



P.O. Box 15284  
Wilmington, DE 19850

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.  
P.O. Box 25118  
Tampa, FL 33622-5118

SHAO YING YE  
ANDREW H TING  
POD SAI LUEN TING  
14197 TEN ACRES CT  
SARATOGA, CA 95070-5637

## Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

for October 27, 2023 to November 27, 2023

Account number: 0004 7444 1021

SHAO YING YE   ANDREW H TING   POD SAI LUEN TING

### Account summary

Beginning balance on October 27, 2023	\$9,798.34
Deposits and other additions	3,072.42
ATM and debit card subtractions	-320.82
Other subtractions	-2,996.51
Checks	-0.00
Service fees	-0.00
<b>Ending balance on November 27, 2023</b>	<b>\$9,553.43</b>

Annual Percentage Yield Earned this statement period: 0.01%.  
Interest Paid Year To Date: \$0.68.

## 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 additions

Date	Description	Amount
11/20/23	VENMO DES:CASHOUT ID:1030714591837 INDN:ANDREW TING CO ID:5264681992 PPD	3,072.34
11/27/23	Interest Earned	0.08
<b>Total deposits and other additions</b>		<b>\$3,072.42</b>

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
11/08/23	MOBILE PURCHASE 1107 CHE BRICKS CAFE SAN JOSE CA	-12.11
11/10/23	CHECKCARD 1110 COMCAST CALIFORNIA 800-COMCAST CA 24692163314101123978112 RECURRING	-138.78
11/10/23	MOBILE PURCHASE 1109 TARGET T-2605 San Jose CA	-26.00
11/13/23	CHECKCARD 1111 XFINITY MOBILE 888-936-4968 PA 24692163315101931386242 RECURRING	-143.93
<b>Total ATM and debit card subtractions</b>		<b>-\$320.82</b>

### Other subtractions

Date	Description	Amount
10/31/23	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:ANDREW TING CO ID:PYPALSI77 WEB	-0.99
11/09/23	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:ANDREW TING CO ID:PYPALSI77 WEB	-5.99
11/10/23	PGANDE DES:WEB ONLINE ID:70311340102123 INDN:ANDREW TING CO ID:5940742640 WEB	-325.53
11/10/23	PAYPAL DES:INST XFER ID:JOESLANDSCAPIN INDN:ANDREW TING CO ID:PYPALSI77 WEB	-180.00

continued on the next page

## Can you spot a scam?

Be aware of these common red flags:



Contacted unexpectedly and asked for sensitive information



Pressured to act immediately



Asked to provide codes or click links to verify information



Share these tips with friends and family so they can help protect themselves  
Scan this code or visit [bofa.com/HelpProtectYourself](https://bofa.com/HelpProtectYourself) to see trending scams

When you use the QRC feature certain information is collected from your mobile device for business purposes.

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description					Amount
11/13/23	ROBINHOOD WEB	DES:DEBITS	ID:XXXXXXXXX	INDN:Andrew Ting	CO ID:5326394001	-2,000.00
11/15/23	DeltaCare WEB	DES:PREMIUM	ID:539320228618	INDN:Andrew Ting	CO ID:2942761537	-54.99
11/16/23	GREAT OAKS WATER ID:1941550419 PPD	DES:WATER BILL	ID:092_006_2	INDN:TING, ANDREW	CO	-429.01

Total other subtractions - \$2,996.51

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.