



P.O. Box 15284
Wilmington, DE 19850

CARLO F ANDRADE
9844 NW 2ND ST
PLANTATION, FL 33324-7218

Customer service information

- Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

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

Your Adv Plus Banking

for February 27, 2020 to March 27, 2020

Account number: 3340 4010 7005

CARLO F ANDRADE

Account summary

Beginning balance on February 27, 2020	\$205.28
Deposits and other additions	7,970.59
ATM and debit card subtractions	-2,478.25
Other subtractions	-3,450.68
Checks	-120.00
Service fees	-0.00
Ending balance on March 27, 2020	\$2,126.94

What's on your mind?

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Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

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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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Deposits and other additions

Date	Description					Amount
02/28/20	COMCAST PPD	DES:PAYROLL	ID:10245166	INDN:ANDRADE, CARLO	CO ID:1695217679	1,744.53
02/28/20	Zelle Transfer Conf# 3a537325c; SALAZAR, PAMELA					90.00
03/06/20	COMCAST PPD	DES:PAYROLL	ID:10245166	INDN:ANDRADE, CARLO	CO ID:1695217679	1,768.57
03/13/20	COMCAST PPD	DES:PAYROLL	ID:10245166	INDN:ANDRADE, CARLO	CO ID:1695217679	1,770.66
03/16/20	Online Banking Transfer Conf# 1a450bf63; ANDRADE, CHRISTOPHER					40.00
03/19/20	CVS/PHARM 0507 03/18 #000137591 REFUND CVS/PHARM 05079-- Plantation FL					9.49
03/20/20	Zelle Transfer Conf# 4427038b1; LEOPOLD, BRENDA					700.00
03/20/20	Zelle Transfer Conf# 4558dccc; LEOPOLD, BRENDA					50.00
03/27/20	COMCAST PPD	DES:PAYROLL	ID:10245166	INDN:ANDRADE, CARLO	CO ID:1695217679	1,797.34
Total deposits and other additions						\$7,970.59

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description					Amount
02/28/20	CHECKCARD	0228 CHEESECAKE SAWGRA	SUNRISE	FL 55310200059091551000460		-20.55
03/02/20	CHECKCARD	0229 FLANIGAN'S #55	DAVIE	FL 55548070060091100003799		-65.46
03/02/20	CHECKCARD	0229 BURGER KING #7400	SUNRISE	FL 55431800061200399301231		-14.64
03/02/20	BURLINGTON STO	02/29 #000164247	PURCHASE BURLINGTON STORES	DAVIE FL		-75.91
03/02/20	BKOFAMERICA ATM	02/29 #000007959	WITHDRWL SAWGRASS	PLANTATION FL		-20.00
03/02/20	BKOFAMERICA ATM	02/29 #000007960	WITHDRWL SAWGRASS	PLANTATION FL		-20.00
03/02/20	CHECKCARD	0229 GRAZIANOS GOURMET	WESTON	FL 55436870061640613731846		-37.42

