






P.O. Box 15284
Wilmington, DE 19850

KAIYUAN ZHAO
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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 Adv Plus Banking

for July 24, 2019 to August 22, 2019

KAIYUAN ZHAO

Account number: 0046 6969 4772

Account summary

Beginning balance on July 24, 2019	\$3,813.59
Deposits and other additions	53,795.32
Withdrawals and other subtractions	-4,187.36
Checks	-0.00
Service fees	-16.00
Ending balance on August 22, 2019	\$53,405.55

COUNTRY MUSIC
A FILM BY KEN BURNS



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We're proud to support *Country Music* — a new Ken Burns film that explores this uniquely American art form. Tune in or stream on PBS, starting Sunday, September 15 at 8/7 Central.

Learn more at bankofamerica.com/CountryMusic.



COUNTRY MUSIC
A FILM BY KEN BURNS

SSM-04-19-0161.B | ARM6TLMW

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 additions

Date	Description	Amount
08/01/19	Zelle Transfer Conf# ee9cc3d02; ZHAO, SIHAN	1,300.00
08/01/19	EyePhone LLC DES:PAYROLL ID:25301350 64917 INDN:Kaiyuan Zhao CO ID:1472040827 PPD	1,252.66
08/15/19	EyePhone LLC DES:PAYROLL ID:25301350 72266 INDN:Kaiyuan Zhao CO ID:1472040827 PPD	1,252.66
08/16/19	WIRE TYPE:INTL IN DATE:190816 TIME:0516 ET TRN:2019081600158490 SEQ:TT03222190002494/559001 ORIG:1/ZHAO KAIYUAN ID:100562517021 ORIG BK:BANK O F CHINA ID:BKCHCNBJ23H PMT DET: \$10.00 FEE DEDUCT	49,990.00

Total deposits and other additions

\$53,795.32

Withdrawals and other subtractions

Date	Description	Amount
07/24/19	COINBASE.COM/BTC DES:8889087930 ID:EN548D4GABE9 INDN:KAIYUAN ZHAO CO ID:1455293997 WEB	-100.00
07/24/19	COINBASE.COM/BTC DES:8889087930 ID:FBNXZLY2ABE9 INDN:KAIYUAN ZHAO CO ID:1455293997 WEB	-50.00
07/25/19	COINBASE.COM/BTC DES:8889087930 ID:HNE3PBCQABE9 INDN:KAIYUAN ZHAO CO ID:1455293997 WEB	-50.00
07/29/19	COINBASE.COM/BTC DES:8889087930 ID:BC2ESD4HABE9 INDN:KAIYUAN ZHAO CO ID:1455293997 WEB	-50.00
07/30/19	BKOFAMERICA ATM 07/30 #000007992 WITHDRWL MALDEN MALDEN MA	-100.00
08/02/19	Online Banking payment to CRD 9070 Confirmation# 4077658459	-225.25
08/02/19	Zelle Transfer Conf# 659a13c96; Cheng Fang	-38.81
08/02/19	PAYPAL DES:TRANSFER ID:4RK22AT5HWEX8 INDN:KAIYUAN ZHAO CO ID:PAYPALSD22 WEB	-3.00
08/05/19	PL*CombinedPrope DES:WEB PMTS ID:4HJWD1 INDN:kaiyuan zhao CO ID:9000496821 WEB	-2,548.17
08/09/19	AMERICAN EXPRESS DES:ACH PMT ID:W4978 INDN:kaiyuan zhao CO ID:1133133497 WEB	-680.13

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/20/19	Zelle Transfer Conf# 0277e37a9; Sihan Zhao	-242.00
08/22/19	Zelle Transfer Conf# 8216e39a1; Sihan Zhao	-100.00
Total withdrawals and other subtractions		-\$4,187.36

Service fees

Date	Transaction description	Amount
08/16/19	Wire Transfer Fee	-16.00
Total service fees		-\$16.00

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