



P.O. Box 15284
Wilmington, DE 19850

BRENDA ARELY RAMIREZ
31495 MCCARTNEY DR
WINCHESTER, CA 92596-8560

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 National Wildlife Federation Adv Plus Banking

for January 22, 2020 to February 18, 2020

Account number: 3251 0083 8462

BRENDA ARELY RAMIREZ

Account summary

Beginning balance on January 22, 2020	-\$160.42
Deposits and other additions	2,887.36
Withdrawals and other subtractions	-2,671.06
Checks	-0.00
Service fees	-15.00
Ending balance on February 18, 2020	\$40.88

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
01/22/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 01-21)	590.00
01/23/20	PATSY'S RESTAURA DES:PAYROLL ID:01820000-0339-0 INDN:BRENDA RAMIREZ CO ID:1462800242 PPD	732.54
01/27/20	Zelle Transfer Conf# T07JPLQJ2; SERGIO MULATO	60.00
02/03/20	BRIGIT DES:PROTECTION ID:685BD7FCD650464 INDN:Brenda Ramirez CO ID:7823136030 PPD	80.00
02/05/20	PATSY'S RESTAURA DES:PAYROLL ID:01820000-0339-0 INDN:BRENDA RAMIREZ CO ID:1462800242 PPD	744.82
02/06/20	LS Financing I 02/06 #000355890 PMNT RCVD LS Financing Inc Sherman Oaks CA	100.00
02/10/20	Zelle Transfer Conf# T07M9P47Y; SERGIO MULATO	200.00
02/10/20	Zelle Transfer Conf# T07M9R9QH; SERGIO MULATO	90.00
02/10/20	Zelle Transfer Conf# XXXXXXXXX; KERY GOXCON	60.00
02/12/20	BRIGIT DES:PROTECTION ID:AF720DB16542424 INDN:Brenda Ramirez CO ID:7823136030 PPD	80.00
02/13/20	Zelle Transfer Conf# XXXXXXXXX; KERY GOXCON	100.00
02/18/20	BKOFAMERICA ATM 02/16 #000004654 DEPOSIT FRENCH VALLEY WINCHESTER CA	50.00

Total deposits and other additions **\$2,887.36**

Withdrawals and other subtractions

Date	Description	Amount
01/22/20	CHECKCARD 0121 AFTERPAY US INC 855-289-6014 CA 24910590021200533109641 RECURRING	-29.91
01/22/20	CHECKCARD 0121 9640 AMC ONLINE 888-440-4262 KS 24431060021602504892143	-43.96
01/23/20	CHECKCARD 0122 SQ *DELIGHT ICE CRE MURRIETA CA 24492150023740188233219	-11.85
01/23/20	Zelle Transfer Conf# 42e10f77c; goxcon, kery	-40.00
01/23/20	Zelle Transfer Conf# 5cb2a8253; Mary Key	-1.00

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Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to Profile & Settings or use the Mobile Banking app.¹

Is your contact info up to date? Check now at [bankofamerica.com](https://www.bankofamerica.com).

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
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Withdrawals and other subtractions - continued

