



P.O. Box 15284
Wilmington, DE 19850

ANDREW HEESU PARK
3924 CAMINO CALMA
SAN DIEGO, CA 92122-1912

BANK OF AMERICA
Preferred Rewards

Customer service information

- 1.888.888.RWDS (1.888.888.7937)
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
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Tampa, FL 33622-5118



Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv SafeBalance Banking Preferred Rewards Gold

for September 24, 2025 to October 24, 2025

Account number: 3251 7489 0287

ANDREW HEESU PARK

Account summary

Beginning balance on September 24, 2025	\$8,709.94
Deposits and other additions	3,958.31
ATM and debit card subtractions	-3,187.97
Other subtractions	-3,078.69
Service fees	-0.35
Ending balance on October 24, 2025	\$6,401.24

Thank you for your loyalty!

We are honored that you have chosen us for your banking needs,
and thank you for being a valued customer.

SSM-07-25-0027.B | 8071596

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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ANDREW HEESU PARK | Account # 3251 7489 0287 | September 24, 2025 to October 24, 2025

Deposits and other additions

Date	Description	Amount
09/26/25	THE SALK INSTITU DES:PAYROLL ID:18542 INDN:Park Andrew	CO ID:2952160097 PPD 897.12
10/10/25	THE SALK INSTITU DES:PAYROLL ID:18542 INDN:Park Andrew	CO ID:2952160097 PPD 516.64
10/14/25	BKOFAMERICA ATM 10/14 #000008078 DEPOSIT LA JOLLA VILLAGE S LA JOLLA CA	2,000.00
10/24/25	THE SALK INSTITU DES:PAYROLL ID:18542 INDN:Park Andrew	CO ID:2952160097 PPD 544.55
Total deposits and other additions		\$3,958.31

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
09/24/25	CHECKCARD 0922 KORAIL DISTRIBUTION CO. GAPYEONG-GUN 74599005266719208776356	-10.09
09/25/25	MOBILE PURCHASE 0924 GS25INCHUNGONGHANGT2SE INCHEON	-1.58
09/25/25	PURCHASE 0924 UBER * PENDI San FranciscoCA	-177.17
09/26/25	PURCHASE 0926 OPENAI *CHATGPT SUBSCR OPENAI.COM CA	-20.00
09/26/25	MOBILE PURCHASE 0925 WHOLEFDS LAJ 10066 LAJOLLA CA	-19.50
09/26/25	MOBILE PURCHASE 0925 WHOLEFDS LAJ 10066 LAJOLLA CA	-12.53
09/29/25	MOBILE PURCHASE 0925 DIRTY BIRDS BAR AND GR SAN DIEGO CA	-7.97
09/29/25	PURCHASE 0926 STARBUCKS 8007827282 800-782-7282 WA	-25.00
09/29/25	MOBILE PURCHASE 0926 DIRTY BIRDS BAR AND GR SAN DIEGO CA	-6.90
09/29/25	MOBILE PURCHASE 0927 COSTCO WHSE #0401 SAN DIEGO CA	-3.23
09/29/25	MOBILE PURCHASE 0929 TARGET STORE T LA JOLLA CA	-13.79
09/29/25	TRADER JOE S # 09/29 #000056471 MOBILE PURCHASE TRADER JOE S #02 LAJOLLA CA	-23.71
09/30/25	MOBILE PURCHASE 0928 VONS #2012 SAN DIEGO CA	-2.34
09/30/25	MOBILE PURCHASE 0929 Subway 17709 La Jolla CA	-13.46

