



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

RAFAEL RAMOS GULUARTE
219 W JACKSON ST APT D
RIALTO, CA 92376-4277

Your Adv Plus Banking

for January 30, 2020 to February 26, 2020

Account number: 3250 4651 4992

RAFAEL RAMOS GULUARTE

Account summary

Beginning balance on January 30, 2020	\$4,620.43
Deposits and other additions	9,008.77
Withdrawals and other subtractions	-8,748.42
Checks	-0.00
Service fees	-0.00
Ending balance on February 26, 2020	\$4,880.78

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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
01/30/20	BKOFAMERICA ATM 01/30 #000004423 DEPOSIT RIALTO-FOOTHILL RIALTO CA	1,100.31
02/06/20	BKOFAMERICA ATM 02/06 #000003992 DEPOSIT RIALTO RIALTO CA	1,900.63
02/12/20	BKOFAMERICA ATM 02/12 #000002920 DEPOSIT RIALTO RIALTO CA	1,536.06
02/20/20	BKOFAMERICA ATM 02/20 #000004059 DEPOSIT RIALTO RIALTO CA	854.77
02/26/20	IRS TREAS 310 DES: TAX REF ID:XXXXXXXXXX00989 INDN:RAMOS GULUARTE, RAFAEL CO ID:9111036170 PPD	3,617.00

Total deposits and other additions

\$9,008.77

Withdrawals and other subtractions

Date	Description	Amount
01/30/20	CARDENAS MARKE 01/30 #000560658 PURCHASE CARDENAS MARKET # RIALTO CA	-12.48
01/30/20	BKOFAMERICA ATM 01/30 #000004424 WITHDRWL RIALTO-FOOTHILL RIALTO CA	-60.00
01/30/20	CHECKCARD 0130 7-ELEVEN BLOOMINGTON CA	-30.12
01/31/20	TI GI BEAUTY I 01/31 #000552971 PURCHASE TI GI BEAUTY INC RIALTO CA	-30.37
01/31/20	BKOFAMERICA ATM 01/31 #000009055 WITHDRWL RIALTO RIALTO CA	-100.00
02/03/20	CHECKCARD 0131 TACOS EL GAVILAN RIALTO CA 24013390031004092472948	-22.69
02/03/20	CHECKCARD 0131 MCDONALD'S F13733 RIALTO CA 24427330032710065937841	-10.10
02/03/20	CHECKCARD 0201 PNM -- APOYO FINANCI 888-5539196 CA 24253620032000000283797	-134.45
02/03/20	PMNT SENT 0201 REMITLY* XB80 WWW.REMITLY.CWA 24492150032637703847086	-75.99
02/03/20	CHECKCARD 0201 GOLDEN CORRAL 2687 ONTARIO CA 24445000033000884940424	-44.02
02/03/20	FIVE BELO 1275 02/01 #000210868 PURCHASE FIVE BELO 1275 W. RIALTO CA	-19.96
02/03/20	CHECKCARD 0201 99 CENTS ONLY STORES #2 RIALTO CA 24445000033000884940341	-6.05
02/03/20	CHECKCARD 0202 BIRRIERIA EL TIJUANAZO COLTON CA 24055230033091040000918	-35.27
02/03/20	VICTORIA'S SEC 02/02 #000822708 PURCHASE VICTORIA'S SECRET CABAZON CA	-20.42
02/03/20	ARCO #42635 AM 02/02 #000766518 PURCHASE ARCO #42635 AMPM RIALTO CA	-34.95

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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.
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Withdrawals and other subtractions - continued

