



P.O. Box 15284  
Wilmington, DE 19850

REBBECCA O BAKRE  
5757 PORANO CIR  
ROUND ROCK, TX 78665-2104

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 combined statement

for April 19, 2022 to May 17, 2022

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	4881 0223 6268	\$1,166.57	Page 3
Bank of America Advantage Savings	4881 0223 6307	\$1.58	Page 9
Total balance		\$1,168.15	

## 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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## Your Adv Plus Banking

REBBECA O BAKRE

### Account summary

Beginning balance on April 19, 2022	\$59.01
Deposits and other additions	4,252.96
ATM and debit card subtractions	-2,015.16
Other subtractions	-1,064.51
Checks	-0.00
Service fees	-65.73
<b>Ending balance on May 17, 2022</b>	<b>\$1,166.57</b>

### Deposits and other additions

Date	Description	Amount
04/21/22	Transfer SQUARE	100.00
04/21/22	Transfer SQUARE	19.00
04/22/22	Transfer SQUARE	50.00
04/26/22	Transfer SQUARE	185.00
04/26/22	Transfer SQUARE	48.55
04/26/22	UPHOLD HQ INC DES:Deposits ID:a778742797972bf INDN:Rebecca Olutoyin Bakr CO ID:1465371066 PPD	30.00
04/26/22	UPHOLD HQ INC DES:Deposits ID:e908b850b434a7d INDN:Rebecca Olutoyin Bakr CO ID:1465371066 PPD	25.00
04/27/22	Transfer SQUARE	500.00

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BANK OF AMERICA

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Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

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## Deposits and other additions - continued

Date	Description	Amount
04/27/22	Transfer SQUARE	250.00
04/27/22	Transfer SQUARE	200.00
04/27/22	Transfer SQUARE	50.00
04/28/22	Transfer SQUARE	150.00
04/28/22	Transfer SQUARE	100.00
05/02/22	Transfer SQUARE	150.00
05/02/22	Transfer SQUARE	75.00
05/09/22	Transfer SQUARE	150.00
05/11/22	Transfer SQUARE	55.00
05/12/22	Transfer SQUARE	100.00
05/16/22	Transfer SQUARE	300.00
05/16/22	Transfer SQUARE	250.00
05/16/22	Transfer SQUARE	250.00
05/16/22	Transfer SQUARE	115.00
05/17/22	Square Inc DES:SQ220517 ID:T200474813395 INDN:Rebecca Bakre CO ID:9424300002 PPD	1,000.00
05/17/22	Transfer SQUARE	100.00
05/17/22	CHECKCARD 0516 UBER*FLW LAGOS ISLAND 75315252137170120013426	0.40
05/17/22	CHECKCARD 0516 UBER*FLW	0.01
<b>Total deposits and other additions</b>		<b>\$4,252.96</b>

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
04/22/22	PMNT SENT 0421 WorldRemit Denver CO	-78.49
04/25/22	CHECKCARD 0421 ELEVATION CHURCH 704-246-0800 NC 85347012112700042770162	-28.00
04/25/22	CHECKCARD 0422 Scholastic Educat 573-632-1834 MO 05123482113600036147363	-15.00
04/25/22	CHECKCARD 0423 APPLE.COM/BILL 866-712-7753 CA 55432862113200333190770 RECURRING	-6.36
04/25/22	CHECKCARD 0423 APPLE.COM/BILL 866-712-7753 CA 55432862113200333171648 RECURRING	-10.61
04/25/22	HERITAGE BANK 04/23 #000591598 WITHDRWL OPIC ABC 1 LAGOS	-23.99
04/26/22	CHECKCARD 0426 SQUARESPACE INC. NEW YORK NY 82305092116000007810136 RECURRING	-6.50
04/27/22	CHECKCARD 0426 FLODESK.COM SAN FRANCISCOCA 82711162116000007859058 RECURRING	-19.00
04/27/22	PMNT SENT 0426 WorldRemit Denver CO	-153.49
04/27/22	SWTCHBsnk 04/27 #000160750 WITHDRWL Shop L55 Ikeja Ma Alausa ikeja	-35.96

