




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 May 1, 2014 to May 31, 2014

Account number: 0032 7452 9884

**E & L GENERAL CONTRACTORS    CURTIS GAMBLE DBA**

### Account summary

Beginning balance on May 1, 2014	\$435.51
Deposits and other credits	7,186.00
Withdrawals and other debits	-5,707.84
Checks	-2,350.11
Service fees	-105.00
<b>Ending balance on May 31, 2014</b>	<b>-\$541.44</b>

# of deposits/credits: 19

# of withdrawals/debits: 71

# of items-previous cycle<sup>1</sup>: 16

# of days in cycle: 31

Average ledger balance: \$317.04

<sup>1</sup>Includes 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
05/02/14	Bkofamerica Atm 05/02 #000002947 Deposit Sugarloaf Promen Lawrenceville Ga	200.00
05/05/14	Bkofamerica Atm 05/05 #000005375 Deposit Kroger 440 Cruse Lawrenceville Ga	760.00
05/07/14	Deposit	1,500.00
05/07/14	Bkofamerica Atm 05/06 #000004101 Deposit South Lawrencevi Lawrenceville Ga	195.00
05/07/14	Bkofamerica Atm 05/06 #000004108 Deposit South Lawrencevi Lawrenceville Ga	60.00
05/08/14	Bkofamerica Atm 05/08 #000007769 Deposit Howell Mill li Atlanta Ga	380.00
05/12/14	Bkofamerica Atm 05/11 #000007660 Deposit Shannon Oaks Sho Lawrenceville Ga	140.00
05/13/14	Bkofamerica Atm 05/13 #000005557 Deposit Cascade Corners Atlanta Ga	540.00
05/14/14	Counter Credit	400.00
05/16/14	Bkofamerica Atm 05/15 #000008919 Deposit Shannon Oaks Sho Lawrenceville Ga	70.00
05/20/14	Bkofamerica Atm 05/19 #000005277 Deposit South Lawrencevi Lawrenceville Ga	231.00
05/21/14	Bkofamerica Atm 05/21 #000008559 Deposit Sugarloaf Promen Lawrenceville Ga	850.00
05/21/14	Bkofamerica Atm 05/20 #000008323 Deposit Sugarloaf Promen Lawrenceville Ga	301.00
05/23/14	Counter Credit	600.00
05/23/14	Counter Credit	300.00
05/23/14	Bkofamerica Atm 05/23 #000007415 Deposit Windward Parkway Alpharetta Ga	227.00
05/27/14	Bkofamerica Atm 05/23 #000002870 Deposit New Chastain Cor Marietta Ga	300.00
05/28/14	Bkofamerica Atm 05/27 #000007782 Deposit Kroger 440 Cruse Lawrenceville Ga	125.00
05/28/14	Bkofamerica Atm 05/27 #000008124 Deposit Kroger 440 Cruse Lawrenceville Ga	7.00

**Total deposits and other credits** **\$7,186.00**

## Withdrawals and other debits

Date	Description	Amount
05/06/14	STANDARD DES:0000047 ID:UNI000024401787	-124.05

*continued on the next page*



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**Withdrawals and other debits - continued**

