



P.O. Box 15284  
Wilmington, DE 19850

CLAVEL ENTERPRISE INC  
95 NW 61ST AVE  
MIAMI, FL 33126-4633

Business Advantage

Customer service information

- 1.888.BUSINESS (1.888.287.4637)
- 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 Business Advantage Fundamentals™ Banking

for January 1, 2024 to January 31, 2024 Account number: 2290 5752 4446  
CLAVEL ENTERPRISE INC

Account summary

Beginning balance on January 1, 2024	\$88.00	# of deposits/credits: 2
Deposits and other credits	350.00	# of withdrawals/debits: 3
Withdrawals and other debits	-200.00	# of items-previous cycle <sup>1</sup> : 0
Checks	-151.41	# of days in cycle: 31
Service fees	-16.00	Average ledger balance: \$77.30
Ending balance on January 31, 2024	\$70.59	<sup>1</sup> Includes checks paid, deposited items and other debits



Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at [bofa.com/helpprotectyourself](https://bofa.com/helpprotectyourself)

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. SSM-09-23-0692.A | 6039180

## 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.
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**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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Equal Housing Lender

Deposits and other credits

Date	Description	Amount
01/02/24	BKOFAMERICA ATM 12/31 #000001343 DEPOSIT DOUGLAS CENTER CORAL SPRINGS FL	200.00
01/30/24	BKOFAMERICA ATM 01/30 #000004772 DEPOSIT MIDWAY MIAMI FL	150.00
Total deposits and other credits		\$350.00

Withdrawals and other debits

Date	Description	Amount
01/02/24	FL TLR payment to BkofAm CRD 6690 Banking Ctr MIDWAY OFFICE #0001351 FL Confirmation# 0523277196	-200.00
Total withdrawals and other debits		-\$200.00

Checks

Date	Check #	Amount
01/31/24	1105	-151.41
Total checks		-\$151.41
Total # of checks		1

Service fees

Based on the activity on your business accounts for the statement period ending 12/29/23, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$250+ in new net purchases on a linked Business debit card
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

For information on how to open a new product, link an existing service to your account, or about Preferred Rewards for Business please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](https://bankofamerica.com/smallbusiness).

continued on the next page

Introducing an improved mobile app experience

Managing your accounts with our Mobile Banking app<sup>1</sup> is easy, convenient and secure. And with a new simplified view that arranges your accounts by category, our mobile app makes it easy to help you stay confidently in control of your financial picture—all in one place.

Download the Mobile Banking app today  
[bankofamerica.com/mobilebanking](https://bankofamerica.com/mobilebanking)



<sup>1</sup> When you use the QRC feature, certain information is collected from your mobile device for business purposes.  
<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices.  
Message and data rates may apply.

Service fees - continued

Date	Transaction description	Amount
01/02/24	Monthly Fee Business Adv Fundamentals	-16.00
Total service fees		-\$16.00

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

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
01/01	88.00	01/30	222.00	01/31	70.59
01/02	72.00				

## Check images

Account number: 2290 5752 4446

Check number: 1105 | Amount: \$151.41

<b>CLAVEL ENTERPRISE INC</b> 90 NW 81ST AVE MIAMI, FL 33176-4803		1105 01/30/24 2024
Date <u>1/30/2024</u>		
PAY TO THE ORDER OF <u>D' Carlos of America Corp</u>	\$ <u>151.41</u>	
<u>One Hundred Fifty One and Forty One Cents</u>		Dollars
<b>BANK OF AMERICA</b>		
FOR DEPOSIT ONLY FOR <u>TNU# 686</u>		<u>Michael Lopez</u>
⑆000105⑆ ⑆053100277⑆ 229057524446⑆		

## 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.

Good news!

**We no longer charge these service fees — here are the details.**

- **Legal Order Process Fee**

On October 16, 2023, we stopped charging a fee for each legal order or process that directs us to freeze, attach or withhold funds or other property.

- **Check Image Service Fee**

On November 6, 2023, we stopped charging a fee for returning images of canceled checks with statements sent in the mail.

In addition, we stopped charging these service fees on December 11, 2023:

- **Check and Statement Copy Fees**

For ordering one or more copies of your checks or statements

- **Deposit Slips and other Credit Item Copies**

For ordering one or more copies of your deposit slips or credit items

- **ATM Balance Inquiry Fees**

For requesting an account balance at a non-Bank of America ATM in the U.S. or in a foreign country

- **NY Protest Fee**

For New York residents filing a certificate of protest when a payment instrument has not been honored

- **Bond Coupon Collection Fees**

For debt obligations with coupons that represent semiannual interest payments

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CLAVEL ENTERPRISE INC  
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MIAMI, FL 33126-4633

Your Business Advantage Fundamentals™ Banking

for February 1, 2024 to February 29, 2024 Account number: 2290 5752 4446

CLAVEL ENTERPRISE INC

Account summary

Beginning balance on February 1, 2024	\$70.59
Deposits and other credits	155.00
Withdrawals and other debits	-0.00
Checks	-0.00
Service fees	-16.00
Ending balance on February 29, 2024	\$209.59

- # of deposits/credits: 2
- # of withdrawals/debits: 1
- # of items-previous cycle<sup>1</sup>: 1
- # of days in cycle: 29
- Average ledger balance: \$88.38
- <sup>1</sup>Includes checks paid, deposited items and other debits

BUSINESS ADVANTAGE

View your key business metrics all in one place.

