

P.O. Box 15284 Wilmington, DE 19850

ABHINAV SINGHAL 255 WARREN ST APT 607 JERSEY CITY, NJ 07302-3705

Customer service information

① Customer service: 1.800.432.1000

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

Account number: 0046 1642 6197

■ bankofamerica.com

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

Your New England Patriots Adv Tiered Interest Chkg

for December 24, 2016 to January 25, 2017

ABHINAV SINGHAL

Account summary

Ending balance on January 25, 2017	\$224,768.46
Service fees	-0.00
Checks	-0.00
Withdrawals and other subtractions	-11,520.30
Deposits and other additions	7,004.01
Beginning balance on December 24, 2016	\$229,284.75

Annual Percentage Yield Earned this statement period: 0.02%. Interest Paid Year To Date: \$4.15.

Here's a tip

Don't miss important account notifications — keep your contact information updated.

It's quick and easy to keep your phone number, email and mailing address up to date. Go to **Profile & Settings** and review your information. You'll help make sure you receive all of your notices and help stay on top of your account.

Is your contact info up to date? Check now in Online Banking at bankofamerica.com.

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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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ABHINAV SINGHAL | Account # 0046 1642 6197 | December 24, 2016 to January 25, 2017

Deposits	and	other	additions

Date	Description			Amount
12/30/16	MOODY'S INVESTOR DES:PAYROLL ID:M ID:1131959883 PPD	GT000000904127 INDN:SINGHAL,ABHINAV	CO	3,670.39
01/13/17	MOODY'S INVESTOR DES:PAYROLL ID:M ID:1131959883 PPD	GT000000904127 INDN:SINGHAL,ABHINAV	СО	3,329.47
01/25/17	Interest Earned			4.15
Total dep	osits and other additions			\$7.004.01

Withdrawals and other subtractions

Date	Description	Amount
12/27/16	BKOFAMERICA ATM 12/26 #000006197 WITHDRWL DOWNTOWN BANKING JERSEY CITY NJ	-80.00
12/30/16	MTA VENDING MA 12/30 #000382620 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
01/03/17	Siena URC Associ DES:WEB PMTS ID:TP6GV1 INDN:AbhinavSinghal CO ID:9000047677 WEB	-2,255.00
01/09/17	BANK OF AMERICA CREDIT CARD Bill Payment	-635.69
01/12/17	MTA VENDING MA 01/12 #000277336 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
01/18/17	ICICI Bank Limi DES:EDI PAYMTS ID:0116M2E01562732 INDN:Abhinav Singhal CO ID:9557170011 IAT PMT INFO: WEB 00000000000740639 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	-7,406.39
01/18/17	BANK OF AMERICA CREDIT CARD Bill Payment	-1,000.00
01/24/17	MTA VENDING MA 01/24 #000142914 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
01/24/17	PUBLIC SERVICE DES:PSEG ID:007248298808 INDN:ABHINAV SINGHAL CO ID:4221212800 PPD	-83.22
Total wit	hdrawals and other subtractions	-\$11,520.30

Thank you for choosing Bank of America.

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