



P.O. Box 15284  
Wilmington, DE 19850

BANK OF AMERICA

## Preferred Rewards

### Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

ALEJANDRO PUGLIA  
516 ORANGE ST APT 27  
NEW HAVEN, CT 06511-3871

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

## Your Adv Plus Banking Preferred Rewards Gold

for February 5, 2021 to March 10, 2021

Account number: 8980 8528 9320

ALEJANDRO PUGLIA

### Account summary

Beginning balance on February 5, 2021	\$5,191.13
Deposits and other additions	12,244.47
ATM and debit card subtractions	-27.98
Other subtractions	-5,357.70
Checks	-0.00
Service fees	-0.00

**Ending balance on March 10, 2021** **\$12,049.92**

Your account is enrolled in overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online Banking.

# HEMINGWAY

A FILM BY KEN BURNS AND LYNN NOVICK

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## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**How to Contact Us** - You may call us at the telephone number listed on the front of this statement.

**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.

**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 provisionally 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 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 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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Our Deposit Agreement and Disclosures were updated to include our policy for accepting registered warrants. For more details, please review the "Processing Deposits and Cashed Items" section of our Deposit Agreement at [bankofamerica.com/depositagreement](https://bankofamerica.com/depositagreement).

## Deposits and other additions

Date	Description	Amount
02/08/21	PAYPAL DES:TRANSFER ID:1012232628493 INDN:ALEJANDRO PUGLIA CO ID:PAYPALSD11 PPD	1.00
02/11/21	Zelle Transfer Conf# 11c1d4c8b; COSTAS, MARISOL	145.00
02/17/21	YALE UNIVERSITY DES:DIRECT DEP ID: XXXXXXXXX INDN:PUGLIA CO ID:5060646973 PPD	10,936.00
02/18/21	Zelle Transfer Conf# XXXXXXXXX; ALEJANDRO E PUGLIA	52.00
02/22/21	Zelle Transfer Conf# 01NR5QLRL; Maria Nardi Ariza	105.00
02/24/21	VENMO DES:CASHOUT ID:5318866459 INDN:ALEJANDRO PUGLIA CO ID:5264681992 PPD	189.47
02/25/21	Zelle Transfer Conf# XXXXXXXXX; PANAMERICAN GROUP LLC	750.00
03/08/21	VENMO DES:CASHOUT ID:5395854804 INDN:ALEJANDRO PUGLIA CO ID:5264681992 PPD	66.00

**Total deposits and other additions**

**\$12,244.47**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
02/09/21	CHECKCARD 0209 NETFLIX.COM Los Gatos CA 12302021040000021848732 RECURRING	-13.99
03/09/21	CHECKCARD 0309 NETFLIX.COM Los Gatos CA 12302021068000050828735 RECURRING	-13.99

**Total ATM and debit card subtractions**

**-\$27.98**

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**May Lose Value**

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## Withdrawals and other subtractions - continued

