






P.O. Box 15284
Wilmington, DE 19850

CARLO F ANDRADE
10856 NW 9TH CT
PLANTATION, FL 33324-7332

Preferred Rewards

Customer service information

-  1.888.888.RWDS (1.888.888.7937)
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

Your BofA Core Checking Preferred Rewards Gold

for June 29, 2017 to July 27, 2017

CARLO F ANDRADE

Account number: 3340 4010 7005

Account summary

Beginning balance on June 29, 2017	\$14,323.14
Deposits and other additions	21,389.96
ATM and debit card subtractions	-642.79
Other subtractions	-17,351.43
Checks	-3,843.50
Service fees	-30.00
Ending balance on July 27, 2017	\$13,845.38

Want an affordable getaway? Try National Parks.

Explore travel and budgeting tips at **BetterMoneyHabits.com**.

Better Money Habits®

Powered by **Bank of America**  in partnership with **KHANACADEMY**

©2017 Bank of America Corporation

SSM-04-17-0048.A1 | ARB3DX84

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.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
07/03/17	Mobile/Email Transfer Conf# 7z70ju8lc; SALAZAR, ANDREA	57.00
07/03/17	Mobile/Email Transfer Conf# w40m44uwc; SALAZAR, PAMELA	57.00
07/05/17	Mobile/Email Transfer Conf# 171seidhn; LEOPOLD, BRENDA	150.00
07/07/17	COMCAST DES:PAYROLL ID:10245166 INDN:ANDRADE, CARLO CO ID:1695217679 PPD	1,572.47
07/10/17	Mobile/Email Transfer Conf# lrf59007c; LEOPOLD, BRENDA	60.00
07/10/17	Mobile/Email Transfer Conf# nhw7zp7kz; SALAZAR, PAMELA	26.50
07/11/17	Mobile/Email Transfer Conf# 1dfwcpjtb; LEOPOLD, BRENDA	35.00
07/14/17	Mobile/Email Transfer Conf# 5n6zt3dqs; LEOPOLD, BRENDA	500.00
07/17/17	Mobile/Email Transfer Conf# ge9x3016s; SALAZAR, ANDREA	70.00
07/17/17	Mobile/Email Transfer Conf# 5rtc1r2b9; SALAZAR, PAMELA	69.24
07/20/17	WEBBANK DES:8885963157 ID:T1004452342 INDN:CARLO F ANDRADE CO ID:4870528836 PPD	11,280.00
07/21/17	COMCAST DES:PAYROLL ID:10245166 INDN:ANDRADE, CARLO CO ID:1695217679 PPD	1,572.47
07/24/17	Mobile/Email Transfer Conf# 1e6k8w6d8; ANDRADE, SANDRA	80.00
07/24/17	Mobile/Email Transfer Conf# 4jvu28tvq; LEOPOLD, BRENDA	50.00
07/24/17	Mobile/Email Transfer Conf# acmmqmk96; SALAZAR, ANDREA	43.00
07/24/17	Mobile/Email Transfer Conf# 7qa893ier; SALAZAR, PAMELA	40.20
07/25/17	Mobile/Email Transfer Conf# lp5s916e4; SALAZAR, PAMELA	2,200.00
07/25/17	BKOFAMERICA ATM 07/24 #000006191 DEPOSIT WEST SUNRISE PLANTATION FL	727.08
07/26/17	Mobile/Email Transfer Conf# 1gr81p6xo; SALAZAR, PAMELA	2,400.00
07/27/17	Mobile/Email Transfer Conf# bus82pe92; SALAZAR, PAMELA	400.00

Total deposits and other additions

\$21,389.96

Here's a tip

Sending money is quick and easy

Use Mobile or Online Banking to send or transfer money:

- Between your Bank of America® bank accounts
- To and from your accounts at other banks
- To someone else

For more information, including step-by-step videos, go to bankofamerica.com/transfers.