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
10/01/25	MOBILE PURCHASE 0929 VONS #2012 SAN DIEGO CA	-12.98
10/01/25	PURCHASE 0930 UBER * PENDI San FranciscoCA	-10.95
10/01/25	PURCHASE 0930 SPIN* PENDING.BIRD.CO BIRD.CO CA	-3.20
10/01/25	PURCHASE 0930 SPIN* PENDING.BIRD.CO BIRD.CO CA	-3.75
10/01/25	PURCHASE 0930 SPIN* PENDING.BIRD.CO BIRD.CO CA	-3.20
10/01/25	MOBILE PURCHASE 0930 PANDA EXPRESS #786 LA JOLLA CA	-24.24
10/02/25	PURCHASE 1001 STARBUCKS 8007827282 800-782-7282 WA	-25.00
10/02/25	PURCHASE 1001 SPIN* PENDING.BIRD.CO BIRD.CO CA	-3.62
10/02/25	MOBILE PURCHASE 1001 SQ *THE BELLA La Jolla CA	-29.09
10/02/25	PURCHASE 1002 SPIN* PENDING.BIRD.CO BIRD.CO CA	-2.56
10/02/25	MOBILE PURCHASE 1001 HAPPY LEMON - UTC SAN DIEGO CA	-15.50
10/02/25	MOBILE PURCHASE 1002 Nespresso Boutique San Diego CA	-47.00
10/03/25	MOBILE PURCHASE 1001 DIRTY BIRDS BAR AND GR SAN DIEGO CA	-6.90
10/03/25	PURCHASE 1002 SPIN* PENDING.BIRD.CO BIRD.CO CA	-3.62
10/03/25	PURCHASE 1003 UBER *TRIP H San FranciscoCA	-20.92
10/03/25	PURCHASE 1003 UBER * PENDI San FranciscoCA	-9.98
10/06/25	PURCHASE 1003 STARBUCKS 8007827282 800-782-7282 WA	-25.00
10/06/25	MOBILE PURCHASE 1003 DIRTY BIRDS BAR AND GR SAN DIEGO CA	-4.58
10/06/25	PURCHASE 1004 UBER *EATS HELP.UBER.COMCA	-52.13
10/06/25	PURCHASE 1004 UBER * PENDI San FranciscoCA	-9.91
10/06/25	PURCHASE 1004 UBER * EATS San FranciscoCA	-23.18
10/06/25	PURCHASE 1004 UBER * EATS San FranciscoCA	-19.71
10/06/25	MOBILE PURCHASE 1004 VONS #2012 SAN DIEGO CA	-11.83
10/06/25	PURCHASE 1005 UBR* PENDING.U San FranciscoCA	-35.96
10/06/25	PURCHASE 1005 UBER * PENDI San FranciscoCA	-44.96
10/07/25	CHECKCARD 1005 DELTA AIR 00673791817 SEATTLE WA 24717055279872793997325	-469.18
10/07/25	CHECKCARD 1005 DELTA AIR LINES ONBOARD ATLANTA GA 24717055279152792975873	-5.00
10/07/25	PURCHASE 1006 Spectrum 855-707-7328 MO	-76.24
10/09/25	PURCHASE 1008 AMAZON PRIME*S86F53QK3 Amzn.com/billWA	-8.07
10/10/25	MOBILE PURCHASE 1008 VONS #2012 SAN DIEGO CA	-3.99
10/10/25	PURCHASE 1009 UBER * PENDI San FranciscoCA	-9.96
10/10/25	MOBILE PURCHASE 1010 CVS/PHARMACY # La Jolla CA	-7.10
10/10/25	MOBILE PURCHASE 1010 WHOLEFDS LAJ 1 LAJOLLA CA	-40.95

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ANDREW HEESU PARK | Account # 3251 7489 0287 | September 24, 2025 to October 24, 2025