Date	Description	Amount
01/24/20	MICHAELS STORE 01/24 #000378138 PURCHASE MICHAELS STORES 9 TEMECULA CA	-23.88
01/24/20	Zelle Transfer Conf# 7c03fadfb; Mary Key	-60.00
01/24/20	BIG LOTS STORE 01/24 #000620105 PURCHASE BIG LOTS STORES 2 TEMECULA CA	-62.54
01/24/20	LENDIFY FINANCA DES:4153912431 ID:200123103333NQF INDN:BRENDA ARELI RAMIREZ CO ID:1800911143 TEL	-89.00
01/27/20	CHECKCARD 0124 SQ *OLD TOWN NUTRITION Temecula CA 24692160024100583291294	-10.00
01/27/20	FOOD4LESS 2641 01/24 #000542820 PURCHASE FOOD4LESS 26419 Y TEMECULA CA	-165.21
01/27/20	CHECKCARD 0125 QUADPAY* FASHION NOVA HTTPSWWW.QUADNY 24492150025637269806376	-58.89
01/27/20	CHECKCARD 0125 SQ *JESSE & RONDA ENTER Temecula CA 24692160025100259719205	-12.00
01/27/20	Everi 01/25 #000280472 WITHDRWL Everi TEMECULA CA	-104.95
01/27/20	Zelle Transfer Conf# 14246888a; goxcon, kery	-30.00
01/27/20	CHECKCARD 0126 SQ *JESSE & RONDA ENTER Temecula CA 24692160026100876008023	-12.00
01/27/20	CHECKCARD 0126 SHELL SERVICE MURRIETA CA	-20.00
01/27/20	Zelle Transfer Conf# 38fd3700a; goxcon, kery	-20.00
01/28/20	CHECKCARD 0128 SHELL SERVICE TEMECULA CA	-30.00
01/29/20	CHECKCARD 0127 KELSEYS TEMECULA CA 24055230028091941000501	-9.27
01/30/20	CHECKCARD 0129 SQ *OLD TOWN NUTRITION Temecula CA 24692160029100695374678	-10.00
01/30/20	BKOFAMERICA ATM 01/29 #000001987 WITHDRWL REDHAWK PLAZA TEMECULA CA	-100.00
01/30/20	Everi 01/29 #000215324 WITHDRWL Everi TEMECULA CA	-64.95
01/31/20	CHECKCARD 0129 KELSEYS TEMECULA CA 24055230030091943000802	-24.35
01/31/20	CHECKCARD 0129 CORNER BAR TEMECULA CA 24055230030400573001107	-20.00
02/03/20	CHECKCARD 0131 SQ *OLD TOWN NUTRITION Temecula CA 24692160031100927976601	-12.00
02/03/20	Zelle Transfer Conf# ea9d6ab4a; goxcon, kery	-10.00
02/03/20	CHECKCARD 0201 SQ *OLD TOWN NUTRITION Temecula CA 24692160032100677007838	-10.00
02/03/20	CARDENAS MARKE 02/01 #000902654 PURCHASE CARDENAS MARKET # MURRIETA CA	-22.06
02/03/20	FOOD4LESS 2641 02/01 #000255714 PURCHASE FOOD4LESS 26419 Y TEMECULA CA	-49.52
02/05/20	CHECKCARD 0204 AFTERPAY US INC 855-289-6014 CA 24910590035200533208405 RECURRING	-29.91
02/05/20	CHECKCARD 0204 SQ *OLD TOWN NUTRITION Temecula CA 24692160035100649011550	-10.00
02/05/20	CHECKCARD 0204 SQ *SABRINA GOOD AND HE Temecula CA 24692160035100792619977	-10.86
02/06/20	CHECKCARD 0204 LITTLE CAESARS 5955 951-698-9229 CA 24445000036200107496363	-19.58
02/06/20	CHECKCARD 0205 SQ *SABRINA GOOD AND HE TEMECULA CA 24692160036100256082091	-10.86
02/06/20	Zelle Transfer Conf# aa581d41c; goxcon, kery	-40.00
02/06/20	ROSS STORES #6 02/06 #000014041 PURCHASE ROSS STORES #639 TEMECULA CA	-28.25
02/07/20	CHECKCARD 0206 SQ *SABRINA GOOD AND HE TEMECULA CA 24692160037100969565746	-10.86
02/07/20	CHECKCARD 0206 TST* LA CARRETA MEXCAN TEMECULA CA 24137460038600173560272	-28.22

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Withdrawals and other subtractions - continued

