



P.O. Box 15284  
Wilmington, DE 19850

BIRUK H REDA  
44153 PAGET TER  
ASHBURN, VA 20147-3850

#### Customer service information

- Customer service: 1.800.432.1000
- 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 12, 2021 to March 17, 2021

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	0039 2545 6257	\$15,297.99	Page 3
Regular Savings	0039 2801 9963	\$1,101.39	Page 5
<b>Total balance</b>		<b>\$16,399.38</b>	

# HEMINGWAY

A FILM BY KEN BURNS AND LYNN NOVICK

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SSM-12-20-0030.B | 3372179

## 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

BIRUK H REDA

### Account summary

Beginning balance on February 12, 2021	\$12,347.51
Deposits and other additions	13,542.50
Withdrawals and other subtractions	-7,536.02
Checks	-3,056.00
Service fees	-0.00

**Ending balance on March 17, 2021** **\$15,297.99**

Your account is enrolled in overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online Banking.

Our Deposit Agreement and Disclosures were updated to include our policy for accepting registered warrants. For more details, please review the "Processing Deposits and Cashed Items" section of our Deposit Agreement at [bankofamerica.com/depositagreement](http://bankofamerica.com/depositagreement).

### Deposits and other additions

Date	Description	Amount
02/24/21	Online Banking Transfer Conf# 80b8f09de; REDA, MESFIN	150.00
02/24/21	Zelle Transfer Conf# U5BYTHECF; ASSEFA GEBRE	150.00
02/24/21	Zelle Transfer Conf# BZIMPU9HS; Lemlem Gebremariam	100.00
02/24/21	Zelle Transfer Conf# T09WH6QPY; ABEBA TESFAY	100.00
02/24/21	Zelle Transfer Conf# YFLGJG9ZA; FITSUMBREHAN GEBRE	100.00
03/01/21	Zelle Transfer Conf# 7591c2942; REDA, MESFIN	200.00
03/05/21	Zelle Transfer Conf# 01O49ZEHZ; Adiam Kiros	1,000.00

*continued on the next page*



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**Are Not Bank Guaranteed**

**May Lose Value**

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## Deposits and other additions - continued

Date	Description	Amount
03/08/21	Currency Cloud DES:Sent from ID: INDN:Biruk Hagos Reda CO ID:0810070098 PPD	500.00
03/08/21	BKOFAMERICA MOBILE 03/08 3845726309 DEPOSIT *MOBILE MD	42.50
03/12/21	Online Banking Transfer Conf# 52aaf97ff; ABBA NEGGA CONSULTING, LLC, ABBA NEGGA C	10,000.00
03/16/21	Zelle Transfer Conf# 01OFDKW3X; Adiam Kiros	1,000.00
03/16/21	Zelle Transfer Conf# 6C1P99NGY; FITSUMBREHAN GEBRE	200.00
<b>Total deposits and other additions</b>		<b>\$13,542.50</b>

## Withdrawals and other subtractions

Date	Description	Amount
02/23/21	CHASE CREDIT CRD DES:EPAY ID:5145173588 INDN:BIRUK H REDA CO ID:5760039224 WEB	-100.00
02/25/21	CHECKCARD 0224 GEICO *AUTO 800-841-3000 DC 24692161055100867245883 RECURRING	-70.70
02/25/21	Zelle Transfer Conf# 8350af383; Negasi	-850.00
02/25/21	KEEP THE CHANGE TRANSFER TO ACCT 9963 FOR 02/25/21	-0.30
02/26/21	Automatic Transfer to SAV 9963 Confirmation# 1525637575	-100.00
03/01/21	Zelle Transfer Conf# ff8f4ce69; Negasi	-200.00
03/12/21	Bank of America Credit Card Bill Payment	-3,314.49
03/15/21	Zelle Transfer Conf# d224547af; Munit G	-906.00
03/15/21	CHASE CREDIT CRD DES:EPAY ID:5178716329 INDN:BIRUK H REDA CO ID:5760039224 WEB	-1,994.53
<b>Total withdrawals and other subtractions</b>		<b>-\$7,536.02</b>

