



P.O. Box 15284
Wilmington, DE 19850

IGNACIO M ALVARADO
37 ARLINGTON DR
PITTSBURG, CA 94565-4714

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 June 29, 2019 to July 31, 2019

IGNACIO M ALVARADO

Account summary

Beginning balance on June 29, 2019	\$8,867.49
Deposits and other additions	0.00
ATM and debit card subtractions	-3,239.57
Other subtractions	-3,176.00
Checks	-0.00
Service fees	-10.47
Ending balance on July 31, 2019	\$2,441.45

Account number: 0005 9747 3706

¿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.

SSM-01-19-2835.B | ARTGRC8K

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

We are changing how we notify you if your account is overdrawn

Starting in August, we will stop sending overdraft postcards to you through the mail but will continue to email you anytime you do not have enough money in your account to cover your transactions.

Do not worry – they will continue to be sent to the primary email address we have for you. If you want us to use a different one, you can always change it in Mobile or Online Banking.

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
07/01/19	CHECKCARD 0628 SUBWAY 03292877 OXNARD CA 24164079180255131115048	-6.99
07/01/19	CHECKCARD 0630 PAYPAL *HOUSTONKACE 402-935-7733 CA 24492159181894133518130	-13.98
07/01/19	CHECKCARD 0630 PAYPAL *RHETTPACE 402-935-7733 CA 24492159181894138268178	-14.99
07/01/19	SHELL SERVICE 07/01 #000724759 PURCHASE SHELL SERVICE STA OXNARD CA	-16.00
07/02/19	CHECKCARD 0630 PAYPAL *ZHANGYING 4029357733 74284509182925879920270	-15.74
07/02/19	CHECKCARD 0702 XOOM.COM 877-815-1531 CA 24492159183719866820809	-254.99
07/05/19	CHECKCARD 0704 XOOM.COM 877-815-1531 CA 24492159185713983560560	-204.99
07/05/19	SHELL SERVICE 07/05 #000160522 PURCHASE SHELL SERVICE STA OXNARD CA	-14.18
07/05/19	OREILLY AUTO # 07/05 #000499189 PURCHASE OREILLY AUTO #273 OXNARD CA	-75.41
07/05/19	LA MICHOACANA 07/06 #000572761 PURCHASE LA MICHOACANA AZT OXNARD CA	-7.00
07/08/19	CHECKCARD 0705 TMOBILE*AUTO PAY 800-937-8997 WA 24692169186100822400412 RECURRING	-142.72
07/08/19	CHECKCARD 0706 TAQUERIA GUADALAJARA OXNARD CA 24431069187091544000068	-17.24
07/08/19	SHELL SERVICE 07/06 #000155095 PURCHASE SHELL SERVICE STA OXNARD CA	-33.34
07/08/19	CHEVRON/OXNARD 07/06 #000040915 PURCHASE CHEVRON/OXNARD OI OXNARD CA	-1.69
07/08/19	CHECKCARD 0706 NATURAL JUICE CAMARILLO CA 24744559188560001452831	-18.50
07/08/19	CROSSROAD MARK 07/06 #000031971 PURCHASE CROSSROAD MARKET CAMARILLO CA	-7.18

continued on the next page



Fraud prevention:

We're here
to help

Help prevent fraud with these simple tips:

- **Update your contact information** so we can reach you if we suspect fraud.
- **Report suspicious activity** right away.
- **Read our Fraud Prevention Checklist** at bankofamerica.com/FraudChecklist for more ways to help prevent fraud and identify scams.

Learn more about fraud prevention on our Security Center at bankofamerica.com/security.

