



P.O. Box 15284
Wilmington, DE 19850

MOISE DE OLIVEIRA
800 BROOKS POND RD APT 208
LEOMINSTER, MA 01453-5282

Business Advantage

Customer service information

- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

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

Your Business Advantage Fundamentals™ Banking

for January 1, 2024 to January 31, 2024 Account number: 4660 1521 4412
MOISE DE OLIVEIRA

Account summary

Beginning balance on January 1, 2024	\$2,835.26	# of deposits/credits: 10
Deposits and other credits	2,705.00	# of withdrawals/debits: 6
Withdrawals and other debits	-931.88	# of items-previous cycle ¹ : 3
Checks	-1,535.00	# of days in cycle: 31
Service fees	-16.00	Average ledger balance: \$2,095.34
Ending balance on January 31, 2024	\$3,057.38	¹ Includes checks paid, deposited items and other debits

You've got a banking partner ready to help.



As your dedicated Small Business Specialist, I'm here to help with all of your business's financial needs and priorities.

Contact me today.
Christopher Delphia
978.451.4263
christopher.a.delphia@bofa.com

SSM-09-23-0714.B | 5972504

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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Equal Housing Lender

Deposits and other credits

Date	Description	Amount
01/02/24	Counter Credit	587.00
01/05/24	Online Banking Transfer Conf# trj6lmbyy; NETO, ARLINDO	200.00
01/08/24	Digital Federal DES:P2P PYMTS ID:SUZY S DE OLIVE INDN:The Kingdom Jou CO ID:BXXXXXXXXX WEB	145.00
01/12/24	Zelle payment from Leonardo Meireles Conf# VQCFM6MDM	500.00
01/12/24	Online Banking Transfer Conf# vl40joysq; NETO, ARLINDO	200.00
01/19/24	Online Banking Transfer Conf# si0lc2rbf; NETO, ARLINDO	200.00
01/22/24	WORKERS CUDES:A2A.TRANFR ID:WAGNER DESOUZA INDN:MOISE DE OLIVEIRA CO ID:8580278260 WEB	300.00
01/23/24	Digital Federal DES:P2P PYMTS ID:SUZY S DE OLIVE INDN:The Kingdom Jou CO ID:BXXXXXXXXX WEB	173.00
01/26/24	BKOFAMERICA MOBILE 01/26 3648512907 DEPOSIT *MOBILE MA	200.00
01/26/24	Online Banking Transfer Conf# srl8n5nj; NETO, ARLINDO	200.00

Total deposits and other credits

\$2,705.00

Withdrawals and other debits

Date	Description	Amount
01/02/24	Zelle payment to Eliane Argollo for "aulus"; Conf# fslnr8fbd	-400.00
01/02/24	Zelle payment to Eliane Argollo for "para aulus"; Conf# b1z7xkk3n	-500.00
01/03/24	INTUIT *DES:QBooks Onl ID:6345608 INDN:MOISE DE OLIVEIRA CO ID:0000756346 CCD	-31.88

Total withdrawals and other debits

-\$931.88



Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at bofa.com/helpprotectyourself

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Checks

Date	Check #	Amount	Date	Check #	Amount	
01/02/24	1102	-800.00	01/04/24	1104*	-735.00	
					Total checks	-\$1,535.00
					Total # of checks	2

* There is a gap in sequential check numbers

Service fees

Based on the activity on your business accounts for the statement period ending 12/29/23, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$250+ in new net purchases on a linked Business debit card
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

For information on how to open a new product, link an existing service to your account, or about Preferred Rewards for Business please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

Date	Transaction description	Amount
01/02/24	Monthly Fee Business Adv Fundamentals	-16.00
Total service fees		-\$16.00

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

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
01/01	2,835.26	01/05	1,139.38	01/22	2,484.38
01/02	1,706.26	01/08	1,284.38	01/23	2,657.38
01/03	1,674.38	01/12	1,984.38	01/26	3,057.38
01/04	939.38	01/19	2,184.38		

Check images

Account number: 4660 1521 4412
Check number: 1102 | Amount: \$800.00

Check number: 1104 | Amount: \$735.00

THE KINGDOM JOURNEY
809 BRIDGES FLOW RD APT 208
LEICESTER, MA 01453-5202

1102
01/01/2024

Pay To The Order of LAUREN DA BRADEN CHAMAK \$ 800.00

Eight Hundred 00/100 Dollars

BANK OF AMERICA
ACH # 0110001386

For CHAMAK DA BRADEN

MOISE DE OLIVEIRA

1102 0110001386 466015214412

THE KINGDOM JOURNEY
809 BRIDGES FLOW RD APT 208
LEICESTER, MA 01453-5202

1104
01/01/2024

Pay To The Order of JULIA DEBELL \$ 735.00

Seven Hundred Thirty Five 00/100 Dollars

BANK OF AMERICA
ACH # 0110001386

For JULIA DEBELL

MOISE DE OLIVEIRA

1104 0110001386 466015214412

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.

Good news!

We no longer charge these service fees — here are the details.

- **Legal Order Process Fee**

On October 16, 2023, we stopped charging a fee for each legal order or process that directs us to freeze, attach or withhold funds or other property.

- **Check Image Service Fee**

On November 6, 2023, we stopped charging a fee for returning images of canceled checks with statements sent in the mail.

In addition, we stopped charging these service fees on December 11, 2023:

- **Check and Statement Copy Fees**

For ordering one or more copies of your checks or statements

- **Deposit Slips and other Credit Item Copies**

For ordering one or more copies of your deposit slips or credit items

- **ATM Balance Inquiry Fees**

For requesting an account balance at a non-Bank of America ATM in the U.S. or in a foreign country

- **NY Protest Fee**

For New York residents filing a certificate of protest when a payment instrument has not been honored

- **Bond Coupon Collection Fees**

For debt obligations with coupons that represent semiannual interest payments

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