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/02/20	CHECKCARD 0229 GRAZIANOS GOURMET WESTON FL 55436870061640613732000	-20.30
03/02/20	NST THE HOME D 02/29 #000072602 PURCHASE 12525 WEST SUNRIS SUNRISE FL	-12.80
03/02/20	ALDI 77012 03/01 #000884602 PURCHASE 12190 W. SUNRISE PLANTATION FL	-158.45
03/02/20	BRAVO SUPERMAR 03/01 #000000199 PURCHASE 8251 SUNSET STRIP SUNRISE FL	-45.37
03/02/20	COSTCO WHSE #0 03/01 #000794872 PURCHASE COSTCO WHSE #00 DAVIE FL	-34.15
03/02/20	TJMAXX #0 SAWG 03/01 #000360156 PURCHASE TJMAXX #0 SAWGRAS SUNRISE FL	-27.56
03/02/20	CHECKCARD 0301 LA GRANJA PLANTAT PLANTATION FL 75429700062900010401855	-20.84
03/02/20	CHECKCARD 0301 WAWA 5278 LAUDERHILL FL	-26.13
03/02/20	CHECKCARD 0301 WAWA 5278 LAUDERHILL FL	-31.83
03/02/20	CRACKER B 2411 03/02 #000854645 PURCHASE CRACKER B 2411 ME WEST PALM BEA FL	-18.45
03/05/20	CHECKCARD 0304 ATLANTIC MONTESSO 954-7908943 FL 55436870065130653424219	-49.00
03/05/20	WAL-MART #2151 03/04 #000144500 PURCHASE 12555 WEST SUNRIS SUNRISE FL	-187.10
03/06/20	CHECKCARD 0306 SUNSHINE 145 PLANTATION FL	-28.45
03/06/20	CHEVRON/SPACE 03/06 #000222831 PURCHASE 6011 BOLLINGER CA TITUSVILLE FL	-3.19
03/06/20	COUNTRY STORE 03/06 #000018032 PURCHASE 47433 PANTHER ROA ALTOONA FL	-3.78
03/09/20	CHECKCARD 0306 DUNKIN #351046 Q3 JUPITER FL 55310200067838000226736	-17.41
03/09/20	COUNTRY STORE 03/07 #000018107 PURCHASE 47433 PANTHER ROA ALTOONA FL	-5.34
03/09/20	DOLLAR GENERAL 03/07 #000058444 PURCHASE BUTLER RD (SR40) ASTOR FL	-6.42
03/09/20	CHECKCARD 0307 ADVENTURE OCALA ALTOONA FL 55436870067280676174933	-14.00
03/09/20	DOLLAR GENERAL 03/07 #000058517 PURCHASE BUTLER RD (SR40) ASTOR FL	-35.31
03/09/20	CHECKCARD 0308 BP#8238883CIRC ASTOR FL	-25.39
03/09/20	BP#8238883CIRC 03/08 #000792025 PURCHASE 24421 SR 40 ASTOR FL	-3.88
03/09/20	CHECKCARD 0308 DUNKIN #350167 Q3 ORMOND BCH FL 55310200069838000736898	-2.34
03/09/20	CHECKCARD 0308 VICTORIAS CUISINE LANTANA FL 05314610069000324011356	-70.00
03/09/20	CHECKCARD 0309 RACETRAC562 W PALM BCH FL	-23.25
03/09/20	ALDI 77012 03/09 #000566471 PURCHASE 12190 W. SUNRISE PLANTATION FL	-159.70
03/09/20	CHECKCARD 0309 WAWA 5278 LAUDERHILL FL	-30.60
03/11/20	CHECKCARD 0309 POLLO TROPICAL 10 SUNRISE FL 55263520070091000192028	-25.84
03/11/20	BRAVO SUPERMAR 03/10 #000000253 PURCHASE 8251 SUNSET STRIP SUNRISE FL	-16.59
03/11/20	CHECKCARD 0310 WAL Wal-Mart S SUNRISE (W) FL	-13.84
03/11/20	WINN-DIXI 901 03/11 #000312987 PURCHASE WINN-DIXI 901 N N PLANTATION FL	-3.37
03/12/20	CHECKCARD 0312 RACETRAC562 W PALM BCH FL	-22.16
03/13/20	CHECKCARD 0312 ATLANTIC MONTESSO 954-7908943 FL 55436870073130731228368	-12.00

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/13/20	CHECKCARD 0313 FLANIGAN'S #55 DAVIE FL 55548070073091100004230	-71.00
03/16/20	CHECKCARD 0313 AM CREPES WEST PALM BEAFL 05227020074500279647618	-12.31
03/16/20	WM SUPERCENTER 03/14 #000138697 PURCHASE Wal-Mart Super Ce SUNRISE (W) FL	-61.62
03/16/20	WINN-DIXI 1129 03/14 #000614853 PURCHASE WINN-DIXI 11290 W DAVIE FL	-21.49
03/16/20	WINN-DIXIE GRO 03/14 #000912043 PURCHASE 901 N NOB HILL RD PLANTATION FL	-67.12
03/16/20	WAWA 5249 03/14 #000558008 PURCHASE 2500 SW 64TH AVEN DAVIE FL	-6.95
03/16/20	WINN-DIXIE LIQ 03/14 #000585092 PURCHASE 963 N NOB HILL RD PLANTATION FL	-8.43
03/16/20	CHECKCARD 0314 LA BRASA PLANTATI PLANTATION FL 85175300075700164356361	-20.32
03/16/20	CVS/PHARM 0507 03/15 #000703048 PURCHASE CVS/PHARM 05079-- Plantation FL	-23.23
03/16/20	CHECKCARD 0315 WINGS CHINESE RES DAVIE FL 75345330075900012800049	-68.59
03/16/20	CHECKCARD 0315 WAWA 5249 DAVIE FL	-22.75
03/16/20	ALDI 77012 03/16 #000706194 PURCHASE 12190 W. SUNRISE PLANTATION FL	-197.24
03/18/20	CHECKCARD 0318 CVS/PHARMACY # Plantation FL	-9.15
03/18/20	CHECKCARD 0318 CVS/PHARMACY # Plantation FL	-10.00
03/18/20	CVS/PHARMACY # 03/18 #000015594 PURCHASE 05079--10241 W Br Plantation FL	-11.87
03/19/20	CHECKCARD 0318 CCF-CORE @ FLORID WESTON FL 55432860079200920745230	-93.00
03/19/20	CVS/PHARM 0507 03/18 #000140684 PURCHASE CVS/PHARM 05079-- Plantation FL	-26.58
03/20/20	PUBLIX SUPER M 03/20 #000623483 PURCHASE 8101 W SUNRISE BL PLANTATION FL	-9.00
03/23/20	COSTCO WHSE #0 03/21 #000085723 PURCHASE COSTCO WHSE #00 DAVIE FL	-72.39
03/23/20	CHECKCARD 0321 WAWA 5249 DAVIE FL	-25.63
03/23/20	BRAVO SUPERMAR 03/21 #000000103 PURCHASE 8251 SUNSET STRIP SUNRISE FL	-71.79
03/23/20	CHECKCARD 0321 LOS PAISANOS SUPE DAVIE FL 85175300082980002376711	-17.91
03/23/20	CHECKCARD 0321 DOMINO'S 5082 734-930-3030 FL 05436840082500076516022	-40.88
03/23/20	CHECKCARD 0322 SMH CASHIERS OFFI CORAL GABLES FL 55310200082608392515876	-40.00
03/23/20	CHECKCARD 0322 CVS/PHARMACY # Plantation FL	-30.00
03/26/20	CHECKCARD 0325 BURGER KING #1090 DAVIE FL 55431800086400145358961	-27.82
03/27/20	PUBLIX SUPER M 03/27 #000060129 PURCHASE 550 N PINE ISLAND PLANTATION FL	-2.36

