




P.O. Box 15284
Wilmington, DE 19850

OSWALDO S YOC CASTANON
455 EDDY ST
APT 1006
SAN FRANCISCO, CA 94109

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 November 14, 2019 to December 13, 2019

OSWALDO S YOC CASTANON

Account number: 3251 0454 3054

Account summary

Beginning balance on November 14, 2019	\$71.47
Deposits and other additions	7,812.76
Withdrawals and other subtractions	-7,624.05
Checks	-428.18
Service fees	-92.00
Ending balance on December 13, 2019	-\$260.00

Your account has overdraft protection provided by deposit account number 3251 0831 3280.

THE POWER TO

keep up with what matters

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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
11/14/19	BKOFAMERICA ATM 11/14 #000002663 DEPOSIT UNION SQUARE SAN FRANCISCO CA	200.00
11/18/19	BKOFAMERICA ATM 11/16 #000003218 DEPOSIT UNION SQUARE SAN FRANCISCO CA	2,200.00
11/22/19	GALLO JANITORIAL DES:DIRECT DEP ID:738049706350VSF INDN:CASTANON,OSWALDO CO ID:9111111101 PPD	1,500.05
11/22/19	BKOFAMERICA ATM 11/22 #000002717 DEPOSIT EXCELSIOR SAN FRANCISCO CA	1,200.00
12/02/19	BKOFAMERICA ATM 12/02 #000002042 DEPOSIT UNION SQUARE SAN FRANCISCO CA	600.00
12/05/19	Zelle Transfer Conf# b051b1340; LARIOS, PABLO	400.00
12/05/19	Counter Credit	100.00
12/05/19	BankAmeriDeals CASHBACK	1.45
12/06/19	GALLO JANITORIAL DES:DIRECT DEP ID:678058697017VSF INDN:CASTANON,OSWALDO CO ID:9111111101 PPD	1,123.68
12/06/19	GALLO JANITORIAL DES:DIRECT DEP ID:678058697018VSF INDN:CASTANON,OSWALDO CO ID:9111111101 PPD	398.76
12/09/19	BKOFAMERICA ATM 12/09 #000008327 DEPOSIT UNION SQUARE SAN FRANCISCO CA	60.00
12/09/19	BKOFAMERICA ATM 12/09 #000008330 DEPOSIT UNION SQUARE SAN FRANCISCO CA	20.00
12/09/19	OVERDRAFT PROTECTION FROM 00325108313280	8.82
Total deposits and other additions		\$7,812.76

Withdrawals and other subtractions

Date	Description	Amount
11/14/19	Online Banking payment to CRD 9553 Confirmation# 1376915137	-100.00
11/14/19	LA PERLA DE OR 11/14 #000131122 PURCHASE LA PERLA DE ORIEN DALY CITY CA	-28.34
11/14/19	CAPITAL ONE DES:MOBILE PMT ID:931739800674376 INDN:YOCOSWALDO CO ID:9279744980 WEB	-50.00
11/14/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 11/14/19	-0.66
11/18/19	CHECKCARD 1115 APPLE.COM/BILL 866-712-7753 CA 24692169319100869855999 RECURRING	-0.99

