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Wilmington, DE 19850

JANE SMITH  
101 MAIN STREET AL  
CHARLOTTE, NC 28277

Client service information

- 1.800.MERRILL (1.800.637.7455)  
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 Bank of America banking statement summary

for April 10, 2020 to May 7, 2020

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	2000 0000 0000	\$4,340.23	Page 3
Regular Savings	3000 0000 0000	\$1,876.52	Page 7
<b>Total balance</b>		<b>\$6,216.75</b>	

Important disclosure information listed on the "Important Information for Bank Deposit Accounts" page.

## 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 client) (20 business days if you are a new client, 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 Tiered Interest Chkg

JANE SMITH

### Account summary

Beginning balance on April 10, 2020	\$4,181.74
Deposits and other additions	14,118.32
Withdrawals and other subtractions	-13,959.83
Checks	-0.00
Service fees	-0.00
<b>Ending balance on May 7, 2020</b>	<b>\$4,340.23</b>

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.54.

### Deposits and other additions

Date	Description	Amount
04/10/20	PLACE FOR JOBS DES:Payroll ID:13XXXXX84X3 PPD ID:CER000XX8XX2 INDN:JANE SMITH CO	4,515.02
04/15/20	ABC ENTERPRISES, L DES:PAYROLL ID:01X2000-XXX-0 INDN:JANE SMITH ID:1462XXXXX2 PPD CO	1,036.14
04/24/20	PLACE FOR JOBS DES:Payroll ID:13XXXXX84X3 PPD ID:CER000XX8XX2 INDN:JANE SMITH CO	4,515.03
04/28/20	Transfer JANE SMITH	3,015.91
04/30/20	ABC ENTERPRISES, L DES:PAYROLL ID:01X2000-XXX-0 INDN:JANE SMITH ID:1462XXXXX2 PPD CO	1,036.22
<b>Total deposits and other additions</b>		<b>\$14,118.32</b>

## Withdrawals and other subtractions

Date	Description	Amount
04/10/20	CAPITAL ONE DES:ONLINE PMT ID:0101399XXXX656 INDN:SMITH JANE CO ID:927XXXXX91 WEB	-50.00
04/13/20	Lowes CCDES:LWS EPAY ID:233XXXX2 INDN: 79XXXX4344XXXXX1 CO ID:90XXXX103 WEB	-74.89
04/14/20	BANK DES:\$TRANSFER ID:2XXXXXXX1 INDN:JANE SMITH CO ID:3XX0XXXXX1 WEB	-300.00
04/14/20	LIFE DES:INSUR PREM ID:P 2AXXXXX756 INDN:SMITH JANE CO ID:125XXXXX15 PPD	-61.63
04/15/20	AMERICAN EXPRESS DES:ACH PMT ID:WXXX2 INDN:JANE SMITH CO ID:11XXXX3497 WEB	-194.94
04/16/20	BKOFAMERICA ATM 04/16 #000XXXXX2 WITHDRWL CHARLOTTE CHARLOTTE NC	-300.00
04/16/20	BANK DES:\$TRANSFER ID:2XXXXXXX1 INDN:JANE SMITH CO ID:3XX0XXXXX1 WEB	-75.00
04/17/20	WATER DES:UTIL-PMNT ID:22XXXX1 INDN:SMITH JOE CO ID:000XXXX160 WEB	-37.82
04/20/20	BKOFAMERICA ATM 04/18 #000XXXXX2 WITHDRWL CHARLOTTE CHARLOTTE NC	-40.00
04/20/20	CHECKCARD 0419 PAYPAL *EBAYINCSHIP 402-935-7733 CA 24492150110852581478723	-8.76
04/20/20	RENEWWEB DES:7XX5XX33X ID:02XXXX INDN:JANE SMITH CO ID:0000XXX61 WEB	-50.47
04/21/20	BKOFAMERICA ATM 04/21 #000XXXXX2 WITHDRWL CHARLOTTE CHARLOTTE NC	-100.00
04/22/20	Bill Payment	-30.76
04/22/20	Bill Payment	-15.91
04/24/20	Bank DES:CC PYMT ID:60XXXX210XXXX22 INDN:SMITH JOE CO ID:9XXX79XXXX1 WEB	-165.00
04/27/20	INS GROUP DES:EXPSPAY ID:QXXXXXXXXX INDN:JANE SMITH CO ID:125XXXXXX PPD	-91.75
04/28/20	CHECKCARD 0500 PAYPAL *EBAYINCSHIP 402-900-0000 CA 244921XXXXXX670XX4X	-8.12
04/28/20	CARD SRVC DES:BILL PAY ID:000000004XXXX4 INDN:9M SM00000000ITH T CO ID:TXXXXXXXXXX WEB	-62.72
04/29/20	BANK DES:\$TRANSFER ID:22XXXXX7 INDN:JANE SMITH CO ID:3XXXXXX1 WEB	-750.00
04/29/20	BANK DES:\$TRANSFER ID:22XXXXX5 INDN:JANE SMITH CO ID:3XXXXXX1 WEB	-300.00

continued on the next page

## Withdrawals and other subtractions - continued

Date	Description	Amount
04/29/20	BANK DES:\$TRANSFER ID:22XXXXX5 INDN:JANE SMITH CO ID:3XXXXXXX1 WEB	-100.00
04/29/20	Lowes CCDES:LWS EPAY ID:3XXXXXX7 INDN: 79XXXX4413XXXXX1 CO ID:9XXXXXXX3 WEB	-6.53
05/01/20	Transfer Conf# 6XXUXXX0; Smith, Joey	-163.52
05/01/20	Bill Payment	-7,213.34
05/01/20	Bill Payment	-2,733.67
05/01/20	Transfer Confirmation# 1XXXXXXX8	-275.00
05/01/20	AMERICAN EXPRESS DES:ACH PMT ID:W7370 INDN:SMITH JOE CO ID:1XXXXXXX7 WEB	-270.00
05/07/20	Car Payment DES:BANK OF AM ID:SMITH, JANE ID:9AXXXWSQ2 WEB CO	-480.00
<b>Total withdrawals and other subtractions</b>		<b>-\$13,959.83</b>

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## Your Regular Savings

JANE SMITH

### Account summary

Beginning balance on April 10, 2020	\$1,601.51
Deposits and other additions	275.01
Withdrawals and other subtractions	-0.00
Service fees	-0.00
<b>Ending balance on May 7, 2020</b>	<b>\$1,876.52</b>

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.07.

### Deposits and other additions

Date	Description	Amount
05/01/20	Automatic Transfer from CHK 0000 Confirmation# 14XXXXXXXX8	275.00
05/07/20	Interest Earned	0.01
<b>Total deposits and other additions</b>		<b>\$275.01</b>

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