

P.O. Box 15284
Wilmington, DE 19850

PEDRO CORTES
609 COOPER RD
OXNARD, CA 93030-5427

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 SafeBalance Banking

for December 24, 2019 to January 24, 2020

PEDRO CORTES

Account number: 3251 3231 3188

Account summary

Beginning balance on December 24, 2019	- \$8.90
Deposits and other additions	1,300.00
ATM and debit card subtractions	-0.00
Other subtractions	-1,300.00
Service fees	-28.95
Ending balance on January 24, 2020	- \$37.85



Happy New Year!

All the best to you and yours in 2020 and beyond.
Thank you for being a Bank of America® customer.

SSM-09-19-0762.C | AR5BNLWL

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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Action needed: Please sign and return the signature card we sent for your new deposit account.

Thank you for opening a new deposit account with us. We sent you a welcome packet that included a signature card after you opened your account. Your signed signature card helps avoid any banking delays and also provides proof of account ownership for tax reporting.

Please sign and return the signature card using the envelope provided as soon as possible. If you need us to resend it, please call the number listed on this statement. If you recently sent your signature card to us, thank you, there is nothing more you need to do.

Deposits and other additions

Date	Description		Amount
01/13/20	BKOFAMERICA MOBILE 01/12 3661168258 DEPOSIT	*MOBILE CA	600.00
01/21/20	BKOFAMERICA MOBILE 01/21 3638858201 DEPOSIT	*MOBILE CA	250.00
01/22/20	BKOFAMERICA MOBILE 01/22 3640156009 DEPOSIT	*MOBILE CA	450.00
Total deposits and other additions			\$1,300.00

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
01/14/20	RETURN ITEM CHARGEBACK	-600.00
01/21/20	Adjustment/Correction Of Posted Item	-250.00
01/24/20	RETURN ITEM CHARGEBACK	-450.00
Total other subtractions		-\$1,300.00



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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Service fees

Date	Transaction description	Amount
01/14/20	RETURNED ITEM CHARGEBACK FEE	-12.00
01/24/20	RETURNED ITEM CHARGEBACK FEE	-12.00
01/24/20	Monthly Maintenance Fee	-4.95

Total service fees **-\$28.95**

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