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Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/18/19	CHECKCARD 1116 APPLE.COM/BILL 866-712-7753 CA 24692169320100636703800 RECURRING	-19.99
11/18/19	CHECKCARD 1117 IDT*BOSS INT CALLING 800-6768312 NJ 24906419321082986532833	-10.00
11/18/19	BKOFAMERICA ATM 11/18 #000003680 WITHDRWL UNION SQUARE SAN FRANCISCO CA	-700.00
11/18/19	Credit One Bank DES:Payment ID:0000381596356 INDN:OSWALDO CASTANON CO ID:XXXXXXXXX TEL	-58.00
11/18/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 11/18/19	-0.02
11/19/19	CHECKCARD 1118 AT&T*BILL PAYMENT 800-331-0500 GA 24493989323812402950865 RECURRING	-242.17
11/19/19	CHECKCARD 1119 SHELL SERVICE SAN FRANCISCOCA	-57.11
11/19/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 11/19/19	-1.72
11/20/19	A357076 11/20 #000569857 WITHDRWL MASON LIQUOR-3570 SAN FRANCISCO CA	-103.95
11/21/19	CHECKCARD 1119 STARBUCKS STORE 14393 SAN FRANCISCOCA 24692169324100905532316	-8.30
11/21/19	CHECKCARD 1120 FASTRAK VIOLATION CENT 415-486-8655 CA 24431069324075000037361	-26.25
11/21/19	CA TLR cash withdrawal from CHK 3054	-1,000.00
11/21/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 11/21/19	-1.45
11/22/19	CHECKCARD 1121 APPLE.COM/BILL 866-712-7753 CA 24692169325100615889179 RECURRING	-8.99
11/22/19	7-ELEVEN 11/22 #000595392 PURCHASE 7-ELEVEN SAN FRANCISCO CA	-3.53
11/22/19	BKOFAMERICA ATM 11/22 #000007776 WITHDRWL 29TH AND MISSION SAN FRANCISCO CA	-500.00
11/22/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 11/22/19	-0.48
11/25/19	CHECKCARD 1122 IDT*Boss Intl Calling 800-6768312 NJ 24906419326083313228942	-10.00
11/25/19	7-ELEVEN 11/25 #000834739 PURCHASE 7-ELEVEN SAN FRANCISCO CA	-3.28
11/25/19	LENDIFY FINANCA DES:4153912431 ID:191123060814RJX INDN:OSWALDO CASTANON CO ID:1800911143 TEL	-53.00
11/25/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 11/25/19	-0.72
11/26/19	7-ELEVEN 11/26 #000044487 PURCHASE 7-ELEVEN SAN FRANCISCO CA	-10.38
11/26/19	BKOFAMERICA ATM 11/26 #000005515 WITHDRWL UNION SQUARE SAN FRANCISCO CA	-40.00
11/26/19	7ELEVEN-FCTI 11/26 #000354194 WITHDRWL 527 SUTTER ST SAN FRANCISCO CA	-63.50
11/26/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 11/26/19	-0.62
11/27/19	COTTAGE MARKET 11/27 #000059107 PURCHASE COTTAGE MARKET SAN FRANCISCO CA	-105.00
11/27/19	COTTAGE MARKET 11/27 #000059109 PURCHASE COTTAGE MARKET SAN FRANCISCO CA	-25.00
11/27/19	FOODSCO # 1800 11/27 #000345978 PURCHASE FOODSCO # 1800 FO SAN FRANCISCO CA	-66.40
11/27/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 11/27/19	-0.60
11/29/19	CHECKCARD 1126 STARBUCKS STORE 14393 SAN FRANCISCOCA 24692169331100264964887	-6.70
11/29/19	CHECKCARD 1127 STARBUCKS STORE 05757 SAN FRANCISCOCA 24692169332100932305363	-8.50
11/29/19	CHECKCARD 1128 IDT*BOSS INT CALLING 800-6768312 NJ 24906419332083614958140	-10.00
11/29/19	CHECKCARD 1128 IDT*Boss Intl Calling 800-6768312 NJ 24906419332083615219948	-10.00
11/29/19	CHECKCARD 1128 IDT*BOSS INT CALLING 800-6768312 NJ 24906419332083614957613	-10.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/29/19	CHECKCARD 1128 APPLE.COM/BILL 866-712-7753 CA 24692169332100878286585	-11.97
11/29/19	BKOFAMERICA ATM 11/29 #000003075 WITHDRWL GOLDEN GATE SAN FRANCISCO CA	-1,000.00
11/29/19	FOODSCO # 1800 11/29 #000013706 PURCHASE FOODSCO # 1800 FO SAN FRANCISCO CA	-10.38
11/29/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 11/29/19	-1.45
12/02/19	CHECKCARD 1130 STARBUCKS STORE 05517 SAN FRANCISCOCA 24692169335100944087733	-13.65
12/02/19	CHECKCARD 1130 ARCO#82613QUAL SAN FRANCISCOCA	-53.07
12/02/19	WELLS FARGO BA 12/01 #000892195 WITHDRWL 901-921 GENEVA AV San Francisco CA	-203.00
12/02/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 12/02/19	-1.28
12/03/19	BELMAR MEAT MA 12/03 #000164312 PURCHASE BELMAR MEAT MARKE SAN FRANCISCO CA	-15.29
12/03/19	Credit One Bank DES:Payment ID:35387805 INDN:OSWALDO CASTANON CO ID:WEB000004 WEB	-100.00
12/03/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 12/03/19	-0.71
12/04/19	CHECKCARD 1202 SPDPY* TOYOTA TORRANCE CA 24445009337200176381709	-526.59
12/04/19	MOBILE PURCHASE 1203 Netflix.com netflix.com CA	-8.99
12/04/19	BKOFAMERICA ATM 12/04 #000007087 WITHDRWL UNION SQUARE SAN FRANCISCO CA	-200.00
12/04/19	7-ELEVEN 12/04 #000089423 PURCHASE 7-ELEVEN SAN FRANCISCO CA	-4.53
12/04/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 12/04/19	-0.89
12/05/19	CHECKCARD 1203 SUBWAY 03612405 SAN FRANCISCOCA 24164079338255201918918	-9.63
12/05/19	CHECKCARD 1204 APPLE.COM/BILL 866-712-7753 CA 24692169338100225627758	-11.98
12/05/19	CA TLR transfer to CHK 5865 Banking Ctr UNION SQUARE #0000260 CA Confirmation# 1558810917	-100.00
12/05/19	CAPITAL ONE AUTO DES:CARPAY ID:006207341944002 INDN:OSWALDO S YOC CASTANON CO ID:9541719806 WEB	-298.32
12/05/19	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 12/05/19	-0.39
12/06/19	CHECKCARD 1205 IDT*BOSS INT CALLING 800-6768312 NJ 24906419339084171092813	-10.00
12/06/19	BKOFAMERICA ATM 12/06 #000007170 WITHDRWL UNION SQUARE SAN FRANCISCO CA	-500.00
12/09/19	Online Banking payment to CRD 9553 Confirmation# 0170535957	-100.00
12/09/19	WELLS FARGO BA 12/08 #000167880 WITHDRWL 901-921 GENEVA AV San Francisco CA	-203.00
12/09/19	CHECKCARD 1209 APPLE.COM/BILL 866-712-7753 CA 24692169343100183302355	-9.99
12/09/19	TOYOTA DES:Pay TFS ID:01-0282-GZ745 INDN:OSWALDO YOK CASTANON CO ID:9200602022 PPD	-526.59
12/09/19	LENDIFY FINANCA DES:4153912431 ID:191207060708L4F INDN:OSWALDO CASTANON CO ID:1800911143 TEL	-53.00
12/09/19	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
12/11/19	CHECKCARD 1210 NATL GEN INS*RECURRING 800-462-2123 NY 24692169344100360492499 RECURRING	-303.70
12/11/19	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
Total withdrawals and other subtractions		-\$7,624.05