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/08/19	Crossroads Mar 07/06 #000173015 WITHDRWL 4421 LAS POSAS RD CAMARILLO CA	-102.25
07/08/19	CORK & BOTTLE 07/06 #000160414 PURCHASE CORK & BOTTLE LIQ CAMARILLO CA	-10.70
07/08/19	GROCERY OUTLET 07/07 #000378769 PURCHASE GROCERY OUTLET OXNARD CA	-9.99
07/08/19	CROSSROAD MARK 07/08 #000032131 PURCHASE CROSSROAD MARKET CAMARILLO CA	-8.99
07/08/19	7-ELEVEN 07/08 #000925340 PURCHASE 7-ELEVEN OXNARD CA	-12.79
07/08/19	OREILLY AUTO # 07/08 #000137716 PURCHASE OREILLY AUTO #273 OXNARD CA	-36.61
07/09/19	CHECKCARD 0707 PANADERIA LA MEXICANA I OXNARD CA 24431059189206000000035	-20.70
07/09/19	SHELL SERVICE 07/09 #000180821 PURCHASE SHELL SERVICE STA OXNARD CA	-5.43
07/09/19	WAL-MART #2032 07/09 #000186826 PURCHASE WAL-MART #2032 OXNARD CA	-64.55
07/10/19	CHECKCARD 0708 NATURAL JUICE CAMARILLO CA 24744559190560001242675	-25.20
07/10/19	SHELL SERVICE 07/10 #000241283 PURCHASE SHELL SERVICE STA OXNARD CA	-46.82
07/11/19	SHELL SERVICE 07/11 #000277372 PURCHASE SHELL SERVICE STA OXNARD CA	-36.00
07/15/19	CHECKCARD 0714 TACO SISTERS SANTA BARBARACA 24223699195030066700081	-12.50
07/15/19	CHECKCARD 0714 TACO SISTERS SANTA BARBARACA 24223699195030066700099	-4.00
07/15/19	AUTOZONE 6391 07/14 #000242875 PURCHASE AUTOZONE 6391 20 OXNARD CA	-49.42
07/15/19	CORK & BOTTLE 07/14 #000155455 PURCHASE CORK & BOTTLE LIQ CAMARILLO CA	-20.91
07/15/19	SHELL SERVICE 07/15 #000269586 PURCHASE SHELL SERVICE STA OXNARD CA	-8.13
07/15/19	SHELL SERVICE 07/15 #000655187 PURCHASE SHELL SERVICE STA OXNARD CA	-40.78
07/16/19	CHECKCARD 0715 SOMIS CAFE AND MARKET SOMIS CA 24013399196001956228327	-16.48
07/16/19	SHELL SERVICE 07/16 #000659921 PURCHASE SHELL SERVICE STA OXNARD CA	-40.63
07/16/19	Wal-Mart Store 07/16 #000830907 PURCHASE Wal-Mart Store OXNARD CA	-51.42
07/16/19	BKOFAMERICA ATM 07/16 #000009035 WITHDRWL OXNARD MAIN OXNARD CA	-100.00
07/17/19	SHELL SERVICE 07/17 #000367037 PURCHASE SHELL SERVICE STA OXNARD CA	-36.09
07/17/19	7ELEVEN-FCTI 07/17 #000073707 WITHDRWL 1911 N OXNARD BLV OXNARD CA	-63.50
07/18/19	CHECKCARD 0717 NATURAL JUICES CAMARILLO CA 24755429198281987068786	-28.95
07/18/19	7-ELEVEN 07/18 #000356200 PURCHASE 7-ELEVEN OXNARD CA	-13.71
07/19/19	SHELL SERVICE 07/19 #000326308 PURCHASE SHELL SERVICE S OXNARD CA	-7.68
07/19/19	SHELL SERVICE 07/19 #000438666 PURCHASE SHELL SERVICE S OXNARD CA	-48.93
07/22/19	CHECKCARD 0719 SUBWAY 03292877 OXNARD CA 24164079201255148509543	-10.23
07/22/19	CHECKCARD 0719 LALO FAMILY RESTAURANT OXNARD CA 24013399201002562084743	-65.08
07/22/19	CHECKCARD 0721 PV4*PVFeeforRudolphinc 707-5841100 CA 24906419202076623055483	-334.45
07/22/19	CHECKCARD 0720 CORK & BOTTLE LIQUORS CAMARILLO CA 24040839202900013700851	-19.55
07/22/19	SHELL SERVICE 07/22 #000188253 PURCHASE SHELL SERVICE S OXNARD CA	-23.34

