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Customer service information

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 Bank of America, N.A.
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Tampa, FL 33622-5118

E & L GENERAL CONTRACTORS
CURTIS GAMBLE DBA
1655 OAK RIDGE WAY
LAWRENCEVILLE, GA 30044-2824

Your Business Fundamentals Checking

for April 1, 2014 to April 30, 2014

Account number: 0032 7452 9884

E & L GENERAL CONTRACTORS CURTIS GAMBLE DBA

Account summary

Beginning balance on April 1, 2014	-\$397.85
Deposits and other credits	5,187.85
Withdrawals and other debits	-2,794.49
Checks	-1,420.00
Service fees	-140.00
Ending balance on April 30, 2014	\$435.51

of deposits/credits: 16

of withdrawals/debits: 62

of items-previous cycle¹: 0

of days in cycle: 30

Average ledger balance: \$146.22

¹Includes checks paid, deposited items & other debits



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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Change of address - Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

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.

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Deposits and other credits

Date	Description	Amount
04/03/14	Transfer From Related Account	397.85
04/07/14	Counter Credit	80.00
04/07/14	Bkofamerica Atm 04/04 #000003657 Deposit Sugarloaf Promen Lawrenceville Ga	40.00
04/09/14	Bkofamerica Atm 04/09 #000008783 Deposit Bells Ferry Kennesaw Ga	255.00
04/11/14	Bkofamerica Atm 04/11 #000004258 Deposit Jones Bridge Alpharetta Ga	270.00
04/14/14	Bkofamerica Atm 04/14 #000004777 Deposit Jones Bridge Alpharetta Ga	435.00
04/15/14	Bkofamerica Atm 04/15 #000007059 Deposit Bells Ferry Kennesaw Ga	150.00
04/18/14	Bkofamerica Atm 04/18 #000007567 Deposit Sugarloaf Promen Lawrenceville Ga	240.00
04/18/14	Fee Refund	35.00
04/21/14	Bkofamerica Atm 04/21 #000004400 Deposit Kroger 352 Grays Lawrenceville Ga	500.00
04/21/14	Bkofamerica Atm 04/21 #000004398 Deposit Kroger 352 Grays Lawrenceville Ga	390.00
04/21/14	Fee Refund	70.00
04/21/14	Bkofamerica Atm 04/18 #000001442 Deposit Bells Ferry Kennesaw Ga	40.00
04/24/14	Bkofamerica Atm 04/24 #000008676 Deposit Mountain Industr Stone Mtn Ga	225.00
04/28/14	Bkofamerica Atm 04/28 #000001530 Deposit Sugarloaf Promen Lawrenceville Ga	560.00
04/29/14	Bkofamerica Atm 04/29 #000008601 Deposit Windward Parkway Alpharetta Ga	1,500.00
Total deposits and other credits		\$5,187.85

Withdrawals and other debits

Date	Description	Amount
04/14/14	JACKSON EMC DES:BILL PAY ID:13875104091	-93.00
04/14/14	BILLMATRIX DES:BILLPAYFEE ID:13875104092	-3.50
04/16/14	TRANSFER TO OVERDRAWN RELATED ACCOUNT	-175.97

continued on the next page

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Withdrawals and other debits - continued

