






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: 1.800.432.1000  
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 combined statement

for December 28, 2013 to January 29, 2014

Your deposit accounts	Account/plan number	Ending balance	Details on
ScenicBanking - Beach CampusEdge Checking	4850 0695 2104	\$3,919.96	Page 3
ScenicBanking - Beach Regular Savings	4850 0760 7775	\$52.22	Page 5
<b>Total balance</b>		<b>\$3,972.18</b>	

### Use our worksheet to help balance your account.

To make balancing your account easier, we have a step-by-step worksheet available. For a printable version of the **Balance Your Account** worksheet, go to [bankofamerica.com/statementbalance](http://bankofamerica.com/statementbalance) or the **Statements and Documents** page in Online Banking by hovering over the Accounts tab on your Accounts overview page.

## Share your opinions and earn cash prizes

Join the Bank of America Online Advisory Panel. Your voice is important and we would like you to help us learn what we're doing right, and what we could do better. Just for joining, you'll be entered to win \$3,000\*, and you could win more cash each time you share your feedback.

**Get started at [bankofamerica.com/advisorypanel](http://bankofamerica.com/advisorypanel)**

\*Contest details: No purchase necessary. Void where prohibited. Starts 11/30/2013. Ends 3/31/2014. Restrictions apply.  
Visit <https://panelinfo.ipsos.com/boacontestrules.htm> for complete details and Official Contest Rules. AR3WXVRD/YSDUTU SSM-08-13-0197.A

## 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 December 28, 2013	\$3,546.26
Deposits and other additions	943.00
ATM and debit card subtractions	-39.00
Other subtractions	-530.30
Checks	-0.00
Service fees	-0.00

**Ending balance on January 29, 2014** **\$3,919.96**

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

### Deposits and other additions

Date	Description	Amount
01/24/14	William Marsh Ri Des:Payroll Id:S01165598	24.00
01/27/14	Bkofamerica Atm 01/27 #000009879 Deposit Fannin Houston Tx	489.00
01/27/14	Bkofamerica Atm 01/27 #000007357 Deposit Stadium Houston Tx	430.00

**Total deposits and other additions** **\$943.00**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
01/21/14	CHECKCARD 0119 AmazonPrime Membership amzn.com/prmeNV 24692164019000501269282 RECURRING	-39.00

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<b>Total ATM and debit card subtractions</b>	<b>-\$39.00</b>
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### Other subtractions

Date	Description	Amount
01/13/14	BANK OF AMERICA - CREDIT CARD Bill Payment	-530.30

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<b>Total other subtractions</b>	<b>-\$530.30</b>
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## Your ScenicBanking - Beach Regular Savings Platinum Privileges

HANZHANG ZHENG SHIXI ZHENG

### Account summary

Beginning balance on December 28, 2013	\$52.22
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
<b>Ending balance on January 29, 2014</b>	<b>\$52.22</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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