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## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
04/27/22	SWTCHBsnk 04/27 #000160797 WITHDRWL Shop L55 Ikeja Ma Alausa ikeja	-23.97
04/28/22	CHECKCARD 0426 ELEVATION CHURCH 704-246-0800 NC 85347012117700042776511	-55.00
04/28/22	CHECKCARD 0427 Ikeja City Mall LA 05362112117001355219843	-22.79
04/28/22	CHECKCARD 0427 HEALTH PLUS IKEJA IKEJA 75315252118031982095286	-18.04
04/28/22	HERITAGE BANK 04/28 #000642634 WITHDRWL OPIC ABC 1 LAGOS	-24.00
04/28/22	HERITAGE BANK 04/28 #000642640 WITHDRWL OPIC ABC 1 LAGOS	-24.00
04/28/22	HERITAGE BANK 04/28 #000642651 WITHDRWL OPIC ABC 1 LAGOS	-24.00
04/28/22	HERITAGE BANK 04/28 #000642655 WITHDRWL OPIC ABC 1 LAGOS	-24.00
04/28/22	HERITAGE BANK 04/28 #000642660 WITHDRWL OPIC ABC 1 LAGOS	-24.00
04/29/22	CHECKCARD 0427 ELEVATION CHURCH 704-246-0800 NC 85347012118700042772964	-190.00
05/02/22	CHECKCARD 0501 APPLE.COM/BILL 866-712-7753 CA 55432862121200819266813 RECURRING	-3.18
05/02/22	CHECKCARD 0501 MEDPLUS LIMITED LANG 05453612121005771903065	-2.64
05/02/22	CHECKCARD 0502 Audible*1Q6KK5V10 Amzn.com/billNJ 55432862122200105482149	-15.88
05/03/22	CHECKCARD 0502 HIS*HISCOX INC 888-202-3007 NY 55432862122200342503798 RECURRING	-33.33
05/04/22	SWTCHBsnk 05/04 #000480100 WITHDRWL Shop L55 Ikeja Ma Alausa ikeja	-24.01
05/05/22	CHECKCARD 0504 ELEVATION CHURCH 704-246-0800 NC 85347012124700042776629	-28.00
05/06/22	CHECKCARD 0506 APPLE.COM/BILL 866-712-7753 CA 55432862126200470587700 RECURRING	-3.18
05/09/22	PMNT SENT 0508 WorldRemit Denver CO	-153.49
05/09/22	CHECKCARD 0509 APPLE.COM/BILL 866-712-7753 CA 55432862129200392738883 RECURRING	-25.00
05/10/22	CHECKCARD 0509 AMZN DIGITAL*1L15 888-802-3080 WA 55310202129083766120177	-5.30
05/10/22	SWTPRUsnk 05/10 #000786919 WITHDRWL ARENA MALL, ISHER BERGER OGUN	-23.97
05/11/22	CHECKCARD 0509 PAYCOM NIGERIA LI LAGOS ISLAND 75315252130025500469340	-7.19
05/11/22	CHECKCARD 0509 ELEVATION CHURCH 704-246-0800 NC 85347012130700042776324	-28.00
05/12/22	CHECKCARD 0511 SQUARESPACE INC. NEW YORK NY 82305092131000008363672 RECURRING	-27.06
05/13/22	CHECKCARD 0511 ELEVATION CHURCH 704-246-0800 NC 85347012132700042777999	-55.00
05/16/22	CHECKCARD 0514 UBER*FLW LAGOS ISLAND 75315252136339736979582	-1.58
05/16/22	CHECKCARD 0514 UBER*FLW LAGOS ISLAND 75315252136846487640312	-1.54
05/16/22	CHECKCARD 0514 GOOGLE *Google Mountain ViewCA	-2.12
05/16/22	CHECKCARD 0514 ELEVATION CHURCH 704-246-0800 NC 85347012135700042779570	-205.00
05/16/22	PMNT SENT 0514 WorldRemit Denver CO	-255.49

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## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
05/16/22	CHECKCARD 0514 UBER*FLW LAGOS ISLAND 75315252136506753676214	-2.28
05/16/22	PMNT SENT 0516 WorldRemit Denver CO	-255.49
05/16/22	ACCESS BANK000 05/16 #000620141 WITHDRWL ACCESS BANK000000 LAGOS STATE,	-48.05
05/17/22	CHECKCARD 0516 UBER*FLW LAGOS ISLAND 75315252137814684467938	-1.18
<b>Total ATM and debit card subtractions</b>		<b>-\$2,015.16</b>