Visually track your business's cash flow trends and data from popular business services, all within Business Advantage 360.<sup>1</sup>

To learn more, visit [bankofamerica.com/ConnectedApps](https://bankofamerica.com/ConnectedApps) or just scan this code.



<sup>1</sup> When you use the QRC feature, certain information is collected from your mobile device for business purposes.

<sup>1</sup> You must be enrolled in Business Advantage 360, our small business online banking, or Mobile Banking to use Cash Flow Monitor and Connected Apps, and have an eligible Bank of America® small business deposit account. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

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Deposits and other credits

Date	Description	Amount
02/14/24	BKOFAMERICA ATM 02/14 #000007498 DEPOSIT DOUGLAS CENTER CORAL SPRINGS FL	55.00
02/29/24	BKOFAMERICA ATM 02/29 #000004397 DEPOSIT BIRD/LUDLAM MIAMI FL	100.00
Total deposits and other credits		\$155.00

Service fees

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- ☐ \$250+ in new net purchases on a linked Business debit card
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

For information on how to open a new product, link an existing service to your account, or about Preferred Rewards for Business please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

Date	Transaction description	Amount
02/01/24	Monthly Fee Business Adv Fundamentals	-16.00
Total service fees		-\$16.00

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

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
02/01	54.59	02/14	109.59	02/29	209.59



Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
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Your Business Advantage Fundamentals™ Banking

for March 1, 2024 to March 31, 2024 Account number: 2290 5752 4446

CLAVEL ENTERPRISE INC

Account summary

Beginning balance on March 1, 2024	\$209.59	# of deposits/credits: 0
Deposits and other credits	0.00	# of withdrawals/debits: 2
Withdrawals and other debits	-0.00	# of items-previous cycle <sup>1</sup> : 0
Checks	-151.41	# of days in cycle: 31
Service fees	-16.00	Average ledger balance: \$42.18
Ending balance on March 31, 2024	\$42.18	<sup>1</sup> Includes checks paid, deposited items and other debits



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Checks

Date	Check #	Amount
03/01/24	1106	-151.41
Total checks		-\$151.41
Total # of checks		1

Service fees

Based on the activity on your business accounts for the statement period ending 02/29/24, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$250+ in new net purchases on a linked Business debit card
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Date	Transaction description	Amount
03/01/24	Monthly Fee Business Adv Fundamentals	-16.00
Total service fees		-\$16.00

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

Daily ledger balances

Date	Balance (\$)
03/01	42.18

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Check images

Account number: 2290 5752 4446  
Check number: 1106 | Amount: \$151.41

CLAVEL ENTERPRISE INC  
955 MAIN STREET AVE  
MOBILE, AL 36688-4833

1106  
4326181 FL  
21103

Date 03/01/24

PAY to the order of T. Carlos of America Corp. \$ 151.41

One Hundred Fifty One and Forty One Cents Dollars

BANK OF AMERICA

ADDITIONAL INFORMATION FOR INTR 686

4.15.24  
Antonio Vega

10011061 120631002774 229057524446

## 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.

**Starting May 17, statements sent in the mail will no longer include images of canceled checks – do not worry, you have options.**

Your check images can be viewed online, and copies are available by request. All you need to do is log into Online Banking and select your account from the “Accounts Overview” page.

- Check images (up to 18 months) can be found under the “Activity” and “Statements and Documents” tabs.
- Check copies (up to 7 years) can be ordered from the “Information & Services” tab.

If you are not an Online Banking client, you can enroll at [bankofamerica.com](https://bankofamerica.com) or contact us for help.

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## Your Business Advantage Fundamentals™ Banking

for April 1, 2024 to April 30, 2024

Account number: 2290 5752 4446

CLAVEL ENTERPRISE INC

### Account summary

Beginning balance on April 1, 2024	\$42.18
Deposits and other credits	130.00
Withdrawals and other debits	-20.05
Checks	-0.00
Service fees	-16.00
Ending balance on April 30, 2024	\$136.13

- # of deposits/credits: 1
- # of withdrawals/debits: 2
- # of items-previous cycle<sup>1</sup>: 1
- # of days in cycle: 30
- Average ledger balance: \$152.17
- <sup>1</sup>Includes checks paid, deposited items and other debits

You've got a banking partner ready to help.



As your dedicated Small Business Specialist, I'm here to help with all of your business's financial needs and priorities.

