







P.O. Box 15284  
Wilmington, DE 19850

ABHINAV SINGHAL  
255 WARREN ST APT 1101  
JERSEY CITY, NJ 07302-3708

## PLATINUM PRIVILEGES®

### Customer service information

-  Customer service: 1.888.562.1000  
TDD/TTY users only: 1.800.288.4408  
En Español: 1.800.688.6086
-  [bankofamerica.com](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

 Please see the Account Changes section of your statement for details regarding important changes to your account.

## Your New England Patriots Adv Tiered Interest Chkg Platinum Privileges

for July 28, 2015 to August 25, 2015

Account number: 0046 1642 6197

**ABHINAV SINGHAL**

### Account summary

Beginning balance on July 28, 2015	\$178,402.40
Deposits and other additions	8,085.33
Withdrawals and other subtractions	-5,327.34
Checks	-0.00
Service fees	-0.00
<b>Ending balance on August 25, 2015</b>	<b>\$181,160.39</b>



Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$32.22.

Bank of America  
**Preferred  
Rewards**

Get more rewards with your everyday banking™

You're already eligible to enroll and there are no fees to join or participate.

**Enroll today at [bankofamerica.com/rewardme](http://bankofamerica.com/rewardme)  
or call 888.888.RWDS (888.888.7937).**

ARTBTLB9

Bank of America, N.A. Member FDIC. ©2015 Bank of America Corporation

SSM-11-14-0128.B

## 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.

© 2015 Bank of America Corporation

**Bank of America, N.A. Member FDIC and**  **Equal Housing Lender**

## Deposits and other additions

Date	Description	Amount
07/31/15	MOODY'S INVESTOR DES:PAYROLL ID:MGT000000904127 INDN:SINGHAL,ABHINAV CO ID:1131959883 PPD	3,245.66
08/11/15	BKOFAMERICA ATM 08/11 #000002302 DEPOSIT GREENWICH STREET NEW YORK NY	1,591.00
08/14/15	MOODY'S INVESTOR DES:PAYROLL ID:MGT000000904127 INDN:SINGHAL,ABHINAV CO ID:1131959883 PPD	3,245.67
08/25/15	Interest Earned	3.00

**Total deposits and other additions** **\$8,085.33**

## Withdrawals and other subtractions

Date	Description	Amount
07/28/15	MTA VENDING MA 07/28 #000367330 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
08/03/15	Online Banking payment to CRD 3604 Confirmation# 2852119774	-1,120.49
08/03/15	Online Banking Transfer Conf# yynoa655g; khemka	-353.53
08/04/15	Siena URC Associ DES:WEB PMTS ID:GF9W11 INDN:RishavKhemka CO ID:9000047677 WEB	-2,710.00
08/07/15	BKOFAMERICA ATM 08/07 #000009286 WITHDRWL GREENWICH STREET NEW YORK NY	-60.00
08/11/15	MTA VENDING MA 08/11 #000254033 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
08/17/15	BKOFAMERICA ATM 08/15 #000007326 WITHDRWL 4 WEST 57TH STRE NEW YORK NY	-80.00
08/18/15	BANK OF AMERICA CREDIT CARD Bill Payment	-943.32
08/24/15	MTA VENDING MA 08/24 #000813551 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00

**Total withdrawals and other subtractions** **-\$5,327.34**

### Here's a tip

Traveling soon? Help avoid possible interruptions to your card.

Whether you're traveling out of state or out of the country, you can quickly set your travel dates in Online or Mobile Banking<sup>1</sup> to help avoid possible interruptions to your debit or credit card use while away.

Set your travel notice in the Mobile Banking app<sup>1</sup> or at [bankofamerica.com/trip](http://bankofamerica.com/trip).

<sup>1</sup>Mobile Banking requires enrollment through the Mobile Banking app, mobile website or Online Banking. View the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for more information. Data connection required. Wireless carrier fees may apply. The Mobile Banking app is available on iPad, iPhone, and Android devices. Bank of America, NA. Member FDIC. ©2015 Bank of America Corporation ARTWGRSB SSM-05-15-0307.B



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

## Account Changes

At Bank of America, we are committed to keeping you up-to-date on any changes that may impact your banking accounts.