## Checks

Date	Check #	Amount
02/16/21	379	-255.00
02/16/21	380	-858.00
02/26/21	381	-858.00

Date	Check #	Amount
03/15/21	383*	-858.00
03/15/21	384	-227.00

**Total checks** **-\$3,056.00**  
**Total # of checks** **5**

\* There is a gap in sequential check numbers

## Your Regular Savings

BIRUK H REDA

### Account summary

Beginning balance on February 12, 2021	\$1,001.08
Deposits and other additions	100.31
Withdrawals and other subtractions	-0.00
Service fees	-0.00
<b>Ending balance on March 17, 2021</b>	<b>\$1,101.39</b>

Annual Percentage Yield Earned this statement period: 0.01%.  
Interest Paid Year To Date: \$0.03.

Our Deposit Agreement and Disclosures were updated to include our policy for accepting registered warrants. For more details, please review the "Processing Deposits and Cashed Items" section of our Deposit Agreement at [bankofamerica.com/depositagreement](https://bankofamerica.com/depositagreement).

### Deposits and other additions

Date	Description	Amount
02/26/21	KEEPTHECHANGE CREDIT FROM ACCT6257 EFFECTIVE 02/25	0.30
02/26/21	Automatic Transfer from CHK 6257 Confirmation# 1525637575	100.00
03/17/21	Interest Earned	0.01
<b>Total deposits and other additions</b>		<b>\$100.31</b>

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## Check images

Account number: 0039 2545 6257

Check number: 379 | Amount: \$255.00

Biruk H. Reda 8904 Sarawagala Ct Potomac, MD 20854		379
Date: 02/16/2021		7-163520
Pay to the Order of: KIBRET LEMLEM	\$ 255	
TWO HUNDRED X FIFTY FIVE		Dollars
Bank Of America		
For: EYE GLASSES (Eya X hia)		
⑆05200⑆⑆633⑆ 003925456257⑆0379		

Check number: 380 | Amount: \$858.00

Biruk H. Reda 8904 Sarawagala Ct Potomac, MD 20854		380
Date: 02/16/2021		7-163520
Pay to the Order of: KIBRET LEMLEM	\$ 858	
EIGHT HUNDRED X FIFTY EIGHT		Dollars
Bank Of America		
For: 02/2021 Child Support (Eya X hia)		
⑆05200⑆⑆633⑆ 003925456257⑆0380		

Check number: 381 | Amount: \$858.00

Biruk H. Reda 8904 Sarawagala Ct Potomac, MD 20854		381
Date: 02/26/2021		7-163520
Pay to the Order of: KIBRET LEMLEM	\$ 858	
EIGHT HUNDRED X FIFTY EIGHT		Dollars
Bank Of America		
For: 02/2021 Child Support (Eya X hia)		
⑆05200⑆⑆633⑆ 003925456257⑆0381		

Check number: 383 | Amount: \$858.00

Biruk H. Reda 8904 Sarawagala Ct Potomac, MD 20854		383
Date: 03/12/2021		7-163520
Pay to the Order of: KIBRET LEMLEM	\$ 858-	
EIGHT HUNDRED X FIFTY EIGHT		Dollars
Bank Of America		
For: 03/2021 Child Support (Eya X hia)		
⑆05200⑆⑆633⑆ 003925456257⑆0383		

Check number: 384 | Amount: \$227.00

Biruk H. Reda 8904 Sarawagala Ct Potomac, MD 20854		384
Date: 03/12/2021		7-163520
Pay to the Order of: KIBRET LEMLEM	\$ 227-	
TWO HUNDRED X TWENTY SEVEN		Dollars
Bank Of America		
For: 03/2021 Activity fee (Eya X hia)		
⑆05200⑆⑆633⑆ 003925456257⑆0384		

## 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.

In the next few months, we are making changes to our Overdraft Protection Service and fees. We have outlined each change along with the applicable effective date. Please review these updates in our [Deposit Agreement and Disclosures at bankofamerica.com/deposits](https://www.bankofamerica.com/deposits) and [Personal Schedule of Fees at bankofamerica.com/fees](https://www.bankofamerica.com/fees).

