



P.O. Box 15284
Wilmington, DE 19850

ANA MARIA RIOS ROSALES
RODRIGO A ESPINOZA FONTES
2155 LANAI AVE APT 32
SAN JOSE, CA 95122-2405

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 26, 2019 to November 22, 2019

ANA MARIA RIOS ROSALES RODRIGO A ESPINOZA FONTES

Account number: 3251 2489 1090

Account summary

Beginning balance on October 26, 2019	\$402.85
Deposits and other additions	1,166.79
Withdrawals and other subtractions	-1,375.21
Checks	-0.00
Service fees	-49.90
Ending balance on November 22, 2019	\$144.53

¿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.

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Deposits and other additions

Date	Description	Amount
10/30/19	CHECKCARD 1029 WISH.COM 800-266-0172 CA 7449215930271552975	0.75
10/31/19	CHECKCARD 1031 WISH.COM 800-266-0172 CA 7449215930471963144	0.75
11/01/19	CHECKCARD 1031 WISH.COM 800-266-0172 CA 7449215930471364277	0.75
11/05/19	BKOFAMERICA ATM 11/05 #000004766 DEPOSIT STORY & KING SAN JOSE CA	10.00
11/18/19	BKOFAMERICA ATM 11/18 #000005045 DEPOSIT STORY & KING SAN JOSE CA	838.00
11/19/19	ROADIEINC DES:CREDIT ID: INDN:RODRIGO E. CO ID:3383693141 PPD	0.05
11/19/19	ROADIEINC DES:CREDIT ID: INDN:RODRIGO E. CO ID:3383693141 PPD	0.02
11/22/19	BKOFAMERICA ATM 11/22 #000007240 DEPOSIT STORY & KING SAN JOSE CA	316.47

Total deposits and other additions

\$1,166.79

Withdrawals and other subtractions

Date	Description	Amount
10/28/19	CHECKCARD 1026 EL PIRRIN SAN JOSE CA 24269799299500987450246	-72.13
10/28/19	BKOFAMERICA ATM 10/26 #000005280 WITHDRWL WILLOW GLEN SAN JOSE CA	-200.00
10/28/19	CHECKCARD 1027 sp4dt.com18778016107 UKRAINE 74697049301041041466418	-73.45
10/28/19	CHECKCARD 1027 crhfee.com18886096712 BULGARIA 74697049301041041478652	-23.31
10/28/19	LUCKY 7 SUPERM 10/26 #000105143 PURCHASE LUCKY 7 SUPERMA SAN JOSE CA	-12.17
10/28/19	BILL'S MARKET 10/27 #000092507 PURCHASE BILL'S MARKET SAN JOSE CA	-12.49
10/28/19	CHECKCARD 1028 WISH.COM 800-266-0172 CA 24492159301719447823303	-2.25
10/28/19	CHECKCARD 1028 SHELL SERVICE GREENFIELD CA	-12.05
11/12/19	CHECKCARD 1108 Netflix.com netflix.com CA 24906419312082505411528 RECURRING	-15.99
11/18/19	LUCKY 7 SUPERM 11/18 #000356072 PURCHASE LUCKY 7 SUPERMA SAN JOSE CA	-45.10
11/18/19	LUCKY 7 SUPERM 11/18 #000882280 PURCHASE LUCKY 7 SUPERMA SAN JOSE CA	-11.35
11/19/19	Wal-Mart Super 11/19 #000581830 PURCHASE Wal-Mart Super Ce SAN JOSE CA	-30.34

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What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like. Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Withdrawals and other subtractions - continued

Date	Description	Amount
11/19/19	7-ELEVEN 11/19 #000038013 PURCHASE 7-ELEVEN SAN JOSE CA	-11.25
11/19/19	L & D SERVICES 11/19 #000697799 PURCHASE L & D SERVICES ST SAN JOSE CA	-37.58
11/19/19	L & D SERVICES 11/19 #000410578 PURCHASE L & D SERVICES ST SAN JOSE CA	-9.00
11/19/19	BKOFAMERICA ATM 11/19 #000006073 WITHDRWL STORY AND KING SAN JOSE CA	-500.00
11/19/19	TROPICANA FOOD 11/19 #000357253 PURCHASE TROPICANA FOODS SAN JOSE CA	-54.75
11/20/19	BKOFAMERICA ATM 11/20 #000005767 WITHDRWL STORY & KING SAN JOSE CA	-20.00
11/20/19	BKOFAMERICA ATM 11/20 #000005768 WITHDRWL STORY & KING SAN JOSE CA	-20.00
11/21/19	TROPICANA FOOD 11/21 #000518984 PURCHASE TROPICANA FOODS SAN JOSE CA	-14.52
11/22/19	CHECKCARD 1121 JACK IN THE BOX 0415 SAN JOSE CA 24692169325100505605057	-36.98
11/22/19	BKOFAMERICA ATM 11/22 #000007241 WITHDRWL STORY & KING SAN JOSE CA	-150.00
11/22/19	BILL'S MARKET 11/22 #000191546 PURCHASE BILL'S MARKET SAN JOSE CA	-10.50
Total withdrawals and other subtractions		-\$1,375.21

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	\$35.00
Total NSF: Returned Item fees	\$0.00	\$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
10/28/19	CHECKCARD 1027 sp4dt.com18778016107 UKRAINE 74697049301041041466418 INTERNATIONAL TRANSACTION FEE	-2.20
10/28/19	CHECKCARD 1027 crhfee.com18886096712 BULGARIA 74697049301041041478652 INTERNATIONAL TRANSACTION FEE	-0.70
11/12/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-12	-35.00
11/22/19	Monthly Maintenance Fee	-12.00

Total service fees **-\$49.90**

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

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