






P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  [bankofamerica.com](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

MIRIAM AFUA KYEREMATEN  
ERNEST AOAKO OPARE  
821 E MOBECK ST  
APT 821A  
WEST COVINA, CA 91790-3728

## Your Adv Plus Banking

for November 13, 2020 to December 15, 2020

Account number: 3251 3095 8846

**MIRIAM AFUA KYEREMATEN ERNEST AOAKO OPARE**

### Account summary

Beginning balance on November 13, 2020	-\$801.10
Deposits and other additions	9,456.26
Withdrawals and other subtractions	-8,217.28
Checks	-0.00
Service fees	-210.00
<b>Ending balance on December 15, 2020</b>	<b>\$227.88</b>



BANK OF AMERICA ADVANTAGE SAFE BALANCE BANKING®

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<sup>1</sup>Students under age 24 are eligible for a waiver of the monthly maintenance fee on certain accounts while enrolled in a high school, college, university or vocational program. Please refer to your Personal Schedule of Fees for details at [bofa.com/fees](http://bofa.com/fees). SSM-07-20-0673.C | 3175774

## 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
11/13/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-12)	300.00
11/13/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-12)	300.00
11/13/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-12)	110.17
11/19/20	Check-Into-Cas 11/20 #000055768 PMNT RCVD Check-Into-Cash Cleveland TN	255.00
11/23/20	Zelle Transfer Conf# T099CR38G; ANGELINE KANDA	100.00
11/25/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-24)	297.43
11/27/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-25)	300.00
11/27/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-25)	300.00
11/27/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-25)	91.60
11/27/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-25)	22.93
11/27/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 11-25)	15.16
11/27/20	BKOFAMERICA ATM 11/25 #000004591 DEPOSIT WEST COVINA WEST COVINA CA	3,031.81
12/01/20	BKOFAMERICA ATM 12/01 #000006782 DEPOSIT WEST COVINA WEST COVINA CA	190.00
12/04/20	BKOFAMERICA ATM 12/04 #000008920 DEPOSIT WEST COVINA WEST COVINA CA	240.00
12/07/20	Zelle Transfer Conf# T09D43ZFP; ANGELINE KANDA	15.00
12/08/20	Zelle Transfer Conf# XXXXXXXXX; GLADYS W NJUGUNA	350.00
12/10/20	BKOFAMERICA ATM 12/10 #000006422 DEPOSIT WEST COVINA WEST COVINA CA	2,832.16
12/14/20	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 12-11)	300.00
12/14/20	Check-Into-Cas 12/15 #000978555 PMNT RCVD Check-Into-Cash Cleveland TN	255.00
12/15/20	BKOFAMERICA ATM 12/15 #000006737 DEPOSIT WEST COVINA WEST COVINA CA	150.00
<b>Total deposits and other additions</b>		<b>\$9,456.26</b>

BANK OF AMERICA

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**Withdrawals and other subtractions**

