




P.O. Box 15284
Wilmington, DE 19850

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

Customer service information

 1.888.BUSINESS (1.888.287.4637)

 bankofamerica.com

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

Your Business Fundamentals Checking

for March 1, 2014 to March 31, 2014

Account number: 0032 7452 9884

E & L GENERAL CONTRACTORS CURTIS GAMBLE DBA

Account summary

Beginning balance on March 1, 2014	-\$485.59
Deposits and other credits	87.74
Withdrawals and other debits	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on March 31, 2014	-\$397.85

of deposits/credits: 1

of withdrawals/debits: 0

of items-previous cycle¹: 3

of days in cycle: 31

Average ledger balance: -\$462.94

¹Includes checks paid, deposited items & other debits

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.

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Deposits and other credits

Date	Description	Amount
03/24/14	Transfer From Related Account	87.74

Total deposits and other credits

\$87.74

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	\$0.00	\$0.00
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 year.

Help to avoid Overdraft & NSF.

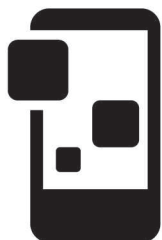
Set up Alerts through Online Banking and receive messages by email or text to inform you when your balance is low. Set up Overdraft Protection to automatically transfer available funds to your account from a linked savings, credit card, or second checking account to help cover items that would overdraw 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 02/28/14:

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.



Keep up with your business 24/7 — get Mobile Banking


Access your business accounts with your mobile device simply by connecting to our Mobile Banking App. It's the easy, convenient way to manage your finances when you're on the go.

Text APP1 to 226526 to get the Mobile Banking App today.

Enrollment via Mobile app not available on all devices. Wireless fees may apply. For text message, supported carries include: Alltel, AT&T, Cellular One, T-Mobile, Virgin Mobile, US Cellular, Verizon Wireless. Text STOP to 226526 to cancel and text HELP to 226526 for help. ARAE8DMC | AD-10-13-0587

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)
03/01	-485.59	03/24	-397.85

 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.