### Other subtractions

Date	Description	Amount
04/19/22	Online Banking transfer to SAV 6307 Confirmation# 3535515417	-25.00
04/25/22	PAYPAL DES:INST XFER ID:AIRBNB HMN5PF4 INDN:REBBECCA BAKRE CO ID:PAYPALSI77 WEB	-25.11
04/27/22	Bank of America Credit Card Bill Payment	-500.00
04/28/22	Zelle Transfer Conf# kvled839u; Aunty Joke	-50.00
04/29/22	PAYPAL DES:INST XFER ID:1019805621507 INDN:REBBECCA BAKRE CO ID:PAYPALSI77 WEB	-200.00
04/29/22	PAYPAL DES:INST XFER ID:AIRBNB HMRFZQN INDN:REBBECCA BAKRE CO ID:PAYPALSI77 WEB	-78.00
05/16/22	PAYPAL DES:INST XFER ID:AIRBNB HMF5F5K INDN:REBBECCA BAKRE CO ID:PAYPALSI77 WEB	-93.81
05/16/22	PAYPAL DES:INST XFER ID:AIRBNB INDN:REBBECCA BAKRE CO ID:PAYPALSI77 WEB	-92.59
<b>Total other subtractions</b>		<b>-\$1,064.51</b>

## Service fees

Date	Transaction description	Amount
04/25/22	HERITAGE BANK 04/23 #000591598 WITHDRWL OPIC ABC 1 LAGOS FEE	-5.00
04/25/22	HERITAGE BANK 04/23 #000591598 WITHDRWL OPIC ABC 1 LAGOS INTERNATIONAL TRANSACTION FEE	-0.72
04/27/22	SWTCHBsnk 04/27 #000160750 WITHDRWL Shop L55 Ikeja Ma Alausa ikeja FEE	-5.00
04/27/22	SWTCHBsnk 04/27 #000160797 WITHDRWL Shop L55 Ikeja Ma Alausa ikeja FEE	-5.00

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## Service fees - continued

Date	Transaction description	Amount
04/27/22	SWTCHBsnk 04/27 #000160750 WITHDRWL Shop L55 Ikeja Ma Alausa ikeja INTERNATIONAL TRANSACTION FEE	-1.08
04/27/22	SWTCHBsnk 04/27 #000160797 WITHDRWL Shop L55 Ikeja Ma Alausa ikeja INTERNATIONAL TRANSACTION FEE	-0.72
04/28/22	HERITAGE BANK 04/28 #000642634 WITHDRWL OPIC ABC 1 LAGOS FEE	-5.00
04/28/22	HERITAGE BANK 04/28 #000642660 WITHDRWL OPIC ABC 1 LAGOS FEE	-5.00
04/28/22	HERITAGE BANK 04/28 #000642655 WITHDRWL OPIC ABC 1 LAGOS FEE	-5.00
04/28/22	HERITAGE BANK 04/28 #000642651 WITHDRWL OPIC ABC 1 LAGOS FEE	-5.00
04/28/22	HERITAGE BANK 04/28 #000642640 WITHDRWL OPIC ABC 1 LAGOS FEE	-5.00
04/28/22	HERITAGE BANK 04/28 #000642634 WITHDRWL OPIC ABC 1 LAGOS INTERNATIONAL TRANSACTION FEE	-0.72
04/28/22	HERITAGE BANK 04/28 #000642660 WITHDRWL OPIC ABC 1 LAGOS INTERNATIONAL TRANSACTION FEE	-0.72
04/28/22	HERITAGE BANK 04/28 #000642655 WITHDRWL OPIC ABC 1 LAGOS INTERNATIONAL TRANSACTION FEE	-0.72
04/28/22	HERITAGE BANK 04/28 #000642651 WITHDRWL OPIC ABC 1 LAGOS INTERNATIONAL TRANSACTION FEE	-0.72
04/28/22	HERITAGE BANK 04/28 #000642640 WITHDRWL OPIC ABC 1 LAGOS INTERNATIONAL TRANSACTION FEE	-0.72
04/28/22	CHECKCARD 0427 Ikeja City Mall LA 05362112117001355219843 INTERNATIONAL TRANSACTION FEE	-0.68
04/28/22	CHECKCARD 0427 HEALTH PLUS IKEJA IKEJA 75315252118031982095286 INTERNATIONAL TRANSACTION FEE	-0.54
05/02/22	CHECKCARD 0501 MEDPLUS LIMITED LANG 05453612121005771903065 INTERNATIONAL TRANSACTION FEE	-0.08
05/04/22	SWTCHBsnk 05/04 #000480100 WITHDRWL Shop L55 Ikeja Ma Alausa ikeja FEE	-5.00
05/04/22	SWTCHBsnk 05/04 #000480100 WITHDRWL Shop L55 Ikeja Ma Alausa ikeja INTERNATIONAL TRANSACTION FEE	-0.72
05/10/22	SWTPRUsnk 05/10 #000786919 WITHDRWL ARENA MALL, ISHER BERGER OGUN FEE	-5.00
05/10/22	SWTPRUsnk 05/10 #000786919 WITHDRWL ARENA MALL, ISHER BERGER OGUN INTERNATIONAL TRANSACTION FEE	-0.72
05/11/22	CHECKCARD 0509 PAYCOM NIGERIA LI LAGOS ISLAND 75315252130025500469340 INTERNATIONAL TRANSACTION FEE	-0.22

