



P.O. Box 15284
Wilmington, DE 19850

LUIS FABIAN CARRANZA FLORES
1435 MIDDLEFIELD AVE
STOCKTON, CA 95204-4924

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 23, 2019 to November 19, 2019

LUIS FABIAN CARRANZA FLORES

Account number: 3251 0679 5075

Account summary

Beginning balance on October 23, 2019	\$8.65
Deposits and other additions	4,307.29
Withdrawals and other subtractions	-2,691.31
Checks	-1,525.00
Service fees	-35.00
Ending balance on November 19, 2019	\$64.63

¿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
10/31/19	BULLDOG TRIM LLC DES:PAYROLL ID:01820000-0339-0 INDN:FABIAN FLORES CO ID:1462800242 PPD	2,159.39
11/15/19	BULLDOG TRIM LLC DES:PAYROLL ID:01820000-0339-0 INDN:FABIAN FLORES CO ID:1462800242 PPD	1,447.90
11/18/19	BKOFAMERICA ATM 11/16 #000003616 DEPOSIT MARCH LANE STOCKTON CA	500.00
11/19/19	Zelle Transfer Conf# 50fca5a94; SILVA BARRIOS, GABRIELA	200.00

Total deposits and other additions **\$4,307.29**

Withdrawals and other subtractions

Date	Description	Amount
10/31/19	AUTOZONE 5686 10/31 #000929433 PURCHASE AUTOZONE 5686 14 STOCKTON CA	-70.25
10/31/19	Zelle Transfer Conf# 499715669; Gaby	-117.77
10/31/19	THE HOME DEPOT 10/31 #000204270 PURCHASE THE HOME DEPOT #1 STOCKTON CA	-54.48
10/31/19	DOLLAR GENERAL 10/31 #000950654 PURCHASE DOLLAR GENERAL 21 STOCKTON CA	-76.41
11/01/19	CHECKCARD 1031 COUNTRY CLUB ACE HARDWA STOCKTON CA 24431069305091838000284	-14.51
11/01/19	DOLLAR GE 2150 11/01 #000349158 PURCHASE DOLLAR GE 2150 W STOCKTON CA	-63.07
11/04/19	CHECKCARD 1031 IHOP #3546 STOCKTON CA 24692169305100265804514	-46.37
11/04/19	CHECKCARD 1031 KELLYS COUNTRY CLUB STO STOCKTON CA 24428069305100320930141	-5.00
11/04/19	MOBILE PURCHASE 1101 NETFLIX.COM NETFLIX.COM CA	-12.99
11/04/19	OPORTUN/PROGRESS DES:ACH ID:3712156 INDN:LUIS CARRANZA CO ID:1330903620 PPD	-86.00
11/06/19	CHECKCARD 1105 LOBEL FINANCIAL CORP 714-995-3333 CA 24692169309100944759598	-344.10
11/15/19	BKOFAMERICA ATM 11/15 #000002353 WITHDRWL PACIFIC HARDING STOCKTON CA	-1,000.00
11/15/19	Zelle Transfer Conf# 2230b91e4; Gaby	-400.00
11/18/19	Online Banking payment to CRD 8643 Confirmation# 0293052649	-304.37

continued on the next page

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
11/18/19	CHECKCARD 1116 Spotify USA 877-7781161 NY 24204299320002247254940 RECURRING	-9.99
11/18/19	OPORTUN/PROGRESS DES:ACH ID:3712156 INDN:LUIS CARRANZA CO ID:1330903620 PPD	-86.00

Total withdrawals and other subtractions **-\$2,691.31**

Checks

Date	Check #	Amount	Date	Check #	Amount
11/04/19	126	-1,280.00	11/19/19	152	-75.00
11/19/19	151*	-170.00			

Total checks **-\$1,525.00**

Total # of checks **3**

* There is a gap in sequential check numbers

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	\$70.00
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
11/04/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-04	-35.00

Total service fees **-\$35.00**

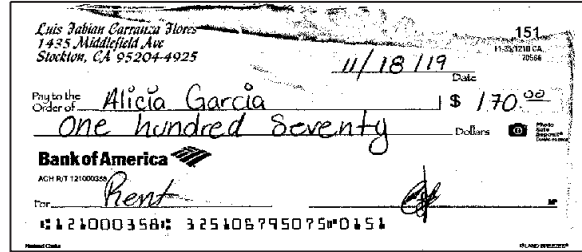
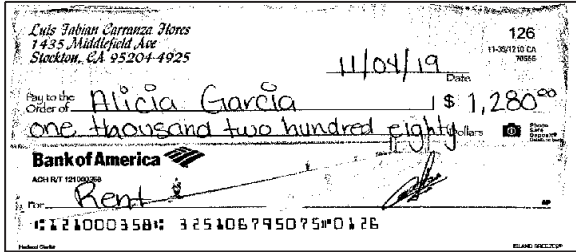
Note your Ending Balance already reflects the subtraction of Service Fees.

Check images

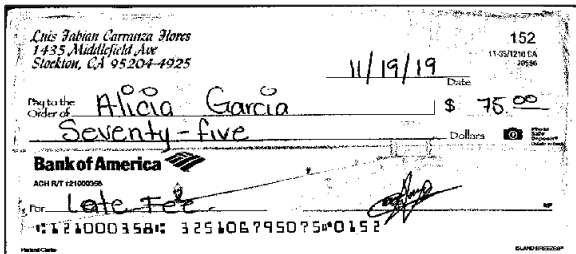
Account number: 3251 0679 5075

Check number: 126 | Amount: \$1,280.00

Check number: 151 | Amount: \$170.00



Check number: 152 | Amount: \$75.00



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