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PLATINUM PRIVILEGES®

Customer service information

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for January 27, 2015 to February 23, 2015

Account number: 0046 1642 6197

ABHINAV SINGHAL

Account summary

Beginning balance on January 27, 2015	\$151,154.87
Deposits and other additions	7,309.67
Withdrawals and other subtractions	-4,134.00
Checks	-0.00
Service fees	-0.00
Ending balance on February 23, 2015	\$154,330.54



Annual Percentage Yield Earned this statement period: 0.03%.
Interest Paid Year To Date: \$7.64.

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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 banking 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 banking center for information.

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Equal Housing Lender

Deposits and other additions

Date	Description	Amount
01/30/15	MOODY'S INVESTOR DES:PAYROLL ID:MGT000000904127 INDN:SINGHAL,ABHINAV CO ID:1131959883 PPD	3,153.07
02/02/15	Online Banking Transfer Conf# oz5pwp3ir; KHEMKA, RISHAV	1,000.00
02/13/15	MOODY'S INVESTOR DES:PAYROLL ID:MGT000000904127 INDN:SINGHAL,ABHINAV CO ID:1131959883 PPD	3,153.06
02/23/15	Interest Earned	3.54
Total deposits and other additions		\$7,309.67

Withdrawals and other subtractions

Date	Description	Amount
01/28/15	MTA VENDING MA 01/28 #000530576 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
02/02/15	MTA VENDING MA 02/02 #000530472 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
02/03/15	CHECKCARD 0201 HONKY TONK TAVERN NEW YORK NY 24254775033461154980721	-25.00
02/03/15	BKOFAMERICA ATM 02/02 #000007351 WITHDRWL 800 SIXTH AVENUE NEW YORK NY	-40.00
02/03/15	Siena URC Associ DES:WEB PMTS ID:123NT INDN:RishavKhemka CO ID:9000047677 WEB	-2,635.00
02/09/15	CHECKCARD 0205 GROWLER BITES & BREW NEW YORK NY 24193045037900017541772	-40.38
02/09/15	KEEP THE CHANGE TRANSFER TO ACCT 8849 FOR 02/09/15	-0.62
02/17/15	MTA VENDING MA 02/14 #000131751 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
02/17/15	BKOFAMERICA ATM 02/14 #000002963 WITHDRWL 375 CANAL STREET NEW YORK NY	-80.00
02/17/15	CHECKCARD 0215 RUBIROSA PIZZA RISTORAN NEW YORK NY 24412905047001137637000	-47.37
02/17/15	KEEP THE CHANGE TRANSFER TO ACCT 8849 FOR 02/17/15	-0.63
02/18/15	BKOFAMERICA ATM 02/18 #000001395 WITHDRWL 4 WEST 57TH STRE NEW YORK NY	-80.00
02/18/15	Bank of America Credit Card Bill Payment	-1,000.00
02/20/15	BKOFAMERICA ATM 02/19 #000004718 WITHDRWL 7TH AVE AND CHRI MANHATTAN NY	-100.00
02/23/15	CHECKCARD 0220 SQ *KAFFE 1668 New York NY 24692165051000294034683	-4.75

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Withdrawals and other subtractions - continued

Date	Description	Amount
02/23/15	MTA VENDING MA 02/22 #000461596 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
02/23/15	KEEP THE CHANGE TRANSFER TO ACCT 8849 FOR 02/23/15	-0.25
Total withdrawals and other subtractions		-\$4,134.00

 To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.