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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

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 July 27, 2023 to August 28, 2023

Account number: 0004 7444 1021

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Account summary

Beginning balance on July 27, 2023	\$8,429.71
Deposits and other additions	2,926.75
ATM and debit card subtractions	-289.37
Other subtractions	-433.88
Checks	-0.00
Service fees	-0.00
Ending balance on August 28, 2023	\$10,633.21

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.43.

Mobile and Online Banking — convenient, secure, simple¹



Help reduce check fraud by writing fewer checks and switching to digital payments. Scammers are targeting the mail to steal checks and other information.

To learn more, scan the code or go to bofa.com/BillPay.



¹ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. When you use the QRC feature, certain information is collected from your mobile device for business purposes.

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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
08/07/23	VENMO DES:CASHOUT ID:1028644737620 INDN:ANDREW TING CO ID:5264681992 PPD	2,926.66
08/28/23	Interest Earned	0.09
Total deposits and other additions		\$2,926.75

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
08/10/23	CHECKCARD 0810 COMCAST CALIFORNIA 800-COMCAST CA 24692163222102580648678 RECURRING	-115.78
08/11/23	CHECKCARD 0811 XFINITY MOBILE 888-936-4968 PA 24692163223103402968053 RECURRING	-135.60
08/21/23	PURCHASE 0819 RING YEARLY PLAN HTTPSRING.COMCA	-37.99
Total ATM and debit card subtractions		-\$289.37

Other subtractions

Date	Description	Amount
07/31/23	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:ANDREW TING CO ID:PYPALSI77 WEB	-0.99
08/09/23	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:ANDREW TING CO ID:PYPALSI77 WEB	-5.99
08/11/23	PGANDE DES:WEB ONLINE ID:60544683072323 INDN:ANDREW TING CO ID:5940742640 WEB	-371.91
08/15/23	DeltaCare DES:PREMIUM ID:539721382895 INDN:Andrew Ting CO ID:2942761537 WEB	-54.99
Total other subtractions		-\$433.88



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for timely information and to learn more
about how to reach your financial goals.

When you use the QRC feature certain information is collected from your mobile device for business purposes.
SSM-05-22-0100.C | 4718133



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://www.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.

Beginning August 19, 2023, you are invited to access a new feature on your Bank of America Advantage Banking account.

Beginning August 19, 2023, you will be able to link your eligible Merrill Cash Management Account® (CMA®) and/or Bank of America Loan Management Account® (LMA®) if applicable to your eligible Bank of America checking account(s) via Bank of America's Balance Connect® (Footnote 1) for overdraft protection service.

How does Balance Connect® work?

The optional Balance Connect® for overdraft protection service can help you cover your transactions and avoid overdrafts and/or declined transactions when you do not have sufficient funds in your checking account. Balance Connect® allows you to link up to 5 eligible backup accounts to your eligible checking account (covered account). When you do not have enough available funds in the covered account to cover an item, Bank of America may automatically transfer/advance available funds from the linked backup account(s) to the covered account.

Please carefully review the Balance Connect® portion of your Deposit Agreement and the account agreements for the backup accounts you link through Balance Connect® to understand the fees or charges that apply when funds are transferred from those accounts.

What is changing?

If you use your CMA, a brokerage account at Merrill for this service, disbursements are made from Cash Balances, then from balances in the Primary Money Account and then from balances in the Secondary Money Account(s) excluding any funds designated for the Directed Reserve Program. If your CMA is enrolled in the Margin Lending Program, extensions of credit from the available loan value will be used to satisfy disbursements triggered by Balance Connect®, but only after the Cash Balances and Primary and Secondary Money Accounts are depleted. Any funds advanced under the Margin Lending Program are an extension of credit subject to credit availability and interest charges under the terms of the Margin Lending Program. Please see your CMA Financial Service Account Agreement and Program Description and/or the Margin Lending Program Client Agreement for further details and for a reminder of the risks and potential conflicts of interest related to the Margin Lending Program and securities-based loans. Capitalized terms used in this paragraph that are not defined in this notice shall have the meaning provided for them in the CMA Financial Service Account Agreement and Program Description.