### Other subtractions

Date	Description	Amount
02/05/21	WESTERN UNION DES: CAPTURE ID:103589357420189 INDN:ALEJANDRO PUGLIA CO ID:2222993574 WEB	-104.00
02/08/21	VENMO DES:PAYMENT ID:5229517113 INDN:ALEJANDRO PUGLIA CO ID:3264681992 WEB	-875.00
02/08/21	PAYPAL DES:INST XFER ID:DISNEY PLUS INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-13.81
02/08/21	PAYPAL DES:INST XFER ID:GOOGLE YOUTUBE INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-5.99
02/08/21	PAYPAL DES:INST XFER ID:GOOGLE GOOGLE_Y INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-1.00
02/10/21	PAYPAL DES:INST XFER ID:FRESHLY INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-62.93
02/10/21	PAYPAL DES:INST XFER ID:GOOGLE GOOGLE S INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-2.99
02/11/21	Bank of America Credit Card Bill Payment	-270.00
02/11/21	VENMO DES:PAYMENT ID:5249794841 INDN:ALEJANDRO PUGLIA CO ID:3264681992 WEB	-40.00
02/11/21	VENMO DES:PAYMENT ID:5249797271 INDN:ALEJANDRO PUGLIA CO ID:3264681992 WEB	-19.00
02/12/21	VENMO DES:PAYMENT ID:5258443886 INDN:ALEJANDRO PUGLIA CO ID:3264681992 WEB	-68.17
02/16/21	CLUB PUERTO AZUL DES:IAT PAYPAL ID:1012319886212 INDN:ALEJANDRO PUGLIA CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000014500	-145.00
02/16/21	VENMO DES:PAYMENT ID:5261607899 INDN:ALEJANDRO PUGLIA CO ID:3264681992 WEB	-90.00
02/16/21	VENMO DES:PAYMENT ID:5270286691 INDN:ALEJANDRO PUGLIA CO ID:3264681992 WEB	-28.15
02/16/21	PAYPAL DES:INST XFER ID:CLOUDFLARE INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-21.80
02/16/21	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-4.24
02/17/21	PAYPAL DES:INST XFER ID:FRESHLY INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-113.87
02/17/21	PAYPAL DES:INST XFER ID:PATAGONIA INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-105.29
02/17/21	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-21.26
02/18/21	PAYPAL DES:INST XFER ID:APPLE.COM BILL INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-1.00
02/22/21	PAYPAL DES:INST XFER ID:HARVBUSREV INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-8.95

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## Withdrawals and other subtractions - continued

### Other subtractions - continued

Date	Description	Amount
02/22/21	UBER BV DES:IAT PAYPAL ID:1012424324407 INDN:ALEJANDRO PUGLIA CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000613	-6.13
02/23/21	PAYPAL DES:INST XFER ID:SPOTIFYUSAI INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-15.94
02/24/21	PAYPAL DES:INST XFER ID:FRESHLY INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-113.87
02/24/21	VENMO DES:PAYMENT ID:5318865858 INDN:ALEJANDRO PUGLIA CO ID:3264681992 WEB	-15.00
02/25/21	PAYPAL DES:INST XFER ID:UBER EATS INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-22.72
02/25/21	GENESIS AZUAJE H DES:IAT PAYPAL ID:1012471356305 INDN:ALEJANDRO PUGLIA CO ID:XXXXXXXXXC IAT PMT INFO: WEB 0000000000000002000	-20.00
02/25/21	PAYPAL DES:INST XFER ID:UBER EATS INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-2.00
02/26/21	TransferWise Inc DES:TrnWise ID:13373105 INDN:Alejandro Puglia CO ID:2453233521 IAT PMT INFO: REM 000000000000000000 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	-750.00
03/02/21	Zelle Transfer Conf# a2fbef72f; ALEJANDRO	-105.00
03/02/21	VENMO DES:PAYMENT ID:1012543223339 INDN:ALEJANDRO PUGLIA CO ID:3264681992 WEB	-865.20
03/04/21	PAYPAL DES:INST XFER ID:FRESHLY INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-99.89
03/04/21	PAYPAL DES:INST XFER ID:GODADDY.COM INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-28.16
03/08/21	Zelle Transfer Conf# 495bd2ccf; Garcia, Carmen	-50.00
03/08/21	Bank of America Credit Card Bill Payment	-1,000.00
03/08/21	PAYPAL DES:INST XFER ID:ESHIPGLOBAL INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-36.13
03/08/21	VENMO DES:PAYMENT ID:5395853702 INDN:ALEJANDRO PUGLIA CO ID:3264681992 WEB	-18.33
03/10/21	WESTERN UNION DES: CAPTURE ID:106984593597936 INDN:ALEJANDRO PUGLIA CO ID:2222993574 WEB	-104.00
03/10/21	PAYPAL DES:INST XFER ID:FRESHLY INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-99.89
03/10/21	PAYPAL DES:INST XFER ID:GOOGLE GOOGLE S INDN:ALEJANDRO PUGLIA CO ID:PAYPALS177 WEB	-2.99

**Total other subtractions**
**-\$5,357.70**

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## Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

In the next few months, we are making changes to our Overdraft Protection Service and fees. We have outlined each change along with the applicable effective date. Please review these updates in our [Deposit Agreement and Disclosures at bankofamerica.com/deposits](https://bankofamerica.com/deposits) and [Personal Schedule of Fees at bankofamerica.com/fees](https://bankofamerica.com/fees).