**Contact me today.**  
Hansel Garcia  
786.504.6650  
hansel.garcia2@bofa.com

SSM-09-23-0714.B | 5972504

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Equal Housing Lender

Deposits and other credits

Date	Description	Amount
04/01/24	BKOFAMERICA ATM 03/31 #000006977 DEPOSIT BIRD/LUDLAM MIAMI FL	130.00
Total deposits and other credits		\$130.00

Withdrawals and other debits

Date	Description	Amount
Card account # XXXX XXXX XXXX 1545		
04/25/24	CHECKCARD 0425 SHELL SERVICE MIAMI FL CKCD 5542 XXXXXXXXXXXXX1545 XXXX XXXX XXXX 1545	-20.05
Subtotal for card account # XXXX XXXX XXXX 1545		-\$20.05
Total withdrawals and other debits		-\$20.05

Service fees

Based on the activity on your business accounts for the statement period ending 03/29/24, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

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Date	Transaction description	Amount
04/01/24	Monthly Fee Business Adv Fundamentals	-16.00
Total service fees		-\$16.00

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

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)
04/01	156.18	04/25	136.13

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<sup>1</sup> You must be enrolled in Business Advantage 360, our small business online banking, or Mobile Banking to use Cash Flow Monitor and Connected Apps, and have an eligible Bank of America® small business deposit account. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

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P.O. Box 15284  
Wilmington, DE 19850

CLAVEL ENTERPRISE INC  
95 NW 61ST AVE  
MIAMI, FL 33126-4633

## Business Advantage

### Customer service information

- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Business Advantage Fundamentals™ Banking

for May 1, 2024 to May 31, 2024

Account number: 2290 5752 4446

CLAVEL ENTERPRISE INC

### Account summary

Beginning balance on May 1, 2024	\$136.13
Deposits and other credits	105.00
Withdrawals and other debits	-16.19
Checks	-62.32
Service fees	-16.00
Ending balance on May 31, 2024	\$146.62

- # of deposits/credits: 3
- # of withdrawals/debits: 3
- # of items-previous cycle<sup>1</sup>: 0
- # of days in cycle: 31
- Average ledger balance: \$101.96
- <sup>1</sup>Includes checks paid, deposited items and other debits

You've got a banking partner ready to help.



As your dedicated Small Business Specialist, I'm here to help with all of your business's financial needs and priorities.

**Contact me today.**  
Hansel Garcia  
786.504.6650  
hansel.garcia2@bofa.com

SSM-09-23-0714.B | 5972504

## 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 credits

Date	Description	Amount
05/24/24	BKOFAMERICA ATM 05/24 #000005711 DEPOSIT DOUGLAS CENTER CORAL SPRINGS FL	40.00
05/28/24	BKOFAMERICA ATM 05/28 #000001713 DEPOSIT BIRD/LUDLAM MIAMI FL	25.00
05/31/24	Counter Credit	40.00
Total deposits and other credits		\$105.00

Withdrawals and other debits

Date	Description	Amount
Card account # XXXX XXXX XXXX 1545		
05/15/24	CHECKCARD 0514 SHELL SERVICE MIAMI FL CKCD 5542 XXXXXXXXXXXXX1545 XXXX XXXX XXXX 1545	-16.19
Subtotal for card account # XXXX XXXX XXXX 1545		-\$16.19
Total withdrawals and other debits		-\$16.19

Checks

Date	Check #	Amount
05/20/24	1107	-62.32
Total checks		-\$62.32
Total # of checks		1

Service fees

Based on the activity on your business accounts for the statement period ending 04/30/24, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$250+ in new net purchases on a linked Business debit card
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

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continued on the next page

Check fraud is on the rise

Consider writing fewer checks and paying bills in our Mobile app, Online Banking, or setting up automatic payments directly on utility sites.

Scan the code to learn more or visit: [bofa.com/HelpPreventFraud](https://bofa.com/HelpPreventFraud)



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SSM-05-23-0809.C | 5695722

Service fees - continued

Date	Transaction description	Amount
05/01/24	Monthly Fee Business Adv Fundamentals	-16.00
Total service fees		-\$16.00

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

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
05/01	120.13	05/20	41.62	05/28	106.62
05/15	103.94	05/24	81.62	05/31	146.62

## Check images

Account number: 2290 5752 4446

Check number: 1107 | Amount: \$62.32

CLAVEL ENTERPRISE INC 35 NW 61ST AVE MIAMI FL 33150-0833		1107 10/27/2011 2103
Date <u>5/20/24</u>		
PAY to the order of <u>D' Carlos of America Corp.</u>	\$ <u>62.32</u>	
<u>Sixty Two and 32 cents</u>	Dollars	
BANK OF AMERICA		
FOR DEPOSIT ONLY	<u>Antonio Vega</u>	
FOR <u>INNY # 7002</u>		
⑆00100⑆ ⑆06300⑆ ⑆⑆⑆ 229057524446⑆		

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# Business Advantage

## Customer service information

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- Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Business Advantage Fundamentals™ Banking

for June 1, 2024 to June 30, 2024

Account number: 2290 5752 4446

CLAVEL ENTERPRISE INC

### Account summary

Beginning balance on June 1, 2024	\$146.62
Deposits and other credits	60.00
Withdrawals and other debits	-39.27
Checks	-0.00
Service fees	-16.00
Ending balance on June 30, 2024	\$151.35

- # of deposits/credits: 2
- # of withdrawals/debits: 3
- # of items-previous cycle<sup>1</sup>: 1
- # of days in cycle: 30
- Average ledger balance: \$166.75
- <sup>1</sup>Includes checks paid, deposited items and other debits

You've got a banking partner ready to help.



