



P.O. Box 15284
Wilmington, DE 19850

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

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 July 28, 2018 to August 29, 2018

CARLO F ANDRADE

Account number: 3340 4010 7005

Account summary

Beginning balance on July 28, 2018	\$2,777.23
Deposits and other additions	7,507.65
ATM and debit card subtractions	-391.51
Other subtractions	-6,768.71
Checks	-629.87
Service fees	-5.74
Ending balance on August 29, 2018	\$2,489.05

Bank of America
Preferred
Rewards

Your Preferred Rewards status could change

You currently don't meet the program requirements to continue receiving the benefits and rewards for your tier. We're here to help. Talk to a specialist today about how to meet the program requirements at 888.888.RWDS (888.888.7937) and press 2

SSM-11-17-0596.G1 | ARDRSJTL

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
08/01/18	Zelle Transfer Conf# efc4cd697; LEOPOLD, BRENDA	350.00
08/02/18	Bank of America DES:CASHREWARD ID:ANDRADE INDN:0000000175139888000000 CO ID:2002290310 PPD	53.40
08/03/18	COMCAST DES:PAYROLL ID:10245166 INDN:ANDRADE, CARLO CO ID:1695217679 PPD	1,821.10
08/06/18	BKOFAMERICA ATM 08/06 #000007039 DEPOSIT WEST SUNRISE PLANTATION FL	220.00
08/08/18	WIRE TYPE:WIRE IN DATE: 180808 TIME:0602 ET TRN:2018080800171374 SEQ:2018080800016667/002147 ORIG:ERIKA M ENCALADA ID:XXXXXXXXX69820 SND BK:WE LLS FARGO BANK, NA ID:121000248 PMT DET:OW00000288 089455PAPAVITO	400.00
08/10/18	Zelle Transfer Conf# e9ca809ca; LEOPOLD, BRENDA	900.00
08/15/18	Online Banking Transfer Conf# b5c028855; ANDRADE, CHRISTOPHER	624.00
08/16/18	Temporary Credit Adjustment on 08/16/18	50.35
08/16/18	Temporary Credit Adjustment on 08/16/18	48.04
08/16/18	Temporary Credit Adjustment on 08/16/18	46.30
08/16/18	Temporary Credit Adjustment on 08/16/18	45.76
08/16/18	Temporary Credit Adjustment on 08/16/18	1.06
08/17/18	COMCAST DES:PAYROLL ID:10245166 INDN:ANDRADE, CARLO CO ID:1695217679 PPD	1,670.63
08/17/18	FEE REVERSAL	5.74
08/20/18	Zelle Transfer Conf# 4b33950df; SALAZAR, ANDREA	7.98
08/24/18	Zelle Transfer Conf# 1f81f485e; LEOPOLD, BRENDA	840.00
08/27/18	Zelle Transfer Conf# 2f9f17ec9; SALAZAR, ANDREA	189.00
08/29/18	Zelle Transfer Conf# 825aac0a5; SALAZAR, PAMELA	189.00
08/29/18	Bank of America DES:CASHREWARD ID:ANDRADE INDN:0000000175139888000000 CO ID:2002290310 PPD	45.29

Total deposits and other additions

\$7,507.65



Bank of America Core Checking*:

Extra help for hard-working students

Students under the age of 24 are eligible to have the **monthly maintenance fee waived** while enrolled in a high school, college, university or vocational program.

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

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
08/06/18	BKOFAMERICA ATM 08/06 #000009946 WITHDRWL JACARANDA PLANTATION FL	-200.00
08/13/18	CHECKCARD 0810 RAPPI BOGOTA 85426468222161845149242	-50.35
08/13/18	CHECKCARD 0810 RAPPI BOGOTA 85426468222162131105245	-48.04
08/13/18	CHECKCARD 0810 RAPPI BOGOTA 85426468222172043258297	-1.06
08/13/18	CHECKCARD 0810 RAPPI BOGOTA 85426468222180217177243	-45.76
08/13/18	CHECKCARD 0810 RAPPI BOGOTA 8542646822200957196243	-46.30
Total ATM and debit card subtractions		-\$391.51

