



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.

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for January 27, 2023 to February 23, 2023

Account number: 0004 7444 1021

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Account summary

Beginning balance on January 27, 2023	\$1,720.96
Deposits and other additions	3,042.93
ATM and debit card subtractions	-319.88
Other subtractions	-751.09
Checks	-0.00
Service fees	-0.00
Ending balance on February 23, 2023	\$3,692.92

Annual Percentage Yield Earned this statement period: 0.01%.
Interest Paid Year To Date: \$0.05.

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
02/06/23	VENMO	DES:CASHOUT	ID:1025060310383	INDN:ANDREW TING	CO	2,705.00
	ID:5264681992	PPD				
02/06/23	VENMO	DES:CASHOUT	ID:1025101259189	INDN:ANDREW TING	CO	257.90
	ID:5264681992	PPD				
02/16/23	VENMO	DES:CASHOUT	ID:1025290324354	INDN:ANDREW TING	CO	80.00
	ID:5264681992	PPD				
02/23/23	Interest Earned					0.03

Total deposits and other additions **\$3,042.93**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description					Amount
01/31/23	CHECKCARD	0130 SJSU PARKING SERVICES	408-924-6556 CA 24431063030700445313733			-192.00
02/13/23	CHECKCARD	0211 XFINITY MOBILE	888-936-4968 PA 24692163042109453726893 RECURRING			-127.88

Total ATM and debit card subtractions **-\$319.88**

Other subtractions

Date	Description					Amount
02/07/23	VENMO	DES:PAYMENT	ID:1025131791850	INDN:ANDREW TING	CO	-50.00
	ID:3264681992	WEB				
02/15/23	DeltaCare	DES:PREMIUM	ID:539574661669	INDN:Andrew Ting	CO ID:2942761537	-54.99
	WEB					
02/16/23	PAYPAL	DES:INST XFER	ID:JOSESLANDSCAPIN	INDN:ANDREW TING	CO	-180.00
	ID:PAYPALS177	WEB				

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Investing in securities involves risk, and there is always potential of losing money when you invest in securities.

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Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description					Amount
02/21/23	VENMO	DES:PAYMENT	ID:1025361450459	INDN:ANDREW TING	CO	-120.00
	ID:3264681992	WEB				
02/23/23	PGANDE	DES:WEB ONLINE	ID:44594476021923	INDN:RENTAL ACCOUNT	CO	-346.10
	ID:5940742640	WEB				

Total other subtractions - \$751.09

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.

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.

Here is what you need to know about changes related to ATM and Debit Card fees.

- On September 19, 2022, we stopped charging a \$5 Replacement ATM/Debit Card Fee if your card needs to be replaced.
- Starting May 23, 2023, we will stop charging an International Transaction Fee when an international purchase is processed in U.S. dollars.

International purchases processed in a foreign currency will continue to be charged an International Transaction Fee equal to 3% of the U.S. dollar amount of the transaction.

- Starting May 20, 2023, we will no longer waive the \$15 Rush Replacement ATM/Debit Card Fee for Bank of America Advantage Relationship Banking®, Bank of America Advantage® with Tiered Interesting Checking, and Bank of America Advantage® Regular Checking accounts.

Rush Replacement ATM/Debit Card Fees will continue to be waived for members enrolled in Preferred Rewards (Footnote 1). Visit bankofamerica.com/preferred-rewards to learn about Preferred Rewards and additional pricing benefits available to members.

Good news – a temporary digital version of your debit card may be available. If you prefer to avoid the fee for rush delivery, consider creating a digital card for debit, at no cost, while you wait. You need to be enrolled in Mobile Banking (Footnote 2) to replace your debit card using our mobile app. Just tap the “Menu” option, select “Manage Debit Card”, and follow the instructions to temporarily replace your card – if you are eligible, you are given the option to create a digital card for debit.

(Footnote 1) Preferred Rewards Program Eligibility. To enroll in the Bank of America Preferred Rewards program you must have an active, eligible personal checking account with Bank of America® and maintain the balance required for one of the balance tiers in your combined qualifying Bank of America deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill investment accounts (such as Cash Management Accounts, 529 Plans). You can satisfy the combined balance requirement for enrollment with either:

- 1) a three-month combined average daily balance in your qualifying deposit and investment accounts or
- 2) a current combined balance, provided that you enroll at the time you open your first eligible personal checking account and satisfy the balance requirement at the end of at least one day within 30 days of opening that account.

You must have a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Platinum Honors tier, \$1,000,000 for the Diamond tier and \$10,000,000 for the Diamond Honors tier. Refer to your Personal Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits, available at bankofamerica.com/fees. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements.

(Footnote 2) Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

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