



P.O. Box 15284  
Wilmington, DE 19850

## Platinum Privileges

### Customer service information

- Customer service: 1.800.432.1000  
TDD/TTY users only: 1.800.288.4408  
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

HANZHANG ZHENG  
SHIXI ZHENG  
11115 SW SUMMER LAKE DR  
PORTLAND, OR 97223-1958

## Your Platinum Privileges combined statement

for September 27, 2013 to October 29, 2013

Your deposit accounts	Account/plan number	Ending balance	Details on
ScenicBanking - Beach CampusEdge Checking	4850 0695 2104	\$3,834.02	Page 3
ScenicBanking - Beach Regular Savings	4850 0760 7775	\$48.39	Page 5
<b>Total balance</b>		<b>\$3,882.41</b>	

## 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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**Bank of America, N.A. Member FDIC and**  **Equal Housing Lender**

## Your ScenicBanking - Beach Platinum Privileges CampusEdge Checking

HANZHANG ZHENG SHIXI ZHENG

### Account summary

Beginning balance on September 27, 2013	\$4,270.86
Deposits and other additions	0.00
ATM and debit card subtractions	-97.37
Other subtractions	-339.47
Checks	-0.00
Service fees	-0.00
<b>Ending balance on October 29, 2013</b>	<b>\$3,834.02</b>

Your account has overdraft protection provided by deposit account number 4850 0760 7775.

### Withdrawals and other subtractions

#### ATM and debit card subtractions

Date	Description	Amount
10/09/13	CHECKCARD 1008 VILLAGE LA SALON HOUSTON TX 24431063281206055000111	-50.00
10/09/13	CHECKCARD 1009 CHEVRON 002106 CENTERVILLE TX 08993140460332822108913	-19.96
10/09/13	CHECKCARD 1008 TEAHOUSE SHEPHERD HOUSTON TX 24224433282104007473160	-4.33

*continued on the next page*

## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
10/15/13	CHECKCARD 1011 TEAHOUSE SHEPHERD HOUSTON TX 24224433285105005685686	-5.14
10/15/13	CHECKCARD 1013 SONIC DRIVE IN #4664 PEARLAND TX 24427333286720047671142	-8.31
10/28/13	CHECKCARD 1026 LES GIVRALS SANDWICHES HOUSTON TX 24013393299001698356500	-9.63
Total ATM and debit card subtractions		-\$97.37

### Other subtractions

Date	Description	Amount
10/09/13	KEEP THE CHANGE TRANSFER TO ACCT 7775 FOR 10/09/13	-0.71
10/11/13	BANK OF AMERICA - CREDIT CARD Bill Payment	-336.84
10/15/13	KEEP THE CHANGE TRANSFER TO ACCT 7775 FOR 10/15/13	-1.55
10/28/13	KEEP THE CHANGE TRANSFER TO ACCT 7775 FOR 10/28/13	-0.37
Total other subtractions		-\$339.47

## Your ScenicBanking - Beach Platinum Privileges Regular Savings

HANZHANG ZHENG SHIXI ZHENG

### Account summary

Beginning balance on September 27, 2013	\$45.76
Deposits and other additions	2.63
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on October 29, 2013	\$48.39

### Deposits and other additions

Date	Description	Amount
10/10/13	Keepthechange Credit From Acct2104 Effective 10/09	0.71
10/16/13	Keepthechange Credit From Acct2104 Effective 10/15	1.55
10/29/13	Keepthechange Credit From Acct2104 Effective 10/28	0.37
Total deposits and other additions		\$2.63

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