






P.O. Box 15284
Wilmington, DE 19850

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

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 Account Changes section of your statement for details regarding important changes to your account.

Your BofA Core Checking

for June 29, 2016 to July 27, 2016

Account number: 3340 4010 7005

CARLO F ANDRADE

Account summary

Beginning balance on June 29, 2016	\$2,643.71
Deposits and other additions	6,484.18
ATM and debit card subtractions	-1,168.43
Other subtractions	-6,740.25
Checks	-0.00
Service fees	-0.00
Ending balance on July 27, 2016	\$1,219.21

Open a Bank of America
Core Checking® account
for your college student

Make sure your college student has the right tools to manage money. There is **no monthly maintenance fee** for students who are under age 23 and enrolled in a high school, college, university or vocational program.

Open an account today.
800.869.0585 | bankofamerica.com/forstudents

Please refer to the *Personal Schedule of Fees* available at bankofamerica.com/feesataglance for details.
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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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. Or, you can call our Customer Service team.

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 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 financial center for information.

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Equal Housing Lender

Make sure your college student has the right tools to help them manage money, starting with Bank of America Core Checking®. There is no monthly maintenance fee for students under age 23 who are enrolled in a high school, college, university or vocational program. Call 800.869.0585 or visit bankofamerica.com/forstudents to open an account today.

Deposits and other additions

Date	Description	Amount
07/05/16	RAISER,LLC DES:EDI PAYMNT ID:0079002887 INDN:Carlo F Andrade CO ID:1800896455 CCD PMT INFO:REF*TN*0079002887\	75.00
07/06/16	Mobile/Email Transfer Conf# c76ckg89d; LEOPOLD, BRENDA	180.00
07/08/16	COMCAST DES:PAYROLL ID:10245166 INDN:ANDRADE, CARLO CO ID:1695217679 PPD	1,544.19
07/08/16	Mobile/Email Transfer Conf# i55dcyls1; LEOPOLD, BRENDA	500.00
07/20/16	Bank of America DES:CASHREWARD ID:ANDRADE INDN:0000000175139888000000 CO ID:2002290310 PPD	63.73
07/22/16	COMCAST DES:PAYROLL ID:10245166 INDN:ANDRADE, CARLO CO ID:1695217679 PPD	1,544.18
07/22/16	Mobile/Email Transfer Conf# bxosocnea; LEOPOLD, BRENDA	580.00
07/22/16	Mobile/Email Transfer Conf# i36muxtni; SALAZAR, ANDREA	103.00
07/22/16	Mobile/Email Transfer Conf# 1jnde5wp7; SALAZAR, ANDREA	37.00
07/25/16	Mobile/Email Transfer Conf# ozzz9v67j; LEOPOLD, BRENDA	1,200.00
07/25/16	Mobile/Email Transfer Conf# cjazd4kpc; LEOPOLD, BRENDA	300.00
07/25/16	BKOFAMERICA ATM 07/23 #000008560 DEPOSIT WEST SUNRISE PLANTATION FL	180.00
07/26/16	BKOFAMERICA ATM 07/25 #000009254 DEPOSIT SAWGRASS PLANTATION FL	177.08

Total deposits and other additions

\$6,484.18

Wherever you are in life, we're here

Meet one on one with a specialist. It can make a big difference in pursuing your goals.



Set an appointment with a specialist today. Use the Mobile Banking app or visit bankofamerica.com/talk.

The Mobile Banking app is available on iPad, iPhone and Android devices. Not all Mobile Banking app features are available on all devices.