**In the next few months, you will see changes to some banking fees that may apply to your checking, savings and CD accounts. Before these go into effect, we would like to explain which fees are changing, when they are changing, and also let you know about steps you can take to help avoid some of them.**

Fee	Amount	Effective Date	What to Keep in Mind
<b>Overdraft Protection Transfer Fee</b> When you sign up for this optional service, we transfer available funds from an eligible linked Bank of America account to help protect you from overdrawing your account. This fee is applied to each individual transfer from an eligible linked deposit or line of credit account.  Please see your credit card agreement for information about Overdraft Protection Transfer fees from a linked credit card.	\$12 each transfer	This fee applies to transactions that post on or after November 6, 2015.	To help prevent overdrafts, set up email, text and Mobile Banking app alerts to help you keep track of transactions and balance changes. The Mobile Banking app and Mobile Banking App alerts are not available on select devices. Mobile Banking app alerts are not available on the mobile website.  To learn more and to set up Overdraft Protection for your eligible accounts, visit <a href="http://bankofamerica.com/odp">bankofamerica.com/odp</a> .
<b>Domestic Outbound Wire Fee</b> This fee applies to wire transfers you send within the U.S.	\$30 each wire transfer	This fee applies to transactions that post on or after November 6, 2015.	You may want to consider other ways to transfer funds, such as Online Bill Pay or transferring money to family or friends through their mobile number or email address. Fees may apply to certain transfers. For more information, go to <a href="http://bankofamerica.com/transfers/funds-transfer.go">bankofamerica.com/transfers/funds-transfer.go</a> or you can call us at the number on this statement to discuss your specific needs.
<b>Check Copy Fee</b> There is no fee for the first two copies of each request.  This fee applies for each following copy: \$3 per copy, with a maximum of \$75 per request for check copies.  Does not apply to accounts opened in Massachusetts and New Hampshire.	\$3 per copy (\$75 maximum per request)	This fee applies to requests that are processed on or after November 6, 2015.	You can often avoid this fee by viewing and printing your available checks in Online Banking.  To determine what checks are available through Online Banking, please select the Statements and Documents tab.  Visit <a href="http://bankofamerica.com">bankofamerica.com</a> to sign in or learn more about Online Banking.
<b>Statement Copy Fee</b> Each statement copy requests incurs a fee.	\$5 per copy	This fee applies to requests that are processed on or after November 6, 2015.	You can often avoid this fee by viewing and printing your available statements in Online Banking instead of ordering the copy from us.  You can access up to 18 months worth of statements through Online Banking by selecting the Statements and Documents tab.  Visit <a href="http://bankofamerica.com">bankofamerica.com</a> to sign in or learn more about Online Banking.
<b>Legal Process Fee</b> This fee is charged for each legal order or process that directs us to freeze, attach or withhold funds or other property, such as an attachment, levy or garnishment.	\$125 each occurrence (Or such other rate as may be set by law)	This fee applies to each legal process that is handled on or after November 6, 2015.	More information can be found in your Deposit Agreement and Disclosures under the section, "Legal Process – Subpoena and Levy."

Continued on next page

Fee	Amount	Effective Date	What to Keep in Mind
<b>Withdrawal Limit Fee — Regular Savings, Custom Savings and all "Money Market Savings" accounts such as Rewards Money Market Savings, Platinum Money Market Savings, and Money Market Savings</b>	Each monthly statement cycle, you can make a total of six withdrawals and transfers with no Withdrawal Limit Fee. After six, the fee is:  \$10 per withdrawal and transfer	This fee will apply beginning with your statement cycle that starts on or after October 14, 2015.	You may make additional withdrawals and transfers with no Withdrawal Limit Fee when you maintain a minimum daily balance of \$2,500 or more in your savings or money market savings account.  We charge no more than six Withdrawal Limit Fees per monthly statement cycle.
<b>Withdrawal Limit Fee — Minor Savings</b>	Each monthly statement cycle, you can make a total of six withdrawals and transfers with no Withdrawal Limit Fee. After six, the fee is:  \$1 per withdrawal and transfer	This fee will apply beginning with your statement cycle that starts on or after October 14, 2015.	You may make additional withdrawals and transfers with no Withdrawal Limit Fee when you maintain a minimum daily balance of \$300 or more in your Minor savings account.  We charge no more than six Withdrawal Limit Fees per monthly statement cycle.

#### About Withdrawal Limit Fees (previously called Excess Withdrawal Fees) for savings accounts

These fees apply if you make more than the allowed number of withdrawals and transfers from your savings or money market savings account per statement cycle (or per monthly period if your statement cycles quarterly). These fees apply to all types of withdrawals and transfers, including at ATMs, at financial centers, by telephone, by mail, through Online and Mobile Banking and by any other electronic means.

If you receive a quarterly statement, please note that we calculate and apply these fees to each monthly period in the quarterly statement. This means that the first six transactions in each month of the quarter can be made with no Withdrawal Limit Fee.

Monthly statement cycles are approximately 30 days, but please note that they can start and end on different dates from month to month. Each statement shows the start and end dates for that statement cycle. As an example, a statement that ends on October 14, 2015, starts approximately 30 days before that date. You can contact us to see when your statement cycles start and end each month.

#### We are here to help

For more information about these changes and other fees that may apply to your accounts, visit your nearby financial center, or you can review the Personal Schedule of Fees at [bankofamerica.com/feesataglance](http://bankofamerica.com/feesataglance).

Please let us know if you have any questions about these changes or would like to discuss other account options that might be right for you, like our Bank of America Preferred Rewards program. You can stop by a financial center or give us a call at the number listed on this statement.