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## Service fees - continued

Date	Transaction description	Amount
05/16/22	ACCESS BANK000 05/16 #000620141 WITHDRWL ACCESS BANK000000 LAGOS STATE, FEE	-5.00
05/16/22	ACCESS BANK000 05/16 #000620141 WITHDRWL ACCESS BANK000000 LAGOS STATE, INTERNATIONAL TRANSACTION FEE	-1.44
05/16/22	CHECKCARD 0514 UBER*FLW LAGOS ISLAND 75315252136506753676214 INTERNATIONAL TRANSACTION FEE	-0.07
05/16/22	CHECKCARD 0514 UBER*FLW LAGOS ISLAND 75315252136846487640312 INTERNATIONAL TRANSACTION FEE	-0.05
05/16/22	CHECKCARD 0514 UBER*FLW LAGOS ISLAND 75315252136339736979582 INTERNATIONAL TRANSACTION FEE	-0.05
05/17/22	CHECKCARD 0516 UBER*FLW LAGOS ISLAND 75315252137814684467938 INTERNATIONAL TRANSACTION FEE	-0.04

<b>Total service fees</b>	<b>-\$65.73</b>
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*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](https://bankofamerica.com) and enter Visually Impaired Access from the home page.

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## Your Bank of America Advantage Savings

REBBECCA O BAKRE

### Account summary

Beginning balance on April 19, 2022	-\$24.66
Deposits and other additions	34.24
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-8.00
<b>Ending balance on May 17, 2022</b>	<b>\$1.58</b>

### Deposits and other additions

Date	Description	Amount
04/19/22	Online Banking transfer from CHK 6268 Confirmation# 3535515417	25.00
04/29/22	AMAZON.COM, INC. DES:PAYMENTS ID:FCS001116862032 INDN:REBBECCA BAKRE CO ID:9000027358 CCD	9.24
<b>Total deposits and other additions</b>		<b>\$34.24</b>

### Service fees

Date	Transaction description	Amount
05/17/22	Monthly Maintenance Fee	-8.00
<b>Total service fees</b>		<b>-\$8.00</b>

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

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## 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.

### More Great News!

On March 4, 2022, we stopped charging Returned Item Chargeback fees on personal and small business checking accounts if a check or item that we cashed for you or accepted for deposit to your account is returned to us unpaid.

Earlier this year, we also announced these changes:

- NSF: Returned Item Fees are no longer charged if we DECLINE or RETURN an item unpaid when there are not enough funds in your account to cover it.
- Starting May 24, 2022 - Overdraft Protection Transfer Fees will no longer be charged for transfers to your checking account from your linked backup account(s) through Balance Connect(TM) for overdraft protection.

Keep in mind, overdraft protection transfers from credit accounts and home equity lines of credit will continue to accrue interest, and transfers from personal savings accounts may still lead to a Withdrawal Limit Fee, as they do today.

We are also reducing overdraft fees on personal and small business checking accounts.

- Starting May 24, 2022 - Overdraft Item Fees will be lowered from \$35 to \$10 for each item we PAY when there are not enough funds to cover it, resulting in an overdraft on your account. We will also charge no more than two of these fees each day on any checking account (previously up to four fees were charged each day).

These fee changes and earlier changes over the last decade, together with industry-leading solutions, are helping our clients create long-term financial wellness and avoid overdraft fees.

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