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hansel.garcia2@bofa.com

SSM-09-23-0714.B | 5972504

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Deposits and other credits

Date	Description	Amount
06/05/24	Merchant Services with Bank of America	20.00
06/11/24	BKOFAMERICA ATM 06/11 #000007577 DEPOSIT BIRD/LUDLAM MIAMI FL	40.00
Total deposits and other credits		\$60.00

Withdrawals and other debits

Date	Description	Amount
Card account # XXXX XXXX XXXX 9312		
06/18/24	CHECKCARD 0618 SHELL SERVICE MIAMI FL CKCD 5542 XXXXXXXXXXXXX9312 XXXX XXXX XXXX 9312	-15.00
06/28/24	PURCHASE 0627 AMAZON MKTPL*RC8K 8662161072 WA	-24.27
Subtotal for card account # XXXX XXXX XXXX 9312		-\$39.27
Total withdrawals and other debits		-\$39.27

Service fees

Based on the activity on your business accounts for the statement period ending 05/31/24, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$250+ in new net purchases on a linked Business debit card
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

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Date	Transaction description	Amount
06/03/24	Monthly Fee Business Adv Fundamentals	-16.00
Total service fees		-\$16.00

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

BUSINESS ADVANTAGE

View your key business metrics all in one place.

Visually track your business's cash flow trends and data from popular business services, all within Business Advantage 360.<sup>1</sup>

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Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
06/01	146.62	06/05	150.62	06/18	175.62
06/03	130.62	06/11	190.62	06/28	151.35





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## Business Advantage

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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 Business Advantage Fundamentals™ Banking

for July 1, 2024 to July 31, 2024 Account number: 2290 5752 4446  
CLAVEL ENTERPRISE INC

### Account summary

Beginning balance on July 1, 2024	\$151.35	# of deposits/credits: 1
Deposits and other credits	50.00	# of withdrawals/debits: 2
Withdrawals and other debits	-0.85	# of items-previous cycle <sup>1</sup> : 0
Checks	-0.00	# of days in cycle: 31
Service fees	-16.00	Average ledger balance: \$136.11
Ending balance on July 31, 2024	\$184.50	<sup>1</sup> Includes checks paid, deposited items and other debits

You've got a banking partner ready to help.



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hansel.garcia2@bofa.com

SSM-09-23-0714.B | 5972504

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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Deposits and other credits

Date	Description	Amount
07/31/24	BKOFAMERICA ATM 07/31 #000004099 DEPOSIT GALLOWAY ROAD MIAMI FL	50.00

Total deposits and other credits \$50.00

Withdrawals and other debits

Date	Description	Amount
07/01/24	Merchant Services with Bank of America	-0.85

Total withdrawals and other debits -\$0.85

Service fees

Based on the activity on your business accounts for the statement period ending 06/28/24, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$250+ in new net purchases on a linked Business debit card
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

For information on how to open a new product, link an existing service to your account, or about Preferred Rewards for Business please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

Date	Transaction description	Amount
07/01/24	Monthly Fee Business Adv Fundamentals	-16.00

Total service fees -\$16.00

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

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)
07/01	134.50	07/31	184.50



Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at [bofa.com/helpprotectyourself](https://bofa.com/helpprotectyourself)

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SSM-09-23-0692.A | 6039180

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## 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.

**Beginning November 1, there will be changes to some of the fees and how you can avoid them for your Business Advantage Fundamentals Banking account. Here is what you can expect.**

- **How to avoid the \$16 Monthly Fee**

Meet ONE of the following requirements during each statement cycle:

- Maintain a \$5,000 combined average monthly balance in eligible linked business deposit accounts. (Footnote 1)

**OR**

- Use your Bank of America business debit card to make at least \$500 in new net qualified purchases. (Footnote 2)

**OR**

- Be a member of Preferred Rewards for Business (first 4 checking accounts per enrolled business). (Footnote 3)

- **Excess Transactions (checks paid / other debits / deposited items)**

- There will be no fee for the first 20 items per statement cycle, then 45¢ per item.
- Keep in mind, there is no Excess Transaction Fee for debit card transactions, electronic debits, and checks deposited through Mobile Check Deposit, Bank of America ATMs, or Remote Deposit Online.

- **Cash Deposit Processing Fee**

- There will be no fee for the first \$5,000 in cash deposited per statement cycle at an ATM or Financial Center, then 30¢ per \$100 deposited thereafter.