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SSM-12-15-0085.C

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
06/30/16	CHECKCARD 0628 STATE FARM 800-956-6310 IL 55541866180004066362748 RECURRING	-405.08
06/30/16	CHECKCARD 0628 WINN-DIXIE GROERY PLANTATION FL 05436846181600038368830	-6.44
06/30/16	045051 BRAVO S 06/30 #000000129 PURCHASE 8251 SUNSET STRIP SUNRISE FL	-15.25
06/30/16	WM SUPERCENTER 06/30 #000039562 PURCHASE Wal-Mart Super Ce PLANTATION FL	-16.54
07/05/16	WAL Wal-Mart S 07/02 #000715951 PURCHASE 4595 WAL-SAMS PLANTATION FL	-4.75
07/05/16	CHECKCARD 0702 IKEA SUNRISE SUNRISE FL 55446416185206554105787	-3.17
07/05/16	WAL Wal-Mart S 07/04 #000448345 PURCHASE 2151 WAL-SAMS SUNRISE (W) FL	-6.33
07/05/16	BKOFAMERICA ATM 07/05 #000009434 WITHDRWL THE PLAZA - REMO DAVIE FL	-20.00
07/06/16	CHECKCARD 0705 GRAZIANOS GOURMET WESTON FL 55436876188641880970971	-39.65
07/06/16	CVS/PHARMACY # 07/06 #000026113 PURCHASE 05079--10241 W Br Plantation FL	-7.99
07/08/16	CHECKCARD 0706 LA BRASA PLANTATI PLANTATION FL 85175306189700164354051	-12.50
07/08/16	PUBLIX SUPER M 07/08 #000085288 PURCHASE 225 S FLAMINGO RD PLANTATION FL	-7.94
07/11/16	CHECKCARD 0707 VITA ITALIAN REST COOPER CITY FL 75337006190413601742263	-56.44
07/11/16	WAL Wal-Mart S 07/08 #000310403 PURCHASE 4595 WAL-SAMS PLANTATION FL	-16.81
07/11/16	CHECKCARD 0709 SUPERCUTS WESTON WESTON FL 25247806191000961331120	-32.00
07/11/16	CHECKCARD 0709 PANERA BREAD #473 PLANTATION FL 05140486191720046220300	-8.87
07/11/16	CHECKCARD 0709 REGAL BROWARD MAL PLANTATION FL 55436876192121928439606	-17.79
07/11/16	CHECKCARD 0709 REGAL BROWARD MAL PLANTATION FL 55436876192121928441602	-17.56
07/11/16	045051 BRAVO S 07/09 #000000250 PURCHASE 8251 SUNSET STRIP SUNRISE FL	-6.78
07/11/16	WAL Wal-Mart S 07/09 #000845478 PURCHASE 4595 WAL-SAMS PLANTATION FL	-10.62
07/11/16	WM SUPERCENTER 07/10 #000679271 PURCHASE Wal-Mart Super Ce PLANTATION FL	-121.92
07/12/16	CHECKCARD 0709 BRAVO GOURMET SAN WILTON MANORSFL 85180896193980170134534	-71.00
07/12/16	CHECKCARD 0711 SIMONIZ CAR WASH SUNRISE FL 55547546194577193010419	-3.17
07/12/16	COSTCO GAS #00 07/12 #000673641 PURCHASE COSTCO GAS #009 DAVIE FL	-24.21
07/13/16	CHECKCARD 0713 COMCAST BROWARD C 800-266-2278 FL 55432866195000366903244	-21.61
07/14/16	CHECKCARD 0713 COLDSTONE #459 PLANTATION FL 55548076196206131340010	-6.66
07/14/16	BKOFAMERICA ATM 07/14 #000008308 WITHDRWL WEST SUNRISE PLANTATION FL	-20.00
07/15/16	WINN-DIXIE GRO 07/15 #000637123 PURCHASE 901 N NOB HILL RD PLANTATION FL	-7.64
07/18/16	PLANTATION CAR 07/16 #000002009 PURCHASE 1390 NW 65TH WY PLANTATION FL	-26.89
07/18/16	CHECKCARD 0717 SUNPASS*ACC186012 888-865-5352 FL 55310206199083323656487	-10.00
07/19/16	CHECKCARD 0718 MCDONALD'S F6908 SUNRISE FL 05140486200720037982313	-4.23
07/20/16	BKOFAMERICA ATM 07/20 #000007912 WITHDRWL WEST SUNRISE PLANTATION FL	-20.00
07/21/16	CHECKCARD 0719 LA BRASA PLANTATI PLANTATION FL 85175306202700164356653	-9.01