Date	Description	Amount
Card account # XXXX XXXX XXXX 1697		
04/07/14	CHECKCARD 0405 LEGOLAND DISCOVERY 404-848-9252 GA 24692164095000464344533 CKCD 7922 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-38.88
04/07/14	BKOFAMERICA ATM 04/06 #000004102 WITHDRWL SUGARLOAF PROMEN LAWRENCEVILLE GA	-40.00
04/08/14	CHECKCARD 0406 MR. WONTON MARIETTA GA 24412894097980007984862 CKCD 5812 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-23.85
04/09/14	CHECKCARD 0408 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714098300294626268 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-75.98
04/09/14	CHECKCARD 0408 REDBOX *DVD RENTAL 866-733-2693 IL 24692164098000643929458 CKCD 7841 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-10.18
04/10/14	CHECKCARD 0409 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714099300294175059 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-66.01
04/10/14	BKOFAMERICA ATM 04/10 #000009746 WITHDRWL SNELLVILLE II SNELLVILLE GA	-40.00
04/11/14	CHECKCARD 0410 KROGER FUEL #1365 MARIETTA GA 24445714100300299758419 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-70.00
04/11/14	BKOFAMERICA ATM 04/11 #000004117 WITHDRWL JONES BRIDGE ALPHARETTA GA	-20.00
04/14/14	CHECKCARD 0411 KROGER FUEL #1476 DULUTH GA 24445714101300325944982 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-70.00
04/14/14	CHECKCARD 0412 DAIRY QUEEN #10723 STONE MOUNTAIGA 24231684103206888000750 CKCD 5814 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-16.45
04/14/14	CHECKCARD 0412 CHICK-FIL-A #02146 KENNESAW GA 24427334103710019953965 CKCD 5814 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-10.52
04/14/14	CHECKCARD 0412 CHICK-FIL-A #02146 KENNESAW GA 24427334103710019954401 CKCD 5814 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-7.41
04/14/14	BKOFAMERICA ATM 04/12 #000009084 WITHDRWL WADE GREEN KENNESAW GA	-180.00
04/14/14	CHECKCARD 0413 PAPA JOHN'S #00413 770-919-2169 GA 24692164103000554891070 CKCD 5814 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-20.66
04/14/14	CHECKCARD 0413 KROGER FUEL #1447 MOUNTAIN GA 24445714103300402551815 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-70.99
04/14/14	CHECKCARD 0413 REDBOX *DVD RENTAL 866-733-2693 IL 24692164103000677858139 CKCD 7841 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-5.09
04/15/14	CHECKCARD 0413 CITGO FOOD MART 37 SNELLVILLE GA 24610434104004064298052 CKCD 5541 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-3.18
04/15/14	BKOFAMERICA ATM 04/15 #000005004 WITHDRWL JONES BRIDGE ALPHARETTA GA	-100.00
04/16/14	CHECKCARD 0415 CLEAR 888-253-2794 WA 24692164105000524676955 CKCD 4816 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-49.99
04/16/14	CHECKCARD 0415 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714105300306081263 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-65.99
04/16/14	SOU THE HOME D 04/16 #000244801 PURCHASE 3755 SHACKLEFORD DULUTH GA	-11.07
04/16/14	WAL-MART #3388 04/16 #000335700 PURCHASE 1400 LAWRENCEVILL LAWRENCEVILLE GA	-26.73
04/17/14	CHECKCARD 0415 REDBOX *DVD RENTAL OAKBROOK TER IL 24692164107000993080802 CKCD 7841 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-1.27
04/18/14	CHECKCARD 0417 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714107300320821890 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-99.99
04/21/14	CHECKCARD 0418 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714108300384254813 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-100.00
04/21/14	CHECKCARD 0420 KROGER FUEL #1344 ALPHARETTA GA 24445714110300350739538 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-64.99
04/21/14	SOU THE HOME D 04/21 #000146501 PURCHASE 12655 WINWARD PKW ALPHARETTA GA	-42.32

