



P.O. Box 15284
Wilmington, DE 19850

ULAGANATHAN RAMAKRISHNAN
8568 WARREN PKWY APT 1032
FRISCO, TX 75034-7032

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
-  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 BofA Core Checking

for May 25, 2017 to June 26, 2017

Account number: 4880 5653 1093

ULAGANATHAN RAMAKRISHNAN

Account summary

Beginning balance on May 25, 2017	\$4,000.83
Deposits and other additions	6,165.59
ATM and debit card subtractions	-427.38
Other subtractions	-4,376.19
Checks	-0.00
Service fees	-3.00
Ending balance on June 26, 2017	\$5,359.85

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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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. Or, you can call our Customer Service team.

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 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. You may also review your activity online or visit a financial center for information.

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Equal Housing Lender

Deposits and other additions

Date	Description	Amount
05/26/17	INFOSYS LIMITED DES:PAYROLL ID:XAW000000629813 INDN:RAMAKRISHNAN,ULAGANATH CO ID:1581760235 PPD	2,055.19
06/09/17	INFOSYS LIMITED DES:PAYROLL ID:XAW000000629813 INDN:RAMAKRISHNAN,ULAGANATH CO ID:1581760235 PPD	2,055.20
06/23/17	INFOSYS LIMITED DES:PAYROLL ID:XAW000000629813 INDN:RAMAKRISHNAN,ULAGANATH CO ID:1581760235 PPD	2,055.20

Total deposits and other additions

\$6,165.59

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
05/25/17	CHECKCARD 0524 UBER US MAY24 T 8005928996 CA 55429507144719882621900	-12.32
05/25/17	CHECKCARD 0524 UBER US MAY24 U 8005928996 CA 55429507144719881055795	-15.06
06/07/17	BKOFAMERICA ATM 06/07 #000001750 WITHDRWL HLS LEGACY PLANO PLANO TX	-200.00
06/07/17	BKOFAMERICA ATM 06/07 #000001753 WITHDRWL HLS LEGACY PLANO PLANO TX	-200.00

Total ATM and debit card subtractions

-\$427.38

Other subtractions

Date	Description	Amount
05/25/17	Mobile/Email Transfer Conf# a1lg8958d; Lakshmanan, Chidambaram	-80.00
05/30/17	INFOSYS LIMITED DES:0000399304 ID:INFY2000160588 INDN:BANK OF AMERICA CO ID:6581760235 PPD	-317.00
06/01/17	BANK OF AMERICA CREDIT CARD Bill Payment	-500.00
06/05/17	LODGE AT FRISCO DES:LODGE AT F ID: INDN:Ulaganathan Ramakrishn CO ID:4223755714 WEB	-999.00

continued on the next page

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
06/07/17	REMITLY INC DES:REMITTANCE ID:ZSJWC5385RGTA9 INDN:Ulaganathan Ramakrishn CO ID:1452441988 WEB	-503.99
06/09/17	TRANSFER ULAGANATHAN RAMAKRIS:ULAGANATHAN RAMAKRIS Confirmation# 0100941630	-50.00
06/12/17	Online Banking payment to CRD 8898 Confirmation# 1628878061	-841.20
06/13/17	INFOSYS LIMITED DES:0000402187 ID:INFY2000197509 INDN:BANK OF AMERICA CO ID:6581760235 PPD	-317.00
06/21/17	Mobile/Email Transfer Conf# 1eng5tfxa; Rajendrapandian, Naveen	-768.00
Total other subtractions		-\$4,376.19

Service fees

Date	Transaction description	Amount
06/12/17	External transfer fee - 3 Day - 06/09/2017	-3.00
Total service fees		-\$3.00

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

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, updates, reminders, and any other important details that could impact you.

Check Cashing Fee for Non-customers:

Starting August 15, 2017, if a personal check you wrote or issued through our Mobile or Online Bill Pay service (Footnote 1) is cashed at a Bank of America location by someone who is not a Bank of America customer, they may be charged an \$8 Check Cashing fee.

The non-Bank of America customer cashing your personal check at a Bank of America location will incur this fee if:

- the check is for more than \$50

AND

- they do not have one of the following: a Bank of America checking, savings, or CD account, Individual Retirement Account (IRA), loan, credit card, mortgage, safe deposit box, Merrill Lynch or U.S. Trust relationship or a Merrill Edge or Merrill Lynch investment account

It is important to know this fee does not apply to you and that there are other ways to pay someone instead of a check. You can send money to someone's account at almost any bank in the U.S with no fee through Mobile or Online Banking by using their mobile number or email address (Footnote 2). Simply login and select "Transfer" in the Mobile Banking app or Online Banking.

Footnote 1: SafeBalance Banking does not have paper checks but checks can be issued through Mobile or Online Bill Pay service.

Footnote 2: Mobile Banking requires enrollment through the Mobile Banking app, Mobile website or Online Banking. Enrollment through the Mobile Banking app is not available on all devices. View the Online Banking Service Agreement at bankofamerica.com/serviceagreement for more information. Email and mobile transfers require enrollment in the service and must be made from a Bank of America consumer checking or savings account to a domestic bank account using a debit card or direct transfer. Recipients have 14 days to register to receive money or the transfer will be cancelled. Dollar and frequency limits apply. See the Online Banking Service Agreement for details, including cut-off and delivery times. Data connection required. Wireless carrier charges may apply.

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