



P.O. Box 15284
Wilmington, DE 19850

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

EMILIA FERNANDEZ VARGAS
1115 W ANAHEIM ST APT 1
WILMINGTON, CA 90744-4137

Your combined statement

for November 19, 2019 to December 18, 2019

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	3251 3179 7763	\$5.95	Page 3
Bank of America Advantage Savings	3251 3179 7815	\$0.00	Page 7
Total balance		\$5.95	

A smart start toward pursuing financial independence

Bank of America Advantage SafeBalance Banking[®] helps students manage money — with no overdraft fees.

Get started at bankofamerica.com/Students.

Students under age 24 are eligible for a waiver of the monthly maintenance fee while enrolled in a high school or in a college, university or vocational program. Please refer to your Personal Schedule of Fees for details at bankofamerica.com/fees. SSM-09-19-0057.B | ARML3FT7

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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Your Adv Plus Banking

EMILIA FERNANDEZ VARGAS

Account summary

Beginning balance on November 19, 2019	\$201.47
Deposits and other additions	2,491.31
Withdrawals and other subtractions	-2,651.83
Checks	-0.00
Service fees	-35.00
Ending balance on December 18, 2019	\$5.95

Deposits and other additions

Date	Description	Amount
11/22/19	PACIFICA HOTEL C DES:DIRECT DEP ID:690056514254SPE INDN:FERNANDEZ,EMILIA CO ID:9111111103 PPD	1,136.70
11/29/19	Fee Refund	35.00
12/02/19	BKOFAMERICA ATM 12/02 #000005376 DEPOSIT WILMINGTON WILMINGTON CA	100.00
12/06/19	PACIFICA HOTEL C DES:DIRECT DEP ID:667058626398SPE INDN:FERNANDEZ,EMILIA CO ID:9111111103 PPD	1,079.61
12/13/19	BKOFAMERICA ATM 12/13 #000006332 DEPOSIT REDONDO BEACH REDONDO BEACH CA	40.00
12/16/19	BKOFAMERICA ATM 12/15 #000009948 DEPOSIT REDONDO BEACH REDONDO BEACH CA	100.00
Total deposits and other additions		\$2,491.31

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Withdrawals and other subtractions

Date	Description	Amount
11/19/19	CHECKCARD 1119 SPRINT *WIRELESS 800-639-6111 KS 24692169323100088218304	-200.00
11/22/19	BKOFAMERICA ATM 11/22 #000006292 WITHDRWL REDONDO BEACH REDONDO BEACH CA	-640.00
11/22/19	BEST BUY #107 11/22 #000056892 PURCHASE BEST BUY #107 TORRANCE CA	-75.00
11/22/19	Fast Auto and Pa DES:8009228803 ID:34119032-03 INDN:EMILIA FERNANDEZ CO ID:4582091993 PPD	-317.27
11/25/19	BKOFAMERICA ATM 11/24 #000009075 WITHDRWL REDONDO BEACH REDONDO BEACH CA	-100.00
11/26/19	MOBILE PURCHASE 1125 NETFLIX.COM NETFLIX.COM CA	-15.99
12/05/19	CHECKCARD 1204 SPRINT *WIRELESS 800-639-6111 KS 24692169338100863660723	-84.98
12/05/19	CHECKCARD 1203 RICKS IN AND OUT WILMINGTON CA 24003419338900015200010	-2.51
12/06/19	BKOFAMERICA ATM 12/06 #000001629 WITHDRWL WILMINGTON WILMINGTON CA	-560.00
12/06/19	Fast Auto and Pa DES:8009228803 ID:34119032-04 INDN:EMILIA FERNANDEZ CO ID:4582091993 PPD	-317.27
12/09/19	CHECKCARD 1207 ROKU FOR MUCHO MOVIES 816-272-8107 CA 24692169341100222946552	-5.99
12/09/19	CHECKCARD 1207 ALLIANCEUNTD*INSURANCE 800-530-5500 CA 24692169341100088050903	-88.34
12/09/19	CHECKCARD 1208 PRONTO PIZZA WILMINGTON CA 24692169342100671228584	-16.38
12/10/19	7-ELEVEN 12/10 #000605408 PURCHASE 7-ELEVEN WILMINGTON CA	-9.36
12/10/19	BKOFAMERICA ATM 12/10 #000009099 WITHDRWL REDONDO BEACH REDONDO BEACH CA	-40.00
12/11/19	EL SUPER #48 12/11 #000466562 PURCHASE EL SUPER #48 WILMINGTON CA	-22.87
12/11/19	FLORES MARKETS 12/11 #000723540 PURCHASE FLORES MARKETS WILMINGTON CA	-5.97
12/12/19	CHECKCARD 1211 USA 63082 WILMINGTON CA	-10.00
12/16/19	CHECKCARD 1213 RENT-A-CENTER #1104 800-422-8186 CA 24445009348500715178616	-34.81
12/16/19	CHECKCARD 1214 99 CENTS ONLY STORES #3 LOMITA CA 24445009349500579971949	-4.09
12/16/19	Zelle Transfer Conf# cf4a91086; Juan Internet	-50.00
12/17/19	CHECKCARD 1216 SPRINT *WIRELESS 800-639-6111 KS 24692169350100116150988	-44.00
12/17/19	7-ELEVEN 12/17 #000854891 PURCHASE 7-ELEVEN REDONDO BEACH CA	-7.00
Total withdrawals and other subtractions		-\$2,651.83

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	\$0.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

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
11/26/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 11-26	-35.00

Total service fees

- \$35.00

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

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Your Bank of America Advantage Savings

EMILIA FERNANDEZ VARGAS

Account summary

Beginning balance on November 19, 2019	\$0.00
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on December 18, 2019	\$0.00

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