311 8517	\$47.13	Page 9
Total balance		\$3,716.98	

Our Mobile Banking app¹ and Online Banking are both certified by J.D. Power² for providing

“An Outstanding Customer Experience.”

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¹ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

² J.D. Power 2019 Mobile App Certification ProgramSM and 2019 Website Certification ProgramSM recognition is based on successful completion of an audit and exceeding a customer experience benchmark through a survey of recent servicing interactions. For more information, visit jdpower.com/awards. SSM-11-18-0529.C | ARFVGMFT

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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Your Adv Plus Banking

MARIA IBARRA-TORRIJO

Account summary

Beginning balance on February 22, 2019	\$472.59
Deposits and other additions	8,473.74
Withdrawals and other subtractions	-3,826.48
Checks	-1,445.00
Service fees	-5.00
Ending balance on March 22, 2019	\$3,669.85

Your account has overdraft protection provided by deposit account number 3250 6311 8517.

Deposits and other additions

Date	Description	Amount
02/22/19	BKOFAMERICA ATM 02/22 #000003694 DEPOSIT TOWN AND COUNTRY SACRAMENTO CA	1,700.00
02/22/19	Phone transfer from SAV 8517 Confirmation# 5485240466	40.00
03/01/19	HAPPY DAZE RV DES:DIRECT DEP ID:420048610725NZU INDN:IBARRA,MARIA CO ID:9111111101 PPD	773.87
03/05/19	BKOFAMERICA ATM 03/05 #000002271 DEPOSIT NORTH HIGHLANDS NORTH HIGHLAN CA	320.00
03/07/19	BKOFAMERICA ATM 03/07 #000003974 DEPOSIT ELKHORN BLVD SACRAMENTO CA	120.00
03/12/19	BKOFAMERICA ATM 03/12 #000009722 DEPOSIT TOWN AND COUNTRY SACRAMENTO CA	150.00
03/14/19	IRS TREAS 310 DES: TAX REF ID:XXXXXXXXX00989 INDN:IBARRA, MARIA CO ID:9111736946 PPD	3,885.00

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Investment products:

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

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Deposits and other additions - continued

Date	Description	Amount
03/18/19	HAPPY DAZE RV DES:DIRECT DEP ID:455036351497NZU INDN:IBARRA,MARIA CO ID:9111111101 PPD	944.87
03/21/19	BKOFAMERICA ATM 03/20 #000009734 DEPOSIT ELKHORN BLVD SACRAMENTO CA	540.00

