



P.O. Box 15284
Wilmington, DE 19850

Business Advantage

Customer service information

☎ 1.888.BUSINESS (1.888.287.4637)

🌐 bankofamerica.com

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

DREEMBEETLE LLC
7300 BOULEVARD EAST APT 5H
NORTH BERGEN, NJ 07047-5976

🔔 Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Business Advantage Fundamentals™ Banking

for March 1, 2021 to March 31, 2021

Account number: 3810 5588 8734

DREEMBEETLE LLC

Account summary

Beginning balance on March 1, 2021	\$45.29
Deposits and other credits	123.59
Withdrawals and other debits	-38.56
Checks	-0.00
Service fees	-16.00
Ending balance on March 31, 2021	\$114.32

of deposits/credits: 2

of withdrawals/debits: 2

of items-previous cycle¹: 0

of days in cycle: 31

Average ledger balance: \$112.37

¹Includes checks paid, deposited items & other debits



Your
Digital
Tools

BUSINESS ADVANTAGE

Keep your business and personal banking with you, wherever you go

With the Mobile Banking app, you can stay on top of both your small business banking and personal accounts, wherever you are. Download the app today from your app store or visit **bankofamerica.com/GoMobile**.

Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-10-20-0838B | 3220188

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 credits

Date	Description	Amount
03/01/21	JPMorgan Chase DES:Ext Trnsfr ID:11078631917 INDN:ELIZABETH S WICHMAN CO ID:9200502231 CCD	100.00
03/15/21	Bank of America DES:CASHREWARD ID:LLC INDN:0000000006551819000000 CO ID:2002290310 PPD	23.59

Total deposits and other credits

\$123.59

Withdrawals and other debits

Date	Description	Amount
03/08/21	Bank of America Business Card Bill Payment	-38.56

Total withdrawals and other debits

-\$38.56

Service fees

Based on the activity on your business accounts for the statement period ending 02/26/21, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$250+ in new net purchases on a linked Business debit card
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

For information on how to open a new product, link an existing service to your account, or about Preferred Rewards for Business please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

Date	Transaction description	Amount
03/01/21	Monthly Fee for Business Fundamentals	-16.00

Total service fees

-\$16.00

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

BUSINESS ADVANTAGE

Go paperless today!

Reduce the risk of lost or stolen mail. Plus, you can view your statements securely and easily—online or from our mobile app—24/7 from virtually anywhere.¹

You can enroll today by logging in to Online Banking at bankofamerica.com/SmallBusiness and clicking on **Profiles & Settings** (in the upper right, next to Sign Out).

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. SSM-04-20-0031.B | 3012579

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
03/01	129.29	03/08	90.73	03/15	114.32

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](#) [bankofamerica.com/deposits](#) and [Business Schedule of Fees](#) at [bankofamerica.com/businessfeesataglance](#).

Change	Effective Date	What to Expect After the Change Is Effective
Eligible business deposit accounts may have the ability to enroll in multiple Overdraft Protection plans and link up to 5 eligible business accounts for overdraft protection	<ul style="list-style-type: none">• June 18, 2021 for business deposit account(s) opened in GA, IL, KY, MI or TN• August 20, 2021 for business deposit account(s) opened in any location	<ul style="list-style-type: none">• When you link more than one business account for overdraft protection and the available funds in your first linked business account are not enough to cover the necessary amount including any applicable transfer fee, the next linked business account(s) will transfer/advance available funds to cover the remaining amount including any applicable transfer fee.• If your linked business accounts do not have enough available funds to cover the necessary amount, we may decline to make the transfer.• This functionality is not available for all business accounts.
Overdraft Protection Transfer Fee changes for transfers made from a linked Bank of America business credit card, business charge card or business line of credit card to your business deposit account (covered account)	<ul style="list-style-type: none">• June 18, 2021 for business deposit account(s) opened in GA, IL, KY, MI or TN• August 20, 2021 for business deposit account(s) opened in any location	<ul style="list-style-type: none">• Your covered account may be charged a \$12.00 Overdraft Protection Transfer Fee when overdraft protection transfers are made from a linked business credit card, business charge card or business line of 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.• The applicable transfer fee will be charged to your covered business account; previously the fee was charged to your business credit card, business charge card or business line of credit.• The amount of the applicable transfer fee may be included in the amount transferred from your linked credit card account.• 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.• We will not charge this fee if all individual items covered by the transfer are \$1.00 or less.• 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.• Preferred Rewards for Business members qualify for a waiver of this fee.
The dollar amount transferred for overdraft protection from a linked Bank of America business credit card, business charge card or business line of credit to your covered business deposit account	August 20, 2021	<ul style="list-style-type: none">• Overdraft protection transfers from a linked business credit card, business charge card or business 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).
The name of Overdraft Protection will change to Balance Connect(TM)	August 20, 2021	<ul style="list-style-type: none">• You will see the new name, Balance Connect(TM), on your statement and in Mobile and Online Banking.

We are here to help

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

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