



P.O. Box 15284
Wilmington, DE 19850

YIJUN CAO
6188 MCPHERSON AVE APT 507
SAINT LOUIS, MO 63112-1144

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](https://www.bankofamerica.com)
- ✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Plus Banking

for January 24, 2020 to February 20, 2020

YIJUN CAO

Account number: 3550 0974 8678

Account summary

Beginning balance on January 24, 2020	\$3,626.00
Deposits and other additions	10,297.58
ATM and debit card subtractions	-2,429.72
Other subtractions	-4,104.22
Checks	-0.00
Service fees	-21.77
Ending balance on February 20, 2020	\$7,367.87

THE POWER TO

experience the arts like never before

Get one free general admission with Museums on Us®. Simply show your Bank of America® card and a photo ID at more than 225 cultural institutions on the first full weekend of every month.

Visit [bankofamerica.com/ArtsOnUs](https://www.bankofamerica.com/ArtsOnUs) to find a participating location near you.

SSM-10-19-0670.C | 2841280

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.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Deposits and other additions

Date	Description	Amount
01/31/20	TRINET DES:PAYROLL ID:00002566283 INDN:CAO,YIJUN CO ID:1943081033 PPD	1,971.57
01/31/20	Zelle Transfer Conf# fe9ecf5c9; XU, YAMENG	300.00
02/13/20	BKOFAMERICA ATM 02/13 #000003262 DEPOSIT MICHIGAN & ILLIN CHICAGO IL	6,000.00
02/14/20	TRINET DES:PAYROLL ID:00002566283 INDN:CAO,YIJUN CO ID:1943081033 PPD	2,026.01
Total deposits and other additions		\$10,297.58

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
01/24/20	CHECKCARD 0123 AMAZON.COM*WH3OC3 AMZN.COM/BILLWA 55310200023083748493354	-20.45
01/24/20	CHECKCARD 0123 AMAZON.COM*E93BC6 AMZN.COM/BILLWA 55310200023083383446519	-56.46
01/24/20	CHECKCARD 0123 RAMEN-SAN CHICAGO IL 55310200024796609086145	-22.06
01/27/20	CHECKCARD 0122 DONGPO IMPRESSION CHICAGO IL 55500800025286000279974	-86.64
01/27/20	CHECKCARD 0124 CHINA TELECOM AME 7037870088 VA 55310200024200819507818	-39.00
01/27/20	CHECKCARD 0126 HLU*HULU 13132890 HULU.COM/BILLCA 75418230026087239227208 RECURRING	-5.99
01/27/20	MARIANOS #503 01/26 #000008589 PURCHASE 333 E BENTON PL CHICAGO IL	-61.73
01/28/20	CHECKCARD 0128 TST* PROTEIN BAR CHICAGO IL 02305370028000440451857	-11.16
01/28/20	CHECKCARD 0127 CVS/PHARMACY #089 CHICAGO IL 02305370028000440451931	-18.59
01/29/20	CHECKCARD 0128 JIMMY JOHNS # 127 CHICAGO IL 05314610029000350521335	-8.93
01/29/20	PURCHASE 0129 NETFLIX.COM NETFLIX.COM CA	-8.99
01/30/20	CHECKCARD 0129 LINKEDIN-527*9556 LNKD.IN/BILL CA 55432860029200633313079 RECURRING	-59.99
02/03/20	MOBILE PURCHASE 0201 COCA COLA CHICAGO CHICAGO IL	-1.75

continued on the next page



Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to Profile & Settings or use the Mobile Banking app.¹

Is your contact info up to date? Check now at **bankofamerica.com**.

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
Bank of America, N.A. Member FDIC.

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
02/03/20	CHECKCARD 0201 MINGHIN CUISINE. CHICAGO IL 55500800033010000849622	-96.39
02/03/20	MARIANOS #503 02/01 #000511003 PURCHASE 333 E BENTON PL CHICAGO IL	-100.74
02/07/20	CHECKCARD 0207 UBER PASS HELP.UB 8005928996 CA 15270210038000151144831 RECURRING	-24.99
02/13/20	CHECKCARD 0212 LEETCODE.COM 9167018853 CA 55429500043637365033129 RECURRING	-35.00
02/14/20	CHECKCARD 0212 FINNAIR New York NY 25438700045037493867611	-988.60
02/18/20	CHECKCARD 0214 Hotel on Booking. Amsterdam 15265670045000269233750	-725.51
02/18/20	PURCHASE 0216 INSTACART 8882467822 CA	-56.75

Total ATM and debit card subtractions **-\$2,429.72**

Other subtractions

Date	Description	Amount
01/27/20	PAYPAL DES:INST XFER ID:DEEREX INDN:YIJUN CAO CO ID:PAYPALS177 WEB	-59.37
01/28/20	DISCOVER DES:E-PAYMENT ID:4067 INDN:CAO YIJUN CO ID:2510020270 WEB	-2,304.85
02/04/20	69242 Credit The DES:Rent ID:XXXXXXXXX INDN:Yijun Cao CO ID:1861072180 WEB	-1,723.00
02/07/20	Zelle Transfer Conf# dabb9b8ad; NATHAN	-17.00

Total other subtractions **-\$4,104.22**

Service fees

Date	Transaction description	Amount
02/18/20	CHECKCARD 0214 Hotel on Booking. Amsterdam 15265670045000269233750 INTERNATIONAL TRANSACTION FEE	-21.77

Total service fees **-\$21.77**

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