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/21/16	CHECKCARD 0720 THE CHEESE COURSE PLANTATION FL 55309596203207388501020	-33.58
07/25/16	PUBLIX SUPER M 07/23 #000064887 PURCHASE 10065 CLEARY BLVD PLANTATION FL	-21.23
07/25/16	CHECKCARD 0723 FIVE GUYS BURGERS PLANTATION FL 85504996206900011738998	-26.45
07/25/16	WM SUPERCENTER 07/25 #000229534 PURCHASE Wal-Mart Super Ce SUNRISE (W) FL	-1.33
07/27/16	PUBLIX SUPER M 07/27 #000045446 PURCHASE 10065 CLEARY BLVD PLANTATION FL	-26.99
Total ATM and debit card subtractions		-\$1,168.43

Other subtractions

Date	Description	Amount
06/29/16	Online Banking Transfer Conf# r3e4l3mmd; Andrade, SANDRA	-100.00
06/29/16	Camden Plantatio DES:WEB PMTS ID:2QSZX2 INDN:carlo f andrade CO ID:3760417730 WEB	-1,958.25
07/05/16	Mobile/Email Transfer Conf# 13w35q6ra; Leopold, Brenda	-65.00
07/07/16	FPL DIRECT DEBIT DES:ELEC PYMT ID:1144728415 WEBI INDN:CARLO ANDRADE CO ID:3590247775 WEB	-158.01
07/08/16	Online Banking payment to CRD 7193 Confirmation# 1698388661	-800.00
07/14/16	Mobile/Email Transfer Conf# gapem4z5o; Leopold, Brenda	-50.00
07/15/16	Online Banking payment to CSL 5059 Confirmation# 4058967048	-286.13
07/18/16	KMF DES:KMFUSA.com ID:20151104107323 INDN:Carlo Andrade CO ID:9200704262 TEL	-299.95
07/25/16	Online Banking payment to CRD 7193 Confirmation# 4027398329	-800.00
07/25/16	T-MOBILE DES:HANDSET ID:7707276 INDN:CARLO F ANDRADE CO ID:0000450304 WEB	-164.08
07/27/16	Mobile/Email Transfer Conf# 29okcvft5; Leopold, Brenda	-25.00
07/27/16	Camden Plantatio DES:WEB PMTS ID:2X4NZ2 INDN:carlo f andrade CO ID:3760417730 WEB	-2,033.83
Total other subtractions		-\$6,740.25

✓ 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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Account Changes

We want to make sure you stay up-to-date on changes to your accounts.

Bank of America Core Checking® Account Change:

We are changing how we calculate the balance requirement needed to avoid the monthly maintenance fee on your checking account. Beginning with your statement cycle that starts on or after October 8, 2016, to avoid the monthly maintenance fee, you will need to maintain a “minimum” daily balance of \$1,500 or more in your account instead of the “average” daily balance required today. This means you will need to ensure your account balance does not fall below \$1,500 during your statement cycle.

The \$12 monthly maintenance fee is not changing and you can avoid it when you meet any ONE of the following requirements during each statement cycle:

- Have at least one qualifying direct deposit of \$250 or more, such as your salary, pension, Social Security or other regular monthly income

OR

- Keep a minimum daily balance of \$1,500 or more in your account

OR

- Enroll in our Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (waiver applies to your first 4 checking accounts). Visit bankofamerica.com/preferred-rewards to learn more.

Students under age 23 are eligible for a waiver of the monthly maintenance fee while enrolled in a high school or in a college, university, or vocational program.

Please stop by a financial center or give us a call at the number listed on this statement if you have any questions about this change or would like to discuss other account options that might be right for you, like our Preferred Rewards program.

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