



P.O. Box 15284
Wilmington, DE 19850

HO V CAO
POA HUY THANH CAO
POD HIEN THANH CAO
2715 KLEIN RD
SAN JOSE, CA 95148-2252

BANK OF AMERICA

Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Relationship Banking Preferred Rewards Platinum

for November 29, 2023 to December 27, 2023

Account number: 0009 6136 1905

HO V CAO POA HUY THANH CAO POD HIEN THANH CAO

Account summary

Beginning balance on November 29, 2023	\$10,760.45
Deposits and other additions	24,272.93
ATM and debit card subtractions	-154.92
Other subtractions	-9,821.10
Checks	-0.00
Service fees	-0.00
Ending balance on December 27, 2023	\$25,057.36

Account security you can see

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

To learn more, visit bofa.com/SecurityCenter or scan this code.



When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-12-22-0030.A | 5197654



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.

© 2023 Bank of America Corporation

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.
Interest Paid Year To Date: \$3.03.
Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

Deposits and other additions

Date	Description	Amount
12/13/23	PROVCU CK WEBXFR DES:TRANSFER ID:HUY CAO INDN:HUY CAO CO ID:1770527921 WEB	3,305.00
12/13/23	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:HO VAN CAO CO ID:9031736042 PPD	2,443.00
12/26/23	SCHWAB BROKERAGE DES:MONEYLINK ID:558622435978894 INDN:NOT AVAILABLE CO ID:9005586224 PPD	15,083.00
12/26/23	BOFA FIN CTR 12/23 #000005982 DEPOSIT 2225 Quimby Rd San Jose CA	3,441.87
12/27/23	Interest Earned	0.06
Total deposits and other additions		\$24,272.93

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
12/22/23	CHECKCARD 1221 HORIZONS PHARMACY SERVI 408-5609720 CA 24750763355900011304455	-107.90
12/27/23	THE HOME DEPOT 12/27 #000940199 PURCHASE THE HOME DEPOT 18 SAN JOSE CA	-47.02
Total ATM and debit card subtractions		-\$154.92

continued on the next page

¿Estados de cuenta en español?
¡Podemos hacerlos para usted!

Llame al **800.688.6086** o visite
su centro financiero más cercano.
Se aplican exclusiones. No se encuentra disponible para cuentas
Comerciales, Merrill, Private Bank y Pequeñas Empresas.

Statements in Spanish?
We can do that for you!

Call **800.432.1000**, or visit
your nearest financial center.
Exclusions apply. Not available for Commercial, Merrill,
Private Bank and Small Business accounts.

Withdrawals and other subtractions - continued

Other subtractions

Date	Description				Amount
12/01/23	SunPower Capital DES:PAPP PPD	ID:003-0983450-001	INDN:Ho Cao	CO ID:1813561685	-129.79
12/06/23	Ivy Park At San DES:CHECK PMTS CHECK #:0466	INDN:Ho Cao	CO ID:1752788861	ARC	-9,622.50
12/08/23	SO CAL GAS DES:PAID SCGC ID:1188095345	INDN:301601474240964608	CO	ID:1992052494 WEB	-68.81

Total other subtractions - \$9,821.10

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.