






P.O. Box 15284
Wilmington, DE 19850

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

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

Your combined statement

for January 30, 2014 to February 26, 2014

Your deposit accounts	Account/plan number	Ending balance	Details on
ScenicBanking - Beach CampusEdge Checking	4850 0695 2104	\$3,423.95	Page 3
ScenicBanking - Beach Regular Savings	4850 0760 7775	\$52.73	Page 5
Total balance		\$3,476.68	

"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** 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

AR3FUY39 SSM-10-13-1246.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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Your ScenicBanking - Beach CampusEdge Checking

Platinum Privileges

HANZHANG ZHENG SHIXI ZHENG

Account summary

Beginning balance on January 30, 2014	\$3,919.96
Deposits and other additions	291.00
ATM and debit card subtractions	-89.49
Other subtractions	-697.52
Checks	-0.00
Service fees	-0.00

Ending balance on February 26, 2014 **\$3,423.95**

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

Deposits and other additions

Date	Description	Amount
02/07/14	William Marsh Ri Des:Payroll Id:S01165598	136.00
02/21/14	William Marsh Ri Des:Payroll Id:S01165598	155.00

Total deposits and other additions **\$291.00**

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Just show your Bank of America debit card and a photo ID. For more details, go to bankofamerica.com/artsonus.

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
02/21/14	CHECKCARD 0219 BARE NECESSITIES HOUSTON TX 24223694051980042529935	-89.49

Total ATM and debit card subtractions **-\$89.49**

Other subtractions

Date	Description	Amount
02/11/14	BANK OF AMERICA - CREDIT CARD Bill Payment	-166.01
02/19/14	BANK OF AMERICA - CREDIT CARD Bill Payment	-531.00
02/21/14	KEEP THE CHANGE TRANSFER TO ACCT 7775 FOR 02/21/14	-0.51

Total other subtractions **-\$697.52**

Your ScenicBanking - Beach Regular Savings Platinum Privileges

HANZHANG ZHENG SHIXI ZHENG

Account summary

Beginning balance on January 30, 2014	\$52.22
Deposits and other additions	0.51
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on February 26, 2014	\$52.73

Deposits and other additions

Date	Description	Amount
02/24/14	Keepthechange Credit From Acct2104 Effective 02/21	0.51

Total deposits and other additions

\$0.51

- ✓ To help you BALANCE YOUR CHECKING ACCOUNT, visit 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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