Date	Description	Amount
11/20/20	CHECKCARD 1119 FLEXSHOPPER 2 855-353-9289 FL 24733090324083325075331	-15.74
11/20/20	CHECKCARD 1119 FLEXSHOPPER 2 855-353-9289 FL 24733090324083706367471	-15.74
11/20/20	CHECKCARD 1120 FLEXSHOPPER 2 855-353-9289 FL 24733090325083754697638	-15.76
11/20/20	CHECKCARD 1120 FLEXSHOPPER 2 855-353-9289 FL 24733090325083704179240	-8.34
11/20/20	CHECKCARD 1120 FLEXSHOPPER 2 855-353-9289 FL 24733090325083754697786	-57.39
11/20/20	CHECKCARD 1120 FLEXSHOPPER 2 855-353-9289 FL 24733090325083335532601	-28.68
11/20/20	CHECKCARD 1120 FLEXSHOPPER 2 855-353-9289 FL 24733090325083756290671	-15.74
11/20/20	VONS #2123 11/20 #000604058 PURCHASE VONS #2123 WEST COVINA CA	-5.73
11/23/20	CHECKCARD 1120 FLEXSHOPPER 2 855-353-9289 FL 24733090325083355003285	-2.78
11/23/20	CHECKCARD 1120 FLEXSHOPPER 2 855-353-9289 FL 24733090325083325388055	-9.56
11/23/20	CHECKCARD 1122 GOOGLE *YouTube TV 855-836-3987 CA 24692160327100644674292 RECURRING	-64.99
11/23/20	CHECKCARD 1121 AFTERPAY 855-2896014 DE 24906410326107674288838 RECURRING	-13.77
11/24/20	ACE CASH EXPRESS DES:LOANPAYMNT ID:000000029644468 INDN:01086560200120201123 CO ID:2752142963 PPD	-297.43
11/25/20	Speedy #94 DES:PAYMENT ID:38744175 INDN:AMOAKO, ERNEST CO ID:9001956671 PPD	-300.00
11/25/20	MONEYTREE PIF-SR DES:MONEYTREE ID:609496616955583 INDN:KYEREMATEN, MIRIAM A CO ID:1911218621 PPD	-300.00
11/25/20	REDWOOD COAST FI DES:DIRECT PAY ID:201124002301QSV INDN:MIRIAM KYEREMATEN CO ID:1016207445 PPD	-91.60
11/25/20	MDG USA Inc. DES:Payment ID:16165123 INDN:MIRIAM KYEREMATEN CO ID:1981475057 PPD	-22.93
11/25/20	MDG USA Inc. DES:Payment ID:16165555 INDN:MIRIAM KYEREMATEN CO ID:1981475057 PPD	-15.16
11/27/20	CA INSIGHT CAPTL DES:LOAN PYMT ID:112520FF1951 10 INDN:MIRIAM KYEREMATEN CO ID:XXXXXXXXX PPD	-346.46
11/27/20	SPOTLOAN DES:DEBIT ID:C20112512035093 INDN:Miriam kyerematen CO ID:1800827294 PPD	-110.17
11/30/20	CHECKCARD 1128 AMAZON.COM*QN6834E13 AM AMZN.COM/BILLWA 24431060333083730317598	-9.02
11/30/20	CHECKCARD 1128 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340333000007581551 RECURRING	-12.38
11/30/20	CHECKCARD 1128 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340333000005953620 RECURRING	-10.25
11/30/20	CHECKCARD 1128 RENT-A-CENTER 963 626-919-7368 CA 24445000334600266841953 RECURRING	-221.48
11/30/20	CHECKCARD 1128 AFTERPAY 855-2896014 DE 24906410333108142324008 RECURRING	-18.60
11/30/20	CHECKCARD 1128 AFTERPAY 855-2896014 DE 24906410333108141966221 RECURRING	-12.40
11/30/20	Zelle Transfer Conf# 579cd7b6a; Selassie Kanda	-1,000.00

