






P.O. Box 15284  
Wilmington, DE 19850

EDUARDO GONZALEZ RAMIREZ  
417 S 35TH ST  
RICHMOND, CA 94804-3250

### 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 August 24, 2019 to September 23, 2019

**EDUARDO GONZALEZ RAMIREZ**

### Account summary

Beginning balance on August 24, 2019	\$81.01
Deposits and other additions	2,455.48
Withdrawals and other subtractions	-2,733.47
Checks	-0.00
Service fees	-70.00
<b>Ending balance on September 23, 2019</b>	<b>-\$266.98</b>

Account number: 3250 9985 3684

## 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
09/06/19	ANDREW CHEKENE DES:DIRECT DEP ID:365050329740ZUS INDN:GONZALEZ,EDUARDO CO ID:9111111101 PPD	1,227.74
09/20/19	ANDREW CHEKENE DES:DIRECT DEP ID:564048223323ZUS INDN:GONZALEZ,EDUARDO CO ID:9111111101 PPD	1,227.74

**Total deposits and other additions** **\$2,455.48**

**Withdrawals and other subtractions**

Date	Description	Amount
08/26/19	CHECKCARD 0823 MCDONALD'S F7634 RICHMOND CA 24427339236710006914896	-13.97
08/26/19	CHECKCARD 0823 EVI* San Pablo Lytton 702-8553000 CA 24684079236005446512677	-69.99
08/26/19	BKOFAMERICA ATM 08/23 #000008174 WITHDRWL ROHNERT PARK ROHNERT PARK CA	-200.00
09/06/19	BKOFAMERICA ATM 09/06 #000001141 WITHDRWL MIRA VISTA RICHMOND CA	-980.00
09/09/19	CHECKCARD 0906 SQ *LUCINDA'S TAKE MILL VALLEY CA 24492159249854320563323	-27.25
09/09/19	CHECKCARD 0907 SUBWAY 03450681 RICHMOND CA 24164079250255035829681	-9.36
09/09/19	BKOFAMERICA ATM 09/07 #000004789 WITHDRWL MIRA VISTA RICHMOND CA	-240.00
09/20/19	BKOFAMERICA ATM 09/20 #000001040 WITHDRWL MIRA VISTA RICHMOND CA	-900.00
09/23/19	CHECKCARD 0920 IN N OUT BURGER 141 MILL VALLEY CA 24013399264002804232633	-19.86
09/23/19	CHECKCARD 0921 HABIT-ROHNERT PARK #75 ROHNERT PARK CA 24055239264286788801235	-13.04
09/23/19	BKOFAMERICA ATM 09/21 #000001824 WITHDRWL MIRA VISTA RICHMOND CA	-260.00

**Total withdrawals and other subtractions** **-\$2,733.47**

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## 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	\$560.00
Total NSF: Returned Item fees	\$0.00	\$105.00

We refunded to you a total of \$70.00 in fees for Overdraft and/or NSF: Returned Items this year.

**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
09/09/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-09	-35.00
09/23/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-23	-35.00

### Total service fees

**-\$70.00**

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