continued on the next page

Withdrawals and other debits - continued

Date	Description	Amount
04/22/14	CHECKCARD 0421 FEDEXOFFICE 00003657 DULUTH GA 24164074111069283615464 CKCD 7338 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-0.21
04/22/14	SOU THE HOME D 04/22 #000149901 PURCHASE 12655 WINWARD PKW ALPHARETTA GA	-17.05
04/22/14	WAL Wal-Mart S 04/22 #000417870 PURCHASE 2941 WAL-SAMS ALPHARETTA GA	-20.28
04/22/14	SOU THE HOME D 04/22 #000151601 PURCHASE 12655 WINWARD PKW ALPHARETTA GA	-45.63
04/22/14	SOU THE HOME D 04/22 #000151701 PURCHASE 12655 WINWARD PKW ALPHARETTA GA	-45.63
04/22/14	SOU THE HOME D 04/22 #000151901 PURCHASE 12655 WINWARD PKW ALPHARETTA GA	-25.58
04/22/14	SOU THE HOME D 04/22 #000153101 PURCHASE 12655 WINWARD PKW ALPHARETTA GA	-45.63
04/22/14	PUBLIX SUPER M 04/22 #000001575 PURCHASE 4290 BELLS FERRY KENESAW GA	-28.01
04/23/14	CHECKCARD 0422 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714112300303441859 CKCD 5542 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-100.00
04/23/14	SOU THE HOME D 04/23 #000396601 PURCHASE 12655 WINWARD PKW ALPHARETTA GA	-18.14
04/24/14	CHECKCARD 0423 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714113300305798636 CKCD 5542 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-59.99
04/24/14	CNS HARBOR FRE 04/24 #000000080 PURCHASE 4805 LAWRENCEVILLE LILBURN GA	-83.69
04/24/14	BKOFAMERICA ATM 04/24 #000008677 WITHDRWL MOUNTAIN INDUSTR STONE MTN GA	-320.00
04/24/14	WAL Wal-Mart S 04/24 #000534465 PURCHASE 3188 WAL-SAMS STONE MOUNTAIN GA	-7.95
04/25/14	CHECKCARD 0423 REDBOX *DVD RENTAL OAKBROOK TER IL 24692164115000126593598 CKCD 7841 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-1.27
04/25/14	CHECKCARD 0424 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714114300301962888 CKCD 5542 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-66.00
04/25/14	WAL Wal-Mart S 04/25 #000612056 PURCHASE 2941 WAL-SAMS ALPHARETTA GA	-20.23
04/25/14	SOU THE HOME D 04/25 #000175501 PURCHASE 12655 WINWARD PKW ALPHARETTA GA	-31.59
04/28/14	CHECKCARD 0425 QT 739 07007396 TUCKER GA 24399004115993050646313 CKCD 5542 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-80.00
04/28/14	CHECKCARD 0425 WENDYS SUGARLOA LAWRENCEVILLEGA 24445004116100494551314 CKCD 5814 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-2.53
04/28/14	CHECKCARD 0427 KROGER FUEL #1476 DULUTH GA 24445714117300397786156 CKCD 5542 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-65.00
04/28/14	SOU THE HOME D 04/27 #000533101 PURCHASE 12655 WINWARD PKW ALPHARETTA GA	-34.83
04/29/14	LOWE'S #615 04/29 #000736063 PURCHASE 10580 DUKE DR ALPHARETTA GA	-5.24
04/30/14	CHECKCARD 0429 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714119300314649907 CKCD 5542 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-65.99
Subtotal for card account # XXXX XXXX XXXX 1697		-\$2,522.02
Total withdrawals and other debits		-\$2,794.49

Checks

Date	Check #	Amount	Date	Check #	Amount
04/30/14	3647	-900.00	04/29/14	3649	-300.00
04/28/14	3648	-220.00			
			Total checks		-\$1,420.00
			Total # of checks		3

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$140.00	\$140.00
Total NSF: Returned Item fees	\$0.00	\$70.00

We refunded to you a total of \$105.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$210.00 in fees for Overdraft and/or NSF: Returned Items this year.

Help to avoid Overdraft & NSF.

Set up Alerts through Online Banking and receive messages by email or text to inform you when your balance is low. Set up Overdraft Protection to automatically transfer available funds to your account from a linked savings, credit card, or second checking account to help cover items that would overdraw your account. You can set up both services via Online Banking at bankofamerica.com, by visiting a banking center, or by calling the toll-free number on your statement for details. Changes generally take effect after 2 business days, but can take up to 10 business days, depending on the type of account you've chosen to link for Overdraft Protection service.

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 03/31/14:

At least one of the following occurred

- ☐ \$250+ in net new purchases on a linked Business debit card
- ☐ \$250+ in net new purchases on a linked Business credit card
- ☐ \$3,000+ minimum daily balance in primary checking account
- ☐ \$5,000+ average monthly balance in primary checking account
- ☐ \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit bankofamerica.com/smallbusiness.

Date	Transaction description	Amount
04/16/14	OVERDRAFT ITEM FEE FOR ACTIVITY OF 04-16	-35.00
04/16/14	OVERDRAFT ITEM FEE FOR ACTIVITY OF 04-16	-35.00
04/16/14	OVERDRAFT ITEM FEE FOR ACTIVITY OF 04-16	-35.00
04/17/14	OVERDRAFT ITEM FEE FOR ACTIVITY OF 04-17	-35.00

Total service fees

-\$140.00

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

Daily ledger balances

Date	Balance (\$)	Date	Balance (\$)	Date	Balance (\$)
04/01	-397.85	04/10	80.10	04/17	-206.72
04/03	0.00	04/11	260.10	04/18	-31.71
04/07	41.12	04/14	217.48	04/21	760.98
04/08	17.27	04/15	264.30	04/22	532.96
04/09	186.11	04/16	-170.45	04/23	414.82

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Daily ledger balances - continued

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
04/24	168.19	04/28	206.74	04/30	435.51
04/25	49.10	04/29	1,401.50		

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

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