Fees apply to wires and certain transfers. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply. ©2017 Bank of America Corporation SSM-11-16-0483.B | ARFPRPTP

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
07/07/17	BKOFAMERICA ATM 07/07 #000008338 WITHDRWL SAWGRASS PLANTATION FL	-40.00
07/12/17	CVS/PHARMACY # 07/12 #000153152 PURCHASE 05079--10241 W Br Plantation FL	-2.79
07/21/17	BKOFAMERICA ATM 07/21 #000004996 WITHDRWL JACARANDA PLANTATION FL	-600.00
Total ATM and debit card subtractions		-\$642.79

Other subtractions

Date	Description	Amount
07/03/17	Camden Plantatio DES:WEB PMTS ID:J0BSM3 INDN:carlo f andrade CO ID:3760417730 WEB	-1,967.38
07/06/17	FPL DIRECT DEBIT DES:ELEC PYMT ID:1144728415 WEBI INDN:CARLO ANDRADE CO ID:3590247775 WEB	-188.97
07/11/17	WIRE TYPE:WIRE OUT DATE:170711 TIME:0925 ET TRN:2017071100204829 SERVICE REF:003247 BNF:CORETITLE LLC SETTLEMENT A ID:4283996599 BNF BK:TD BANK, NA ID:031201360 PMT DET:ZZND8CWUE Goods FC17-1192 Andrade Leopold St//ern 9844 NW 2n	-9,197.78
07/11/17	Mobile/Email Transfer Conf# 6sw3djzeg; Leopold, Brenda	-10.00
07/11/17	Online Banking payment to CRD 7193 Confirmation# 1682056956	-1,500.00
07/11/17	Online Banking payment to CRD 9556 Confirmation# 3882060415	-3,000.00
07/17/17	COMCAST DES:CABLE ID:8023818 INDN:CARLO F *ANDRADE CO ID:0000213249 WEB	-23.35
07/19/17	Online Banking payment to CSL 5059 Confirmation# 0447068875	-286.13
07/19/17	PROG SELECT INS DES:INS PREM ID:XXXXXXXXX Carlo INDN:Carlo F Andrade CO ID:9409348120 PPD	-138.47
07/19/17	FPL DIRECT DEBIT DES:ELEC PYMT ID:2101314389 WEBI INDN:CARLO ANDRADE CO ID:3590247775 WEB	-12.00
07/24/17	STATE FARM DES:JUSTPAYIT ID:8548060200 INDN:ANDREA SALAZAR . CO ID:1071174431 TEL	-241.78
07/24/17	T-MOBILE DES:HANDSET ID:7874835 INDN:CARLO F ANDRADE CO ID:0000450304 WEB	-192.57
07/25/17	FL TLR transfer to CHK 6614	-343.00
07/25/17	FL TLR cash withdrawal from CHK 7005	-250.00
Total other subtractions		-\$17,351.43

Checks

Date	Check #	Amount
07/25/17	261	-150.00
07/24/17	262	-1,400.00

Date	Check #	Amount
07/24/17	263	-2,293.50

Total checks	-\$3,843.50
Total # of checks	3

Service fees

Date	Transaction description	Amount
07/11/17	Wire Transfer Fee	-30.00

Total service fees	-\$30.00
---------------------------	-----------------

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

This page intentionally left blank

Check images

Account number: 3340 4010 7005

Check number: 261 | Amount: \$150.00

CARLO F ANDRADE 10865 NW 9TH CT PLANTATION, FL 33324-7332		064252-000	261
		7/21/17	DATE
Pay To The Order Of		CITY OF PLANTATION	\$150.00
ONE HUNDRED FIFTY & 00/100			Dollars
Bank of America			
ACH REF 061000002			
For: Water Utility Account			
⑆061000052⑆ 334040107005⑆0261⑆			

Check number: 262 | Amount: \$1,400.00

CARLO F ANDRADE 10865 NW 9TH CT PLANTATION, FL 33324-7332		064252-000	262
		7/21/17	DATE
Pay To The Order Of		Ernesto Padrino	\$1,400.00
ONE THOUSAND FOUR HUNDRED & 00/100			Dollars
Bank of America			
ACH REF 061000002			
For: Retirement			
⑆061000052⑆ 334040107005⑆0262⑆			

Check number: 263 | Amount: \$2,293.50

CARLO F ANDRADE 10865 NW 9TH CT PLANTATION, FL 33324-7332		064252-000	263
		July, 24 2017	DATE
Pay To The Order Of		Ernesto Padrino	\$2,293.50
TWO THOUSAND TWO HUNDRED NINETY THREE & 50/100			Dollars
Bank of America			
ACH REF 061000002			
For: Retirement			
⑆061000052⑆ 334040107005⑆0263⑆			

This page intentionally left blank

Get used to getting more (TM)