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
10/14/25	MOBILE PURCHASE 1009 BURGER KING #16576 Q07 LA JOLLA CA	-12.49
10/14/25	PURCHASE 1010 UBER *EATS HELP.UBER.COMCA	-41.99
10/14/25	MOBILE PURCHASE 1010 BURGER KING #16576 Q07 LA JOLLA CA	-10.01
10/14/25	PURCHASE 1010 UBER * PENDI San FranciscoCA	-19.91
10/14/25	CHECKCARD 1011 CAFE MILANO LA JOLLA CA 24377355284000002836682	-126.00
10/14/25	PURCHASE 1010 UBER *TRIP H San FranciscoCA	-19.99
10/14/25	APPLE STORE # 10/11 #000875655 MOBILE PURCHASE APPLE STORE #R08 SAN DIEGO CA	-268.30
10/14/25	MOBILE PURCHASE 1013 Subway 17709 La Jolla CA	-7.53
10/14/25	PURCHASE 1013 STARBUCKS 8007827282 800-782-7282 WA	-25.00
10/14/25	TRADER JOE S # 10/12 #000132459 MOBILE PURCHASE TRADER JOE S #02 LAJOLLA CA	-6.44
10/14/25	MOBILE PURCHASE 1012 VONS #2012 SAN DIEGO CA	-8.34
10/14/25	MOBILE PURCHASE 1013 PANDA EXPRESS #786 LA JOLLA CA	-10.45
10/14/25	MOBILE PURCHASE 1013 AMZ*kajcdhfg6 Sixth Mar La Jolla CA	-7.80
10/14/25	PURCHASE 1014 UBER * PENDI San FranciscoCA	-20.96
10/14/25	PURCHASE 1014 UBER *TRIP H San FranciscoCA	-20.98
10/15/25	MOBILE PURCHASE 1013 DIRTY BIRDS BAR AND GR SAN DIEGO CA	-6.90
10/15/25	PURCHASE 1014 FD *CA DMV 519 *SVC 800-777-0133 CA	-0.95
10/15/25	PURCHASE 1014 FD *CA DMV 519 *SVC 800-777-0133 CA	-0.82
10/15/25	MOBILE PURCHASE 1014 FD *CA DMV 519 SAN DIEGO CA	-45.00
10/15/25	MOBILE PURCHASE 1014 FD *CA DMV 519 SAN DIEGO CA	-39.00
10/15/25	MOBILE PURCHASE 1014 SU PAN BAKERY UCSD LA JOLLA CA	-1.99
10/15/25	MOBILE PURCHASE 1015 Aesop Westfield UTC San Diego CA	-215.50
10/15/25	MOBILE PURCHASE 1014 YOGURT WORLD UCSD LA JOLLA CA	-3.88
10/16/25	MOBILE PURCHASE 1014 PAR*MARUGAME UDON - SAN SAN DIEGO CA	-20.40
10/16/25	PURCHASE 1015 AMAZON MKTPL*NM7WL9M11 Amzn.com/billWA	-6.45
10/16/25	PURCHASE 1015 UBER * EATS San FranciscoCA	-18.49
10/17/25	MOBILE PURCHASE 1015 DIRTY BIRDS BAR AND GR SAN DIEGO CA	-5.66
10/17/25	MOBILE PURCHASE 1015 APPLE STORE #R082 SAN DIEGO CA	-43.05
10/17/25	MOBILE PURCHASE 1015 PY *LE LABO FRAGRANCES SAN DIEGO CA	-355.58
10/17/25	MOBILE PURCHASE 1015 85C BAKERY CAFE USA SAN DIEGO STECA	-9.53
10/20/25	MOBILE PURCHASE 1016 VONS #2012 SAN DIEGO CA	-28.78