Checks

Date	Check #	Amount	Date	Check #	Amount
11/25/19	65773	-214.09	12/09/19	92933*	-214.09
Total checks					-\$428.18
Total # of checks					2

* 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	\$70.00	\$315.00
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
11/20/19	A357076 11/20 #000569857 WITHDRWL MASON LIQUOR-3570 SAN FRANCISCO CA FEE	-2.50
11/26/19	7ELEVEN-FCTI 11/26 #000354194 WITHDRWL 527 SUTTER ST SAN FRANCISCO CA FEE	-2.50
12/02/19	WELLS FARGO BA 12/01 #000892195 WITHDRWL 901-921 GENEVA AV San Francisco CA FEE	-2.50
12/09/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 12-09	-35.00
12/09/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 12-09	-35.00

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Service fees - continued

Date	Transaction description	Amount
12/09/19	Overdraft Protection Transfer Fee	-12.00
12/09/19	WELLS FARGO BA 12/08 #000167880 WITHDRWL 901-921 GENEVA AV San Francisco CA FEE	-2.50

Total service fees **-\$92.00**

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

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Check images

Account number: **3251 0454 3054**

Check number: 65773 | Amount: \$214.09

Check number: 92933 | Amount: \$214.09

OSWALDO YOC CASTANON
3009 SAM BARRON RD
SAN FRANCISCO, CA 94134

BANK OF AMERICA, N.A.

Check Number: 65773
Date: 11/22/2019

PAY TO THE ORDER OF: OSWALDO YOC CASTANON \$ 214.09
Tax ID: 95-561-2274
Tax ID: 95-561-2274

Authorized as your customer
No original signature required
OSWALDO YOC CASTANON
Customer Authorized

⑆ 121000358⑆ 325104543054⑆ 65773 ⑆ 0000021409⑆

OSWALDO YOC CASTANON
3113 SAM BARRON AVE
SAN FRANCISCO, CA 94134

BANK OF AMERICA, N.A.

Check Number: 92933
Date: 12/07/2019

PAY TO THE ORDER OF: OSWALDO YOC CASTANON \$ 214.09
Tax ID: 95-561-2274
Tax ID: 95-561-2274

Authorized as your customer
No original signature required
OSWALDO YOC CASTANON
Customer Authorized

⑆ 121000358⑆ 325104543054⑆ 92933 ⑆ 0000021409⑆

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