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
11/30/20	CHECKCARD 1128 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150333637408922156 RECURRING	-14.00
11/30/20	CHECKCARD 1128 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150333637408950892 RECURRING	-12.38
11/30/20	CHECKCARD 1128 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150333637409021149 RECURRING	-10.11
11/30/20	CHECKCARD 1128 AFTERPAY 855-2896014 DE 24906410333108152684408 RECURRING	-26.64
11/30/20	CHECKCARD 1128 MASSEYS #9 800-627-7397 WI 24231680333083348846639	-42.98
11/30/20	BKOFAMERICA ATM 11/28 #000007194 WITHDRWL WEST COVINA WEST COVINA CA	-300.00
11/30/20	Zelle Transfer Conf# 2b8783675; Selassie Kanda	-20.00
11/30/20	Zelle Transfer Conf# d277fe177; Selassie Kanda	-230.00
11/30/20	CHECKCARD 1129 US STUDENT LOAN CTR HERSCHEL@USSTFL 24210730334206438000240 RECURRING	-39.00
11/30/20	Zelle Transfer Conf# 194dd20f0; Selassie Kanda	-200.00
11/30/20	CHECKCARD 1129 APPLE.COM/BILL 866-712-7753 CA 24692160335100180259698 RECURRING	-12.99
11/30/20	CHECKCARD 1129 AFTERPAY 855-2896014 DE 24906410334108232552509 RECURRING	-12.13
11/30/20	Zelle Transfer Conf# 1d525ff68; Brown, Deborah	-100.00
11/30/20	CHECKCARD 1129 Amazon Prime*OP3AL1ZN3 Amzn.com/billWA 24692160334100117328799 RECURRING	-14.22
11/30/20	CHECKCARD 1129 ZEBIT INC 855-449-3248 CA 24493980335026800064808	-18.19
12/01/20	CHECKCARD 1130 AMZN DIGITAL*Z397M5J63 888-802-3080 WA 24431060335083334111601	-4.99
12/01/20	Zelle Transfer Conf# fbad5d4ea; Selassie Kanda	-190.00
12/02/20	CHECKCARD 1201 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150336637759690268 RECURRING	-9.75
12/02/20	CHECKCARD 1201 ADOBE ACROPRO SUBS 408-536-6000 CA 24431060336700557420851 RECURRING	-14.99
12/04/20	CHECKCARD 1203 AMAZON.COM*8COB32W13 AM AMZN.COM/BILLWA 24431060338083735699201	-10.55
12/04/20	CHECKCARD 1203 AMAZON.COM*9YOLM9LU3 AM AMZN.COM/BILLWA 24431060338083724759552	-18.73
12/04/20	CHECKCARD 1203 AMAZON.COM*IJ68E9F73 AM AMZN.COM/BILLWA 24431060338083729122202	-6.78
12/04/20	CHECKCARD 1203 AMAZON.COM*LF9SO7T03 AM AMZN.COM/BILLWA 24431060338083301403525	-7.47
12/04/20	Zelle Transfer Conf# bf6dbfab9; Selassie Kanda	-78.00
12/07/20	CHECKCARD 1204 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150339637087460712 RECURRING	-9.40
12/07/20	CHECKCARD 1204 AFTERPAY 855-2896014 DE 24906410339108736436352 RECURRING	-13.77

