






P.O. Box 15284  
Wilmington, DE 19850

GURPREET BAL  
21 WOOD ACRES DR  
NORTH BRUNSWICK, NJ 08902-2530

## PLATINUM PRIVILEGES®

### Customer service information

-  Customer Service: 1.888.562.1000  
TDD/TTY users only: 1.800.288.4408  
En Español: 1.800.688.6086
-  [bankofamerica.com](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your MyAccess Checking Platinum Privileges

for January 23, 2014 to February 19, 2014

**GURPREET BAL**

### Account summary

Beginning balance on January 23, 2014	\$70,761.53
Deposits and other additions	7,767.84
Withdrawals and other subtractions	-8,428.26
Checks	-0.00
Service fees	-0.00
<b>Ending balance on February 19, 2014</b>	<b>\$70,101.11</b>

Account number: 0094 6712 2395

## “10 Tips to Help You Boost Your Retirement Savings —Whatever Your Age.”

You'll find this article and more on the Merrill Edge website. **Go to [merrilledge.com/10tips2boost](http://merrilledge.com/10tips2boost)** and learn why it's never too early, or too late.



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Investment products:

**Are Not FDIC Insured**

**Are Not Bank Guaranteed**

**May Lose Value**

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## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**Change of address** - Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

**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 banking 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 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 for, 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 at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

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## Deposits and other additions

Date	Description	Amount
01/31/14	The McGraw-Hill Des:Pr Payment Id:10009877	3,840.20
02/14/14	The McGraw-Hill Des:Pr Payment Id:10009877	3,927.64
<b>Total deposits and other additions</b>		<b>\$7,767.84</b>

## Withdrawals and other subtractions

Date	Description	Amount
01/28/14	ICICI BANK LIM DES:EDI PAYMTS ID:0127M2A10105571	-5,024.35
01/30/14	ICICI BANK LIM DES:EDI PAYMTS ID:0129M2A10115817	-3,403.91
<b>Total withdrawals and other subtractions</b>		<b>-\$8,428.26</b>



To help you BALANCE YOUR CHECKING ACCOUNT, visit [bankofamerica.com/statementbalance](http://bankofamerica.com/statementbalance) or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

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