



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 April 27, 2024 to May 29, 2024

Account number: 0009 6136 1905

HO V CAO POA HUY THANH CAO POD HIEN THANH CAO

### Account summary

Beginning balance on April 27, 2024	\$67,951.24
Deposits and other additions	12,579.19
ATM and debit card subtractions	-2,988.63
Other subtractions	-159.21
Checks	-9,000.00
Service fees	-0.00
<b>Ending balance on May 29, 2024</b>	<b>\$68,382.59</b>

## Check fraud is on the rise

Consider writing fewer checks and paying bills in our Mobile app, Online Banking, or setting up automatic payments directly on utility sites.

Scan the code to learn more or visit: [bofa.com/HelpPreventFraud](https://bofa.com/HelpPreventFraud)



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-05-23-0809.C | 5695722

## 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.

© 2024 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$3.96.  
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
05/08/24	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:HO VAN CAO CO ID:9031736042 PPD	2,516.00
05/08/24	BOFA FIN CTR 05/08 #000003124 DEPOSIT 780 Blossom Hill Los Gatos CA	1,436.00
05/13/24	PROVCU CK WEBXFR DES:TRANSFER ID:HUY CAO INDN:HUY CAO CO ID:1770527921 WEB	3,626.00
05/20/24	Counter Credit	5,000.00
05/29/24	Interest Earned	1.19

Total deposits and other additions \$12,579.19

Withdrawals and other subtractions

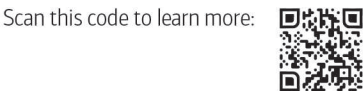
ATM and debit card subtractions

Date	Description	Amount
04/30/24	CHECKCARD 0429 CAO TU NGUYEN DDS INC SAN JOSE CA 24231684121091150000011	-300.00
05/17/24	WALGREENS STOR 05/17 #000564313 PURCHASE WALGREENS STORE 2 SAN JOSE CA	-13.10
05/28/24	BKOFAMERICA ATM 05/27 #000009410 WITHDRWL WESTMINSTER WESTMINSTER CA	-500.00
05/28/24	BKOFAMERICA ATM 05/27 #000009411 WITHDRWL WESTMINSTER WESTMINSTER CA	-300.00
05/28/24	BKOFAMERICA ATM 05/25 #000002362 WITHDRWL GOLDENWEST AND WAR HUNTINGTON BE CA	-200.00

continued on the next page



Invest in their future — open a 529 plan  
The future starts now at [merrilledge.com/education-savings/529](https://merrilledge.com/education-savings/529)



When you use the QRC feature, certain information is collected from your mobile device for business purposes  
Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.  
Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/28/24	BKOFAMERICA ATM 05/25 #000002361 WITHDRWL GOLDENWEST AND WAR HUNTINGTON BE CA	-100.00
05/28/24	THE HOME DEPOT 05/25 #000597693 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-422.10
05/28/24	LOWE'S #1753 05/26 #000172127 PURCHASE LOWE'S #1753 HUNTINGTN BCH CA	-256.92
05/28/24	THE HOME DEPOT 05/26 #000248919 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-81.34
05/28/24	LOWE'S #1753 05/26 #000732582 PURCHASE LOWE'S #1753 HUNTINGTN BCH CA	-402.42
05/28/24	LOWE'S #773 05/26 #000244638 PURCHASE LOWE'S #773 LONG BEACH CA	-281.38
05/28/24	VONS #2090 05/26 #000101629 PURCHASE VONS #2090 HUNTINGTON BE CA	-11.56
05/28/24	THE HOME DEPOT 05/27 #000133558 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-47.04
05/28/24	THE HOME DEPOT 05/27 #000919407 PURCHASE THE HOME DEPOT #6 GARDEN GROVE CA	-47.76
05/28/24	THE HOME DEPOT 05/27 #000978458 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-25.01
Total ATM and debit card subtractions		-\$2,988.63

Other subtractions

Date	Description	Amount
05/01/24	SunPower Capital DES:PAPP ID:003-0983450-001 INDN:Ho Cao CO ID:1813561685 PPD	-132.39
05/06/24	SO CAL GAS DES:PAID SCGC ID:1188095345 INDN:301601474253914231 CO ID:1992052494 WEB	-26.82
Total other subtractions		-\$159.21

Checks

Date	Check #	Amount	Date	Check #	Amount
05/01/24	224	-7,500.00	05/22/24	226	-1,000.00
05/06/24	225	-500.00			
Total checks					-\$9,000.00
Total # of checks					3

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.

## Check images

Account number: 0009 6136 1905

Check number: 224 | Amount: \$7,500.00

Check number: 225 | Amount: \$500.00

HO V CAO  
18272 CHIPPER LN (714) 280-6153  
HUNTINGTON BEACH, CA 92648

224  
18-06/1220  
561

April 25, 2024  
Date

Pay to the Order of Anabelle Abian \$7,500.00  
Seven thousand five hundred even Dollars

Bank of America  
Bancorp of America  
5515 Edinger Ave  
Huntington Beach, CA  
92648

Customer Since 2006

For May HV Cao as the biller POA

⑆ 1 2 200066 ⑆ ⑆ 0 2 24 ⑆ 0 9 6 ⑆ 3 ⑆ 6 ⑆ 9 0 5 ⑆

HO V CAO  
18272 CHIPPER LN (714) 280-6153  
HUNTINGTON BEACH, CA 92648

225  
18-06/1220  
561

May 4, 2024  
Date

Pay to the Order of Caroline Yu \$500.00  
Five hundred even Dollars

Bank of America  
Bancorp of America  
5515 Edinger Ave  
Huntington Beach, CA  
92648

Customer Since 2006

For Caroline & Kevin HV Cao as the biller POA

⑆ 1 2 200066 ⑆ ⑆ 0 2 2 5 ⑆ 0 9 6 ⑆ 3 ⑆ 6 ⑆ 9 0 5 ⑆

Check number: 226 | Amount: \$1,000.00

HO V CAO  
18272 CHIPPER LN (714) 280-6153  
HUNTINGTON BEACH, CA 92648

226  
18-06/1220  
561

May 15, 2024  
Date

Pay to the Order of Grace Cao \$1,000.00  
One thousand even Dollars

Bank of America  
Bancorp of America  
5515 Edinger Ave  
Huntington Beach, CA  
92648

Customer Since 2006

For HV Cao as the biller

⑆ 1 2 200066 ⑆ ⑆ 0 2 2 6 ⑆ 0 9 6 ⑆ 3 ⑆ 6 ⑆ 9 0 5 ⑆

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank