



P.O. Box 15284  
Wilmington, DE 19850

TATIANA N ATKINS  
SEAN ALBERT ATKINS  
19821 NW 2ND AVE PMB 145  
MIAMI, FL 33169-3341

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 Adv Plus Banking

for September 27, 2025 to October 29, 2025

Account number: 8981 1531 0703

TATIANA N ATKINS    SEAN ALBERT ATKINS

Account summary

Beginning balance on September 27, 2025	\$4,352.13
Deposits and other additions	13,250.00
ATM and debit card subtractions	-0.00
Other subtractions	-16,308.15
Checks	-0.00
Service fees	-12.00
Ending balance on October 29, 2025	\$1,281.98

Thank you for your loyalty!

We are honored that you have chosen us for your banking needs,  
and thank you for being a valued customer.

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## 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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## Deposits and other additions

Date	Description	Amount
09/30/25	Zelle payment from OLGA KARPENKO for "Studio rent payment"; Conf# BwPZqSA9z	5,000.00
10/01/25	BKOFAMERICA BC 10/01 #000001015 FR CHKG	4,000.00
10/01/25	Zelle payment from OLGA KARPENKO for "Studio rent payment"; Conf# Xqjd6b2xw	1,000.00
10/14/25	Online Banking transfer from CHK 3358 Confirmation# 2519903787	750.00
10/15/25	Online Banking transfer from CHK 3358 Confirmation# 2353147032	500.00
10/24/25	Online Banking transfer from CHK 3358 Confirmation# 1331556445	1,000.00
10/29/25	Online Banking transfer from CHK 3358 Confirmation# 1577508120	1,000.00

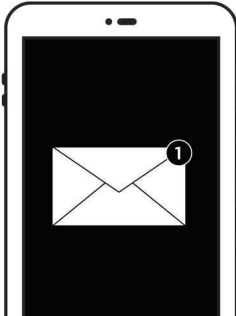
**Total deposits and other additions** **\$13,250.00**

## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
09/29/25	COMCAST-XFINITY DES:CABLE SVCS ID:6086180 INDN:SEAN *ATKINS CO ID:0000213249 PPD	-51.05
10/01/25	BKOFAMERICA BC 10/01 #000001017 TO CHKG 940 Ives Dairy Rd Miami FL	-9,000.00
10/01/25	DOVENMUEHLE MTG DES:MORTG PYMT ID:1484460496 INDN:Sean and Tatiana Atkin CO ID:1838500000 WEB	-4,106.05
10/02/25	Online Banking payment to CRD 1341 Confirmation# 1841352852	-800.00
10/14/25	Zelle payment to Jorge POOL Gonzalez Conf# gd9reh2vi	-910.00
10/14/25	Zelle payment to Yardman Conf# es572xpko	-85.00
10/15/25	Online Banking payment to CRD 1341 Confirmation# 2553151009	-400.00
10/24/25	Zelle payment to Yardman Conf# hctlwdzqi	-85.00
10/27/25	COMCAST-XFINITY DES:CABLE SVCS ID:7403326 INDN:SEAN *ATKINS CO ID:0000213249 PPD	-51.05

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### Do not miss out

Stay connected with email to help manage your financial life. Do not miss out on updates, product features, and special offers from Bank of America.

**Update your email preference at [bofa.com/StayConnected](https://bofa.com/StayConnected).**

Or just scan this code with your smart device.

When you use the QRC feature certain information is collected from your mobile device for business purposes.



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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
10/29/25	Online Banking payment to CRD 1341 Confirmation# 0474809964	-500.00
10/29/25	Zelle payment to Pierre Paul AC Man for "821 AC"; Conf# ghafc2dbr	-320.00
Total other subtractions		-\$16,308.15

Service fees

**Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.**

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$10.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft fees. Here are a few ways to manage your account and stay on top of your balance:**

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
09/29/25	Monthly Maintenance Fee	-12.00
Total service fees		-\$12.00

Note your Ending Balance already reflects the subtraction of Service Fees.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

## **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.

### **Announcing a new look and feel for our Deposit Agreement and Disclosures document.**

Starting November 14, 2025, you can visit [bankofamerica.com/depositagreement](https://bankofamerica.com/depositagreement) to see the updates we have made to simplify the document. You can also request a copy at any financial center, or call us at the number on this statement.

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