






P.O. Box 15284
Wilmington, DE 19850

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

PLATINUM PRIVILEGES®

Customer service information

-  Customer service: 1.888.562.1000
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-  bankofamerica.com
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for August 26, 2016 to September 26, 2016

Account number: 0046 1642 6197

ABHINAV SINGHAL

Account summary

Beginning balance on August 26, 2016	\$218,775.46
Deposits and other additions	6,695.58
Withdrawals and other subtractions	-4,368.03
Checks	-0.00
Service fees	-0.00
Ending balance on September 26, 2016	\$221,103.01

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$31.57.

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.

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
08/31/16	MOODY'S INVESTOR DES:PAYROLL ID:MGT000000904127 INDN:SINGHAL,ABHINAV CO ID:1131959883 PPD	3,365.86
09/15/16	MOODY'S INVESTOR DES:PAYROLL ID:MGT000000904127 INDN:SINGHAL,ABHINAV CO ID:1131959883 PPD	3,325.86
09/26/16	Interest Earned	3.86

Total deposits and other additions **\$6,695.58**

Withdrawals and other subtractions

Date	Description	Amount
08/29/16	BKOFAMERICA ATM 08/27 #000006426 WITHDRWL PENN STATION - N NEWARK NJ	-60.00
09/06/16	BKOFAMERICA ATM 09/05 #000005868 WITHDRWL SUNNYSIDE SUNNYSIDE NY	-60.00
09/06/16	MTA VENDING MA 09/06 #000305946 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
09/06/16	Bank of America Credit Card Bill Payment	-500.00
09/08/16	Siena URC Associ DES:WEB PMTS ID:L1KGN1 INDN:AbhinavSinghal CO ID:9000047677 WEB	-2,255.00
09/12/16	MTA VENDING MA 09/10 #000011370 PURCHASE MTA VENDING MACHI NEW YORK NY	-20.00
09/14/16	BKOFAMERICA ATM 09/13 #000001773 WITHDRWL BROADWAY & 57TH NEW YORK NY	-100.00
09/16/16	BKOFAMERICA ATM 09/16 #000006942 WITHDRWL GREENWICH STREET NEW YORK NY	-60.00
09/19/16	BKOFAMERICA ATM 09/17 #000003153 WITHDRWL DOWNTOWN BANKING JERSEY CITY NJ	-100.00
09/19/16	BANK OF AMERICA CREDIT CARD Bill Payment	-1,000.00
09/20/16	PUBLIC SERVICE DES:PSEG ID:007248298808 INDN:ABHINAV SINGHAL CO ID:4221212800 PPD	-33.03
09/22/16	BKOFAMERICA ATM 09/22 #000005455 WITHDRWL DOWNTOWN BANKING JERSEY CITY NJ	-160.00

Total withdrawals and other subtractions **-\$4,368.03**

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