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

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Statement Period
06-14-12 through 07-13-12
B 08 E I E P I 8 0009435

Account Number: 4870 0210 5937





14849 E01 SCM999 I12 0

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LITTLE ROCK, AR 72223-4933

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Deposit Accounts

Adv Tiered Interest Chkg

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Your Account at a Glance

Account Number	4870 0210 5937
Beginning Balance on 06-14-12	\$ 966.58
Deposits and Other Additions	+ 11,900.22
Other Subtractions	- 12,145.11
Ending Balance on 07-13-12	\$ 721.69

*Annual Percentage Yield Earned this Statement
Period: 0.07%*

Interest Paid Year to Date: \$0.84

*Your account has overdraft protection provided by
Deposit Account number 4870 0279 7183.*

Adv Tiered Interest Chkg Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Interactive Brok Des:ACH Transf ID:Req :14569545 Indn:Guangxu Zhou Co ID:9133863700 Ppd Pmt Info:ACH Transfer Refcode:14569545 Tranno: 11 94101	06-14	2,100.00
BkofAmerica ATM 06/16 #000005935 Deposit Bowman Little Rock AR	06-18	4,200.00
Zhou,Guangxu Des:Ing Direct ID:000000127067030 Indn:Zhou,Guangxu Co ID:1510394779 Ppd	06-19	900.00
Optionsxpress Des:Disburse ID:06002463 Indn:Zhouguangx Co ID:4364390795 Ppd	06-22	400.00
Online Banking transfer from Chk 1978 Confirmation# 1336491351	06-22	2,500.00
Online Banking transfer from Sav 7183 Confirmation# 0133983561	06-22	1,000.00
Online scheduled transfer from Chk 1978 Confirmation# 5737154501	06-22	300.00
Online scheduled transfer from Chk 1978 Confirmation# 5758204186	07-06	300.00
Online Banking transfer from Chk 1978 Confirmation# 0186518716	07-09	200.00
Interest Earned	07-13	0.22

Total Deposits and Other Additions \$11,900.22

Adv Tiered Interest Chkg Subtractions

Other Subtractions	Date Posted	Amount(\$)
Online Banking transfer to Chk 1978 Confirmation# 4145931545	06-25	300.00
Chase Des:Epay ID:1355028801 Indn:Guangxu Zhou Co ID:5760039224 Web	06-25	1,880.00
Peregrine Financial Group, Inc. Bill Payment	06-28	9,400.00

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Adv Tiered Interest Chkg Subtractions

Other Subtractions - Continued	Date Posted	Amount(\$)
Pentagon Federal Des:Trnsfr Dr ID:000027107910815 Indn:Zhou Guangxu Co ID:1530197038 Web	07-05	365.11
Zhou,Guangxu Des:Ing Direct ID:000000127067030 Indn:Zhou,Guangxu Co ID:1510394779 Web	07-11	200.00
Total Other Subtractions		\$12,145.11

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	966.58	06-22	12,366.58	07-06	721.47
06-14	3,066.58	06-25	10,186.58	07-09	921.47
06-18	7,266.58	06-28	786.58	07-11	721.47
06-19	8,166.58	07-05	421.47	07-13	721.69

How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

1. List your Account Register/Checkbook Balance here \$ _____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement \$ _____
3. Add any credits not previously recorded that are listed on this statement (for example interest) \$ _____
4. This is your NEW ACCOUNT REGISTER BALANCE \$ _____

NOW, with your Account Statement:

1. List your Statement Ending Balance here \$ _____
2. Add any deposits not shown on this statement \$ _____

SUBTOTAL \$ _____

3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals

Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check #	Amount	Date/Check #	Amount	Date/Check #	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

4. TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals \$ _____
5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal
This Balance should match your new Account Register Balance \$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

IMPORTANT INFORMATION FOR BANK DEPOSIT ACCOUNTS

Change of Address. Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

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 banking centers.

Electronic Transfers: In case of errors or questions about your electronic transfers

If you think your statement or receipt is wrong or if 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 the 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 recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us 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 unauthorized transactions within the time periods 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 for, and you agree not to 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 at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

