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Wilmington, DE 19850

JANE SMITH
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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 May 08, 2020 to June 9, 2020

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	2000 0000 0000	\$5,635.35	Page 3
Regular Savings	3000 0000 0000	\$1,009.43	Page 7
Total balance		\$6,644.78	

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.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation.

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Your Adv Tiered Interest Chkg

JANE SMITH

Account summary

Beginning balance on May 8, 2020	\$4,340.23
Deposits and other additions	25,225.13
Withdrawals and other subtractions	-23,930.01
Checks	-0.00
Service fees	-0.00
Ending balance on June 9, 2020	\$5,635.35

Annual Percentage Yield Earned this statement period: 0.01%.
Interest Paid Year To Date: \$0.63.

Deposits and other additions

Date	Description	Amount
05/08/20	PLACE FOR JOBS DES:Payroll ID:CER000XX8XX2 INDN:JANE SMITH ID:13XXXX84X3 PPD CO	4,515.02
05/14/20	PAYPAL*Smith 05/14 #0001XXX5 PMNT RCVD PAYPAL*Smith Jane San Jose CA	135.75
05/15/20	ABC ENTERPRISES, L DES:PAYROLL ID:01X20000-XXX-0 INDN:JANE SMITH ID:1462XXXX2 PPD CO	1,036.15
05/22/20	PLACE FOR JOBS DES:Payroll ID:CER000XX8XX2 INDN:JANE SMITH ID:13XXXX84X3 PPD CO	4,515.03
05/26/20	Transfer JANE SMITH	1,000.00
05/28/20	BANK DES:P2P ID:JANE SMITH INDN:JANE SMITH ID:17XXXX921 WEB CO	6,400.00

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Deposits and other additions - continued

Date	Description	Amount
05/29/20	ABC ENTERPRISES, L DES:PAYROLL ID:01820000-0339-0 INDN:JANE SMITH CO ID:14XXXX02X2 PPD	1,036.15
06/01/20	PAUL TADD SV DES:POPMONEY ID:PAUL TADD INDN:JANE SMITH CO ID:18XXX27X21 WEB	2,015.91
06/02/20	BKOFAMERICA MOBILE 06/02 3XXXX35XX DEPOSIT *MOBILE NC	56.00
06/05/20	PLACE FOR JOBS DES:Payroll ID:CER00008XXXXX9 INDN:JANE SMITH CO ID:13XXXX84X3 PPD	4,515.03
06/09/20	Interest Earned	0.09
Total deposits and other additions		\$25,225.13