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
10/20/25	PURCHASE 1017 AMAZON MKTPL*NU4MI7060 Amzn.com/billWA	-6.42
10/20/25	MOBILE PURCHASE 1017 DIRTY BIRDS BAR AND GR SAN DIEGO CA	-6.90
10/20/25	PURCHASE 1017 SPIN* PENDING.BIRD.CO BIRD.CO CA	-3.97
10/20/25	PURCHASE 1018 SPIN* PENDING.BIRD.CO BIRD.CO CA	-1.85
10/20/25	MOBILE PURCHASE 1017 RALPHS #0108 LA JOLLA CA	-11.64
10/20/25	MOBILE PURCHASE 1017 RALPHS #0108 LA JOLLA CA	-11.78
10/20/25	MOBILE PURCHASE 1018 THE MELT-LA JOLLA LA JOLLA CA	-17.23
10/20/25	MOBILE PURCHASE 1018 UCSD NTP RESTAURANT LA JOLLA CA	-14.00
10/20/25	PURCHASE 1019 UBER * EATS San FranciscoCA	-61.53
10/20/25	CHECKCARD 1020 US MOBILE WWW.USMOBILE.NY 24000775293100011257178	-25.00
10/21/25	MOBILE PURCHASE 1019 TST*PACIFIC CATCH - LA San Diego CA	-30.12
10/21/25	PURCHASE 1021 SPIN* PENDING.BIRD.CO BIRD.CO CA	-2.91
10/21/25	MOBILE PURCHASE 1021 TARGET STORE T LA JOLLA CA	-16.99
10/22/25	MOBILE PURCHASE 1020 DIRTY BIRDS BAR AND GR SAN DIEGO CA	-7.97
10/22/25	MOBILE PURCHASE 1020 VONS #2012 SAN DIEGO CA	-16.76
10/22/25	MOBILE PURCHASE 1021 PANDA EXPRESS #786 LA JOLLA CA	-12.18
10/22/25	PURCHASE 1021 SPIN* PENDING.BIRD.CO BIRD.CO CA	-3.97
10/22/25	PURCHASE 1022 SPIN* PENDING.BIRD.CO BIRD.CO CA	-2.91
10/22/25	MOBILE PURCHASE 1021 TARGET STORE T LA JOLLA CA	-2.84
10/22/25	MOBILE PURCHASE 1021 AMZ*7fsziz1au Sixth Mar La Jolla CA	-12.75
10/23/25	MOBILE PURCHASE 1021 VONS #2012 SAN DIEGO CA	-42.95
10/23/25	PURCHASE 1022 BIRD APP* SUBSCRIPTION BIRD.CO FL	-4.30
10/23/25	PURCHASE 1023 STARBUCKS 8007827282 800-782-7282 WA	-20.00
10/23/25	PURCHASE 1023 SPIN* PENDING.BIRD.CO BIRD.CO CA	-3.44
10/23/25	MOBILE PURCHASE 1022 TARGET STORE T LA JOLLA CA	-5.28
10/24/25	MOBILE PURCHASE 1022 DIRTY BIRDS BAR AND GR SAN DIEGO CA	-4.58
10/24/25	MOBILE PURCHASE 1022 MYMARKETREWARDS CPPRO M PACIFIC PALISCA	-11.18
10/24/25	MOBILE PURCHASE 1023 AMZ*ktr57h1uv Sixth Mar La Jolla CA	-5.00
10/24/25	PURCHASE 1023 SPIN* PENDING.BIRD.CO BIRD.CO CA	-2.91
10/24/25	PURCHASE 1024 SPIN* PENDING.BIRD.CO BIRD.CO CA	-2.91
Total ATM and debit card subtractions		-\$3,187.97

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ANDREW HEESU PARK | Account # 3251 7489 0287 | September 24, 2025 to October 24, 2025

Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
10/03/25	Zelle payment to JIN CHOI Conf# nln9sq24w	-21.70
10/06/25	Zelle payment to JONG LEE Conf# f0u0li4gi	-25.00
10/06/25	Zelle payment to Jiyun Conf# ky8creq6f	-20.00
10/14/25	Online Banking transfer to SAV 0432 Confirmation# 5245830016	-3,000.00
10/20/25	PAYPAL DES:INST XFER ID:SPOTIFY*P3B9B55 INDN:ANDREW PARK ID:PAYPALS177 WEB	CO -11.99
Total other subtractions		-\$3,078.69

Service fees

Date	Transaction description	Amount
09/24/25	CHECKCARD 0922 KORAIL DISTRIBUTION CO. GAPYEONG-GUN 74599005266719208776356 INTERNATIONAL TRANSACTION FEE	-0.30
09/25/25	MOBILE PURCHASE 0924 GS25INCHUNGONGHANGT2SE INCHEON 74009065268250925188788 INTERNATIONAL TRANSACTION FEE	-0.05
Total service fees		-\$0.35

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

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Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Announcing a new look and feel for our Deposit Agreement and Disclosures document.

Starting November 14, 2025, you can visit bankofamerica.com/depositagreement to see the updates we have made to simplify the document. You can also request a copy at any financial center, or call us at the number on this statement.

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