



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 December 28, 2022 to January 26, 2023

Account number: 0004 7444 1021

SHAO YING YE   ANDREW H TING   POD SAI LUEN TING

### Account summary

Beginning balance on December 28, 2022	\$727.03
Deposits and other additions	2,977.03
ATM and debit card subtractions	-341.56
Other subtractions	-1,641.54
Checks	-0.00
Service fees	-0.00
<b>Ending balance on January 26, 2023</b>	<b>\$1,720.96</b>

Annual Percentage Yield Earned this statement period: 0.01%.  
Interest Paid Year To Date: \$0.02.

## 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
01/03/23	VENMO DES:CASHOUT ID:1024452775356 INDN:ANDREW TING CO ID:5264681992 PPD	1,535.00
01/03/23	VENMO DES:CASHOUT ID:1024472866070 INDN:ANDREW TING CO ID:5264681992 PPD	1,229.51
01/03/23	VENMO DES:CASHOUT ID:1024448691353 INDN:ANDREW TING CO ID:5264681992 PPD	129.51
01/06/23	Preferred Rewards-ATM Oper Rebate Refund of \$2.99	2.99
01/09/23	VENMO DES:CASHOUT ID:1024537004618 INDN:ANDREW TING CO ID:5264681992 PPD	80.00
01/26/23	Interest Earned	0.02
<b>Total deposits and other additions</b>		<b>\$2,977.03</b>

## Withdrawals and other subtractions

## ATM and debit card subtractions

Date	Description	Amount
12/29/22	LOWE'S #1756 12/29 #000257077 PURCHASE LOWE'S #1756 SAN JOSE CA	-49.73
01/04/23	CHECKCARD 0103 AMZN MKTP US*RS4GS6JS3 AMZN.COM/BILLWA 24431063003083319085668	-31.71
01/06/23	ISPA/PIMDS 01/06 #000001994 WITHDRWL PAI ISO SAN JOSE CA	-42.99
01/09/23	LOWE'S #1756 01/09 #000366471 PURCHASE LOWE'S #1756 SAN JOSE CA	-9.81
01/11/23	CHECKCARD 0111 XFINITY MOBILE 888-936-4968 PA 24692163011109947731902 RECURRING	-127.54
01/11/23	CHECKCARD 0110 CKE*IKE S - THE PLAN 91 SAN JOSE CA 24445003011000878444110	-25.16
01/17/23	LOWE'S #1756 01/14 #000082393 PURCHASE LOWE'S #1756 SAN JOSE CA	-42.61
01/17/23	LOWE'S #1756 01/14 #000892158 PURCHASE LOWE'S #1756 SAN JOSE CA	-12.01
<b>Total ATM and debit card subtractions</b>		<b>-\$341.56</b>

continued on the next page

Save time this holiday season — bank online  
or with our mobile app.

With Online and Mobile Banking,<sup>1</sup> managing your accounts is convenient and secure.



Scan this code using the camera on your  
smartphone to get started, or visit us online at  
**bankofamerica.com/OnlineBanking.**

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

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. SSM-08-22-0117.E | 4804771

## Withdrawals and other subtractions - continued

### Other subtractions

Date	Description	Amount
01/03/23	VENMO DES:PAYMENT ID:1024475222945 INDN:ANDREW TING CO ID:3264681992 WEB	-240.00
01/13/23	PAYPAL DES:INST XFER ID:JOSESLANDSCAPIN INDN:ANDREW TING CO ID:PAYPALS177 WEB	-210.00
01/17/23	DeltaCare DES:PREMIUM ID:539777604156 INDN:Andrew Ting CO ID:2942761537 WEB	-54.99
01/18/23	VENMO DES:PAYMENT ID:1024758706463 INDN:ANDREW TING CO ID:3264681992 WEB	-100.00
01/25/23	GREAT OAKS WATER DES:WATER BILL ID:092_006_2 INDN:TING, ANDREW CO ID:1941550419 PPD	-565.54
01/26/23	PGANDE DES:WEB ONLINE ID:41514191012323 INDN:RENTAL ACCOUNT CO ID:5940742640 WEB	-471.01

### Total other subtractions

**-\$1,641.54**

## 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	\$0.00	\$35.00

**We want to help you avoid overdraft fees. Here are a few ways to manage your account and stay on top of your balance:**

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- 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.

Date	Transaction description	Amount
01/06/23	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00

### Total service fees

**-\$0.00**

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

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.