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Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

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Statement Period
03-21-13 through 04-19-13
B 13 E I E P I 13 0088804
Account Number: 0094 6712 2395



Platinum Privileges

20035 E01 SCM999 I12 0

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

Our Online Banking service allows you to check balances, track account activity and more.
**With Online Banking you can also view up to 18 months of this statement
online and even turn off delivery of your paper statement.**
Enroll at www.bankofamerica.com.

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For additional information or service, you may call:
1.800.432.1000 Customer Service
1.800.288.4408 TDD/TTY Users Only
1.800.688.6086 En Español



Or you may write to:
Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

You asked, we listened... Starting May 13, 2013, the Platinum Privileges® home loan benefit is changing from a discount point reduction to a \$400 relationship credit toward the lender origination fee. As a Platinum Privileges client, you will receive this benefit automatically when you apply for and obtain a Bank of America home purchase or refinance loan on or after May 13th.

We're improving the system that supports automatic transfers for deposit accounts to better meet your needs. The improvements will give you a new way to manage transfers, but will also change the timing of certain automatic transfers. **Effective 4/23, when an automatic transfer between 2 of your Bank of America accounts falls on a weekend or federal holiday, it will now occur the prior business day.** Any other scheduled automatic transfer that falls on a weekend or federal holiday will continue to occur the following business day. Additionally, you'll be able to manage your transfers through Online Banking by going to the Transfers tab, calling the number on this statement or visiting your nearby banking center.

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Did you know there's an easier way to make deposits?

Now when you get a check, you can securely deposit it right into your account using the App and camera on your smartphone or tablet. There's no planning a trip to the banking center or ATM. It's easy to deposit checks on your schedule. Download the newest Mobile Banking App by texting APP1 to 226526. Deposits not available for immediate withdrawal. Restrictions apply. See Mobile App for details. Wireless fees may apply. For text messages, supported carriers include: Alltel, AT&T, Cellular One, T-Mobile, Virgin Mobile, US Cellular, Verizon Wireless. Text STOP to 226526 to cancel. Text HELP to 226526 for help. Bank of America, N.A. Member FDIC

Pick your cash back deals. BankAmeriDeals® makes it easy.

Online or on your mobile device, check out the BankAmeriDeals offered to you. Choose the deals, make the purchases and the cash back gets put into the Bank of America® checking or savings account you select. Learn more at www.bankofamerica.com/deals or tap the "Deals" icon in Mobile Banking.

Good News! In response to customer feedback we've made some changes to your statements to make them easier to read. Soon you will notice color and graphics to highlight account details and draw attention to notifications and special offers. Over the next few months, a guide will be included with your new statement that will detail the enhancements. Stay tuned!

Deposit Accounts

MyAccess Checking Platinum Privileges Relationship Account

GURPREET BAL

Your Account at a Glance

Account Number	XXXX XXXX 2395
Beginning Balance on 03-21-13	\$ 123,110.44
Deposits and Other Additions	+ 7,800.11
Other Subtractions	- 5,000.00
Ending Balance on 04-19-13	\$ 125,910.55

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MyAccess Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
03-29	3,787.04+	126,897.48	The McGraw-Hill Des:PR Payment ID:10009877 Indn:Gurpreet Bal Co ID:1131026995 Ppd
04-15	4,013.07+	130,910.55	The McGraw-Hill Des:PR Payment ID:10009877 Indn:Gurpreet Bal Co ID:1131026995 Ppd
04-18	5,000.00-	125,910.55	Online Banking transfer to Chk 1438 Confirmation# 4031534567

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)
Beginning	123,110.44	04-15	130,910.55
03-29	126,897.48	04-18	125,910.55

How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

1. List your Account Register/Checkbook Balance here \$ _____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement \$ _____
3. Add any credits not previously recorded that are listed on this statement (for example interest) \$ _____
4. This is your NEW ACCOUNT REGISTER BALANCE \$ _____

NOW, with your Account Statement:

1. List your Statement Ending Balance here \$ _____
2. Add any deposits not shown on this statement \$ _____

SUBTOTAL \$ _____

3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals

Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check #	Amount	Date/Check #	Amount	Date/Check #	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

4. TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals \$ _____
5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal
This Balance should match your new Account Register Balance \$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

IMPORTANT INFORMATION FOR 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 if 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 the 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 recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us 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 unauthorized transactions within the time periods 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 not to 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.