- Extra interest on a Rewards Money Market Savings account (footnote 1)
- 25% rewards bonus on eligible Bank of America® credit cards (footnote 2)
- No fees on select everyday banking services (footnote 3)

Your statements make it easier to see your everyday benefits

Your statements now clearly show your Gold tier status, and include the additional savings you get for doing more of your everyday banking with us. Please check the Service Fees section and the Interest Earned line on your statements to see these valuable savings:

- Waived fees on select everyday banking services (footnote 3), including standard check orders and cashier's checks. You can track these and other waived fees in the Service Fees section of your statement.
- Extra interest on a Rewards Money Market Savings account:
 - An interest rate booster (footnote 1) that will be added to what you earn with your base interest rate. You will see the total in the Interest Earned line of your savings account statement.
 - If you have an existing savings account, a specialist can easily convert it to a Rewards Money Market Savings account so you can take advantage of the booster. (footnote 1)

To go over all that Preferred Rewards offers you, schedule an appointment to talk one-on-one with a specialist at [bankofamerica.com/time](https://www.bankofamerica.com/time).



Get the most out of Preferred Rewards

Do you have questions about Preferred Rewards? Our dedicated team of specialists is ready to help.

- View your rewards summary on the Mobile Banking app (footnote 4) or online at bankofamerica.com/getmorenow
- Call 888.888.RWDS (888.888.7937)
- Schedule an appointment to talk one-on-one with a specialist at bankofamerica.com/time

You maintain your Preferred Rewards status if you have an active, eligible Bank of America® personal checking account and maintain a three-month average combined balance in your qualifying Bank of America deposit accounts and/or your qualifying Merrill Edge® and Merrill Lynch® investment accounts of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier. The combined balance is calculated based on your average daily balance for a three calendar month period. SafeBalance Banking® accounts do not count toward the account or balance requirements, and do not receive the fee waivers and other benefits of the program.

1. The Rewards Money Market Savings interest rate booster is only available to customers enrolled in the Preferred Rewards program. Your enrollment in Preferred Rewards will not automatically convert any existing money market savings account to a Rewards Money Market Savings account without your request. If your enrollment in the Preferred Rewards program is discontinued, the interest rate booster may be discontinued. Visit the Rewards Money Market Savings page on bankofamerica.com for current rates.
2. Certain credit cards are eligible to receive the Preferred Rewards bonus. Visit bankofamerica.com/preferred-rewards for a complete list of ineligible cards. Enrolled clients with eligible cards will receive the Preferred Rewards bonus based on Preferred Rewards tier and type of card. For example, the BankAmericard Cash Rewards (TM) credit card awards the Preferred Rewards bonus when you redeem cash rewards into a Bank of America® checking or savings account or an eligible Merrill Lynch Cash Management Account®. That means a \$100 cash rewards redemption becomes \$125, \$150 or \$175, based on your tier when you redeem. All other eligible card types receive the Preferred Rewards bonus with each purchase. That means a purchase that earns 100 base points will actually earn 125, 150, 175 points, based on your tier when the purchase posts to your account. The Preferred Rewards bonus will replace the 10% customer bonus you may receive with certain cards. Other terms and conditions apply. If you have an eligible card, please refer to your card's Program Rules for details about how you will receive the Preferred Rewards bonus. Program Rules are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card.
3. Visit bankofamerica.com/preferred-rewards for a list of no-fee banking services.
4. The Mobile Banking app is available on iPad, iPhone, Android and Windows 10 (except Xbox) devices. Not all Mobile Banking app features are available on all devices. Data connection required. Wireless carrier fees may apply.

Please review the Personal Schedule of Fees available at bankofamerica.com/feesatagance and your local financial center.

"Get used to getting more" and BankAmericard Cash Rewards are trademarks, and Merrill Edge, Merrill Lynch, Merrill Lynch Cash Management Account, the Bank of America Preferred Rewards logo, SafeBalance Banking, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

Merrill Edge is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, member SIPC and a wholly owned subsidiary of Bank of America Corporation. Merrill Lynch makes available products and services offered by MLPF&S and other subsidiaries of Bank of America Corporation. Banking, mortgage and home equity products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Bank of America, N.A. Equal Housing Lender. Credit card programs are issued and administered by Bank of America, N.A. ©2017 Bank of America Corporation

SSM-01-17-2035.A1 | AR8Y3VQT