

P.O. Box 15284  
Wilmington, DE 19860

VERONICA FLORES DE REYES  
JOSE G CAMACHO TORRES  
6429 1/2 SEVILLE AVE  
HUNTINGTON PARK, CA 90255-4206

**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 October 29, 2019 to November 25, 2019

Account number: 3251 0087 9793

VERONICA FLORES DE REYES JOSE G CAMACHO TORRES

**Account summary**

Beginning balance on October 29, 2019	\$16.32
Deposits and other additions	4,592.65
Withdrawals and other subtractions	-4,512.97
Checks	-0.00
Service fees	-67.50
<b>Ending balance on November 25, 2019</b>	<b>\$28.50</b>

## 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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VERONICA FLORES DE REYES | Account # 3251 0087 9793 | October 29, 2019 to November 25, 2019

## Deposits and other additions

Date	Description	Amount
11/01/19	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 10-31)	263.61
11/01/19	ALTA SERVICES, I DES:QUICKBOOKS ID:XXXXXXXXX INDN:CAMACHO, GUILLERMO CO ID:1722616653 PPD	729.80
11/04/19	BKOFAMERICA ATM 11/04 #000002657 DEPOSIT HUNTINGTON PARK HUNTINGTON PA CA	60.00
11/04/19	BKOFAMERICA ATM 11/02 #000009399 DEPOSIT HUNTINGTON PARK HUNTINGTON PA CA	50.00
11/08/19	ALTA SERVICES, I DES:QUICKBOOKS ID:XXXXXXXXX INDN:CAMACHO, GUILLERMO CO ID:1722616653 PPD	729.80
11/08/19	BKOFAMERICA ATM 11/08 #000006668 DEPOSIT HUNTINGTON PARK HUNTINGTON PA CA	50.00
11/12/19	VBS BetterDay DES:8662580165 ID:bet988295cd INDN:jose Guillermo Camacho CO ID:18036731 PPD	800.00
11/12/19	BKOFAMERICA ATM 11/09 #000007202 DEPOSIT HUNTINGTON PARK HUNTINGTON PA CA	40.00
11/14/19	BKOFAMERICA ATM 11/14 #000008203 DEPOSIT HUNTINGTON PARK HUNTINGTON PA CA	85.00
11/15/19	ALTA SERVICES, I DES:QUICKBOOKS ID:XXXXXXXXX INDN:CAMACHO, GUILLERMO CO ID:1722616653 PPD	729.80
11/19/19	BKOFAMERICA ATM 11/19 #000004155 DEPOSIT HUNTINGTON PARK HUNTINGTON PA CA	200.00
11/22/19	ALTA SERVICES, I DES:QUICKBOOKS ID:XXXXXXXXX INDN:CAMACHO, GUILLERMO CO ID:1722616653 PPD	584.64
11/25/19	BKOFAMERICA ATM 11/24 #000007065 DEPOSIT HUNTINGTON PARK HUNTINGTON PA CA	270.00
<b>Total deposits and other additions</b>		<b>\$4,592.65</b>

## Withdrawals and other subtractions

Date	Description	Amount
10/30/19	7-ELEVEN 10/30 #000256348 PURCHASE 7-ELEVEN IRVINE CA	-14.07
10/31/19	Speedy #69 DES:PAYMENT ID:34326468 INDN:CAMACHO TORRES, JOSE CO ID:9001956671 PPD	-263.61
11/01/19	BKOFAMERICA ATM 11/01 #000008322 WITHDRWL UNOCAL BELL BELL CA	-20.00
11/01/19	BKOFAMERICA ATM 11/01 #000009216 WITHDRWL HUNTINGTON PARK HUNTINGTON PA CA	-340.00

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¿Estados de cuenta en español?  
¡Podemos hacerlo!

llamé al 1.800.688.6086 o visite  
su centro de atención al cliente.

Statements in Spanish?  
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call 1.800.432.1000 or visit  
your nearest financial center.