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
12/07/20	CHECKCARD 1204 AFTERPAY 855-2896014 DE 24906410339108735983347 RECURRING	-19.27
12/07/20	CHECKCARD 1205 DOORDASH*BURGER KING WWW.DOORDASH.CA 24492150340637152751125	-16.62
12/07/20	CHECKCARD 1205 FLEXSHOPPER 2 855-353-9289 FL 24733090340083715838603	-2.79
12/07/20	PURCHASE 1205 PAYPAL *MICROSOFT MICRO 402-935-7733 WA	-9.99
12/07/20	FOOD4LESS 1801 12/05 #000716667 PURCHASE FOOD4LESS 1801 HA LA PUENTE CA	-60.04
12/07/20	CHECKCARD 1205 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340340000011045370 RECURRING	-11.80
12/07/20	CHECKCARD 1205 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340340000011095466 RECURRING	-12.75
12/07/20	CHECKCARD 1206 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150341637268709677 RECURRING	-12.39
12/08/20	Zelle Transfer Conf# 375b51eb2; Selassie Kanda	-350.00
12/10/20	CA INSIGHT CAPTL DES:LOAN PYMT ID:120920FF1951 10 INDN:MIRIAM KYEREMATEN CO ID:XXXXXXXXX PPD	-346.45
12/10/20	CIC OF CA DES:CIC CA LBP ID:27940B31981701 INDN:Miriam Kyerematen CO ID:3621666096 WEB	-300.00
12/10/20	REDWOOD COAST FI DES:DIRECT PAY ID:201209002519Y94 INDN:MIRIAM KYEREMATEN CO ID:1016207445 PPD	-91.60
12/10/20	FRANCHISE TAX BO DES:PAYMENTS ID:75612655 PM INDN:KYER CO ID:1282532045 WEB	-50.00
12/10/20	MDG USA Inc. DES:Payment ID:16321193 INDN:MIRIAM KYEREMATEN CO ID:1981475057 PPD	-22.93
12/10/20	MDG USA Inc. DES:Payment ID:16321486 INDN:MIRIAM KYEREMATEN CO ID:1981475057 PPD	-15.16
12/11/20	CHECKCASHING CA DES:LOAN PYMT ID:121020FD2634 10 INDN:MIRIAM KYEREMATEN CO ID:CXXXXXXXXX PPD	-300.00
12/14/20	CHECKCARD 1212 APPLE.COM/BILL 408-974-1010 CA 24430990347828301811392 RECURRING	-0.99
12/14/20	CHECKCARD 1212 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340347000006329030 RECURRING	-10.25
12/14/20	CHECKCARD 1212 AFTERPAY 855-2896014 DE 24906410347109326260103 RECURRING	-18.61
12/14/20	CHECKCARD 1212 RENT-A-CENTER 963 626-919-7368 CA 24445000348600191553693 RECURRING	-221.48
12/14/20	CHECKCARD 1212 AFTERPAY 855-2896014 DE 24906410347109330153997 RECURRING	-12.40
12/14/20	Zelle Transfer Conf# 900687161; Selassie Kanda	-1,000.00
12/14/20	Zelle Transfer Conf# b6c4b14c4; Selassie Kanda	-300.00
12/14/20	CHECKCARD 1212 AFTERPAY 855-2896014 DE 24906410347109330702652 RECURRING	-26.64
12/14/20	CHECKCARD 1212 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150347637818829169 RECURRING	-14.00
12/14/20	CHECKCARD 1212 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340347000008280520 RECURRING	-10.25

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**Withdrawals and other subtractions - continued**

Date	Description	Amount
12/14/20	Zelle Transfer Conf# 8d58f7b9b; Selassie Kanda	-17.00
12/14/20	CHECKCARD 1212 FLEXSHOPPER 2 855-353-9289 FL 24733090347083325060369	-15.74
12/14/20	CHECKCARD 1212 FLEXSHOPPER 2 855-353-9289 FL 24733090347083319363332	-5.54
12/14/20	CHECKCARD 1213 AMZN DIGITAL*I89SK06F3 888-802-3080 WA 24431060348083742475122	-9.99
12/14/20	CHECKCARD 1213 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24492150348637935190528 RECURRING	-9.75
12/14/20	SPOTLOAN DES:DEBIT ID:C20121108005196 INDN:Miriam kyerematen CO ID:1800827294 PPD	-110.17
12/15/20	CHECKCARD 1214 AFTERPAY 855-2896014 DE 24906410349109504758389 RECURRING	-12.13
12/15/20	CHECKCARD 1214 AFTERPAY 855-2896014 DE 24906410349109504955068 RECURRING	-13.76
12/15/20	CHECKCARD 1215 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340350000002688672 RECURRING	-10.06
12/15/20	CHECKCARD 1215 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340350000002691817 RECURRING	-9.40
12/15/20	CHECKCARD 1215 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNY 24011340350000002696303 RECURRING	-12.75
12/15/20	Zelle Transfer Conf# 75855b0e3; Selassie Kanda	-300.00
12/15/20	THE HOME DEPOT 12/15 #000885080 PURCHASE THE HOME DEPOT 18 COVINA CA	-15.41
<b>Total withdrawals and other subtractions</b>		<b>-\$8,217.28</b>

**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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$210.00	\$1,190.00

**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.

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## Service fees - continued

Date	Transaction description	Amount
11/24/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-24	-35.00
11/25/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-25	-35.00
11/25/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-25	-35.00
11/25/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-25	-35.00
11/25/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 11-25	-35.00
12/11/20	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 12-11	-35.00

**Total service fees** **-\$210.00**

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