Other subtractions

Date	Description	Amount
07/30/18	PLANTATION-UTIL DES:UTIL-PMNTS ID:3844996 INDN:CARLO *ANDRADE CO ID:0000000160 WEB	-182.26
07/30/18	PMNTUS SVC FEE DES:SERVICEFEE ID:7311512 INDN:CARLO *ANDRADE CO ID:0000000160 WEB	-2.40
08/03/18	Assoc Pymt My100 DES:Payment ID:XXXXXXXXX INDN:Carlo Andrade CO ID:1841393599 WEB	-201.95
08/06/18	GEICO DES:PREM COLL ID:6AFXJMD2QOJOE E INDN:CARLO ANDRADE CO ID:3530075853 PPD	-152.10
08/08/18	T-MOBILE DES:HANDSET ID:8049514 INDN:CARLO F ANDRADE CO ID:0000450304 WEB	-141.34
08/10/18	FPL DIRECT DEBIT DES:ELEC PYMT ID:2101314389 WEBI INDN:CARLO ANDRADE CO ID:3590247775 WEB	-208.33
08/10/18	AMERICAN EXPRESS DES:ACH PMT ID:W3268 INDN:Carlo F Andrade CO ID:1133133497 WEB	-100.00
08/14/18	Online Banking payment to CRD 4065 Confirmation# 3726146867	-1,500.00
08/14/18	Zelle Transfer Conf# d60a8e7b9; Brenda Leopold	-15.00
08/14/18	PENNYMAC DES:CASH ID:8013547704-0008 INDN:C ANDRADE CO ID:1262049351 WEB	-1,749.10
08/15/18	Online Banking Transfer Conf# abd84fade; Andrade, SANDRA	-104.00
08/16/18	SETF CW IMMEDIAT DES:BILL PAY ID:10051220831 INDN:NULL NULL CO ID:7529064511 TEL	-309.71
08/20/18	Online Banking payment to CRD 7193 Confirmation# 0678884959	-1,000.00
08/20/18	LENDING CLUB DES:8885963157 ID:T1046537588 INDN:Carlo F Andrade CO ID:FXXXXXXXXX WEB	-285.80
08/21/18	PROG SELECT INS DES:INS PREM ID:XXXXXXXXX Carlo INDN:Carlo F Andrade CO ID:9409348120 PPD	-346.07
08/21/18	STATE FARM DES:JUSTPAYIT ID:8548060200 INDN:ANDREA SALAZAR . CO ID:1071174431 TEL	-241.78

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description					Amount
08/22/18	T-MOBILE WEB	DES:HANDSET	ID:4927174	INDN:CARLO F ANDRADE	CO ID:0000450304	-127.38
08/23/18	Zelle Transfer Conf# 09a1c795c; Brenda Leopold					-10.00
08/23/18	Zelle Transfer Conf# 9870f3600; Brenda Leopold					-10.00
08/24/18	COMCAST WEB	DES:CABLE	ID:1789790	INDN:CARLO F *ANDRADE	CO ID:0000213249	-26.49
08/28/18	AMERICAN EXPRESS WEB	DES:ACH PMT	ID:W6176	INDN:Carlo F Andrade	CO ID:1133133497	-55.00
Total other subtractions						-\$6,768.71

Checks

Date	Check #	Amount	Date	Check #	Amount
07/30/18	284	-120.00	08/20/18	286	-120.00
08/13/18	285	-389.87			
Total checks					-\$629.87
Total # of checks					3

Service fees

Date	Transaction description		Amount
08/08/18	Preferred Rewards-Wire Fee Waiver of \$15		-0.00
08/13/18	CHECKCARD 0810 RAPPI BOGOTA INTERNATIONAL TRANSACTION FEE	85426468222161845149242	-1.51
08/13/18	CHECKCARD 0810 RAPPI BOGOTA INTERNATIONAL TRANSACTION FEE	85426468222162131105245	-1.44
08/13/18	CHECKCARD 0810 RAPPI BOGOTA INTERNATIONAL TRANSACTION FEE	8542646822200957196243	-1.39

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Service fees - continued

Date	Transaction description		Amount
08/13/18	CHECKCARD 0810 RAPPI BOGOTA	85426468222180217177243	-1.37
	INTERNATIONAL TRANSACTION FEE		
08/13/18	CHECKCARD 0810 RAPPI BOGOTA	85426468222172043258297	-0.03
	INTERNATIONAL TRANSACTION FEE		

Total service fees - \$5.74

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



CARLO F ANDRADE | Account # 3340 4010 7005 | July 28, 2018 to August 29, 2018

Check images

Account number: 3340 4010 7005

Check number: 284 | Amount: \$120.00

Check number: 285 | Amount: \$389.87

CARLO F ANDRADE
10856 NW 6TH CT
PLANTATION, FL 33324-7332

284
645/18 DA 447

7/20/18 Date

Pay To The Order Of THE LINCOLN NATIONAL LIFE Insurance Company \$ 120.00

ONE HUNDRED TWENTY & 00/100 Dollars

Bank of America

ACH NLT 001000002 CARLOS M. ANDRADE

For Policy # JP4394679

100610000521 33404010700510284

CARLO F ANDRADE
10856 NW 6TH CT
PLANTATION, FL 33324-7332

285
645/18 DA 447

8/8/2018 Date

Pay To The Order Of THE LINCOLN NATIONAL LIFE Insurance Company \$ 389.87

THREE HUNDRED EIGHTY NINE & 87/100 Dollars

Bank of America

ACH NLT 001000002 CARLOS M. ANDRADE

For Policy # JP4394679

100610000521 33404010700510285

Check number: 286 | Amount: \$120.00

CARLO F ANDRADE
10856 NW 6TH CT
PLANTATION, FL 33324-7332

286
645/18 DA 447

8/16/18 Date

Pay To The Order Of THE LINCOLN NATIONAL LIFE Insurance Company \$ 120.00

ONE HUNDRED TWENTY & 00/100 Dollars

Bank of America

ACH NLT 001000002 CARLOS M. ANDRADE

For Policy # JP4394679

100610000521 33404010700510286

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