






P.O. Box 15284
Wilmington, DE 19850

HEMANTH R GAYAM
200 NORTH PINES DR APT 628
KINGWOOD, TX 77339-3830

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 BofA Core Checking

for January 7, 2017 to February 3, 2017

HEMANTH R GAYAM

Account summary

| | |
|---|-------------------|
| Beginning balance on January 7, 2017 | \$4,392.06 |
| Deposits and other additions | 4,417.92 |
| ATM and debit card subtractions | -540.95 |
| Other subtractions | -4,874.99 |
| Checks | -0.00 |
| Service fees | -0.00 |
| Ending balance on February 3, 2017 | \$3,394.04 |

Account number: 5860 2279 3026

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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. Or, you can call our Customer Service team.

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 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 for, 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 at the telephone number listed on the front of this statement 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 additions

| Date | Description | Amount |
|----------|---|----------|
| 01/10/17 | Insperty Suppor DES:AP PAYMENT ID:65 - 19514 INDN:GAYAM, HEMANTH CO ID:1760691478 PPD | 165.00 |
| 01/19/17 | Insperty Servic DES:PAYROLL ID:XXXXXXXXX INDN:GAYAM HEMANTH CO ID:1760584087 PPD | 446.88 |
| 01/20/17 | Insperty Servic DES:PAYROLL ID:XXXXXXXXX INDN:GAYAM HEMANTH CO ID:1760584087 PPD | 1,903.02 |
| 02/03/17 | Insperty Servic DES:PAYROLL ID:XXXXXXXXX INDN:GAYAM HEMANTH CO ID:1760584087 PPD | 1,903.02 |

Total deposits and other additions **\$4,417.92**

Withdrawals and other subtractions

ATM and debit card subtractions

| Date | Description | Amount |
|----------|--|---------|
| 01/23/17 | BKOFAMERICA ATM 01/22 #000008482 WITHDRWL ATASCOCITA HUMBLE TX | -500.00 |
| 02/02/17 | KROGER 02/02 #000540507 PURCHASE 25651 US HWY 59 N KINGWOOD TX | -40.95 |

Total ATM and debit card subtractions **-\$540.95**

Other subtractions

| Date | Description | Amount |
|----------|---|-----------|
| 01/09/17 | DITTOTVSTK DES:IAT PAYPAL ID:1000458532733 INDN:HEMANTH GAYAM CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000799 | -7.99 |
| 01/10/17 | TRANS FAST REMI DES:ACHWEBTF ID:33TFXXXXXXXXX INDN:HEMANTH GAYAM CO ID:XXXXXXXXX PPD | -4,350.00 |
| 01/19/17 | PAYPAL DES:ECHECK ID:52S229ZJ7RZQ2 INDN:HEMANTH GAYAM CO ID:PAYPALEC88 WEB | -17.00 |
| 01/23/17 | Online Banking Transfer Conf# 11jx5dquy; GovindaRamanujaDoss | -500.00 |

Total other subtractions **-\$4,874.99**

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May Lose Value

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