Change	Effective Date	What to Expect After the Change Is Effective
Eligible deposit accounts may have the ability to enroll in multiple Overdraft Protection plans and link up to 5 eligible accounts for overdraft protection	<ul style="list-style-type: none"><li>• June 18, 2021 for deposit account(s) opened in GA, IL, KY, MI or TN</li><li>• August 20, 2021 for deposit account(s) opened in any location</li></ul>	<ul style="list-style-type: none"><li>• When you link more than one account for overdraft protection and the available funds in your first linked account are not enough to cover the necessary amount including any applicable transfer fee, the next linked account(s) will transfer/advance available funds to cover the remaining amount including any applicable transfer fee.</li><li>• If your linked accounts do not have enough available funds to cover the necessary amount, we may decline to make the transfer.</li><li>• This functionality is not available for all accounts.</li></ul>
Overdraft Protection Transfer Fee changes for transfers made from a linked Bank of America credit card to your deposit account (covered account)	<ul style="list-style-type: none"><li>• June 18, 2021 for deposit account(s) opened in GA, IL, KY, MI or TN</li><li>• August 20, 2021 for deposit account(s) opened in any location</li></ul>	<ul style="list-style-type: none"><li>• Your covered account may be charged a \$12.00 Overdraft Protection Transfer Fee when overdraft protection transfers are made from a linked credit card to cover the overdraft and the applicable transfer fee on your account. Keep in mind, this fee may be higher than what you are currently charged when transfers are made from your linked credit card.</li><li>• The applicable transfer fee will be charged to your covered account; previously the fee was charged to your credit card account.</li><li>• The amount of the applicable transfer fee may be included in the amount transferred from your linked credit card account.</li><li>• We will only charge one Overdraft Protection Transfer Fee any day a transfer is made to a given covered account, regardless of the number of items covered or whether funds are transferred/advanced from multiple accounts.</li><li>• We will not charge this fee if all individual items covered by the transfer are \$1.00 or less.</li><li>• We will not charge this fee if your covered account is overdrawn by a total amount of \$1.00 or less (previously less than \$12.00) before we apply overdraft protection.</li><li>• Bank of America Advantage Relationship Banking, Bank of America Advantage® with Tiered Interest Checking and Bank of America Advantage® Regular Checking accounts plus Preferred Rewards customers qualify for a waiver of this fee.</li></ul>
The dollar amount transferred for overdraft protection from a linked Bank of America credit card or line of credit to your covered deposit account	August 20, 2021	<ul style="list-style-type: none"><li>• Overdraft protection transfers from a linked credit card or line of credit will be made for the amount required to cover the overdraft and the applicable transfer fee on the covered account (previously in increments of \$100.00).</li></ul>
Savings accounts will no longer be able to receive overdraft protection	August 20, 2021	<ul style="list-style-type: none"><li>• If your savings account is currently receiving overdraft protection from another account, it will no longer be linked to receive this service.</li><li>• Please keep in mind, you can still use your savings account to provide overdraft protection to other eligible checking accounts.</li></ul>
The name of Overdraft Protection will change to Balance Connect(TM)	August 20, 2021	<ul style="list-style-type: none"><li>• You will see the new name, Balance Connect(TM), on your statement and in Mobile and Online Banking.</li></ul>

### We are here to help

If you have questions about these changes, feel free to schedule an appointment with us at [bankofamerica.com/appointments](https://bankofamerica.com/appointments).

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