



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

Your combined statement

for December 19, 2018 to January 18, 2019

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	3050 0521 8864	\$35.25	Page 3
Regular Savings	3050 0651 5281	\$21.97	Page 5
Total balance		\$57.22	



Happy New Year!
All the best to you and yours in 2019 and beyond.
Thank you for being a Bank of America® customer.

SSM-10-18-0264.C | ARYVL4CK

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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Your Adv Plus Banking

KARTHEEK MEDHAVI PENAGAMURI SHRIRAM

Account summary

Beginning balance on December 19, 2018	\$254.67
Deposits and other additions	4,637.21
ATM and debit card subtractions	-43.62
Other subtractions	-4,813.01
Checks	-0.00
Service fees	-0.00
Ending balance on January 18, 2019	\$35.25

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

Deposits and other additions

Date	Description	Amount
12/28/18	DELOITTE CONSULT DES:PAYRLL DEP ID:00404968 INDN:PENAGAMURI SHRIRAM, KA CO ID:1061454513 PPD	2,298.03
01/02/19	Online Banking transfer from SAV 5281 Confirmation# 1548214873	20.00
01/10/19	Online Banking transfer from SAV 5281 Confirmation# 1214400568	25.00
01/11/19	DELOITTE CONSULT DES:PAYRLL DEP ID:00404968 INDN:PENAGAMURI SHRIRAM, KA CO ID:1061454513 PPD	2,294.18
Total deposits and other additions		\$4,637.21

Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to **Profile & Settings** or use the **Mobile Banking app**.¹

Is your contact info up to date? Check now at [bankofamerica.com](https://www.bankofamerica.com).

¹Mobile 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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Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
01/14/19	GIANT 6269 01/14 #000201275 PURCHASE 3301 TRINDLE RD CAMP HILL PA	-43.62

Total ATM and debit card subtractions **-\$43.62**

Other subtractions

Date	Description	Amount
12/21/18	Online Banking transfer to SAV 5281 Confirmation# 7240456252	-30.00
12/21/18	AMERICAN EXPRESS DES:ACH PMT ID:W5744 INDN:Karthek Medhavi Penag CO ID:1133133497 WEB	-94.01
12/27/18	PP DES:ELEC BILL ID:8968921037 INDN:K PENAGAMURI-SHRIRAM CO ID:1230959590 WEB	-109.81
12/31/18	Xoom.com DES:DEBIT O ID:000000075364007 INDN:SHRIRAM KARTHEEK MEDHA CO ID:1943401054 WEB	-704.99
12/31/18	CITI CARD ONLINE DES:PAYMENT ID:132842843439801 INDN:K PENAGAMURI CO ID:CITICTP WEB	-187.54
12/31/18	Bank of America Credit Card Bill Payment	-30.00
01/02/19	4695 The Overlo DES:Rent ID:90943853 INDN:Bank Of America CO ID:1861072180 WEB	-1,301.66
01/10/19	Agent Assisted Automatic transfer to SAV 5281 Confirmation# 1324306261	-25.00
01/11/19	Bank of America Credit Card Bill Payment	-1,000.00
01/14/19	Online Banking transfer to SAV 5281 Confirmation# 6230958104	-20.00
01/14/19	CITI CARD ONLINE DES:PAYMENT ID:122855019034361 INDN:K PENAGAMURI CO ID:CITICTP WEB	-1,200.00
01/15/19	CAMP HILL UNITED DES:Tuition pa ID:Murari INDN:Penagamuri, Shiram CO ID:XXXXXXXXX PPD	-110.00

Total other subtractions **-\$4,813.01**

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, 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 December 19, 2018	-\$3.03
Deposits and other additions	75.00
ATM and debit card subtractions	-0.00
Other subtractions	-45.00
Service fees	-5.00
Ending balance on January 18, 2019	\$21.97

Deposits and other additions

Date	Description	Amount
12/21/18	Online Banking transfer from CHK 8864 Confirmation# 7240456252	30.00
01/10/19	Agent Assisted Automatic transfer from CHK 8864 Confirmation# 1324306261	25.00
01/14/19	Online Banking transfer from CHK 8864 Confirmation# 6230958104	20.00
Total deposits and other additions		\$75.00

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
01/02/19	Online Banking transfer to CHK 8864 Confirmation# 1548214873	-20.00
01/10/19	Online Banking transfer to CHK 8864 Confirmation# 1214400568	-25.00
Total other subtractions		-\$45.00

Service fees

Date	Transaction description	Amount
01/18/19	Monthly Maintenance Fee	-5.00
Total service fees		-\$5.00

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

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