






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

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

Your Adv Plus Banking

for January 16, 2020 to February 12, 2020

Account number: 3251 0454 3054

OSWALDO S YOC CASTANON

Account summary

Beginning balance on January 16, 2020	-\$208.60
Deposits and other additions	4,163.89
Withdrawals and other subtractions	-4,032.07
Checks	-0.00
Service fees	-175.00
Ending balance on February 12, 2020	-\$251.78

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

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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
01/17/20	GALLO JANITORIAL DES:DIRECT DEP ID:620051998316VSF INDN:CASTANON,OSWALDO CO ID:9111111101 PPD	1,037.97
01/17/20	BKOFAMERICA ATM 01/17 #000008134 DEPOSIT MISSION 23RD SAN FRANCISCO CA	1,000.00
01/21/20	BKOFAMERICA ATM 01/20 #000008501 DEPOSIT UNION SQUARE SAN FRANCISCO CA	60.00
01/22/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 01-21)	298.32
01/22/20	BankAmeriDeals CASHBACK	0.43
01/29/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 01-28)	60.00
01/31/20	GALLO JANITORIAL DES:DIRECT DEP ID:611050912270VSF INDN:CASTANON,OSWALDO CO ID:9111111101 PPD	1,067.17
01/31/20	BKOFAMERICA ATM 01/31 #000001756 DEPOSIT UNION SQUARE SAN FRANCISCO CA	200.00
02/03/20	BKOFAMERICA ATM 02/03 #000002500 DEPOSIT UNION SQUARE SAN FRANCISCO CA	320.00
02/03/20	BKOFAMERICA ATM 02/03 #000002533 DEPOSIT UNION SQUARE SAN FRANCISCO CA	20.00
02/10/20	BKOFAMERICA ATM 02/10 #000003912 DEPOSIT UNION SQUARE SAN FRANCISCO CA	100.00
Total deposits and other additions		\$4,163.89

Withdrawals and other subtractions

Date	Description	Amount
01/17/20	CHECKCARD 0117 ARCO#82613QUAL SAN FRANCISCOCA	-38.27
01/17/20	BELMAR MEAT MA 01/17 #000164237 PURCHASE BELMAR MEAT MARKE SAN FRANCISCO CA	-14.00
01/17/20	CHECK N GO DES:5132296623 ID:202001162132530 INDN:OSWALDO YOC CASTANON CO ID:8800012393 PPD	-214.09
01/17/20	Credit One Bank DES:Payment ID:35387805 INDN:OSWALDO CASTANON CO ID:TEL000004 TEL	-25.00
01/17/20	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 01/17/20	-0.73
01/21/20	CHECKCARD 0117 NATL GEN INS*NPS4W 800-462-2123 NY 24692160017100382806531	-313.70
01/21/20	CHECKCARD 0117 FISHTAIL MARKET SAN FRANCISCOCA 24717050018270182008837	-16.64

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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. Bank of America, N.A. Member FDIC.

Withdrawals and other subtractions - continued

Date	Description	Amount
01/21/20	CHECKCARD 0117 GREATER ACCESS FINANCIA 408-2829931 CA 24275390017900010600976	-459.43
01/21/20	CHECKCARD 0117 LITTLE CAESARS 1501 000 SAN FRANCISCOCA 24445000018500642732905	-35.23
01/21/20	BKOFAMERICA ATM 01/19 #000002558 WITHDRWL MARKET-VAN NESS SAN FRANCISCO CA	-400.00
01/21/20	CHECKCARD 0120 APPLE.COM/BILL 866-712-7753 CA 24692160020100036260718 RECURRING	-19.99
01/21/20	CHECKCARD 0120 PAYPAL *YUPEIWEI EBAY Y 402-935-7733 CA 24492150020852614508560	-11.38
01/21/20	TOYOTA DES:Pay TFS ID:01-0282-GZ745 INDN:OSWALDO YOK CASTANON CO ID:9200602022 PPD	-526.18
01/21/20	CAPITAL ONE AUTO DES:CARPAY ID:006207341944002 INDN:OSWALDO S YOC CASTANON CO ID:9541719806 PPD	-298.32
01/21/20	LENDIFY FINANCIA DES:4153912431 ID:200118060110VLQ INDN:OSWALDO CASTANON CO ID:1800911143 TEL	-53.00
01/21/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
01/28/20	ATT DES:Payment ID:XXXXXXXXXEPAYN INDN:oswaldo yoc CO ID:9864031004 PPD	-60.00
01/31/20	BKOFAMERICA ATM 01/31 #000001697 WITHDRWL UNION SQUARE SAN FRANCISCO CA	-40.00
01/31/20	7-ELEVEN 01/31 #000061300 PURCHASE 7-ELEVEN SAN FRANCISCO CA	-7.90
01/31/20	CHECK N GO DES:5132296623 ID:202001302133370 INDN:OSWALDO YOC CASTANON CO ID:8800012393 PPD	-214.09
01/31/20	ATT DES:RETRY PYMT ID:XXXXXXXXXEPAYN INDN:oswaldo yoc CO ID:9864031004 PPD	-60.00
01/31/20	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 01/31/20	-0.10
02/03/20	CHECKCARD 0131 AT&T*BILL PAYMENT 800-331-0500 GA 24493980031799430400462	-244.16
02/03/20	CHECKCARD 0131 BossRevolutionMoneyXfer 716-2152677 NJ 24906410031087570492260	-103.99
02/03/20	CHECKCARD 0131 IDT*Boss Intl Calling 800-6768312 NJ 24906410031087570285946	-5.00
02/03/20	CHECKCARD 0202 APPLE.COM/BILL 866-712-7753 CA 24692160033100329690741 RECURRING	-8.99
02/03/20	CAPITAL ONE DES:MOBILE PMT ID:003139801121538 INDN:YOCOSWALDO CO ID:9279744980 WEB	-100.00
02/03/20	AURA FINANCIAL D DES:4153912431 ID:200201055603SEO INDN:OSWALDO CASTANON CO ID:1800911143 TEL	-53.00
02/03/20	Credit One Bank DES:Payment ID:35387805 INDN:OSWALDO CASTANON CO ID:WEB000004 WEB	-50.00
02/03/20	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 02/03/20	-0.86
02/04/20	PURCHASE 0203 NETFLIX.COM NETFLIX.COM CA	-8.99
02/04/20	KEEP THE CHANGE TRANSFER TO ACCT 3280 FOR 02/04/20	-0.01
02/05/20	CHECKCARD 0204 IDT*BOSS INT CALLING 800-6768312 NJ 24906410035087808547766	-7.00
02/05/20	CAPITAL ONE AUTO DES:CARPAY ID:006207341944002 INDN:OSWALDO S YOC CASTANON CO ID:9541719806 TEL	-298.32
02/06/20	CHECKCARD 0205 IDT*Boss Intl Calling 800-6768312 NJ 24906410036087914018487	-10.00
02/10/20	7-ELEVEN 02/10 #000151213 PURCHASE 7-ELEVEN SAN FRANCISCO CA	-30.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
02/12/20	CHECKCARD 0211 NATL GEN INS*RECURRING 800-462-2123 NY 24692160042100308609240 RECURRING	-303.70
02/12/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
Total withdrawals and other subtractions		-\$4,032.07

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	\$105.00	\$105.00
Total NSF: Returned Item fees	\$70.00	\$70.00

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
01/21/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 01-21	-35.00
01/21/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 01-21	-35.00
01/21/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 01-21	-35.00
01/28/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 01-28	-35.00
02/12/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 02-12	-35.00
Total service fees		-\$175.00

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

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