Total deposits and other additions

\$8,473.74

Withdrawals and other subtractions

Date	Description	Amount
02/22/19	BKOFAMERICA ATM 02/22 #000003696 WITHDRWL TOWN AND COUNTRY SACRAMENTO CA	-20.00
02/22/19	CRICKET WIRELE 02/22 #000220425 PURCHASE CRICKET WIRELESS SACRAMENTO CA	-63.00
02/22/19	CRICKET WIRELE 02/22 #000265896 PURCHASE CRICKET WIRELESS SACRAMENTO CA	-100.00
02/25/19	CHECKCARD 0222 CRICKET WIRELESS 855-246-2461 FL 24692169053100957430424	-50.00
02/25/19	CHECKCARD 0223 BOOST MOBILE 888-266-7848 KS 24692169054100176321379	-37.00
02/25/19	BOOST MOBILE 02/23 #000000788 PURCHASE BOOST MOBILE SACRAMENTO CA	-42.21
02/25/19	DURANGO WESTER 02/23 #000982846 PURCHASE DURANGO WESTERN W N HIGHLANDS CA	-159.55
02/25/19	SMART AND FINA 02/24 #000214002 PURCHASE SMART AND FINAL SACRAMENTO CA	-18.27
02/25/19	BIG 5 SPORTING 02/24 #000124866 PURCHASE BIG 5 SPORTING GO CITRUS HEIGHT CA	-21.54
02/25/19	CHECKCARD 0225 ARCO#06159MANN CITRUS HEIGHTCA	-20.35
02/25/19	ECO THRIFT CIT 02/25 #000340749 PURCHASE ECO THRIFT CITRUS CITRUS HEIGHT CA	-75.95
02/25/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 02/25/19	-3.13
02/26/19	WAL-MART #5192 02/26 #000396310 PURCHASE WAL-MART #5192 SACRAMENTO CA	-21.41
02/26/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 02/26/19	-0.59
02/28/19	CHECKCARD 0225 JACK IN THE BOX 4330 SACRAMENTO CA 24692169058100379671618	-5.81
02/28/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 02/28/19	-0.19
03/01/19	ROSS DRESS STO 03/01 #000027136 PURCHASE ROSS DRESS STORES SACRAMENTO CA	-47.67
03/01/19	Automatic Transfer to SAV 8517 Confirmation# 1338179148	-25.00
03/01/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/01/19	-0.33
03/04/19	CHECKCARD 0302 LOS PRIMOZ SACRAMENTO CA 24493989061400931000208	-31.00
03/04/19	CHECKCARD 0302 LOS PRIMOZ SACRAMENTO CA 24493989061400931000505	-31.00
03/04/19	CHECKCARD 0303 TACOS LA NUEVA SACRAMENTO CA 24493989062091235000561	-8.29
03/04/19	CHECKCARD 0302 PANDA EXPRESS #1048 SACRAMENTO CA 24431069062838000086035	-20.26
03/04/19	CHECKCARD 0302 ARCO#02164HARD SACRAMENTO CA	-20.35
03/04/19	ROSS STORES #1 03/03 #000072921 PURCHASE ROSS STORES #17 SACRAMENTO CA	-73.21
03/04/19	ESTETICA NUEVA 03/03 #000464206 PURCHASE ESTETICA NUEVA ER NORTH HIGHLAN CA	-35.50
03/04/19	P386006 03/03 #000111532 WITHDRWL LA SUPERIOR -3860 SACRAMENTO CA	-201.50
03/04/19	OPORTUN/PROGRESS DES:ACH ID:3223541 INDN:MARIA IBARRA CO ID:1330903620 PPD	-118.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
03/04/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/04/19	-3.39
03/05/19	CHECKCARD 0303 CHIPOTLE 1016 SACRAMENTO CA 24431069063206688101360	-26.99
03/05/19	FOOD MAXX #497 03/05 #000170531 PURCHASE FOOD MAXX #497 NORTH HIGHLAN CA	-3.01
03/05/19	LENDIFY FINANCA DES:4153912431 ID:190304070541HQA INDN:MARIA IBARRA CO ID:1016207445 PPD	-67.00
03/05/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/05/19	-1.00
03/07/19	CHECKCARD 0306 JCPENNEY 1206 CITRUS HTS CA 24431069065832752089575	-64.11
03/07/19	ECO THRIFT CIT 03/07 #000080666 PURCHASE ECO THRIFT CITRUS CITRUS HEIGHT CA	-48.38
03/07/19	ECO THRIFT CIT 03/07 #000080828 PURCHASE ECO THRIFT CITRUS CITRUS HEIGHT CA	-22.55
03/07/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/07/19	-1.96
03/08/19	CHECKCARD 0306 CHOICE FASHION CITRUS HEIGHTCA 24251379066030044107219	-71.25
03/08/19	CHECKCARD 0307 SUBWAY 03429339 EL DORADO HILCA 24164079066255003766778	-9.71
03/08/19	CHECKCARD 0307 PANERA BREAD #202208 CITRUS HEIGHTCA 24231689067400003293258	-9.07
03/08/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/08/19	-1.97
03/11/19	CHECKCARD 0307 LA FIESTA GREENBACK CITRUS HEIGHTCA 24013399067001030912074	-29.95
03/11/19	CHECKCARD 0309 HLU*Hulu 848214200771-U HULU.COM/BILLCA 24906419068069550860937 RECURRING	-12.82
03/11/19	CHECKCARD 0311 METROPCS MOBILE 888-863-8768 WA 24692169070100763306080	-45.67
03/11/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/11/19	-0.56
03/12/19	CHECKCARD 0311 EMERGENCY ROADSIDE ASSI WWW.DRIVEN-SOTX 24474749071161800212543	-6.50
03/12/19	CHECKCARD 0312 ARCO#02164HARD SACRAMENTO CA	-20.35
03/12/19	DOLLAR GENERAL 03/12 #000864131 PURCHASE DOLLAR GENERAL # SACRAMENTO CA	-11.80
03/12/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/12/19	-1.35
03/13/19	CHECKCARD 0312 JACK IN THE BOX 4330 SACRAMENTO CA 24692169071100627547464	-12.98
03/13/19	CHECKCARD 0312 INFINITY INSURANCE 800-7821020 AL 24625739071630149757359	-139.35
03/13/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/13/19	-0.67
03/14/19	CHECKCARD 0312 MCDONALD'S 36901 SACRAMENTO CA 24427339072710005186774	-8.39
03/14/19	MOBILE PURCHASE 0313 Netflix.com 408-5403700 CA	-13.99
03/14/19	CHECKCARD 0313 HOWE MEDICAL CLINIC SACRAMENTO CA 24431069072207851100139	-60.00
03/14/19	CHECKCARD 0313 REDBOX *DVD RENTAL 866-733-2693 IL 24692169072100274574414	-26.40
03/14/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/14/19	-1.22
03/18/19	BKOFAMERICA ATM 03/16 #000001495 WITHDRWL DEL PASO & EL CA SACRAMENTO CA	-300.00
03/18/19	CHECKCARD 0317 ARCO#82530OHRI ORANGEVALE CA	-20.41

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Withdrawals and other subtractions - continued