Date	Description	Amount
02/03/20	WAL-MART Wal- 02/02 #000218625 PURCHASE WAL-MART Wal-Mar RIALTO CA	-88.50
02/03/20	SEI 35348 02/02 #000061143 PURCHASE SEI 35348 RIALTO CA	-18.95
02/03/20	BKOFAMERICA ATM 02/03 #000001588 WITHDRWL RIALTO RIALTO CA	-1,000.00
02/03/20	CARDENAS MARKE 02/03 #000465324 PURCHASE CARDENAS MARKET # RIALTO CA	-30.15
02/04/20	CHECKCARD 0202 MATT'S EXPRESS CAR WAS RIALTO CA 24512390034016743237028	-6.00
02/04/20	CHECKCARD 0203 ONO HAWAIIAN BBQ 058 RIALTO CA 24013390034000413977943	-23.04
02/04/20	7-ELEVEN 02/03 #000088156 PURCHASE 7-ELEVEN RIALTO CA	-3.78
02/04/20	BKOFAMERICA ATM 02/03 #000002298 WITHDRWL RIALTO RIALTO CA	-800.00
02/04/20	WAL-MART Wal- 02/04 #000332114 PURCHASE WAL-MART Wal-Mar RIALTO CA	-4.12
02/04/20	WAL-MART Wal- 02/04 #000346003 PURCHASE WAL-MART Wal-Mar RIALTO CA	-55.63
02/04/20	OPORTUN/PROGRESS DES:ACH ID:3791691 INDN:RAFAEL RAMOS CO ID:1330903620 PPD	-108.00
02/05/20	CHECKCARD 0204 CURACAO.COM 213-386-4412 CA 24055230036207602702033	-69.26
02/06/20	CARDENAS MARKE 02/06 #000887523 PURCHASE CARDENAS MARKET # RIALTO CA	-36.67
02/06/20	CHECKCARD 0206 SEI 35348 RIALTO CA	-30.12
02/06/20	CVS/PHARM 0852 02/06 #000300185 PURCHASE CVS/PHARM 08523-- RIALTO CA	-34.03
02/07/20	PMNT SENT 0206 REMITLY* XF9E WWW.REMITLY.CWA 24492150037637992012215	-273.99
02/07/20	BKOFAMERICA ATM 02/07 #000009543 WITHDRWL RIALTO RIALTO CA	-60.00
02/07/20	CARDENAS MARKE 02/07 #000977870 PURCHASE CARDENAS MARKET # RIALTO CA	-6.38
02/07/20	BANK OF AMERICA - CREDIT CARD Bill Payment	-500.00
02/10/20	CHECKCARD 0206 MCDONALD'S F13733 RIALTO CA 24427330038710052992845	-6.77
02/10/20	CHECKCARD 0207 JACK IN THE BOX 0162 RIALTO CA 24692160038100570460641	-13.11
02/10/20	CHECKCARD 0209 SYNCB PAYMENT 877-989-3268 GA 24138290040720366461207	-60.00
02/10/20	CHECKCARD 0207 LITTLE CAESARS 5765 Q67 RIALTO CA 24445000040000837737217	-5.39
02/10/20	CURACAO 02/08 #000690574 PURCHASE CURACAO CHINO CA	-587.51
02/10/20	MARSHALLS 1737 02/08 #000108723 PURCHASE MARSHALLS 17370 C ROWLAND HGHTS CA	-28.44
02/10/20	CHECKCARD 0208 LE FUNLAND USA CITY OF INDUSCA 24431060040091482000191	-15.00
02/10/20	CHECKCARD 0208 SQ *CHAMANGO Rowland HeighCA 24692160040100585922078	-17.00
02/10/20	MARSHALLS 4377 02/09 #000353915 PURCHASE MARSHALLS 4377 MI ONTARIO CA	-174.42
02/10/20	ARCO #42592 02/10 #000829254 PURCHASE ARCO #42592 RIALTO CA	-27.65
02/10/20	MACYS DES:PAYMENT ID:200032509066998 INDN:RAFAEL RAMOS GULUARTE CO ID:CITIGPUFDR PPD	-60.00
02/11/20	CHECKCARD 0209 MCDONALD'S F19910 ONTARIO CA 24427330041710016916323	-3.22
02/11/20	CHECKCARD 0210 99 CENTS ONLY STORES #2 RIALTO CA 24445000042000828789274	-22.12
02/11/20	WAL-MART Wal- 02/11 #000048791 PURCHASE WAL-MART Wal-Mar RIALTO CA	-36.84
02/11/20	COMENITY PAY CP DES:WEB PYMT ID:P20039344836813 INDN:RAFAEL RAMOS GULUARTE CO ID:1651180275 WEB	-120.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
02/11/20	AURA FINANCIAL D DES:4153912431 ID:200210064836JXI INDN:RAFAEL RAMOS GULUARTE CO ID:1800911143 TEL	-90.00
02/11/20	COMENITY PAY OH DES:WEB PYMT ID:P20039344903983 INDN:RAFAEL RAMOS CO ID:1651180275 WEB	-60.00
02/12/20	CHECKCARD 0211 PNM -- APOYO FINANCI 888-5539196 CA 24253620043000000078137	-134.45
02/12/20	WAL-MART #1862 02/12 #000142996 PURCHASE WAL-MART #1862 RIALTO CA	-40.20
02/12/20	EL SUPER # 35 02/12 #000152195 PURCHASE EL SUPER # 35 RIALTO CA	-1.71
02/12/20	EL SUPER # 35 02/12 #000318420 PURCHASE EL SUPER # 35 RIALTO CA	-48.51
02/13/20	Zelle Transfer Conf# 5ca617183; GUITRON AUTO SALES	-500.00
02/13/20	FAMILY DOLLAR 02/13 #000543536 PURCHASE FAMILY DOLLAR # RIALTO CA	-4.58
02/14/20	CHECKCARD 0212 JACK IN THE BOX 0162 RIALTO CA 24692160044100404409493	-14.62
02/14/20	CHECKCARD 0212 ADRIANAS INSURANCE SERV 909-2914040 CA 24559300044900010700399	-155.99
02/14/20	CHECKCARD 0213 TMOBILE*AUTO PAY 800-937-8997 WA 24692160044100282059220 RECURRING	-199.59
02/14/20	BKOFAMERICA ATM 02/14 #000009333 WITHDRWL RIALTO RIALTO CA	-100.00
02/14/20	CHECKCARD 0214 ARCO #42592 RIALTO CA	-32.73
02/18/20	PMNT SENT 0214 REMITLY* X897 WWW.REMITLY.CWA 24492150045637479517306	-76.99
02/18/20	CHECKCARD 0215 IN N OUT BURGER 286 RIALTO CA 24013390047002411684989	-26.29
02/18/20	BKOFAMERICA ATM 02/15 #000004314 WITHDRWL RIALTO RIALTO CA	-500.00
02/18/20	DD'S DISCOUNTS 02/15 #000030219 PURCHASE DD'S DISCOUNTS #5 RIALTO CA	-267.00
02/18/20	BKOFAMERICA ATM 02/16 #000001581 WITHDRWL RIALTO RIALTO CA	-60.00
02/18/20	WAL-MART Wal- 02/18 #000962536 PURCHASE WAL-MART Wal-Mar RIALTO CA	-34.48
02/18/20	DD'S DISCOUNTS 02/18 #000015937 PURCHASE DD'S DISCOUNTS #5 RIALTO CA	-111.86
02/18/20	CARDENAS MARKE 02/18 #000939111 PURCHASE CARDENAS MARKET # RIALTO CA	-10.50
02/19/20	BKOFAMERICA ATM 02/19 #000008894 WITHDRWL VINEYARD VALLEY FONTANA CA	-80.00
02/19/20	CHEVRON/M KLAS 02/19 #000069030 PURCHASE CHEVRON/M KLAS, I FONTANA CA	-20.06
02/19/20	OPORTUN/PROGRESS DES:ACH ID:3791691 INDN:RAFAEL RAMOS CO ID:1330903620 PPD	-108.00
02/20/20	CHECKCARD 0219 AMZN MKTP US*TG59J2FQ3 AMZN.COM/BILLWA 24431060050083318258314	-28.59
02/20/20	CHECKCARD 0219 PANDA EXPRESS #2910 RIALTO CA 24431060051838006391530	-20.00
02/20/20	BKOFAMERICA ATM 02/20 #000004060 WITHDRWL RIALTO RIALTO CA	-100.00
02/21/20	CHECKCARD 0219 DAIRY QUEEN 10997 RIALTO CA 24231680051091000000338	-10.32
02/21/20	PMNT SENT 0220 REMITLY* X13B WWW.REMITLY.CWA 24492150051637815477117	-143.99
02/21/20	CHECKCARD 0221 SEI 35348 RIALTO CA	-30.28