Total ATM and debit card subtractions
-\$2,478.25
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Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
03/02/20	COMCAST DES:CABLE ID:8285913 INDN:CARLO F *ANDRADE CO ID:0000213249 WEB	-36.79
03/03/20	Assoc Pymt My100 DES:Payment ID:XXXXXXXXX INDN:Carlo Andrade CO ID:1841393599 WEB	-201.95
03/09/20	PENNYMAC DES:CASH ID:8013547704-0027 INDN:C ANDRADE CO ID:1262049351 WEB	-1,974.94
03/16/20	FPL DIRECT DEBIT DES:ELEC PYMT ID:2101314389 WEBI INDN:CARLO ANDRADE CO ID:3590247775 WEB	-216.98
03/16/20	PLANTATION-UTIL DES:UTIL-PMNTS ID:3385331 INDN:CARLO *ANDRADE CO ID:0000000160 WEB	-121.13
03/16/20	PMNTUS SVC FEE DES:SERVICEFEE ID:7874546 INDN:CARLO *ANDRADE CO ID:0000000160 WEB	-2.40
03/17/20	CHAPTER13TRUST DES:ONLINEPMT ID:11005063 INDN:ANDRADECARLO CO ID:1650415797 WEB	-186.33
03/17/20	WEINERPROCFEES DES:ONLINEFEE ID:11005064 INDN:ANDRADECARLO CO ID:CH13EPAYGL WEB	-1.50
03/20/20	Zelle Transfer Conf# 07bc9558e; Salazar, Andrea	-120.00
03/20/20	ESURANCE DES:INSURANCE ID:1077837 INDN:CARLO *ANDRADE CO ID:0000973172 WEB	-85.10
03/24/20	STATE FARM DES:JUSTPAYIT ID:8548060200 INDN:ANDREA SALAZAR . CO ID:1071174431 TEL	-241.78
03/25/20	Zelle Transfer Conf# 211f7ff58; Salazar, Andrea	-32.00
03/25/20	T-MOBILE.COM DES:PCS SVC ID:0369944 INDN:CARLO ANDRADE CO ID:0000450304 WEB	-129.78
03/26/20	Zelle Transfer Conf# 51384ca30; Brenda Leopold	-70.00
03/26/20	Zelle Transfer Conf# 16cc519fb; Brenda Leopold	-30.00
Total other subtractions		-\$3,450.68

Checks

Date	Check #	Amount
03/17/20	341	-120.00
Total checks		-\$120.00
Total # of checks		1

Check images

Account number: 3340 4010 7005

Check number: 341 | Amount: \$120.00

CARLO F ANDRADE 9844 NW 2nd St. 10856 NW 6TH CT PLANTATION, FL 33324-7332		341 6448195A 41
33324	3/16/20	Date
Pay To The Order Of	ZERO PRESSURE	\$120.00
ONE HUNDRED TWENTY DOLLARS		
Bank of America		
ACH NY-01000002		
For	Zero Pressure Clothing	
⑆06⑆1000052⑆ 334040107005⑆0341⑆		

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.

On May 21, 2020, we are increasing the amount of funds that will be available when a check deposit is put on hold.

Here are the updates to your Deposit Agreement and Disclosures. You can see these updates at bankofamerica.com/depositagreement after the May effective date.

When a hold is placed on your check deposit:

- The first \$225 (previously \$200) of your check deposit will be available the next business day (see “Longer Delays May Apply”).
- For certain check deposits into new accounts, the first \$5,525 (previously \$5,000) of a day’s total deposits will be available the next business day (see “Special Rules for New Accounts”).
- Cash withdrawal limitations will no longer apply (previously \$400) (see “Cash-Withdrawal Limitation,” to be deleted in May).

In addition, we may place a longer hold when you deposit checks totaling more than \$5,525 (previously \$5,000) on any one day (see “Longer Delays May Apply”).

For additional information regarding the availability of funds after a check deposit, please review the “When Funds are Available for Withdrawal and Deposit Holds” section of our Deposit Agreement at www.bankofamerica.com/depositagreement.