Please let us know if you have any questions about these changes and other fees that may apply to your account(s), or you can review the Business Schedule of Fees at [bankofamerica.com/businessfeesataglance](http://bankofamerica.com/businessfeesataglance).

You may be able to reduce or eliminate some of these fees with other account options that may better fit your needs. For more information visit [bankofamerica.com/paymentsolutions](http://bankofamerica.com/paymentsolutions). If you would like to discuss these changes, you can stop by a financial center, make an appointment at [bankofamerica.com/bizappointment](http://bankofamerica.com/bizappointment), or give us a call at the number listed on this statement.

(Footnote 1) You may ask us to link Business Economy Checking, Business Interest Checking, Business Advantage Savings, Business Investment Account, and Business CDs.

(Footnote 2) Use a linked Bank of America business debit card to make at least \$500 in new net purchases each statement cycle and Bank of America will waive the Monthly Fee on your Business Advantage Fundamentals Banking account. In addition to the primary business debit, linked employee business debit cards also count toward the monthly net purchases amount threshold.

The following transactions do not qualify: a) ATM transactions; b) refunds, returns or other adjustments; c) cash advances or purchases of cash-like items, such as money orders, traveler's cheques, foreign currency, cashier's checks, gaming chips, and other similar instruments and things of value; d) account funding transactions, including transfers to open or fund deposit, escrow or brokerage accounts and purchases of stored value cards; e) pending (unposted) transactions.

(Footnote 3) The Preferred Rewards for Business program is only available to Small Business, Merrill Small Business, and Bank of America Private Bank® Small Business clients. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business accounts (such as checking, savings, certificate of deposit) and/or your Merrill business investment accounts (such as Working Capital Management Accounts, Business Investor Accounts, Delaware Business Accounts). The qualifying balance is calculated based on either (i) your average daily balance for a three calendar month period, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement at the end of at least one day within thirty days of opening that account. Refer to your Business Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements.

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Business Advantage

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MIAMI, FL 33126-4633

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Business Advantage Fundamentals™ Banking

for August 1, 2024 to August 31, 2024 Account number: 2290 5752 4446  
CLAVEL ENTERPRISE INC

Account summary

Beginning balance on August 1, 2024	\$184.50	# of deposits/credits: 0
Deposits and other credits	0.00	# of withdrawals/debits: 1
Withdrawals and other debits	-0.00	# of items-previous cycle <sup>1</sup> : 0
Checks	-0.00	# of days in cycle: 31
Service fees	-16.00	Average ledger balance: \$168.50
Ending balance on August 31, 2024	\$168.50	<sup>1</sup> Includes checks paid, deposited items and other debits

BUSINESS ADVANTAGE

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SSM-11-23-0007.B | 6019109

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**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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Service fees

Based on the activity on your business accounts for the statement period ending 07/31/24, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$250+ in new net purchases on a linked Business debit card\*
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

\*Effective November 1st, 2024, the Monthly Fee can be avoided when you use your Bank of America business debit card to make at least \$500 in new net qualified purchases.

For information on Small Business products and services or to link an existing account, please call 1.888.BUSINESS. For more information about the Preferred Rewards for Business program and which fees can be waived based on account eligibility and enrollment, see the Business Schedule of Fees located at [bankofamerica.com/businessfeesatagance](https://bankofamerica.com/businessfeesatagance).

Date	Transaction description	Amount
08/01/24	Monthly Fee Business Adv Fundamentals	-16.00

Total service fees

-**\$16.00**

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

Daily ledger balances

Date	Balance (\$)
08/01	168.50



Security tips

Tips to help protect yourself from trending scams:

- Hang up if you receive a suspicious call from someone saying they're from the bank. Instead, call the number on your statement or card.
- Neither Bank of America nor the U.S. government will request that you transfer money or share codes to resolve fraud.

Learn more about trending scams.

Scan the code or visit [bofa.com/HelpProtectYourself](https://bofa.com/HelpProtectYourself).



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## 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.

**Beginning November 1, there will be changes to some of the fees and how you can avoid them for your Business Advantage Fundamentals Banking account. Here is what you can expect.**

- **How to avoid the \$16 Monthly Fee**

Meet ONE of the following requirements during each statement cycle:

- Maintain a \$5,000 combined average monthly balance in eligible linked business deposit accounts. (Footnote 1)

**OR**

- Use your Bank of America business debit card to make at least \$500 in new net qualified purchases. (Footnote 2)

**OR**

- Be a member of Preferred Rewards for Business (first 4 checking accounts per enrolled business). (Footnote 3)

- **Excess Transactions (checks paid / other debits / deposited items)**

- There will be no fee for the first 20 items per statement cycle, then 45¢ per item.
- Keep in mind, there is no Excess Transaction Fee for debit card transactions, electronic debits, and checks deposited through Mobile Check Deposit, Bank of America ATMs, or Remote Deposit Online.

- **Cash Deposit Processing Fee**

- There will be no fee for the first \$5,000 in cash deposited per statement cycle at an ATM or Financial Center, then 30¢ per \$100 deposited thereafter.