If you use your LMA account, a Bank of America, N.A. (Bank) demand line of credit secured by designated brokerage account(s) at Merrill, for this service, advances are made under, and are subject to, the terms and conditions described in your LMA account agreement. Each advance under your LMA account is subject to credit availability and approval of the Bank, in its sole discretion, and any funds advanced are subject to interest charges under the LMA agreement. Please see your LMA account agreement for more information and for a reminder of the risks, potential conflicts of interest, and use of proceeds limitations associated with the LMA account and securities-based loans. Certain LMA accounts to entities and businesses may not be eligible for this service.

How to enroll

You will see your eligible CMA and/or LMA accounts in Balance Connect® enrollment options in online banking or contact your advisor team to enroll. Once enrolled, you can add, edit, or remove the accounts at any time.

Thank you for being our valued client.

Continued on next page

(Footnote 1) Balance Connect® for overdraft protection allows you to link your eligible Bank of America checking account with up to 5 eligible Bank of America accounts for overdraft protection. This optional service can help you cover your payments and purchases, and help avoid overdrafts and overdraft fees by automatically transferring available funds from your linked backup account(s) when needed. If your linked backup account does not have enough available funds to cover the necessary amount, we may decline to make the transfer. Overdraft protection transfers from a linked savings account count towards the six transactions you're allowed each month from your savings account and may lead to a Withdrawal Limit Fee on your linked consumer savings account(s). Please refer to your Personal Schedule of Fees for details. Overdraft protection transfers from a linked Bank of America Home Equity Line of Credit are considered advances and the amount advanced is subject to interest or finance charges as provided in the Line of Credit Agreement. Please refer to your Line of Credit Agreement for additional details. Overdraft protection transfers from a linked credit card will be Bank Cash Advances under your Credit Card Agreement and will accrue interest at the APR stated in your Credit Card Agreement. Please refer to your Credit Card Agreement for additional details.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BofA Corp.

The Loan Management Account® (LMA® account) is a demand line of credit provided by Bank of America, N.A., Member FDIC. Equal Opportunity Lender. The LMA account requires a brokerage account at Merrill Lynch, Pierce, Fenner & Smith Incorporated and sufficient eligible collateral to support a minimum credit facility size of \$100,000. All securities are subject to credit approval and Bank of America, N.A. may change its collateral maintenance requirements at any time. Securities-based financing involves special risks and is not for everyone. When considering a securities-based loan, consideration should be given to individual requirements, portfolio composition and risk tolerance, as well as capital gains, portfolio performance expectations and investment time horizon. The securities or other assets in any collateral account may be sold to meet a collateral call without notice to the client, the client is not entitled to an extension of time on the collateral call, and the client is not entitled to choose which securities or other assets will be sold. The client can lose more funds than deposited in such collateral account. The LMA account is uncommitted and Bank of America, N.A. may demand full repayment at any time. A complete description of the loan terms can be found within the LMA agreement. Clients should consult their own independent tax and legal advisors. Some restrictions may apply to purpose loans, and not all managed accounts are eligible as collateral.

All applications for LMA accounts are subject to approval by Bank of America, N.A. For fixed- rate and term advances, principal payments made prior to the due date will be subject to a breakage fee.

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC, and wholly owned subsidiaries of Bank of America Corporation.

Investment products are provided by Merrill Lynch, Pierce, Fenner & Smith Incorporated and:

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Now funds deposited by check may be available to you earlier.

We are changing when funds are available to you when your check deposit is not made in person to one of our employees at a financial center. Beginning August 11, 2023, the funds from your check deposit will be available the first business day after the day of your deposit.

Please keep in mind, all deposits are subject to a hold review at any time – and we may place longer holds on certain items in some cases, which could impact your ability to withdraw or use the deposited funds or result in a reduction of your available balance. For more information, please refer to your Deposit Agreement & Disclosures at bankofamerica.com/deposits/resources/deposit-agreements.go.deposit.
