






P.O. Box 15284
Wilmington, DE 19850

LIUDMILA MAMAEVA
200 RECTOR PL APT 15K
NEW YORK, NY 10280-1165

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

Your eBanking

for December 8, 2017 to January 9, 2018

LIUDMILA MAMAEVA

Account summary

Beginning balance on December 8, 2017	\$1,210.43
Deposits and other additions	3,105.00
ATM and debit card subtractions	-3.32
Other subtractions	-4,280.93
Checks	-0.00
Service fees	-0.00
Ending balance on January 9, 2018	\$31.18

Account number: 2910 0994 1225

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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We have a new requirement for making cash deposits to our consumer accounts.

You will now need to be an owner or authorized user on the account to make a cash deposit to a personal checking or savings account with an associate in our financial centers. This change helps us reduce risks from cash transactions involving persons who are not authorized on an account.

Deposits and other additions

Date	Description	Amount
12/11/17	Online Banking Transfer Conf# b977f5669; CHIBIROV, MAXIM	350.00
12/14/17	Online Banking Transfer Conf# 21826218b; CHIBIROV, MAXIM	50.00
12/15/17	Bank of America DES:CASHREWARD ID:MAMAEVA INDN:0000000240094205000000 CO ID:2002290310 PPD	27.50
12/18/17	Online Banking Transfer Conf# 71d072ee9; CHIBIROV, MAXIM	350.00
12/26/17	Online Banking Transfer Conf# 59f4a9f2c; CHIBIROV, MAXIM	300.00
01/02/18	Online Banking Transfer Conf# 4ca323008; CHIBIROV, MAXIM	2,000.00
01/09/18	Bank of America DES:CASHREWARD ID:MAMAEVA INDN:0000000240094205000000 CO ID:2002290310 PPD	27.50
Total deposits and other additions		\$3,105.00

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
12/19/17	MARSHALLS 206 12/19 #000312396 PURCHASE MARSHALLS 206 WAS NEW YORK NY	-3.32
Total ATM and debit card subtractions		-\$3.32

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Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
12/08/17	Online Banking payment to CRD 8296 Confirmation# 0575101759	-150.00
12/08/17	Online Banking payment to CRD 8296 Confirmation# 2776136011	-100.00
12/08/17	PAYPAL DES:INST XFER ID:TSAR2107 INDN:LIUDMILA MAMAEVA CO ID:PAYPALS177 WEB	-850.00
12/11/17	Online Banking payment to CRD 8296 Confirmation# 0504841021	-108.50
12/11/17	PAYPAL DES:INST XFER ID:TSAR2107 INDN:LIUDMILA MAMAEVA CO ID:PAYPALS177 WEB	-165.00
12/12/17	Online Banking payment to CRD 8296 Confirmation# 2710236520	-50.00
12/12/17	Online Banking payment to CRD 8296 Confirmation# 2710284380	-120.00
12/13/17	PAYPAL DES:INST XFER ID:ANNAVTELMIN INDN:LIUDMILA MAMAEVA CO ID:PAYPALS177 WEB	-40.00
12/18/17	Online Banking payment to CRD 8296 Confirmation# 1744850289	-30.00
12/18/17	Online Banking payment to CRD 8296 Confirmation# 0565948292	-74.43
12/19/17	Online Banking payment to CRD 8296 Confirmation# 0571767697	-150.00
12/20/17	PAYPAL DES:INST XFER ID:ANNAVTELMIN INDN:LIUDMILA MAMAEVA CO ID:PAYPALS177 WEB	-40.00
12/20/17	PAYPAL DES:INST XFER ID:NIURKAMALDO INDN:LIUDMILA MAMAEVA CO ID:PAYPALS177 WEB	-20.00
12/26/17	Online Banking payment to CRD 8296 Confirmation# 2717792767	-58.00
12/26/17	Online Banking payment to CRD 8296 Confirmation# 3729791654	-100.00
12/27/17	Online Banking payment to CRD 8296 Confirmation# 1736449040	-100.00
12/27/17	Online Banking payment to CRD 8296 Confirmation# 1740557525	-70.00
12/29/17	Online Banking payment to CRD 8296 Confirmation# 3759082845	-20.00
01/02/18	Online Banking payment to CRD 8296 Confirmation# 2768586394	-25.00
01/02/18	Online Banking payment to CRD 8296 Confirmation# 1770577107	-10.00
01/02/18	Online Banking payment to CRD 8296 Confirmation# 3783453064	-100.00
01/02/18	Online Banking payment to CRD 8296 Confirmation# 1790625142	-1,900.00
Total other subtractions		-\$4,280.93