Please let us know if you have any questions about these changes and other fees that may apply to your account(s), or you can review the Business Schedule of Fees at [bankofamerica.com/businessfeesataglance](http://bankofamerica.com/businessfeesataglance).

You may be able to reduce or eliminate some of these fees with other account options that may better fit your needs. For more information visit [bankofamerica.com/paymentsolutions](http://bankofamerica.com/paymentsolutions). If you would like to discuss these changes, you can stop by a financial center, make an appointment at [bankofamerica.com/bizappointment](http://bankofamerica.com/bizappointment), or give us a call at the number listed on this statement.

(Footnote 1) You may ask us to link Business Economy Checking, Business Interest Checking, Business Advantage Savings, Business Investment Account, and Business CDs.

(Footnote 2) Use a linked Bank of America business debit card to make at least \$500 in new net purchases each statement cycle and Bank of America will waive the Monthly Fee on your Business Advantage Fundamentals Banking account. In addition to the primary business debit, linked employee business debit cards also count toward the monthly net purchases amount threshold.

The following transactions do not qualify: a) ATM transactions; b) refunds, returns or other adjustments; c) cash advances or purchases of cash-like items, such as money orders, traveler's cheques, foreign currency, cashier's checks, gaming chips, and other similar instruments and things of value; d) account funding transactions, including transfers to open or fund deposit, escrow or brokerage accounts and purchases of stored value cards; e) pending (unposted) transactions.

(Footnote 3) The Preferred Rewards for Business program is only available to Small Business, Merrill Small Business, and Bank of America Private Bank® Small Business clients. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business accounts (such as checking, savings, certificate of deposit) and/or your Merrill business investment accounts (such as Working Capital Management Accounts, Business Investor Accounts, Delaware Business Accounts). The qualifying balance is calculated based on either (i) your average daily balance for a three calendar month period, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement at the end of at least one day within thirty days of opening that account. Refer to your Business Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements.

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P.O. Box 15284  
Wilmington, DE 19850

CLAVEL ENTERPRISE INC  
95 NW 61ST AVE  
MIAMI, FL 33126-4633

# Business Advantage

## Customer service information

- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Business Advantage Fundamentals™ Banking

for September 1, 2024 to September 30, 2024

Account number: 2290 5752 4446

CLAVEL ENTERPRISE INC

### Account summary

Beginning balance on September 1, 2024	\$168.50
Deposits and other credits	0.00
Withdrawals and other debits	-20.05
Checks	-0.00
Service fees	-16.00
Ending balance on September 30, 2024	\$132.45

- # of deposits/credits: 0
- # of withdrawals/debits: 2
- # of items-previous cycle<sup>1</sup>: 0
- # of days in cycle: 30
- Average ledger balance: \$134.85
- <sup>1</sup>Includes checks paid, deposited items and other debits

You've got a banking partner ready to help.



As your dedicated Small Business Specialist, I'm here to help with all of your business's financial needs and priorities.

Contact me today.  
Bettina Ferrer  
786.504.6650  
bettina.ferrer@bofa.com

SSM-09-23-0714.B | 5972504

## 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.

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Withdrawals and other debits

Date	Description	Amount
Card account # XXXX XXXX XXXX 9312		
09/03/24	CHECKCARD 0831 SHELL SERVICE MIAMI FL CKCD 5542 XXXXXXXXXXXXX9312 XXXX XXXX XXXX 9312	-20.05
Subtotal for card account # XXXX XXXX XXXX 9312		-\$20.05
Total withdrawals and other debits		-\$20.05

Service fees

Based on the activity on your business accounts for the statement period ending 08/30/24, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$250+ in new net purchases on a linked Business debit card\*
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

\*Effective November 1st, 2024, the Monthly Fee can be avoided when you use your Bank of America business debit card to make at least \$500 in new net qualified purchases.

For information on Small Business products and services or to link an existing account, please call 1.888.BUSINESS. For more information about the Preferred Rewards for Business program and which fees can be waived based on account eligibility and enrollment, see the Business Schedule of Fees located at bankofamerica.com/businessfeesatag glance.

Date	Transaction description	Amount
09/03/24	Monthly Fee Business Adv Fundamentals	-16.00
Total service fees		-\$16.00

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

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)
09/01	168.50	09/03	132.45

BUSINESS ADVANTAGE

View your key business metrics all in one place.

Visually track your business’s cash flow trends and data from popular business services, all within Business Advantage 360.<sup>1</sup>

To learn more, visit bankofamerica.com/ConnectedApps or just scan this code.



When you use the QRC feature, certain information is collected from your mobile device for business purposes.