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
11/01/19	ACIMA DES:8012971982 ID:72DC9106DFF9 INDN:JOSE GUILLERMO CAMACHO CO ID:1462225226 WEB	-63.05
11/04/19	CHECKCARD 1101 MCDONALD'S F7657 HUNTINGTON PACA 24427339305740253293690	-10.85
11/04/19	CHECKCARD 1102 AT&T *PAYMENT 800-288-2020.TX 24692169306100061896432 RECURRING	-99.98
11/06/19	CHECKCARD 1104 SPEEDY CASH 888-333-1360 KS 24383939309017031342825	-263.61
11/08/19	BKOFAMERICA ATM 11/08 #000004659 WITHDRWL HUNTINGTON PARK HUNTINGTON PA CA	-580.00
11/12/19	CHECKCARD 1108 EASY LOAN INC 844-613-5626 CA 24540939314029011318785	-150.00
11/12/19	YOUNG'S LIQUOR 11/11 #000183141 PURCHASE YOUNG'S LIQUOR HUNTINGTON PA CA	-10.30
11/12/19	BKOFAMERICA ATM 11/12 #000006939 WITHDRWL HUNTINGTON PARK HUNTINGTON PA CA	-260.00
11/12/19	Speedy #69 DES:PAYMENT ID:34494391 INDN:CAMACHO TORRES, JOSE CO ID:9001956671 PPD	-263.61
11/12/19	OPORTUN/PROGRESS DES:ACH ID:3747930 INDN:JOSE CAMACHO CO ID:1330903620 PPD	-39.00
11/13/19	BKOFAMERICA ATM 11/13 #000007468 WITHDRWL HUNTINGTON PARK HUNTINGTON PA CA	-260.00
11/14/19	7-ELEVEN 11/14 #000391899 PURCHASE 7-ELEVEN IRVINE CA	-6.35
11/15/19	7-ELEVEN 11/15 #000933139 PURCHASE 7-ELEVEN IRVINE CA	-9.07
11/15/19	Young s Liquor 11/15 #000131542 WITHDRWL 2762 E GAGE AVE HUNTINGTON PA CA	-22.50
11/15/19	ACIMA DES:8012971982 ID:0F6267544107 INDN:JOSE GUILLERMO CAMACHO CO ID:1462225226 WEB	-63.05
11/15/19	BETTER DAY LOANS DES:8662580165 ID:bet1004977in INDN:Jose Guillermo Camacho CO ID:35257143BD WEB	-51.32
11/18/19	CHECKCARD 1115 AT&T *PAYMENT 800-288-2020.TX 24692169319100009802844	-83.50
11/18/19	CHECKCARD 1116 NISSAN MOTOR 800-967-9649 TN 24692169320100591651531	-478.02
11/18/19	CHECKCARD 1116 EMILE KHEIR LOS ANGELES CA	-50.00
11/18/19	7-ELEVEN 11/18 #000205010 PURCHASE 7-ELEVEN IRVINE CA	-6.87
11/19/19	7-ELEVEN 11/19 #000610344 PURCHASE 7-ELEVEN IRVINE CA	-11.85
11/20/19	CHECKCARD 1120 WISH.COM 800-266-0172 CA 24492159324715085610831	-17.90
11/20/19	7-ELEVEN 11/20 #000065000 PURCHASE 7-ELEVEN IRVINE CA	-21.42
11/21/19	CHECKCARD 1120 AT&T*BILL PAYMENT 800-331-0500 GA 24493989325812417063249	-210.52
11/21/19	CHECKCARD 1121 APPLE.COM/BILL 866-712-7753 CA 24692169325100236940070	-6.99
11/22/19	BKOFAMERICA ATM 11/22 #000006304 WITHDRWL SLAUSON-PACIFIC HUNTINGTON PA CA	-200.00
11/22/19	BKOFAMERICA ATM 11/22 #000006305 WITHDRWL SLAUSON-PACIFIC HUNTINGTON PA CA	-200.00
11/22/19	VBS BetterDay DES:8662580165 ID:bet1057523in INDN:Jose Guillermo Camacho CO ID:18036723 PPD	-119.77
11/25/19	CHECKCARD 1122 MCDONALD'S F7657 HUNTINGTON PACA 24427339326740254191039	-13.15

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### Withdrawals and other subtractions - continued

Date	Description	Amount
11/25/19	Speedy #69 DES:PAYMENT ID:34693058 INDN:CAMACHO TORRES, JOSE CO ID:9001956671 PPD	-263.61
11/25/19	PORTUN/PROGRESS DES:ACH ID:3747930 INDN:JOSE CAMACHO CO ID:1330903620 PPD	-39.00

**Total withdrawals and other subtractions** **-\$4,512.97**

§ There were not enough funds available in your account to cover the electronic transaction(s) received on 11/25/19. The transaction(s) indicated have been paid. Any fee(s) will be reflected on your next statement.

¶ There were not enough funds available in your account to cover the electronic transaction(s) received on 11/25/19. The transaction(s) indicated have been paid by Overdraft Protection. Both the credit from this transfer and any fee(s) will be reflected on your next statement.

### 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	\$140.00
Total NSF: Returned Item fees	\$35.00	\$35.00

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
11/01/19	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-31	-35.00
11/12/19	Stop Payment Fee	-30.00
11/15/19	Young's Liquor 11/15 #000131542 WITHDRWL 2762 E GAGE AVE HUNTINGTON PA CA FEE	-2.50

**Total service fees** **-\$67.50**

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