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SANGHAMITRA ACHARYA  
ARTATRANA PUJAHARI  
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DUBLIN, CA 94568-1271

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 combined statement

for February 21, 2025 to March 21, 2025

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	2290 4835 1770	\$4,645.57	Page 3
Regular Savings	2290 4834 7852	\$74,340.64	Page 5
Total balance		\$78,986.21	

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Enroll now! Scan the code or visit [bankofamerica.com/zelle](https://bankofamerica.com/zelle).



When you use the QRC feature, certain information is collected from your mobile device for business purposes. 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-03-24-0484.B | 6398672

## 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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# Your Adv Plus Banking Preferred Rewards Platinum Honors

SANGHAMITRA ACHARYA   ARTATRANA PUJAHARI

## Account summary

Beginning balance on February 21, 2025	\$4,402.68
Deposits and other additions	8,913.20
ATM and debit card subtractions	-0.00
Other subtractions	-8,670.31
Checks	-0.00
Service fees	-0.00

**Ending balance on March 21, 2025** **\$4,645.57**


Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

Put your savings account to work for you. As a Preferred Rewards member, you will earn extra interest when you convert your savings account to a Bank of America Advantage Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937).

## Deposits and other additions

Date	Description	Amount
02/28/25	GUIDEWIRE SOFTWA DES:DIRECT DEP ID:711077897839YQ4 INDN:ACHARYA,SANGHAMITRA CO ID:9111111101 PPD	4,456.59
03/14/25	GUIDEWIRE SOFTWA DES:DIRECT DEP ID:944433574438YQ4 INDN:ACHARYA,SANGHAMITRA CO ID:9111111101 PPD	4,456.61

**Total deposits and other additions** **\$8,913.20**




### Account security you can see

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

**To learn more, visit [bofa.com/SecurityCenter](https://bofa.com/SecurityCenter) or scan this code.**

When you use the QRC feature, certain information is collected from your mobile device for business purposes. 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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## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
03/03/25	Online Banking payment to CRD 8004 Confirmation# 1884672194	-226.13
03/03/25	Online Banking payment to CRD 5958 Confirmation# 4084680951	-1,323.50
03/03/25	Zelle payment to newlearninggroveacademy for "Riddhi Pujahari"; Conf# shl4uqaym	-595.00
03/03/25	NSM DBAMR.COOPER DES:NSM DBAMR ID:8029396 INDN:ARTATRANA *PUJAHARI CO ID:0000452701 WEB	-5,007.24
03/03/25	Synchrony Bank DES:CC PYMT ID:601919304534837 INDN:SANGHAMITRA ACHARYA CO ID:9856794001 WEB	-200.00
03/03/25	CHASE CREDIT CRD DES:EPAY ID:8217601509 INDN:SANGHAMITRA ACHARYA CO ID:5760039224 WEB	-57.52
03/04/25	Zelle payment to KIRIL TCHERVENIACHKI for "Shreya Pujahari for Clinic Feb 28"; Conf# w1ek779ho	-30.00
03/06/25	Automatic Transfer to SAV 7852 Confirmation# 1949839577	-25.00
03/07/25	Zelle payment to newlearninggroveacademy for "Riddhi Pujahari Robotics"; Conf# w5phjob7a	-220.00
03/13/25	TESLA MOTORS DES:TESLA MOTO ID:2U3TKZTZWS8WOR6 INDN:SANGHAMITRA ACHARYA CO ID:5912197729 PPD	-9.99
03/18/25	SANTANDER CONSUM DES:BILLPAY ID:XXXXXXXXX INDN:SANGHAMITRA ACHARYA CO ID:1363149993 WEB	-773.91
03/21/25	Zelle payment to Alok Parida for "ATT"; Conf# w9ik9mmeh	-202.02

### Total other subtractions

**-\$8,670.31**

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.

Your Regular Savings

Preferred Rewards Platinum Honors

SANGHAMITRA ACHARYA   ARTATRANA PUJAHARI

Account summary

Beginning balance on February 21, 2025	\$98,315.01
Deposits and other additions	25.63
ATM and debit card subtractions	-0.00
Other subtractions	-24,000.00
Service fees	-0.00
Ending balance on March 21, 2025	\$74,340.64

Annual Percentage Yield Earned this statement period: 0.01%.  
Interest Paid Year To Date: \$2.33.

Put your savings account to work for you. As a Preferred Rewards member, you will earn extra interest when you convert your savings account to a Bank of America Advantage Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937).

Deposits and other additions

Date	Description	Amount
03/06/25	Automatic Transfer from CHK 1770 Confirmation# 1949839577	25.00
03/21/25	Interest Earned	0.63
Total deposits and other additions		\$25.63

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
02/27/25	Online Banking transfer to CHK 7257 Confirmation# 7768326799	-22,000.00
03/03/25	Online Banking transfer to CHK 7257 Confirmation# 7586642341	-2,000.00
Total other subtractions		-\$24,000.00

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## 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!

**Soon, more funds may be available if we place a hold on your check deposit.**

Starting May 19, 2025, here is what to expect if we place a hold on your check deposit and where you can find these changes in our Deposit Agreement and Disclosures after this date:

- The first \$275 (previously \$225) may be available the next business day.
- When you deposit checks totaling more than \$6,725 (previously \$5,525) on any one day, we may continue to place a longer hold.
- For certain check deposits into accounts open less than 30 days, the first \$6,725 (previously \$5,525) of a day's total deposits may be available the next business day.

Our Deposit Agreement and Disclosures document is available at [bankofamerica.com/depositagreement](https://bankofamerica.com/depositagreement). Details can be found in the sections called "Longer Delays May Apply" and "Special Rules for New Accounts". You may also find helpful information in the "When Funds are Available for Withdrawal and Deposit Holds" section of the Agreement.

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