






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

## Your New England Patriots BofA Premium -Checking Platinum Privileges

for June 25, 2015 to July 27, 2015

Account number: 0046 1642 6197

**ABHINAV SINGHAL**

### Account summary

Beginning balance on June 25, 2015	\$175,379.07
Deposits and other additions	7,758.55
Withdrawals and other subtractions	-4,717.78
Checks	-0.00
Service fees	-17.44
<b>Ending balance on July 27, 2015</b>	<b>\$178,402.40</b>

Annual Percentage Yield Earned this statement period: 0.03%.  
Interest Paid Year To Date: \$29.22.



Allowance.  
Budgeting.  
Saving. Money.

©2015 Bank of America Corporation AR4QRCDX SSM-01-15-8295.B  
Bank of America, N.A. Member FDIC.

Ready to talk to your  
kids about money?

For practical tools and resources, visit:

**BetterMoneyHabits.com**

**Better Money Habits™**

Powered by **Bank of America** In partnership with **KHANACADEMY**

## 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
06/30/15	MOODY'S INVESTOR DES:PAYROLL ID:MGT000000904127 INDN:SINGHAL,ABHINAV CO ID:1131959883 PPD	3,153.07
07/06/15	BKOFAMERICA ATM 07/05 #000005032 DEPOSIT HERALD SQUARE CE NEW YORK NY	1,355.00
07/15/15	MOODY'S INVESTOR DES:PAYROLL ID:MGT000000904127 INDN:SINGHAL,ABHINAV CO ID:1131959883 PPD	3,245.66
07/27/15	Interest Earned	4.82

**Total deposits and other additions** **\$7,758.55**

## Withdrawals and other subtractions

Date	Description	Amount
06/26/15	RBC ROYAL BANK 06/26 #000162543 WITHDRWL MTL QC ABM OPS-MT DORVAL PQ	-164.92
06/26/15	C.P. PLACE DES 06/26 #000184150 WITHDRWL 1,COMPLEXE DESJAR MONTREAL PQ	-82.86
07/01/15	MTA VENDING MA 07/01 #000130867 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
07/02/15	BKOFAMERICA ATM 07/02 #000006975 WITHDRWL GREENWICH STREET NEW YORK NY	-60.00
07/07/15	Siena URC Associ DES:WEB PMTS ID:DLVZ01 INDN:RishavKhemka CO ID:9000047677 WEB	-2,710.00
07/15/15	BKOFAMERICA ATM 07/15 #000009949 WITHDRWL GREENWICH STREET NEW YORK NY	-80.00
07/15/15	Bank of America Credit Card Bill Payment	-500.00
07/17/15	BKOFAMERICA ATM 07/17 #000003121 WITHDRWL GREENWICH STREET NEW YORK NY	-80.00
07/20/15	MTA VENDING MA 07/18 #000012528 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
07/20/15	BANK OF AMERICA CREDIT CARD Bill Payment	-1,000.00

**Total withdrawals and other subtractions** **-\$4,717.78**

# See art and culture for free

Bank of America's Museums on Us® program gives you one FREE admission to over 150 cultural institutions during the first full weekend of every month.

Just bring your Bank of America® debit card and a photo ID.

**Learn more at [bankofamerica.com/artsonus](http://bankofamerica.com/artsonus).**

- Museums
- Botanical Gardens
- Science Centers
- And more

## Service fees

Date	Transaction description	Amount
06/26/15	C.P. PLACE DES 06/26 #000184150 WITHDRWL 1,COMPLEXE DESJAR MONTREAL PQ FEE	-5.00
06/26/15	RBC ROYAL BANK 06/26 #000162543 WITHDRWL MTL QC ABM OPS-MT DORVAL PQ FEE	-5.00
06/26/15	RBC ROYAL BANK 06/26 #000162543 WITHDRWL MTL QC ABM OPS-MT DORVAL PQ INTERNATIONAL TRANSACTION FEE	-4.95
06/26/15	C.P. PLACE DES 06/26 #000184150 WITHDRWL 1,COMPLEXE DESJAR MONTREAL PQ INTERNATIONAL TRANSACTION FEE	-2.49

**Total service fees** **-\$17.44**

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



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.