



P.O. Box 15284  
Wilmington, DE 19850

SANGHAMITRA ACHARYA  
ARTATRANA PUJAHARI  
8414 MULBERRY PL  
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

Your combined statement  
for June 21, 2025 to July 23, 2025

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	2290 4835 1770	\$6,717.11	Page 3
Regular Savings	2290 4834 7852	\$40,442.88	Page 7
Total balance		\$47,159.99	

BANK OF AMERICA  
Preferred Rewards

Your Preferred Rewards benefits may change

As a Preferred Rewards member, your relationship with Bank of America is important to us. That is why we are providing you with this update. You are currently not meeting the requirements for your tier.

If you have any questions about how to meet the program requirements, please call us at 888.888.RWDS (888.888.7937) and press 2.

SSM-01-25-2465.D | 7515603

## 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 June 21, 2025	\$7,179.61
Deposits and other additions	22,822.75
ATM and debit card subtractions	-0.00
Other subtractions	-23,285.25
Checks	-0.00
Service fees	-0.00

Ending balance on July 23, 2025      \$6,717.11

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
06/30/25	GUIDEWIRE SOFTWA DES:DIRECT DEP ID:764098316123YQ4 INDN:ACHARYA,SANGHAMITRA CO ID:9111111101 PPD	4,456.59
07/01/25	Online Banking transfer from SAV 7852 Confirmation# 7238918212	2,000.00

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\* Zelle® eligible checking or savings account required. Message and data rates apply.  
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Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices.  
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## Deposits and other additions - continued

Date	Description	Amount
07/07/25	Wise Inc DES:Mahasweta ID:Mahasweta INDN:Sanghamitra Acharya CO ID:XXXXXXXXX PPD PMT INFO:From Tanmaya Kumar Panda Via WISE	11,000.00
07/11/25	Bank of America DES:CASHREWARD ID:ACHARYA INDN:0000000127183176000000 CO ID:2002290310 PPD	223.88
07/15/25	GUIDEWIRE SOFTWA DES:DIRECT DEP ID:660073262628YQ4 INDN:ACHARYA,SANGHAMITRA CO ID:9111111101 PPD	4,456.60
07/15/25	GUIDEWIRE SOFTWA DES:DIRECT DEP ID:660073262629YQ4 INDN:ACHARYA,SANGHAMITRA CO ID:9111111101 PPD	685.68
<b>Total deposits and other additions</b>		<b>\$22,822.75</b>

## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
06/23/25	Zelle payment to KIRIL TCHERVENIACHKI for "Shreya Pujahari for June 20th"; Conf# z9q888b0c	-50.00
06/23/25	SANTANDER DES:BILLPAY ID:XXXXXXXXX INDN:SANGHAMITRA ACHARYA CO ID:1363149993 WEB	-773.91
06/24/25	Zelle payment to KIRIL TCHERVENIACHKI for "Shreya Pujahari for June 24"; Conf# u4yg9w5e8	-50.00
06/25/25	Zelle payment to KIRIL TCHERVENIACHKI for "Riddhi Pujahari for June 25th"; Conf# sjiaf8py4	-50.00
06/27/25	BB TUITION MGMT DES:BB TUITION ID:55182393 INDN:Sanghamitra Acharya CO ID:XXXXXXXXX WEB	-810.00
06/30/25	Zelle payment to JCEC Sree Jagannath for "Donation for Ratha Jatra Artatrana Pujahari"; Conf# veheupxdy	-200.00
07/01/25	Online Banking payment to CRD 5958 Confirmation# 1838894763	-2,325.23
07/01/25	Online Banking payment to CRD 8004 Confirmation# 2838912678	-1,979.20
07/02/25	CHASE CREDIT CRD DES:EPAY ID:8528268454 INDN:SANGHAMITRA ACHARYA CO ID:5760039224 WEB	-394.81
07/02/25	Synchrony Bank DES:CC PYMT ID:601919304534837 INDN:SANGHAMITRA ACHARYA CO ID:9856794001 WEB	-310.08
07/03/25	NSM DBAMR.COOPER DES:NSM DBAMR ID:3036348 INDN:ARTATRANA *PUJAHARI CO ID:0000452701 WEB	-5,138.87
07/03/25	Automatic Transfer to SAV 7852 Confirmation# 1984590692	-25.00
07/07/25	Zelle payment to KIRIL TCHERVENIACHKI for "Riddhi Pujahari for 2nd July 2025"; Conf# slmfw0q47	-50.00
07/07/25	Online Banking transfer to CHK 7257 Confirmation# 7493856174	-3,000.00
07/08/25	Zelle payment to Alok Parida for "Biju"; Conf# sliqkfwb2	-3,000.00
07/10/25	BKOFAMERICA BC 07/10 #000003356 WITHDRWL	-3,000.00
07/14/25	Zelle payment to Alok Parida for "ATT"; Conf# s07ssd0ab	-204.25
07/15/25	TESLA MOTORS DES:TESLA MOTO ID:2UQ2F8ZUR8BIXR7 INDN:SANGHAMITRA ACHARYA CO ID:5912197729 WEB	-9.99
07/16/25	Online Banking transfer to CHK 7257 Confirmation# 7564356813	-1,000.00

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
07/21/25	Zelle payment to DELMY for "8414 Mulberry Pl"; Conf# vw8dkeook	-140.00
07/22/25	SANTANDER DES:BILLPAY ID:XXXXXXXXX INDN:SANGHAMITRA ACHARYA CO ID:1363149993 WEB	-773.91

Total other subtractions-\$23,285.25

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.

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## Your Regular Savings

### Preferred Rewards Platinum Honors

SANGHAMITRA ACHARYA ARTATRANA PUJAHARI

#### Account summary

Beginning balance on June 21, 2025	\$58,417.44
Deposits and other additions	25.44
ATM and debit card subtractions	-0.00
Other subtractions	-18,000.00
Service fees	-0.00
<b>Ending balance on July 23, 2025</b>	<b>\$40,442.88</b>

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$4.57.

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
07/03/25	Automatic Transfer from CHK 1770 Confirmation# 1984590692	25.00
07/23/25	Interest Earned	0.44
<b>Total deposits and other additions</b>		<b>\$25.44</b>

#### Withdrawals and other subtractions

##### Other subtractions

Date	Description	Amount
07/01/25	Online Banking transfer to CHK 7257 Confirmation# 7538885894	-3,000.00
07/01/25	Online Banking transfer to CHK 1770 Confirmation# 7238918212	-2,000.00
07/01/25	Online Banking transfer to CHK 7257 Confirmation# 8038922784	-3,000.00
07/08/25	Online Banking transfer to CHK 7257 Confirmation# 7702461752	-2,000.00
07/10/25	Online Banking transfer to CHK 7257 Confirmation# 7418826262	-8,000.00
<b>Total other subtractions</b>		<b>-\$18,000.00</b>

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