



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](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your combined statement

for November 20, 2018 to December 18, 2018

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	3050 0521 8864	\$254.67	Page 3
Regular Savings	3050 0651 5281	-\$3.03	Page 7
<b>Total balance</b>		<b>\$251.64</b>	

# SHOP (RED) SAVE LIVES

For every dollar spent during (RED)'s Shopathon through December 31, Bank of America will donate the cost of a day's worth of lifesaving AIDS medication — up to \$1.5 million. Together we have the power to make a difference.



### SHOP FOR (RED) PRODUCTS AT AMAZON.COM/RED

Through December 31, 2018, for every dollar spent during the (RED) Shopathon on amazon.com, Bank of America will donate \$.20 to the US Fund for the Global Fund to Fight AIDS, Tuberculosis and Malaria to support and fund prevention and treatment of HIV/AIDS, up to a total maximum donation of \$1,500,000. Not available outside the US, UK, France and Germany.  
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## 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 November 20, 2018	\$2,432.50
Deposits and other additions	6,045.56
ATM and debit card subtractions	-40.49
Other subtractions	-8,182.90
Checks	-0.00
Service fees	-0.00

**Ending balance on December 18, 2018** **\$254.67**

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

### Deposits and other additions

Date	Description	Amount
11/20/18	Online Banking Transfer Conf# 7591dd5a7; SUNKESULA, SRIVARDHAN	1,000.00
11/21/18	Online Banking transfer from SAV 5281 Confirmation# 2282039313	400.00
11/30/18	DELOITTE CONSULT DES:PAYRLL DEP ID:00404968 INDN:PENAGAMURI SHRIRAM, KA CO ID:1061454513 PPD	2,288.78
12/12/18	Online Banking transfer from SAV 5281 Confirmation# 6463048608	75.00
12/14/18	DELOITTE CONSULT DES:PAYRLL DEP ID:00404968 INDN:PENAGAMURI SHRIRAM, KA CO ID:1061454513 PPD	2,281.78

**Total deposits and other additions** **\$6,045.56**



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**Are Not FDIC Insured**

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**May Lose Value**



Bank of America Corporation

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## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
12/10/18	COSTCO WHSE #0 12/09 #000614800 PURCHASE 5125 JONESTOWN RD HARRISBURG PA	-40.49

**Total ATM and debit card subtractions** **-\$40.49**

### Other subtractions

Date	Description	Amount
11/20/18	Online Banking transfer to SAV 5281 Confirmation# 2273136127	-400.00
11/21/18	Online Banking Transfer Conf# 3b13e8bd9; SUNKESULA	-1,000.00
11/23/18	CITI CARD ONLINE DES:PAYMENT ID:112810131479630 INDN:K PENAGAMURI CO ID:CITICTP WEB	-1,500.00
11/23/18	BARCLAYCARD US DES:CREDITCARD ID:XXXXXXXXX INDN:KARTHEEK SHRIRAM CO ID:2510407970 WEB	-500.00
11/26/18	Online Banking payment to CRD 4625 Confirmation# 4024299239	-300.00
11/27/18	PP DES:ELEC BILL ID:8968921037 INDN:K PENAGAMURI-SHRIRAM CO ID:1230959590 WEB	-80.71
12/03/18	4695 The Overlo DES:Rent ID:89897647 INDN:Bank Of America CO ID:1861072180 WEB	-1,292.87
12/07/18	Online Banking payment to CRD 4625 Confirmation# 0418767077	-322.33
12/07/18	Xoom.com DES:DEBIT O ID:000000074267199 INDN:SHRIRAM KARTHEEK MEDHA CO ID:1943401054 WEB	-501.99
12/10/18	BARCLAYCARD US DES:CREDITCARD ID:XXXXXXXXX INDN:KARTHEEK SHRIRAM CO ID:2510407970 WEB	-150.00
12/10/18	Agent Assisted Automatic transfer to SAV 5281 Confirmation# 1316483647	-25.00
12/17/18	CITI CARD ONLINE DES:PAYMENT ID:132829329721724 INDN:K PENAGAMURI CO ID:CITICTP WEB	-2,000.00
12/17/18	CAMP HILL UNITED DES:Tuition pa ID:Murari INDN:Penagamuri, Shiram CO ID:XXXXXXXXX PPD	-110.00

**Total other subtractions** **-\$8,182.90**

## 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.

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## Your Regular Savings

KARTHEEK MEDHAVI PENAGAMURI SHRIRAM

### Account summary

Beginning balance on November 20, 2018	\$51.97
Deposits and other additions	425.00
ATM and debit card subtractions	-0.00
Other subtractions	-475.00
Service fees	-5.00
<b>Ending balance on December 18, 2018</b>	<b>-\$3.03</b>

### Deposits and other additions

Date	Description	Amount
11/20/18	Online Banking transfer from CHK 8864 Confirmation# 2273136127	400.00
12/10/18	Agent Assisted Automatic transfer from CHK 8864 Confirmation# 1316483647	25.00
<b>Total deposits and other additions</b>		<b>\$425.00</b>

### Withdrawals and other subtractions

#### Other subtractions

Date	Description	Amount
11/21/18	Online Banking transfer to CHK 8864 Confirmation# 2282039313	-400.00
12/12/18	Online Banking transfer to CHK 8864 Confirmation# 6463048608	-75.00
<b>Total other subtractions</b>		<b>-\$475.00</b>

### Service fees

Date	Transaction description	Amount
12/18/18	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.

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