



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

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

## Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

for April 26, 2023 to May 25, 2023

Account number: 0004 7444 1021

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### Account summary

Beginning balance on April 26, 2023	\$6,073.26
Deposits and other additions	2,913.26
ATM and debit card subtractions	-351.32
Other subtractions	-2,190.58
Checks	-0.00
Service fees	-0.00
<b>Ending balance on May 25, 2023</b>	<b>\$6,444.62</b>

Annual Percentage Yield Earned this statement period: 0.01%.  
Interest Paid Year To Date: \$0.20.

Set up alerts<sup>1</sup>  
for important  
account activity

Choose alerts that matter to you and be notified right away, even when you're not logged in.

- Balances
- Deposits and transfers
- Payment due dates
- And more!

Set up alerts at [bankofamerica.com/onlinebanking](https://bankofamerica.com/onlinebanking).  
You can scan this code with your smart device to go there directly.



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

<sup>1</sup> 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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## 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
05/03/23	VENMO DES:CASHOUT ID:1026764058969 INDN:ANDREW TING CO ID:5264681992 PPD	1,778.20
05/08/23	VENMO DES:CASHOUT ID:1026825143211 INDN:ANDREW TING CO ID:5264681992 PPD	1,135.00
05/25/23	Interest Earned	0.06

**Total deposits and other additions** **\$2,913.26**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
04/26/23	MOBILE PURCHASE 0425 TARGET 00022814 SAN JOSE CA	-42.49
04/27/23	LOWE'S #1756 04/27 #000630553 PURCHASE LOWE'S #1756 SAN JOSE CA	-35.28
05/10/23	CHECKCARD 0510 COMCAST CALIFORNIA 800-COMCAST CA 24692163130104061746097 RECURRING	-115.78
05/12/23	CHECKCARD 0512 XFINITY MOBILE 888-936-4968 PA 24692163132105641799553 RECURRING	-132.77
05/22/23	PMNT SENT 0519 APPLE CASH 1INFINITELOOPCA	-25.00

**Total ATM and debit card subtractions** **-\$351.32**

### Other subtractions

Date	Description	Amount
04/27/23	PGANDE DES:WEB ONLINE ID:51134296042623 INDN:ANDREW TING CO ID:5940742640 WEB	-554.89
05/10/23	PAYPAL DES:INST XFER ID:JOSESLANDSCAPIN INDN:ANDREW TING CO ID:PAYPALS177 WEB	-180.00
05/15/23	DeltaCare DES:PREMIUM ID:539621248911 INDN:Andrew Ting CO ID:2942761537 WEB	-54.99

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## Withdrawals and other subtractions - continued

### Other subtractions - continued

Date	Description	Amount
05/16/23	GREAT OAKS WATER DES:WATER BILL ID:092_006_2 INDN:TING, ANDREW ID:1941550419 PPD	-430.70
05/23/23	VENMO DES:PAYMENT ID:1027169019840 INDN:ANDREW TING ID:3264681992 WEB	-500.00
05/23/23	VENMO DES:PAYMENT ID:1027167779468 INDN:ANDREW TING ID:3264681992 WEB	-240.00
05/23/23	VENMO DES:PAYMENT ID:1027167874481 INDN:ANDREW TING ID:3264681992 WEB	-220.00
05/23/23	VENMO DES:PAYMENT ID:1027168080794 INDN:ANDREW TING ID:3264681992 WEB	-10.00

**Total other subtractions** **-\$2,190.58**

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](https://bankofamerica.com) and enter Visually Impaired Access from the home page.

## 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 – starting May 21, we are eliminating and lowering more fees!**

For personal accounts, when you use Online Banking to transfer funds to another bank:

- We will stop charging a \$3 or \$10 fee for ACH transfers to another bank.
- All ACH transfers scheduled before the cut-off time on a business day will be delivered the following business day.

Additionally, we will lower the Incoming International Wire Transfer Fee from \$16 to \$15.

As a reminder, on May 23, 2023, we will stop charging an International Transaction Fee when an international debit card purchase is processed in U.S. dollars. However, keep in mind, debit card purchases processed in a foreign currency will continue to be charged the International Transaction Fee which is equal to 3% of the U.S. dollar amount of the transaction.

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