



P.O. Box 15284
Wilmington, DE 19850

ALBERTO SOSA NAJERA
1923 ALFREDA BLVD
SAN PABLO, CA 94806-4717

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 January 16, 2020 to February 12, 2020

ALBERTO SOSA NAJERA

Account number: 3251 0394 1547

Account summary

Beginning balance on January 16, 2020	\$391.08
Deposits and other additions	2,846.17
Withdrawals and other subtractions	-3,165.72
Checks	-0.00
Service fees	-70.00
Ending balance on February 12, 2020	\$1.53

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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	The GB Group Inc DES:PAYROLL ID:SOSAALB INDN:ALBERTO SOSA NAJERA CO ID:1770325922 PPD	907.09
01/24/20	The GB Group Inc DES:PAYROLL ID:SOSAALB INDN:ALBERTO SOSA NAJERA CO ID:1770325922 PPD	719.54
01/28/20	BKOFAMERICA ATM 01/28 #000006568 DEPOSIT MIRA VISTA RICHMOND CA	120.00
01/31/20	The GB Group Inc DES:PAYROLL ID:SOSAALB INDN:ALBERTO SOSA NAJERA CO ID:1770325922 PPD	570.02
02/07/20	The GB Group Inc DES:PAYROLL ID:SOSAALB INDN:ALBERTO SOSA NAJERA CO ID:1770325922 PPD	529.52

Total deposits and other additions **\$2,846.17**

Withdrawals and other subtractions

Date	Description	Amount
01/16/20	MOBILE PURCHASE 0114 LAS MONTANAS TAQUERIA SAN PABLO CA	-8.68
01/16/20	MOBILE PURCHASE 0114 RINCON MICHOACANO RICHMOND CA	-21.85
01/16/20	MOBILE PURCHASE 0115 CHEVRON 0094014 PINOLE CA	-1.08
01/16/20	BKOFAMERICA ATM 01/16 #000006855 WITHDRWL MIRA VISTA RICHMOND CA	-100.00
01/17/20	CHECKCARD 0116 TST* BURGERIM - PLEASAN PLEASANTON CA 24137460016100205619317	-20.73
01/17/20	MOBILE PURCHASE 0116 PANDA EXPRESS 1692 RICHMOND CA	-12.84
01/17/20	MOBILE PURCHASE 0115 TABACCO WORLD RICHMOND CA	-5.00
01/17/20	MOBILE PURCHASE 0115 LAS MONTANAS TAQUERIA SAN PABLO CA	-14.66
01/17/20	MOBILE PURCHASE 0117 ARCO#00428SALE RICHMOND CA	-30.35
01/17/20	BKOFAMERICA ATM 01/17 #000007397 WITHDRWL MIRA VISTA RICHMOND CA	-1,000.00
01/17/20	PLANET FIT DES:CLUB FEES ID:2001602080389 INDN:ALBERTO SOSA CO ID:1710602737 PPD PMT INFO:510-232-2100	-21.99
01/21/20	MOBILE PURCHASE 0116 EL CHAPARRO RICHMOND CA	-8.74

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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.

