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Wilmington, DE 19850

ABHINAV SINGHAL
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JERSEY CITY, NJ 07302-3705

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

Your New England Patriots Adv Tiered Interest Chkg

for November 24, 2016 to December 23, 2016

Account number: 0046 1642 6197

ABHINAV SINGHAL

Account summary

Beginning balance on November 24, 2016	\$225,658.95
Deposits and other additions	7,104.43
Withdrawals and other subtractions	-3,478.63
Checks	-0.00
Service fees	-0.00
Ending balance on December 23, 2016	\$229,284.75

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$42.41.

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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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Deposits and other additions

Date	Description	Amount
11/30/16	MOODY'S INVESTOR DES:PAYROLL ID:MGT000000904127 INDN:SINGHAL,ABHINAV CO ID:1131959883 PPD	3,470.30
12/15/16	MOODY'S INVESTOR DES:PAYROLL ID:MGT000000904127 INDN:SINGHAL,ABHINAV CO ID:1131959883 PPD	3,630.39
12/23/16	Interest Earned	3.74

Total deposits and other additions

\$7,104.43

Withdrawals and other subtractions

Date	Description	Amount
12/05/16	Siena URC Associ DES:WEB PMTS ID:C2QTS1 INDN:AbhinavSinghal CO ID:9000047677 WEB	-2,255.00
12/12/16	BKOFAMERICA ATM 12/10 #000003837 WITHDRWL 800 SIXTH AVENUE NEW YORK NY	-60.00
12/12/16	MTA VENDING MA 12/10 #000301854 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
12/19/16	BKOFAMERICA ATM 12/17 #000006369 WITHDRWL NEWPORT CENTER JERSEY CITY NJ	-100.00
12/19/16	BANK OF AMERICA CREDIT CARD Bill Payment	-1,000.00
12/21/16	MTA VENDING MA 12/21 #000292536 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
12/21/16	PUBLIC SERVICE DES:PSEG ID:007248298808 INDN:ABHINAV SINGHAL CO ID:4221212800 PPD	-23.63

Total withdrawals and other subtractions

-\$3,478.63

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you're thinking

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Account Changes

We want to make sure you stay up-to-date on changes to your accounts.

Reminder about overdraft policies for your account (this is not a change).

These are important things you should know about debit card transactions and how your account can become overdrawn. This does not change your debit card, the overdraft policies on your debit card, or the agreements governing your account. Instead this is a reminder intended to help you avoid overdraft fees on recurring debit card transactions.

Knowing how debit card transactions work is important to help avoid overdrafts and overdraft fees

How debit card transactions work

1. First, you authorize a transaction.

A transaction is authorized when a merchant with whom you use your card or to whom you previously provided your information asks Bank of America to approve a transaction you want to make. At this time, in order for the transaction to go through, Bank of America must promise the merchant to pay for the purchase upon the merchant's request.

2. Next, we may place a hold on the funds.

A hold immediately reduces the available funds in your account by the amount of the authorization request. If, while the hold is in place, you do not have enough available funds in your account to cover other transactions you may have conducted (such as a check you previously wrote), those items may overdraw your account or be returned unpaid.

In most cases, the hold expires when the transaction is paid.

The amount being held is not applied to the debit card transaction or to any specific transaction. If the hold expires and the transaction has not been paid, the amount being held is returned to your available funds. After the hold expires, we determine whether you have sufficient funds available to pay the debit card transaction. If you do not have sufficient funds, the debit transaction will cause you to overdraw and, if it is a recurring transaction, may incur an overdraft fee. This can occur even if your account did have sufficient available funds when the merchant requested authorization.

3. Finally, we pay the transaction.

Your transaction is paid when the merchant presents it to Bank of America for payment — that is, when the merchant asks us to transfer the funds from your account to the merchant. It is important to note that authorization and payment of debit card transactions do not occur simultaneously — there can be days between.

If other account activity has caused the funds available in your account to drop below zero before the debit card transaction is paid, you may no longer have sufficient funds to pay the merchant. If that occurs, the debit card transaction will overdraw your account because we must honor our promise to pay the merchant.

- Your available funds may change between the time you authorize a transaction and when the transaction is paid. For example, on Monday we authorize a debit card transaction because you have enough available funds at the time. A hold is then placed on your funds until the merchant presents the transaction for payment. On Tuesday we process and post another transaction (such as a check you wrote) that reduces your available funds below zero. If the merchant presents the original debit card transaction for payment on Wednesday, and your available funds are now below the amount needed to pay the transaction, the debit card transaction will overdraw your account and you may incur an overdraft fee.
- Bank of America does not charge overdraft fees for every type of transaction. If the debit card transaction described in the example is an everyday, non-recurring transaction (such as a one-time purchase of groceries), we will not charge you an overdraft fee. However, if the transaction is recurring, (such as a monthly gym membership) you may incur an overdraft fee. The Personal Schedule of Fees and Deposit Agreement for your account provide more information about Bank of America's overdraft fees.

How to avoid overdrafts and overdraft fees

- To avoid overdrafts, you should ensure there are sufficient available funds in your account to cover all of your outstanding transactions when they are paid, including those that are authorized but not yet paid, checks you have written, or transactions you have scheduled ahead of time.
- Be sure to keep track of all of your transactions to ensure they will not reduce your available funds below the amount needed to cover debit card transactions that have not yet been paid.
- Our Mobile and Online Banking services can help you stay on top of your account activity and notify you if your balance becomes low. Visit bankofamerica.com to learn more.

More information about our overdraft policy can be found in our Deposit Agreement and Disclosures. You can also refer to the Personal Schedule of Fees for your account to learn when Bank of America charges fees for overdrafts. Please review these documents carefully.