Date	Description	Amount
03/18/19	THE CHILDRENS 03/17 #000018423 PURCHASE THE CHILDRENS PLA FOLSOM CA	-37.67
03/18/19	TOMMY HILFIGER 03/17 #000628835 PURCHASE TOMMY HILFIGER FOLSOM CA	-21.32
03/18/19	GAP OUTLET US 03/17 #000725761 PURCHASE GAP OUTLET US 771 FOLSOM CA	-18.31
03/18/19	WM SUPERC Wal- 03/17 #000225426 PURCHASE WM SUPERC Wal-Mar ANTELOPE CA	-50.71
03/18/19	Wal-Mart Super 03/18 #000477445 PURCHASE Wal-Mart Super Ce ANTELOPE CA	-31.25
03/18/19	CLUB SYSTEMS DES:DUES ID:15-47QS185929 INDN:MARTINEZ, LUIS CO ID:1760211866 PPD	-9.99
03/18/19	CLUB SYSTEMS DES:DUES ID:15-7YC3185726 INDN:IBARRA TORRIJO, MARIA CO ID:1760211866 PPD	-8.99
03/18/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/18/19	-3.33
03/19/19	CHECKCARD 0317 ADIDAS 6225 FOLSOM CA 24431059077091000024481	-40.40
03/19/19	CHECKCARD 0319 ARCO#02164HARD SACRAMENTO CA	-20.55
03/19/19	ARCO#02164HARD 03/19 #000034836 PURCHASE ARCO#02164HARDE SACRAMENTO CA	-2.35
03/19/19	OPORTUN/PROGRESS DES:ACH ID:3223541 INDN:MARIA IBARRA CO ID:1330903620 PPD	-118.00
03/19/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/19/19	-1.70
03/20/19	CHECKCARD 0320 COMCAST CALIFORNIA 800-COMCAST CA 24692169079100080651532 RECURRING	-9.95
03/20/19	LENDIFY FINANCA DES:4153912431 ID:190319055152089 INDN:MARIA IBARRA CO ID:1016207445 PPD	-67.00
03/20/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/20/19	-0.05
03/21/19	CHECKCARD 0319 SUBWAY 00009761 SACRAMENTO CA 24164079079255200136580	-11.58
03/21/19	CHECKCARD 0320 LOBEL FINANCIAL CORP 714-995-3333 CA 24692169079100454491697	-510.00
03/21/19	CHECKCARD 0320 CRICKET WIRELESS 855-246-2461 FL 24692169079100533823340 RECURRING	-100.00
03/21/19	CHECKCARD 0320 HOWE MEDICAL CLINIC SACRAMENTO CA 24431069079207851600081	-65.00
03/21/19	BKOFAMERICA ATM 03/20 #000001837 WITHDRWL ELKHORN BLVD SACRAMENTO CA	-100.00
03/21/19	BKOFAMERICA ATM 03/21 #000001110 WITHDRWL ELKHORN BLVD SACRAMENTO CA	-300.00
03/21/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/21/19	-0.42
03/22/19	CHECKCARD 0320 MCDONALD'S F11576 SACRAMENTO CA 24427339080710055648327	-3.43
03/22/19	KEEP THE CHANGE TRANSFER TO ACCT 8517 FOR 03/22/19	-0.57

Total withdrawals and other subtractions

-\$3,826.48

Checks

Date	Check #	Amount	Date	Check #	Amount
02/22/19	260	-450.00	03/11/19	262*	-995.00
				Total checks	-\$1,445.00
				Total # of checks	2

* There is a gap in sequential check numbers

Service fees

Date	Transaction description	Amount
03/04/19	P386006 03/03 #000111397 BAL INQ LA SUPERIOR -3860 FEE	-2.50
03/04/19	P386006 03/03 #000111532 WITHDRWL LA SUPERIOR -3860 SACRAMENTO CA FEE	-2.50
Total service fees		-\$5.00

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

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Your Regular Savings

MARIA IBARRA-TORRIJO

Account summary

Beginning balance on February 22, 2019	\$44.39
Deposits and other additions	47.74
Withdrawals and other subtractions	-40.00
Service fees	-5.00
Ending balance on March 22, 2019	\$47.13

Deposits and other additions

Date	Description	Amount
02/22/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 02/21	0.88
02/26/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 02/25	3.13
02/27/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 02/26	0.59
03/01/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 02/28	0.19
03/01/19	Automatic Transfer from CHK 9482 Confirmation# 1338179148	25.00
03/04/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/01	0.33
03/05/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/04	3.39
03/06/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/05	1.00
03/08/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/07	1.96
03/11/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/08	1.97
03/12/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/11	0.56
03/13/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/12	1.35
03/14/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/13	0.67
03/15/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/14	1.22
03/19/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/18	3.33
03/20/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/19	1.70
03/21/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/20	0.05
03/22/19	KEEPTHECHANGE CREDIT FROM ACCT9482 EFFECTIVE 03/21	0.42
Total deposits and other additions		\$47.74

Withdrawals and other subtractions

Date	Description	Amount
02/22/19	Phone transfer to CHK 9482 Confirmation# 5485240466	-40.00
Total withdrawals and other subtractions		-\$40.00

Service fees

Date	Transaction description	Amount
03/22/19	Monthly Maintenance Fee	-5.00
Total service fees		-\$5.00

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