



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 October 30, 2018 to November 28, 2018

Account number: 3340 4010 7005

CARLO F ANDRADE

Account summary

Beginning balance on October 30, 2018	\$4,443.05
Deposits and other additions	5,892.24
ATM and debit card subtractions	-0.00
Other subtractions	-7,476.66
Checks	-430.00
Service fees	-0.00
Ending balance on November 28, 2018	\$2,428.63

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
11/01/18	Zelle Transfer Conf# XXXXXXXXX; SALAZAR, ANDREA	208.00
11/02/18	Zelle Transfer Conf# 8b6129c20; LEOPOLD, BRENDA	380.00
11/07/18	Bank of America DES:CASHREWARD ID:ANDRADE INDN:0000000175139888000000 CO ID:2002290310 PPD	49.21
11/09/18	COMCAST DES:PAYROLL ID:10245166 INDN:ANDRADE, CARLO CO ID:1695217679 PPD	1,876.37
11/15/18	Online Banking Transfer Conf# 99cb1576e; ANDRADE, CHRISTOPHER	854.00
11/16/18	Zelle Transfer Conf# d7040bed9; LEOPOLD, BRENDA	480.00
11/23/18	COMCAST DES:PAYROLL ID:10245166 INDN:ANDRADE, CARLO CO ID:1695217679 PPD	1,702.66
11/23/18	Zelle Transfer Conf# 9f0d365e3; SALAZAR, PAMELA	153.00
11/26/18	Zelle Transfer Conf# dd45b7f30; SALAZAR, ANDREA	189.00
Total deposits and other additions		\$5,892.24

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
11/02/18	Assoc Pymt My100 DES:Payment ID:XXXXXXXXX INDN:Carlo Andrade CO ID:1841393599 WEB	-201.95
11/06/18	GEICO DES:PREM COLL ID:6AFXJMD2QOJOE E INDN:CARLO ANDRADE CO ID:3530075853 PPD	-153.59
11/07/18	PENNYMAC DES:CASH ID:8013547704-0011 INDN:C ANDRADE CO ID:1262049351 WEB	-4,469.96
11/09/18	PMNTUS SVC FEE DES:SERVICEFEE ID:6294598 INDN:CARLO *ANDRADE CO ID:0000000160 WEB	-2.40
11/13/18	Online Banking payment to CRD 3054 Confirmation# 0612378312	-250.00

continued on the next page



See how millennials are living on \$50k or less

Recently, we hosted an event for 50 millennials who are living on the typical salary of a new college grad.

Read their stories and learn more about Better Money Habits at 50Under50K.com.

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
11/13/18	FPL DIRECT DEBIT DES:ELEC PYMT ID:2101314389 WEBI INDN:CARLO ANDRADE CO ID:3590247775 WEB	-287.91
11/13/18	PLANTATION-UTIL DES:UTIL-PMNTS ID:2375063 INDN:CARLO *ANDRADE CO ID:0000000160 WEB	-149.81
11/14/18	AMERICAN EXPRESS DES:ACH PMT ID:W9484 INDN:Carlo F Andrade CO ID:1133133497 WEB	-100.00
11/19/18	SETF CW IMMEDIAT DES:BILL PAY ID:11487268261 INDN:CARLOF ANDRADE CO ID:7529064511 WEB	-309.71
11/19/18	LENDING CLUB DES:8885963157 ID:T1055842653 INDN:Carlo F Andrade CO ID:FXXXXXXXXX WEB	-285.80
11/20/18	PROG SELECT INS DES:INS PREM ID:XXXXXXXXX Carlo INDN:Carlo F Andrade CO ID:9409348120 PPD	-346.99
11/20/18	ESURANCE DES:INSURANCE ID:9775606 INDN:CARLO *ANDRADE CO ID:0000973172 WEB	-116.73
11/21/18	Online Banking Transfer Conf# 4e4302ec9; Andrade, SANDRA	-24.00
11/21/18	Online Banking payment to CRD 0519 Confirmation# 0482926451	-400.00
11/21/18	STATE FARM DES:JUSTPAYIT ID:8548060200 INDN:ANDREA SALAZAR . CO ID:1071174431 TEL	-241.78
11/23/18	T-MOBILE DES:HANDSET ID:5017072 INDN:CARLO F ANDRADE CO ID:0000450304 WEB	-107.74
11/26/18	COMCAST DES:CABLE ID:2324542 INDN:CARLO F *ANDRADE CO ID:0000213249 WEB	-28.29
Total other subtractions		-\$7,476.66

Checks

Date	Check #	Amount
11/23/18	294	-120.00

Date	Check #	Amount
11/16/18	295	-310.00

Total checks **-\$430.00**

Total # of checks **2**

Check images

Account number: 3340 4010 7005

Check number: 294 | Amount: \$120.00

Check number: 295 | Amount: \$310.00

CARLO F ANDRADE
10856 NW 8TH CT
PLANTATION, FL 33324-7332

Policy # JP4394679

294

11/16/18

Pay To The Order Of The Lincoln National Life Insurance Company \$ 120.00

One Hundred Twenty & 00/100 Dollars

Bank of America

ACH NIT 001000002

For Carlo F Andrade

106 1000052 334040107005 0294

CARLO F ANDRADE
10856 NW 8TH CT
PLANTATION, FL 33324-7332

295

11/16/18

Pay To The Order Of BANK OF AMERICA \$ 310.00

Three Hundred Ten & 00/100 Dollars

Bank of America

ACH NIT 001000002

For Angie CC

106 1000052 334040107005 0295

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.

Reminder:

The name of Bank of America Core Checking® changed to Bank of America Advantage Plus Banking(TM). There are no changes to your account number, debit cards, checks or monthly maintenance fee.
