



P.O. Box 15284  
Wilmington, DE 19850

KARTHEEK MEDHAVI PENAGAMURI SHRIRAM  
158 ERFORD RD APT 201  
CAMP HILL, PA 17011-1855

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

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

Your combined statement  
for October 20, 2018 to November 19, 2018

| Your deposit accounts | Account/plan number | Ending balance | Details on |
|-----------------------|---------------------|----------------|------------|
| Adv Plus Banking      | 3050 0521 8864      | \$2,432.50     | Page 3     |
| Regular Savings       | 3050 0651 5281      | \$51.97        | Page 5     |
| Total balance         |                     | \$2,484.47     |            |



Proud to support the brave women and men in our military  
Trusted products and services through deployment and beyond. Bank of America is here for those who serve. Visit [bankofamerica.com/military](http://bankofamerica.com/military) to learn more about our military customer benefits.

LIFE / BETTER CONNECTED®

SSM-01-18-2267.C | AR5845NB

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Your Adv Plus Banking

KARTHEEK MEDHAVI PENAGAMURI SHRIRAM

### Account summary

|                                       |            |
|---------------------------------------|------------|
| Beginning balance on October 20, 2018 | \$2,306.45 |
| Deposits and other additions          | 4,596.08   |
| ATM and debit card subtractions       | -0.00      |
| Other subtractions                    | -4,470.03  |
| Checks                                | -0.00      |
| Service fees                          | -0.00      |

**Ending balance on November 19, 2018** **\$2,432.50**

Your account has overdraft protection provided by deposit account number 3050 0651 5281.

### Deposits and other additions

| Date     | Description  | Amount   |
|----------|--|----------|
| 11/02/18 | DELOITTE CONSULT DES:PAYRLL DEP ID:00404968 INDN:PENAGAMURI SHRIRAM, KA CO ID:1061454513 PPD | 2,298.04 |
| 11/16/18 | DELOITTE CONSULT DES:PAYRLL DEP ID:00404968 INDN:PENAGAMURI SHRIRAM, KA CO ID:1061454513 PPD | 2,298.04 |

**Total deposits and other additions** **\$4,596.08**





See how millennials are living on \$50k or less

Recently, we hosted an event for 50 millennials who are living on the typical salary of a new college grad.

Read their stories and learn more about Better Money Habits at [50Under50K.com](http://50Under50K.com).

## Withdrawals and other subtractions

### Other subtractions

| Date     | Description  | Amount    |
|----------|--|-----------|
| 10/22/18 | CITI CARD ONLINE DES:PAYMENT ID:122782348914439 INDN:K PENAGAMURI CO ID:CITICTP WEB      | -1,000.00 |
| 10/22/18 | 4695 The Overlo DES:Rent ID:88620200 INDN:Bank Of America CO ID:1861072180 WEB           | -461.63   |
| 10/22/18 | Bank of America Credit Card Bill Payment   | -300.00   |
| 10/22/18 | BARCLAYCARD US DES:CREDITCARD ID:XXXXXXXXX INDN:KARTHEEK SHRIRAM CO ID:2510407970 WEB    | -300.00   |
| 10/31/18 | PP DES:ELEC BILL ID:8968921037 INDN:K PENAGAMURI-SHRIRAM CO ID:1230959590 WEB            | -83.29    |
| 11/05/18 | Online Banking Transfer Conf# 0682a19e5; SUNKESULA                                       | -735.00   |
| 11/05/18 | Xoom.com DES:DEBIT O ID:000000072720852 INDN:SHRIRAM KARTHEEK MEDHA CO ID:1943401054 WEB | -704.99   |
| 11/05/18 | CITI CARD ONLINE DES:PAYMENT ID:112794929171628 INDN:K PENAGAMURI CO ID:CITICTP WEB      | -550.00   |
| 11/05/18 | BARCLAYCARD US DES:CREDITCARD ID:XXXXXXXXX INDN:KARTHEEK SHRIRAM CO ID:2510407970 WEB    | -200.00   |
| 11/05/18 | PAYPAL DES:INST XFER ID:TIX INDN:KARTHEEK SHRIRAM CO ID:PAYPALS177 WEB                   | -0.12     |
| 11/09/18 | Agent Assisted Automatic transfer to SAV 5281 Confirmation# 1308639233                   | -25.00    |
| 11/15/18 | CAMP HILL UNITED DES:Tuition pa ID:Murari INDN:Penagamuri, Shiram CO ID:XXXXXXXXX PPD    | -110.00   |

### Total other subtractions

**-\$4,470.03**

## Service fees

**Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.**

|                               | Total for this period | Total year-to-date |
|-------------------------------|-----------------------|--------------------|
| Total Overdraft fees          | \$0.00                | \$70.00            |
| Total NSF: Returned Item fees | \$0.00                | \$35.00            |

### To help avoid overdraft and returned item fees, you can set up:

Customized alerts – get email or text message alerts (footnote 1) to let you know if your balance is low

Overdraft Protection – enroll to help protect yourself from overdrafts and declined transactions

To enroll, go to [bankofamerica.com/online](http://bankofamerica.com/online), call us at the number listed on this statement, or come see us at your nearest financial center.

(footnote 1) Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. This feature is not available on the Mobile website. Wireless carrier fees may apply.

## Your Regular Savings

KARTHEEK MEDHAVI PENAGAMURI SHRIRAM

### Account summary

|  |                |
|--|----------------|
| Beginning balance on October 20, 2018      | \$31.97        |
| Deposits and other additions               | 25.00          |
| ATM and debit card subtractions            | -0.00          |
| Other subtractions                         | -0.00          |
| Service fees                               | -5.00          |
| <b>Ending balance on November 19, 2018</b> | <b>\$51.97</b> |

### Deposits and other additions

| Date                                      | Description  | Amount         |
|---|--|----------------|
| 11/09/18                                  | Agent Assisted Automatic transfer from CHK 8864 Confirmation# 1308639233 | 25.00          |
| <b>Total deposits and other additions</b> |  | <b>\$25.00</b> |

### Service fees

| Date                      | Transaction description | Amount         |
|---------------------------|-------------------------|----------------|
| 11/19/18                  | Monthly Maintenance Fee | -5.00          |
| <b>Total service fees</b> |                         | <b>-\$5.00</b> |

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

This page intentionally left blank

## 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.

### Reminder:

The name of Bank of America Core Checking® changed to Bank of America Advantage Plus Banking(TM). There are no changes to your account number, debit cards, checks or monthly maintenance fee.

---

This page intentionally left blank