<sup>1</sup> You must be enrolled in Business Advantage 360, our small business online banking, or Mobile Banking to use Cash Flow Monitor and Connected Apps, and have an eligible Bank of America® small business deposit account. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

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## Business Advantage

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- 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 Business Advantage Fundamentals™ Banking

for October 1, 2024 to October 31, 2024 Account number: 2290 5752 4446

CLAVEL ENTERPRISE INC

### Account summary

Beginning balance on October 1, 2024	\$132.45
Deposits and other credits	100.00
Withdrawals and other debits	-0.00
Checks	-0.00
Service fees	-16.00
Ending balance on October 31, 2024	\$216.45

- # of deposits/credits: 2
- # of withdrawals/debits: 1
- # of items-previous cycle<sup>1</sup>: 0
- # of days in cycle: 31
- Average ledger balance: \$177.74
- <sup>1</sup>Includes checks paid, deposited items and other debits

You've got a banking partner ready to help.



As your dedicated Small Business Specialist, I'm here to help with all of your business's financial needs and priorities.

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## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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**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.

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Deposits and other credits

Date	Description	Amount
10/01/24	BKOFAMERICA ATM 09/30 #000003586 DEPOSIT BIRD-LUDLAM ROAD MIAMI FL	60.00
10/31/24	BKOFAMERICA ATM 10/31 #000006201 DEPOSIT MIDWAY MIAMI FL	40.00
Total deposits and other credits		\$100.00

Service fees

Based on the activity on your business accounts for the statement period ending 09/30/24, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$250+ in new net purchases on a linked Business debit card\*
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

\*Effective November 1st, 2024, the Monthly Fee can be avoided when you use your Bank of America business debit card to make at least \$500 in new net qualified purchases.

For information on Small Business products and services or to link an existing account, please call 1.888.BUSINESS. For more information about the Preferred Rewards for Business program and which fees can be waived based on account eligibility and enrollment, see the Business Schedule of Fees located at bankofamerica.com/businessfeesatagance.

Date	Transaction description	Amount
10/01/24	Monthly Fee Business Adv Fundamentals	-16.00
Total service fees		-\$16.00

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

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)
10/01	176.45	10/31	216.45

BUSINESS ADVANTAGE

View your key business metrics all in one place.

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## 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.

**As a reminder, beginning November 1, there are changes to some of the fees and how you can avoid them for your Business Advantage Fundamentals Banking account. Here is what you need to know.**

- **How to avoid the \$16 Monthly Fee**

Meet ONE of the following requirements during each statement cycle:

- Maintain a \$5,000 combined average monthly balance in eligible linked business deposit accounts. (Footnote 1)

**OR**

- Use your Bank of America business debit card to make at least \$500 in new net qualified purchases. (Footnote 2)

**OR**

- Be a member of Preferred Rewards for Business (first 4 checking accounts per enrolled business). (Footnote 3)

- **Excess Transactions (checks paid / other debits / deposited items)**

- There is no fee for the first 20 items per statement cycle, then 45¢ per item.
- Keep in mind, there is no Excess Transaction Fee for debit card transactions, electronic debits, and checks deposited through Mobile Check Deposit, Bank of America ATMs, or Remote Deposit Online.

- **Cash Deposit Processing Fee**

- There is no fee for the first \$5,000 in cash deposited per statement cycle at an ATM or Financial Center, then 30¢ per \$100 deposited thereafter.

Please let us know if you have any questions about these changes and other fees that may apply to your account(s), or you can review the Business Schedule of Fees at [bankofamerica.com/businessfeesataglance](http://bankofamerica.com/businessfeesataglance).

You may be able to reduce or eliminate some of these fees with other account options that may better fit your needs. For more information visit [bankofamerica.com/paymentsolutions](http://bankofamerica.com/paymentsolutions). If you would like to discuss these changes, you can stop by a financial center, make an appointment at [bankofamerica.com/bizappointment](http://bankofamerica.com/bizappointment), or give us a call at the number listed on this statement.

(Footnote 1) You may ask us to link Business Economy Checking, Business Interest Checking, Business Advantage Savings, Business Investment Account, and Business CDs.

(Footnote 2) Use a linked Bank of America business debit card to make at least \$500 in new net purchases each statement cycle and Bank of America will waive the Monthly Fee on your Business Advantage Fundamentals Banking account. In addition to the primary business debit, linked employee business debit cards also count toward the monthly net purchases amount threshold.

The following transactions do not qualify: a) ATM transactions; b) refunds, returns or other adjustments; c) cash advances or purchases of cash-like items, such as money orders, traveler's cheques, foreign currency, cashier's checks, gaming chips, and other similar instruments and things of value; d) account funding transactions, including transfers to open or fund deposit, escrow or brokerage accounts and purchases of stored value cards; e) pending (unposted) transactions.

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P.O. Box 15284  
Wilmington, DE 19850

CLAVEL ENTERPRISE INC  
95 NW 61ST AVE  
MIAMI, FL 33126-4633

## Business Advantage

### Customer service information

- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Business Advantage Fundamentals™ Banking

for November 1, 2024 to November 30, 2024

Account number: 2290 5752 4446

CLAVEL ENTERPRISE INC

### Account summary

Beginning balance on November 1, 2024	\$216.45
Deposits and other credits	0.00
Withdrawals and other debits	-0.00
Checks	-0.00
Service fees	-16.00
Ending balance on November 30, 2024	\$200.45

- # of deposits/credits: 0
- # of withdrawals/debits: 1
- # of items-previous cycle<sup>1</sup>: 0
- # of days in cycle: 30
- Average ledger balance: \$200.45
- <sup>1</sup>Includes checks paid, deposited items and other debits

You've got a banking partner ready to help.