Date	Description	Amount
02/07/20	Zelle Transfer Conf# 6f8bcf71f; goxcon, kery	-40.00
02/07/20	Zelle Transfer Conf# 46c02e53c; goxcon, kery	-200.00
02/07/20	AURA FINANCIAL D DES:4153912431 ID:200206061630CNT INDN:BRENDA ARELI RAMIREZ CO ID:1800911143 TEL	-89.00
02/10/20	CHECKCARD 0206 7642 CRUNCH TEMECULA WINCHESTER CA 24910160038011280064175	-1.00
02/10/20	CHECKCARD 0206 7642 CRUNCH TEMECULA WINCHESTER CA 24910160038011280064613	-31.95
02/10/20	CHECKCARD 0206 KELSEYS TEMECULA CA 24055230038091941000855	-22.35
02/10/20	CHECKCARD 0207 JACK IN THE BOX 3391 TEMECULA CA 24692160038100570874254	-9.02
02/10/20	CHECKCARD 0207 SQ *SABRINA GOOD AND HE TEMECULA CA 24692160038100573529830	-10.86
02/10/20	CHECKCARD 0207 SUBWAY 00361337 WINCHESTER CA 24164070039255232171991	-7.79
02/10/20	Zelle Transfer Conf# 034b9aea0; goxcon, kery	-250.00
02/10/20	Zelle Transfer Conf# 73252b2f9; goxcon, kery	-20.00
02/10/20	CHECKCARD 0208 SQ *SABRINA GOOD AND HE TEMECULA CA 24692160039100207045210	-10.86
02/10/20	CVS/PHARMACY # 02/08 #000825908 PURCHASE CVS/PHARMACY #09 Temecula CA	-5.75
02/10/20	CHECKCARD 0209 SQ *OLD TOWN NUTRITION Temecula CA 24692160040100843574315	-12.00
02/10/20	Zelle Transfer Conf# 8150d57f0; goxcon, kery	-20.00
02/10/20	LA FAVORITA RA 02/10 #000043411 PURCHASE LA FAVORITA RANCH TEMECULA CA	-42.11
02/10/20	FOOD4LESS 2641 02/10 #000005797 PURCHASE FOOD4LESS 26419 Y TEMECULA CA	-98.94
02/10/20	FOOD4LESS 2641 02/10 #000008546 PURCHASE FOOD4LESS 26419 Y TEMECULA CA	-17.40
02/10/20	BRIGIT DES:PROTECTION ID:8D4BB818F09D4C3 INDN:Brenda Ramirez CO ID:7823136030 PPD	-80.00
02/10/20	Dave, Inc DES:DEBIT ID: INDN:Brenda ramirez CO ID:1465396710 WEB PMT INFO:5e3d7463b4f0a5248b09aace/ 19fc0ab1fb018b 2	-1.00
02/11/20	CHECKCARD 0210 SQ *SABRINA GOOD AND HE TEMECULA CA 24692160041100553326657	-10.86
02/11/20	Zelle Transfer Conf# 3cc9066a3; goxcon, kery	-100.00
02/12/20	CHECKCARD 0211 SQ *SABRINA GOOD AND HE TEMECULA CA 24692160042100079958701	-10.86
02/13/20	CHECKCARD 0212 SQ *SABRINA GOOD AND HE TEMECULA CA 24692160043100760725129	-10.86
02/13/20	Zelle Transfer Conf# 13f0b65df; goxcon, kery	-200.00
02/18/20	CHECKCARD 0216 LITTLE CAESARS 5955 951-698-9229 CA 24445000048300499682483	-22.57
Total withdrawals and other subtractions		-\$2,671.06

Service fees

Date	Transaction description			Amount
01/22/20	Everi	01/21 #000990972 BAL INQ Everi	FEE	-2.50
01/27/20	Everi	01/25 #000280408 BAL INQ Everi	FEE	-2.50
01/27/20	Everi FEE	01/25 #000280472 WITHDRWL Everi	TEMECULA CA	-2.50
01/30/20	Everi	01/29 #000215286 BAL INQ Everi	FEE	-2.50
01/30/20	Everi FEE	01/29 #000215324 WITHDRWL Everi	TEMECULA CA	-2.50
02/12/20	Everi	02/12 #000175056 BAL INQ Everi	FEE	-2.50

Total service fees **-\$15.00**

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