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
01/21/20	MOBILE PURCHASE 0117 LAS MONTANAS TAQUERIA SAN PABLO CA	-9.77
01/21/20	MOBILE PURCHASE 0117 LAS MONTANAS TAQUERIA SAN PABLO CA	-3.03
01/21/20	MOBILE PURCHASE 0117 CHEVRON 0094014 PINOLE CA	-10.80
01/21/20	MOBILE PURCHASE 0117 TACO LA RAZA RICHMOND CA	-10.00
01/21/20	OPORTUN/PROGRESS DES:ACH ID:3623102 INDN:ALBERTO SOSA CO ID:1330903620 PPD	-110.00
01/24/20	A & M LIQUOR & 01/24 #000102833 MOBILE PURCHASE A & M LIQUOR & DE RICHMOND CA	-1.79
01/24/20	BKOFAMERICA ATM 01/24 #000001171 WITHDRWL MIRA VISTA RICHMOND CA	-60.00
01/27/20	MOBILE PURCHASE 0124 LAS MONTANAS TAQUERIA SAN PABLO CA	-10.83
01/27/20	MOBILE PURCHASE 0124 SHELL OIL 57444479505 HERCULES CA	-1.84
01/27/20	CHECKCARD 0125 XOOM 415-777-4800 CA 24492150025717784291211	-64.99
01/27/20	MOBILE PURCHASE 0125 TACOS EL CHINO RICHMOND CA	-6.00
01/27/20	MOBILE PURCHASE 0125 EL CHAPARRO RICHMOND CA	-13.66
01/27/20	BONFARE MARKET 01/26 #000093186 MOBILE PURCHASE BONFARE MARKET #1 SAN PABLO CA	-2.75
01/27/20	RICHMOND FOOD 01/26 #000025405 MOBILE PURCHASE RICHMOND FOOD CEN RICHMOND CA	-2.00
01/27/20	RICHMOND GROCE 01/26 #000458332 MOBILE PURCHASE RICHMOND GROCER RICHMOND CA	-35.14
01/27/20	MOBILE PURCHASE 0127 ARCO#00428SALE RICHMOND CA	-10.35
01/27/20	Tabacco World 01/27 #000702290 MOBILE PURCHASE Tabacco World Richmond CA	-25.00
01/28/20	MOBILE PURCHASE 0126 LAS MONTANAS TAQUERIA SAN PABLO CA	-23.90
01/28/20	MOBILE PURCHASE 0126 LAS MONTANAS SUPERMARKE SAN PABLO CA	-5.43
01/28/20	CHECKCARD 0126 EMPIRE BUFFET SAN PABLO CA 24081620027030031009700	-20.01
01/28/20	RICHMOND GROCE 01/28 #000385776 MOBILE PURCHASE RICHMOND GROCER RICHMOND CA	-4.48
01/29/20	MOBILE PURCHASE 0125 BAY SMOKE SHOP RICHMOND CA	-25.50
01/29/20	MOBILE PURCHASE 0127 LAS MONTANAS TAQUERIA SAN PABLO CA	-16.04
01/29/20	MOBILE PURCHASE 0127 SHELL OIL 57444479505 HERCULES CA	-10.97
01/29/20	MOBILE PURCHASE 0127 LAS MONTANAS TAQUERIA SAN PABLO CA	-17.36
01/29/20	MOBILE PURCHASE 0127 LAS MONTANAS SUPERMARKE SAN PABLO CA	-5.98
01/29/20	PURCHASE 0128 LYFT *CANCEL FEE LYFT.COM CA	-5.00
01/30/20	MOBILE PURCHASE 0128 LAS MONTANAS TAQUERIA SAN PABLO CA	-18.48
01/30/20	MOBILE PURCHASE 0128 LAS MONTANAS SUPERMARKE SAN PABLO CA	-5.43
01/30/20	MOBILE PURCHASE 0128 TABACCO WORLD RICHMOND CA	-2.00
01/30/20	MOBILE PURCHASE 0129 RACHELINA INC RICHMOND CA	-21.28
01/30/20	BKOFAMERICA ATM 01/29 #000007274 WITHDRWL MIRA VISTA RICHMOND CA	-200.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
01/31/20	MOBILE PURCHASE 0129 LAS MONTANAS TAQUERIA SAN PABLO CA	-16.04
01/31/20	PURCHASE 0130 LYFT *RIDE WED 4PM LYFT.COM CA	-16.84
01/31/20	MOBILE PURCHASE 0130 RICHMOND GROCERY OU RICHMOND CA	-2.99
01/31/20	MOBILE PURCHASE 0130 TABACCO WORLD RICHMOND CA	-8.00
01/31/20	BKOFAMERICA ATM 01/31 #000008246 WITHDRWL MIRA VISTA RICHMOND CA	-580.00
02/03/20	MOBILE PURCHASE 0130 La Costena Market Richmond CA	-38.48
02/03/20	OPORTUN/PROGRESS DES:ACH ID:3623102 INDN:ALBERTO SOSA CO ID:1330903620 PPD	-110.00
02/07/20	BKOFAMERICA ATM 02/07 #000006313 WITHDRWL MIRA VISTA RICHMOND CA	-380.00
02/10/20	RICHMOND GROCE 02/09 #000032615 MOBILE PURCHASE RICHMOND GROCER RICHMOND CA	-7.64
Total withdrawals and other subtractions		-\$3,165.72

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	\$70.00
Total NSF: Returned Item fees	\$0.00	\$0.00

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
02/03/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 02-03	-35.00
Total service fees		-\$70.00

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

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