



P.O. Box 15284
Wilmington, DE 19850

JOSE PEREZ-ROMO
ITF JULIA DIAZ
6478 LANDER AVE
HILMAR, CA 95324-9420

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 December 24, 2019 to January 24, 2020

JOSE PEREZ-ROMO ITF JULIA DIAZ

Account number: 3250 4730 1188

Account summary

Beginning balance on December 24, 2019	\$186.80
Deposits and other additions	3,233.32
Withdrawals and other subtractions	-3,326.12
Checks	-0.00
Service fees	-94.00
Ending balance on January 24, 2020	\$0.00

Your account has overdraft protection provided by deposit account number 3250 4730 1201.

¿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.

© 2020 Bank of America Corporation

Deposits and other additions

Date	Description	Amount
01/02/20	4a2081 WICKSTR DES:Payroll ID:4A2081 27 INDN:JOSE PEREZ CO ID:1931243970 PPD	1,594.03
01/03/20	OVERDRAFT PROTECTION FROM 00325047301201	51.00
01/15/20	4a2081 WICKSTR DES:Payroll ID:4A2081 27 INDN:JOSE PEREZ CO ID:1931243970 PPD	1,561.88
01/17/20	OVERDRAFT PROTECTION FROM 00325047301201	26.41

Total deposits and other additions **\$3,233.32**

Withdrawals and other subtractions

Date	Description	Amount
12/24/19	THE CHILDRENS 12/24 #000021058 PURCHASE THE CHILDRENS PLA MODESTO CA	-81.34
12/24/19	KEEP THE CHANGE TRANSFER TO ACCT 1201 FOR 12/24/19	-0.66
12/27/19	COSTCO WHSE #0 12/27 #000819386 PURCHASE COSTCO WHSE #0782 TURLOCK CA	-80.00
12/30/19	DOLLAR-GE 7970 12/28 #000200609 PURCHASE DOLLAR-GE 7970 LA HILMAR CA	-14.96
12/30/19	BKOFAMERICA ATM 12/28 #000009766 WITHDRWL TURLOCK TURLOCK CA	-200.00
12/30/19	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
01/02/20	ARCO#82579TURL 01/01 #000960432 PURCHASE ARCO#82579TURLO TURLOCK CA	-6.16
01/02/20	CA TLR cash withdrawal from CHK 1188	-1,300.00
01/02/20	BKOFAMERICA ATM 01/02 #000001931 WITHDRWL TURLOCK TURLOCK CA	-40.00
01/02/20	BKOFAMERICA ATM 01/02 #000001933 WITHDRWL TURLOCK TURLOCK CA	-200.00
01/02/20	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
01/03/20	OPORTUN/PROGRESS DES:ACH ID:3855047 INDN:JOSE PEREZ CO ID:1330903620 PPD	-39.00
01/15/20	CA TLR cash withdrawal from CHK 1188	-1,300.00
01/17/20	OPORTUN/PROGRESS DES:ACH ID:3855047 INDN:JOSE PEREZ CO ID:1330903620 PPD	-39.00
01/17/20	Automatic Transfer to SAV 1201 Confirmation# 1419827369	-25.00

Total withdrawals and other subtractions **-\$3,326.12**



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.

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.

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	\$770.00
Total NSF: Returned Item fees	\$0.00	\$455.00

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
12/30/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 12-30	-35.00
01/02/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 01-02	-35.00
01/03/20	Overdraft Protection Transfer Fee	-12.00
01/17/20	Overdraft Protection Transfer Fee	-12.00

Total service fees **-\$94.00**

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