Change	Effective Date	What to Expect After the Change Is Effective
Eligible deposit accounts may have the ability to enroll in multiple Overdraft Protection plans and link up to 5 eligible accounts for overdraft protection	<ul style="list-style-type: none"><li>• June 18, 2021 for deposit account(s) opened in GA, IL, KY, MI or TN</li><li>• August 20, 2021 for deposit account(s) opened in any location</li></ul>	<ul style="list-style-type: none"><li>• When you link more than one account for overdraft protection and the available funds in your first linked account are not enough to cover the necessary amount including any applicable transfer fee, the next linked account(s) will transfer/advance available funds to cover the remaining amount including any applicable transfer fee.</li><li>• If your linked accounts do not have enough available funds to cover the necessary amount, we may decline to make the transfer.</li><li>• This functionality is not available for all accounts.</li></ul>
Overdraft Protection Transfer Fee changes for transfers made from a linked Bank of America credit card to your deposit account (covered account)	<ul style="list-style-type: none"><li>• June 18, 2021 for deposit account(s) opened in GA, IL, KY, MI or TN</li><li>• August 20, 2021 for deposit account(s) opened in any location</li></ul>	<ul style="list-style-type: none"><li>• Your covered account may be charged a \$12.00 Overdraft Protection Transfer Fee when overdraft protection transfers are made from a linked credit card to cover the overdraft and the applicable transfer fee on your account. Keep in mind, this fee may be higher than what you are currently charged when transfers are made from your linked credit card.</li><li>• The applicable transfer fee will be charged to your covered account; previously the fee was charged to your credit card account.</li><li>• The amount of the applicable transfer fee may be included in the amount transferred from your linked credit card account.</li><li>• We will only charge one Overdraft Protection Transfer Fee any day a transfer is made to a given covered account, regardless of the number of items covered or whether funds are transferred/advanced from multiple accounts.</li><li>• We will not charge this fee if all individual items covered by the transfer are \$1.00 or less.</li><li>• We will not charge this fee if your covered account is overdrawn by a total amount of \$1.00 or less (previously less than \$12.00) before we apply overdraft protection.</li><li>• Bank of America Advantage Relationship Banking, Bank of America Advantage® with Tiered Interest Checking and Bank of America Advantage® Regular Checking accounts plus Preferred Rewards customers qualify for a waiver of this fee.</li></ul>
The dollar amount transferred for overdraft protection from a linked Bank of America credit card or line of credit to your covered deposit account	August 20, 2021	<ul style="list-style-type: none"><li>• Overdraft protection transfers from a linked credit card or line of credit will be made for the amount required to cover the overdraft and the applicable transfer fee on the covered account (previously in increments of \$100.00).</li></ul>
Savings accounts will no longer be able to receive overdraft protection	August 20, 2021	<ul style="list-style-type: none"><li>• If your savings account is currently receiving overdraft protection from another account, it will no longer be linked to receive this service.</li><li>• Please keep in mind, you can still use your savings account to provide overdraft protection to other eligible checking accounts.</li></ul>
The name of Overdraft Protection will change to Balance Connect(TM)	August 20, 2021	<ul style="list-style-type: none"><li>• You will see the new name, Balance Connect(TM), on your statement and in Mobile and Online Banking.</li></ul>

### We are here to help

If you have questions about these changes, feel free to schedule an appointment with us at [bankofamerica.com/appointments](https://www.bankofamerica.com/appointments).