Date	Description	Amount
05/09/14	Online Banking transfer to CHK 8954 Confirmation# 1667992896	-50.00
05/09/14	Online Banking transfer to CHK 9255 Confirmation# 3768000977	-50.00
05/19/14	JACKSON EMC DES:BILL PAY ID:13963459961	-94.00
05/19/14	BILLMATRIX DES:BILLPAYFEE ID:13963459962	-3.50
05/20/14	ATT DES:Payment ID:XXXXXXXXXIVRDY	-42.00
<b>Card account # XXXX XXXX XXXX 1697</b>		
05/01/14	CHECKCARD 0430 KROGER FUEL CTR #1390 ALPHARETTA GA 24445714120300311660094 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-65.01
05/01/14	SOU THE HOME D 05/01 #000587501 PURCHASE 5950 STATE BRIDGE DULUTH GA	-21.34
05/01/14	IFY TIRES AND 05/01 #000742100 PURCHASE 5110 BUFORD HWY NORCROSS GA	-57.24
05/05/14	CHECKCARD 0502 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714122300322691334 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-75.99
05/05/14	BKOFAMERICA ATM 05/03 #000008707 WITHDRWL HORIZONS SUWANEE GA	-60.00
05/05/14	CHECKCARD 0503 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714123300318251332 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-65.99
05/05/14	BIG LOTS #0037 05/04 #000809915 PURCHASE MEADOWS SHOPPING LAWRENCEVILLE GA	-19.08
05/05/14	AutoZone 0597 05/04 #000712646 PURCHASE 2440 LAWRENCEVILL LAWRENCEVILLE GA	-23.46
05/06/14	CHECKCARD 0503 I-DEAL BROKERAGE LAWRENCEVILLEGA 24275544125052601058478 CKCD 5933 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-30.00
05/06/14	CHECKCARD 0505 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714125300309504788 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-64.99
05/06/14	CHECKCARD 0505 R&J TIRE COMPANY LAWRENCEVILLEGA 24765014126200000120874 CKCD 5532 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-85.00
05/06/14	BKOFAMERICA ATM 05/06 #000009463 WITHDRWL NORTH POINT ALPHARETTA GA	-380.00
05/06/14	WAL-MART #2941 05/06 #000520800 PURCHASE 5200 WINDWARD PKW ALPHARETTA GA	-15.98
05/07/14	CHECKCARD 0506 CONSTELLATION 800-7854373 TX 24164074126113367491336 CKCD 4900 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-354.18
05/07/14	BKOFAMERICA ATM 05/07 #000009925 WITHDRWL JONES BRIDGE ALPHARETTA GA	-280.00
05/07/14	CNS HARBOR FRE 05/08 #000000286 PURCHASE 4805 LAWRENCEVILL LILBURN GA	-51.61
05/08/14	CHECKCARD 0507 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714127300310129979 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-65.99
05/08/14	BKOFAMERICA ATM 05/07 #000006222 WITHDRWL SHANNON OAKS SHO LAWRENCEVILLE GA	-100.00
05/08/14	BKOFAMERICA ATM 05/08 #000007770 WITHDRWL HOWELL MILL II ATLANTA GA	-160.00
05/09/14	CHECKCARD 0508 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714128300323737379 CKCD 5542 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-65.99
05/09/14	CHECKCARD 0508 SPECTRUM PAINTS INC DECATUR GA 24431064129200531500012 CKCD 5231 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-95.77
05/09/14	BKOFAMERICA ATM 05/08 #000004759 WITHDRWL SUGARLOAF PROMEN LAWRENCEVILLE GA	-100.00
05/09/14	WAL-MART #1578 05/09 #000907200 PURCHASE 970 MANSELL ROAD ROSWELL GA	-40.87
05/12/14	CHECKCARD 0509 EXPRESS WINGS AND MORE ALPHARETTA GA 24071054131987169322956 CKCD 5812 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-18.00
05/12/14	BKOFAMERICA ATM 05/09 #000005166 WITHDRWL SUGARLOAF PROMEN LAWRENCEVILLE GA	-100.00
05/12/14	CHECKCARD 0510 CHICK-FIL-A #02077 LAWRENCEVILLEGA 24427334131710019801459 CKCD 5814 XXXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-3.13
05/12/14	BKOFAMERICA ATM 05/10 #000004489 WITHDRWL KROGER 319 MERCH RIVERDALE GA	-60.00

