



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



Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

## Your Adv Relationship Banking Preferred Rewards Platinum

for July 28, 2023 to August 29, 2023

Account number: 0009 6136 1905

HO V CAO POA HUY THANH CAO POD HIEN THANH CAO

### Account summary

Beginning balance on July 28, 2023	\$39,700.65
Deposits and other additions	40,556.51
ATM and debit card subtractions	-2,768.63
Other subtractions	-4,574.95
Checks	-25,823.12
Service fees	-0.00
<b>Ending balance on August 29, 2023</b>	<b>\$47,090.46</b>

## Mobile and Online Banking — convenient, secure, simple<sup>1</sup>



Help reduce check fraud by writing fewer checks and switching to digital payments. Scammers are targeting the mail to steal checks and other information.

To learn more, scan the code or go to [bofa.com/BillPay](https://bofa.com/BillPay).



<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. When you use the QRC feature, certain information is collected from your mobile device for business purposes.

SSM-02-23-0509.C | 5471548

## 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: \$2.60.

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
08/14/23	Counter Credit	5,556.00
08/15/23	Transfer HO CAO	5,000.00
08/16/23	Transfer HO CAO	5,000.00
08/17/23	Transfer HO CAO	5,000.00
08/18/23	Transfer HO CAO	5,000.00
08/21/23	Transfer HO CAO	5,000.00
08/22/23	Transfer HO CAO	5,000.00
08/22/23	Transfer HO CAO	5,000.00
08/29/23	Interest Earned	0.51

**Total deposits and other additions**

**\$40,556.51**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
08/22/23	CHECKCARD 0821 AMZN Mktp US*TQ9AJ30U1 Amzn.com/billWA 24692163233102011322494	-47.58
08/28/23	CHECKCARD 0825 HOMEDepot.COM 800-430-3376 GA 24943013238010178021149	-1,015.39
08/28/23	CHECKCARD 0824 HOMEDepot.COM 800-430-3376 GA 24943013237010178050115	-136.84

continued on the next page



## Do you follow us on social media?

Connect with us on **Facebook** and **Twitter**  
for timely information and to learn more  
about how to reach your financial goals.



When you use the QRC feature certain information is collected from your mobile device for business purposes.  
SSM-05-22-0100.C | 4718133

## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
08/28/23	CHECKCARD 0824 THE HOME DEPOT #6646 HUNTINGTN BCHCA 24943013237010175370987	-1,142.00
08/29/23	CHECKCARD 0827 HOMEDEPOT.COM 800-430-3376 GA 24943013240010181752900	-426.82
<b>Total ATM and debit card subtractions</b>		<b>-\$2,768.63</b>

### Other subtractions

Date	Description	Amount
07/28/23	SCAL KAISER ONLI DES:INTERNET ID:043000092154506 INDN:1400310000036940628690 CO ID:9049040030 WEB	-120.00
08/01/23	SunPower Capital DES:PAPP ID:003-0983450-001 INDN:Ho Cao CO ID:1813561685 PPD	-129.79
08/07/23	CA TLR cash withdrawal from CHK 1905	-2,000.00
08/07/23	SO CAL GAS DES:PAID SCGC ID:1188095345 INDN:301601474230580978 CO ID:1992052494 WEB	-22.13
08/18/23	TRANSFER HO V CAO:Huy Cao Confirmation# 1640201503	-2,194.10
08/21/23	SO CAL EDISON CO DES:DIRECTPAY ID:700545692540 INDN:HO CAO CO ID:0088778600 PPD	-11.27
08/24/23	HUNTINGTON BEACH DES:UTILITY ID:7928750 INDN:CAO *HO TEL CO ID:0000063576	-97.66
<b>Total other subtractions</b>		<b>-\$4,574.95</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
08/08/23	453	-6,000.00	08/14/23	456	-658.12
08/03/23	454	-150.00	08/23/23	457	-950.00
08/04/23	455	-65.00	08/24/23	458	-18,000.00
<b>Total checks</b>					<b>-\$25,823.12</b>
<b>Total # of checks</b>					<b>6</b>

## Service fees

Date	Transaction description	Amount
08/08/23	Preferred Rewards-Stop Pymt Fee Waiver of \$30	-0.00
08/08/23	Preferred Rewards-Stop Pymt Fee Waiver of \$30	-0.00
<b>Total service fees</b>		<b>-\$0.00</b>

Note your Ending Balance already reflects the subtraction of Service Fees.