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Withdrawals and other subtractions - continued

Date	Description	Amount
02/21/20	BKOFAMERICA ATM 02/21 #000004792 WITHDRWL RIALTO RIALTO CA	-20.00
02/24/20	Wal-Mart Super 02/22 #000739624 PURCHASE Wal-Mart Super Ce RIALTO CA	-13.88
02/24/20	BKOFAMERICA ATM 02/22 #000006373 WITHDRWL BASELINE & MEDIC SAN BERNARDIN CA	-80.00
02/24/20	BKOFAMERICA ATM 02/23 #000006146 WITHDRWL RIALTO RIALTO CA	-200.00
02/24/20	SUPERIOR SUPER 02/24 #000894181 PURCHASE SUPERIOR SUPER WH RIALTO CA	-24.37
02/24/20	CHECKCARD 0224 SEI 35348 RIALTO CA	-29.33
02/24/20	CARDENAS MARKE 02/24 #000139997 PURCHASE CARDENAS MARKET # RIALTO CA	-50.77
02/25/20	CHECKCARD 0223 YUM YUM # 33H RIALTO CA 24137460055200176113001	-11.92
02/25/20	AURA FINANCIAL D DES:4153912431 ID:2002240645049SX INDN:RAFAEL RAMOS GULUARTE CO ID:1800911143 TEL	-90.00
02/26/20	CHECKCARD 0225 PNM -- APOYO FINANCI 888-5539196 CA 24253620057000000088840	-134.45
02/26/20	BKOFAMERICA ATM 02/26 #000008471 WITHDRWL RIALTO RIALTO CA	-80.00
02/26/20	BKOFAMERICA ATM 02/26 #000008779 WITHDRWL VINEYARD VALLEY FONTANA CA	-40.00

Total withdrawals and other subtractions

-\$8,748.42