As your dedicated Small Business Specialist, I'm here to help with all of your business's financial needs and priorities.

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Equal Housing Lender



**Service fees**

Based on the activity on your business accounts for the statement period ending 10/31/24, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$500+ in new net purchases on a linked Business debit card
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

For information on Small Business products and services or to link an existing account, please call 1.888.BUSINESS. For more information about the Preferred Rewards for Business program and which fees can be waived based on account eligibility and enrollment, see the Business Schedule of Fees located at [bankofamerica.com/businessfeesataglance](https://bankofamerica.com/businessfeesataglance).

Date	Transaction description	Amount
11/01/24	Monthly Fee Business Adv Fundamentals	-16.00

**Total service fees** **-\$16.00**

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

**Daily ledger balances**

Date	Balance (\$)
11/01	200.45

**New! Wire transfers in the Mobile Banking app**

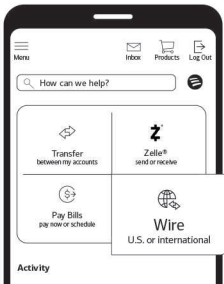
Now you can send domestic and international wire transfers in our app and Online Banking.

Learn more at [bofa.com/wiretransfers](https://bofa.com/wiretransfers).

Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. Fees apply to wire transfers. See the Online Banking Service Agreement at [bankofamerica.com](https://bankofamerica.com). Data connection required. Carrier fees may apply.

SSM-01-24-2438.B | 5546710

Available in English and Spanish



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## Business Advantage

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- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Business Advantage Fundamentals™ Banking

for December 1, 2024 to December 31, 2024 Account number: 2290 5752 4446

CLAVEL ENTERPRISE INC

### Account summary

Beginning balance on December 1, 2024	\$200.45	# of deposits/credits: 2
Deposits and other credits	100.00	# of withdrawals/debits: 2
Withdrawals and other debits	-15.00	# of items-previous cycle <sup>1</sup> : 0
Checks	-0.00	# of days in cycle: 31
Service fees	-16.00	Average ledger balance: \$211.57
Ending balance on December 31, 2024	\$269.45	<sup>1</sup> Includes checks paid, deposited items and other debits

#### BUSINESS ADVANTAGE

### View your key business metrics all in one place.

Visually track your business's cash flow trends and data from popular business services, all within Business Advantage 360.<sup>1</sup>

To learn more, visit [bankofamerica.com/ConnectedApps](https://bankofamerica.com/ConnectedApps) or just scan this code.



When you use the QRC feature, certain information is collected from your mobile device for business purposes.

<sup>1</sup> You must be enrolled in Business Advantage 360, our small business online banking, or Mobile Banking to use Cash Flow Monitor and Connected Apps, and have an eligible Bank of America® small business deposit account. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-11-23-0007.B | 6019109

## 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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Equal Housing Lender

Deposits and other credits

Date	Description	Amount
12/02/24	BKOFAMERICA ATM 11/30 #000007379 DEPOSIT BIRD/LUDLAM MIAMI FL	40.00
12/31/24	Counter Credit	60.00
Total deposits and other credits		\$100.00

Withdrawals and other debits

Date	Description	Amount
Card account # XXXX XXXX XXXX 9312		
12/03/24	CHECKCARD 1203 SHELL SERVICE MIAMI FL CKCD 5542 XXXXXXXXXXXXX9312 XXXX XXXX XXXX 9312	-15.00
Subtotal for card account # XXXX XXXX XXXX 9312		-\$15.00
Total withdrawals and other debits		-\$15.00

Service fees

Based on the activity on your business accounts for the statement period ending 11/29/24, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$500+ in new net purchases on a linked Business debit card
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

For information on Small Business products and services or to link an existing account, please call 1.888.BUSINESS. For more information about the Preferred Rewards for Business program and which fees can be waived based on account eligibility and enrollment, see the Business Schedule of Fees located at bankofamerica.com/businessfeesatag glance.

Date	Transaction description	Amount
12/02/24	Monthly Fee Business Adv Fundamentals	-16.00
Total service fees		-\$16.00

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



Security tips

Tips to help protect yourself from trending scams:

- Hang up if you receive a suspicious call from someone saying they're from the bank. Instead, call the number on your statement or card.
- Neither Bank of America nor the U.S. government will request that you transfer money or share codes to resolve fraud.

Learn more about trending scams.  
Scan the code or visit [bofa.com/HelpProtectYourself](https://bofa.com/HelpProtectYourself).



When you use the QRC feature certain information is collected from your mobile device for business purposes. SSM-01-24-2353.B2 | 6172088

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
12/01	200.45	12/03	209.45	12/31	269.45
12/02	224.45				



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