continued on the next page

## Withdrawals and other debits - continued

Date	Description	Amount
05/12/14	CHECKCARD 0511 AT&T*BILL PAYMENT 800-288-2020 TX 24493984131002478618827 CKCD 4814 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-41.00
05/12/14	KROGER 05/11 #000011271 PURCHASE 3559 CHAMBLETUCKE ATLANTA GA	-5.17
05/12/14	BKOFAMERICA ATM 05/11 #000007634 WITHDRWL SHANNON OAKS SHO LAWRENCEVILLE GA	-80.00
05/12/14	CHECKCARD 0511 R&J TIRE COMPANY LAWRENCEVILLEGA 24765014131200000191472 CKCD 5532 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-28.00
05/12/14	BKOFAMERICA ATM 05/11 #000007661 WITHDRWL SHANNON OAKS SHO LAWRENCEVILLE GA	-40.00
05/12/14	BKOFAMERICA ATM 05/12 #000003422 WITHDRWL KROGER 440 CRUSE LAWRENCEVILLE GA	-280.00
05/13/14	CHECKCARD 0512 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714132300297622981 CKCD 5542 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-104.99
05/13/14	BKOFAMERICA ATM 05/13 #000005555 WITHDRWL CASCADE CORNERS ATLANTA GA	-100.00
05/14/14	CNS ADVANCE ST 05/14 #000004458 PURCHASE 5800 BUFORD HWY DORAVILLE GA	-21.39
05/15/14	CHECKCARD 0514 MTD*PARTS&POWER EQUIP 800-269-6215 OH 24692164134000527454843 CKCD 5999 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-25.27
05/15/14	CHECKCARD 0514 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714134300306239502 CKCD 5542 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-110.00
05/16/14	CHECKCARD 0515 CLEAR 888-253-2794 WA 24692164135000202742537 CKCD 4816 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-110.00
05/16/14	AutoZone 0597 05/16 #000724309 PURCHASE 2440 LAWRENCEVILL LAWRENCEVILLE GA	-8.47
05/19/14	CHECKCARD 0516 REDBOX *DVD RENTAL 866-733-2693 IL 24692164136000686165238 CKCD 7841 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-3.82
05/19/14	CHECKCARD 0516 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714136300323613448 CKCD 5542 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-99.99
05/19/14	WAL Wal-Mart S 05/18 #000808929 PURCHASE 0937 WAL-SAMS MARIETTA GA	-4.21
05/21/14	BKOFAMERICA ATM 05/21 #000008560 WITHDRWL SUGARLOAF PROMEN LAWRENCEVILLE GA	-80.00
05/21/14	BKOFAMERICA ATM 05/21 #000008561 WITHDRWL SUGARLOAF PROMEN LAWRENCEVILLE GA	-100.00
05/23/14	CHECKCARD 0521 REDBOX *DVD RENTAL OAKBROOK TER IL 24692164143000316063085 CKCD 7841 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-1.27
05/23/14	CHECKCARD 0522 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714142300338005228 CKCD 5542 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-65.99
05/23/14	BKOFAMERICA ATM 05/22 #000002408 WITHDRWL SHANNON OAKS SHO LAWRENCEVILLE GA	-20.00
05/23/14	SOU THE HOME D 05/23 #000180301 PURCHASE 12655 WINWARD PKW ALPHARETTA GA	-77.25
05/27/14	CHECKCARD 0523 QT 739 07007396 TUCKER GA 24399004143993053882820 CKCD 5542 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-70.00
05/27/14	CHECKCARD 0523 STATE FARM INSURANCE 800-956-6310 IL 24610434144004067109308 CKCD 6300 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-1,302.85
05/29/14	CHECKCARD 0527 KROGER FUEL #1440 LAWRENCEVILLEGA 24445714148300313526663 CKCD 5542 XXXXXXXXXXXX1697 XXXX XXXX XXXX 1697	-105.00
<b>Subtotal for card account # XXXX XXXX XXXX 1697</b>		<b>-\$5,344.29</b>
<b>Total withdrawals and other debits</b>		<b>-\$5,707.84</b>

## Checks

Date	Check #	Amount
05/07/14	3650	-295.00
05/13/14	3651	-180.00
05/14/14	3652	-330.00
05/15/14	3653	-220.00
05/20/14	3655*	-300.00

Date	Check #	Amount
05/23/14	3656	-31.99
05/23/14	3657	-95.12
05/21/14	3658	-298.00
05/23/14	3659	-300.00
05/27/14	3660	-300.00

**Total checks** **-\$2,350.11**  
**Total # of checks** **10**

\* There is a gap in sequential check numbers

## 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	\$105.00	\$245.00
Total NSF: Returned Item fees	\$0.00	\$70.00

We refunded to you 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 04/30/14:

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
05/23/14	OVERDRAFT ITEM FEE FOR ACTIVITY OF 05-23	-35.00
05/27/14	OVERDRAFT ITEM FEE FOR ACTIVITY OF 05-27	-35.00
05/29/14	OVERDRAFT ITEM FEE FOR ACTIVITY OF 05-29	-35.00

**Total service fees** **-\$105.00**

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

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
05/01	291.92	05/12	217.67	05/20	-298.97
05/02	491.92	05/13	372.68	05/21	374.03
05/05	1,007.40	05/14	421.29	05/23	874.41
05/06	307.38	05/15	66.02	05/27	-533.44
05/07	1,081.59	05/16	17.55	05/28	-401.44
05/08	1,135.60	05/19	-187.97	05/29	-541.44
05/09	732.97				

✓ 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.

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