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](https://www.bankofamerica.com) and enter Visually Impaired Access from the home page.

---

This page intentionally left blank

## Check images

Account number: 0009 6136 1905

Check number: 453 | Amount: \$6,000.00

HO V CAO  
16272 CHIPPER LN  
HUNTINGTON BEACH CA 92649-2752

453  
11-29-1210 CA  
90071

Aug 2, 2023  
Date

Pay to the Order of Sterling Senior Living \$6,000.00  
Six thousand even Dollars

Bank of America

ACH R/T 121000038  
For Ho Van Cao Ho Van Cao as Agt  
Bank of America Advantage®  
POA  
⑆ 121000358⑆ 000961361905⑆ 0453

Check number: 454 | Amount: \$150.00

HO V CAO  
16272 CHIPPER LN  
HUNTINGTON BEACH CA 92649-2752

454  
11-29-1210 CA  
90071

Aug 2, 2023  
Date

Pay to the Order of Imperium Windows \$150.00  
One hundred fifty even Dollars

Bank of America

ACH R/T 121000038  
For glass deposit Ho Van Cao as Agt  
Bank of America Advantage®  
POA  
⑆ 121000358⑆ 000961361905⑆ 0454

Check number: 455 | Amount: \$65.00

HO V CAO  
16272 CHIPPER LN  
HUNTINGTON BEACH CA 92649-2752

455  
11-29-1210 CA  
90071

8/4/2023  
Date

Pay to the Order of Sandy Assi \$65.00  
Sixty-five even Dollars

Bank of America

ACH R/T 121000038  
For Notary Ho Van Cao as Agt  
Bank of America Advantage®  
POA  
⑆ 121000358⑆ 000961361905⑆ 0455

Check number: 456 | Amount: \$658.12

HO V CAO  
16272 CHIPPER LN  
HUNTINGTON BEACH CA 92649-2752

456  
11-29-1210 CA  
90071

Aug 11, 2023  
Date

Pay to the Order of Imperium Windows \$658.12  
Six hundred fifty-eight and 12/100 Dollars

Bank of America

ACH R/T 121000038  
For glas & replacement Ho Van Cao as Agt  
Bank of America Advantage®  
POA  
⑆ 121000358⑆ 000961361905⑆ 0456

Check number: 457 | Amount: \$950.00

HO V CAO  
16272 CHIPPER LN  
HUNTINGTON BEACH CA 92649-2752

457  
11-29-1210 CA  
90071

Aug 21, 2023  
Date

Pay to the Order of Lions Denial \$950.00  
Nine hundred fifty even Dollars

Bank of America

ACH R/T 121000038  
For asbestos abatement Ho Van Cao as Agt  
Bank of America Advantage®  
POA  
⑆ 121000358⑆ 000961361905⑆ 0457

Check number: 458 | Amount: \$18,000.00

HO V CAO  
16272 CHIPPER LN  
HUNTINGTON BEACH CA 92649-2752

458  
11-29-1210 CA  
90071

Aug 21, 2023  
Date

Pay to the Order of Absolute Airflow \$18,000.00  
Eighteen thousand even Dollars

Bank of America

ACH R/T 121000038  
For HVAC replacement @ Chipper Ho Van Cao as Agt  
Bank of America Advantage®  
POA  
⑆ 121000358⑆ 000961361905⑆ 0458

## Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

### **Now funds deposited by check may be available to you earlier.**

We are changing when funds are available to you when your check deposit is not made in person to one of our employees at a financial center. Beginning August 11, 2023, the funds from your check deposit will be available the first business day after the day of your deposit.

Please keep in mind, all deposits are subject to a hold review at any time – and we may place longer holds on certain items in some cases, which could impact your ability to withdraw or use the deposited funds or result in a reduction of your available balance. For more information, please refer to your Deposit Agreement & Disclosures at [bankofamerica.com/deposits/resources/deposit-agreements.go.deposit](https://bankofamerica.com/deposits/resources/deposit-agreements.go.deposit).

---