Withdrawals and other subtractions

Date	Description	Amount
05/08/20	CHECKCARD 0500 PAYPAL *EBAYINCSHIP 402-900-0000 CA 2449215XXXX5270189XXXX	-31.19
05/11/20	CAPITAL ONE DES:ONLINE PMT ID:0130390XXXX006 INDN:SMITH JANE CO ID:927XXXXX91 WEB	-650.00
05/11/20	CAPITAL ONE DES:ONLINE PMT ID:010000XXXXX115 INDN:SMITH JOE CO ID:927XXXXX91 WEB	-50.00
05/12/20	CHECKCARD 0500 PAYPAL *EBAYINCSHIP 402-900-0000 CA 244921XXXXXX2947XXXX00	-13.20
05/12/20	LIFE DES:INSUR PREM ID:P 2AXXXXX756 INDN:SMITH JANE CO ID:125XXXXX15 PPD	-61.63
05/18/20	BANK DES:\$TRANSFER ID:225XXXX75 INDN:SMITH JANE CO ID:3770XXXX21 WEB	-75.00
05/18/20	RENEWWEB DES:7XX5XX33X ID:58XXXX INDN:SMITH JANE CO ID:0000XXX61 WEB	-30.65
05/18/20	WATER DES:UTIL-PMNT ID:37XXXX7 INDN:SMITH JOE CO ID:000XXXX160 WEB	-22.37
05/19/20	CARD SRVC DES:BILL PAY ID:0000000XXXXXX4 INDN:9M SM0000000ITH ID:TXXXXXXX	-179.33
05/19/20	Bill Payment	-15.91
05/26/20	AMERICAN EXPRESS DES:ACH PMT ID:WXXX4 INDN:SMITH JOE CO ID:1XXX1XXX97 WEB	-2,050.00
05/26/20	AMERICAN EXPRESS DES:ACH PMT ID:WXXX2 INDN:SMITH JOE CO ID:1XXX313XX97 WEB	-788.33
05/26/20	Bank DES:CC PYMT ID:60XXXX210XXXX22 INDN:SMITH JOE CO ID:9XXX79XXXX1 WEB	-165.00
05/26/20	Lowes CCDES:LWS EPAY ID:600XXXX5 INDN: 79XXXX4413XXXXX1 CO ID:90XXXX103 WEB	-51.55
05/27/20	BANK DES:\$TRANSFER ID:2XXXXXXX5 INDN:SMITH JANE CO ID:3XX0XXXX1 WEB	-750.00
05/27/20	BANK DES:\$TRANSFER ID:2XXXXXXX9 INDN:SMITH JANE CO ID:3XX70XXXX21 WEB	-300.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
05/27/20	BANK DES:\$TRANSFER ID:227XXXXX INDN:JOE S PARKS ID:377XXXXX WEB CO	-100.00
05/27/20	INS GROUP DES:EXPSPAY ID:QXXXXXXXXX INDN:JOE S PARKS ID:125XXXXX PPD CO	-91.75
05/27/20	GAS Bill Payment	-9.06
06/01/20	Principal DES:WEB PAY ID:77XXX81 INDN:JOE S PARKS CO ID:120XXXX52 WEB	-3,859.24
06/01/20	Principal DES:WEB PAY ID:77XXX82 INDN:JOE S PARKS CO ID:120XXXX52 WEB	-2,578.54
06/01/20	Automatic Transfer to SAV 3000 Confirmation# 145XXX0577	-275.00
06/03/20	Bill Payment	-7,213.34
06/03/20	Bill Payment	-2,733.67
06/05/20	AMERICAN EXPRESS DES:ACH PMT ID:WXX44 INDN:JANE SMITH WEB CO ID:11XXXX3497	-1,000.00
06/05/20	AMERICAN EXPRESS DES:ACH PMT ID:WXX10 INDN:JANE SMITH WEB CO ID:11XXXX3497	-246.51
06/08/20	Lowes CCDES:LWS EPAY ID:71XXXX09 INDN: 798XXXX4413XXX1 CO ID:9XXXX2103 WEB	-82.14
06/08/20	CARD SRVC DES:BILL PAY ID:000000004XXXX64 INDN:9M SM00000000ITH ID:TXSXXXXXXXXX WEB	-9.93
06/09/20	CHECKCARD 0XXX PAYPAL *EBAYINCSHIP 100-935-6666 CA 24XXXX50160XXXX6726XXXX	-16.67
06/09/20	Car Payment DES:BANK OF AM ID:0000008XXXX157 INDN:SMITH,JANE ID:9AXXXXWSQ2 WEB CO	-480.00
Total withdrawals and other subtractions		-\$23,930.01

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Your Regular Savings

JANE SMITH

Account summary

Beginning balance on May 8, 2020	\$1,876.52
Deposits and other additions	275.02
Withdrawals and other subtractions	-1,142.11
Service fees	-0.00
Ending balance on June 9, 2020	\$1,009.43

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.09.

Deposits and other additions

Date	Description	Amount
06/01/20	Automatic Transfer from CHK 0000 Confirmation# 1XXXXXXX0	275.00
06/09/20	Interest Earned	0.02
Total deposits and other additions		\$275.02

Withdrawals and other subtractions

Date	Description	Amount
06/02/20	Zelle Transfer Conf# d52e05e05; Tadd, Paul	-1,142.11
Total withdrawals and other subtractions		-\$1,142.11

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