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/22/19	CROSSROAD MARK 07/22 #000033422 PURCHASE CROSSROAD MARKET CAMARILLO CA	-12.21
07/22/19	SHELL SERVICE 07/22 #000319004 PURCHASE SHELL SERVICE S OXNARD CA	-40.63
07/23/19	CHECKCARD 0721 CORK & BOTTLE LIQUORS CAMARILLO CA 24040839203900013800536	-10.20
07/23/19	CHECKCARD 0721 TACO BELL 953 OXNARD CA 24431069203838008780704	-7.00
07/23/19	CHECKCARD 0722 NATURAL JUICES CAMARILLO CA 24755429203272032144832	-30.54
07/23/19	SHELL SERVICE 07/23 #000298187 PURCHASE SHELL SERVICE S OXNARD CA	-36.08
07/23/19	SHELL SERVICE 07/23 #000470387 PURCHASE SHELL SERVICE S OXNARD CA	-11.42
07/23/19	P393092 07/23 #000393512 WITHDRWL BOYS MKT -3930 OXNARD CA	-62.50
07/24/19	CHECKCARD 0722 PANADERIA LA MEXICANA B OXNARD CA 24717059205732056181747	-29.60
07/24/19	MOBILE PURCHASE 0723 Netflix.com netflix.com CA	-12.99
07/24/19	SHELL SERVICE 07/24 #000599996 PURCHASE SHELL SERVICE S OXNARD CA	-39.97
07/24/19	DUKES LIQUOR 07/24 #000014430 PURCHASE DUKES LIQUOR OXNARD CA	-20.50
07/25/19	CHECKCARD 0724 INFINITY INSURANCE 800-7821020 AL 24625739205630126850283	-88.02
07/26/19	CHECKCARD 0725 BOBS TOWING OXNARD CA 24327439206969002633570	-255.00
07/26/19	CHECKCARD 0725 Pho Oxnard Vietnamese R Oxnard CA 24760629207300001163261	-24.96
07/26/19	CHEVRON/OXNARD 07/26 #000295839 PURCHASE CHEVRON/OXNARD OI OXNARD CA	-9.73
07/29/19	CHEVRON/OXNARD 07/27 #000042336 PURCHASE CHEVRON/OXNARD OI OXNARD CA	-13.37
07/29/19	CHECKCARD 0727 H & H LIQUOR VENTURA CA 24801979209207950300067	-23.08
07/29/19	ISPA/PIMDS 07/27 #000001044 WITHDRWL PAI ISO VENTURA CA	-102.50
07/29/19	CORK & BOTTLE 07/27 #000160015 PURCHASE CORK & BOTTLE LIQ CAMARILLO CA	-10.20
07/29/19	CORK & BOTTLE 07/28 #000153909 PURCHASE CORK & BOTTLE LIQ CAMARILLO CA	-21.04
07/29/19	SHELL SERVICE 07/29 #000595938 PURCHASE SHELL SERVICE S OXNARD CA	-25.77
07/30/19	SHELL SERVICE 07/29 #000628027 PURCHASE SHELL SERVICE S OXNARD CA	-15.07
07/30/19	SHELL SERVICE 07/29 #000628098 PURCHASE SHELL SERVICE S OXNARD CA	-1.99
07/30/19	SHELL SERVICE 07/30 #000833639 PURCHASE SHELL SERVICE S OXNARD CA	-33.55
07/30/19	CONASUPO MEAT 07/30 #000618053 PURCHASE CONASUPO MEAT MAR OXNARD CA	-14.02
07/31/19	CHECKCARD 0730 SQ *BEACH HOUSE TACOS Ventura CA 24692169212100619051582	-33.76
07/31/19	SHELL SERVICE 07/31 #000882032 PURCHASE SHELL SERVICE S OXNARD CA	-23.34
07/31/19	Auto Tech Gas 07/31 #000899290 PURCHASE Auto Tech Gas Camarillo CA	-9.78

Total ATM and debit card subtractions

-\$3,239.57

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
07/01/19	CA TLR cash withdrawal from CHK 3706	-700.00
07/02/19	LENDIFY FINANCA DES:4153912431 ID:190701054017WMR INDN:IGNACIO M ALVARADO CO ID:1800911143 PPD	-72.00
07/08/19	CA TLR cash withdrawal from CHK 3706	-2,000.00
07/08/19	Zelle Transfer Conf# c64c84038; diana Romero	-200.00
07/16/19	LENDIFY FINANCA DES:4153912431 ID:1907150540585P6 INDN:IGNACIO M ALVARADO CO ID:1800911143 PPD	-72.00
07/22/19	Agent Assisted pymt to BkofAm CRD 6408 Confirmation# 1374053572	-60.00
07/30/19	LENDIFY FINANCA DES:4153912431 ID:19072907303896G INDN:IGNACIO M ALVARADO CO ID:1800911143 PPD	-72.00
Total other subtractions		-\$3,176.00

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	\$0.00	\$105.00
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
07/02/19	CHECKCARD 0630 PAYPAL *ZHANGYING 4029357733 74284509182925879920270 INTERNATIONAL TRANSACTION FEE	-0.47
07/08/19	Crossroads Mar 07/06 #000173015 WITHDRWL 4421 LAS POSAS RD CAMARILLO CA FEE	-2.50
07/17/19	7ELEVEN-FCTI 07/17 #000073707 WITHDRWL 1911 N OXNARD BLV OXNARD CA FEE	-2.50

continued on the next page

Service fees - continued

Date	Transaction description	Amount
07/23/19	P393092 07/23 #000393512 WITHDRWL BOYS MKT -3930 OXNARD CA FEE	-2.50
07/29/19	ISPA/PIMDS 07/27 #000001044 WITHDRWL PAI ISO VENTURA CA FEE	-2.50

Total service fees **-\$10.47**

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

This page intentionally left blank