



P.O. Box 15284  
Wilmington, DE 19850

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POA HUY THANH CAO  
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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 30, 2024 to August 28, 2024

Account number: 0009 6136 1905

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### Account summary

Beginning balance on July 30, 2024	\$52,655.65
Deposits and other additions	5,974.73
ATM and debit card subtractions	-10,725.70
Other subtractions	-2,168.14
Checks	-0.00
Service fees	-0.00
<b>Ending balance on August 28, 2024</b>	<b>\$45,736.54</b>



### Security tips

#### Tips to help protect yourself from trending scams:

- Hang up if you receive a suspicious call from someone saying they're from the bank. Instead, call the number on your statement or card.
- Neither Bank of America nor the U.S. government will request that you transfer money or share codes to resolve fraud.

Learn more about trending scams.  
Scan the code or visit [bofa.com/HelpProtectYourself](https://bofa.com/HelpProtectYourself).



When you use the QRC feature certain information is collected from your mobile device for business purposes. SSM-01-24-2353.B2 | 6172088

## 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.

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Equal Housing Lender

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.  
Interest Paid Year To Date: \$6.42.  
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
08/05/24	THE HOME DEPOT 08/04 #000052631 REFUND THE HOME DEPOT #6 GARDEN GROVE CA	202.67
08/05/24	THE HOME DEPOT 08/03 #000922335 REFUND THE HOME DEPOT #6 HUNTINGTON BC CA	155.15
08/05/24	CHECKCARD 0803 LOWES #01753* HUNTINGTON BECA 7469216421610903544	48.31
08/07/24	THE HOME DEPOT 08/07 #000565260 REFUND THE HOME DEPOT #6 SAN JOSE CA	26.19
08/14/24	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:HO VAN CAO CO ID:9031736042 PPD	2,516.00
08/16/24	PROVCU CK WEBXFR DES:TRANSFER ID:HUY CAO INDN:HUY CAO CO ID:1770527921 WEB	3,026.00
08/28/24	Interest Earned	0.41
Total deposits and other additions		\$5,974.73

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
08/02/24	CHECKCARD 0801 BEACH PLUMBING 562-5956300 CA 24794874214900015203228	-8,605.00
08/02/24	LOWE'S #1753 08/02 #000619489 PURCHASE LOWE'S #1753 HUNTINGTN BCH CA	-79.88
08/02/24	THE HOME DEPOT 08/02 #000588243 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-140.86
08/02/24	THE HOME DEPOT 08/02 #000282860 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-48.47

continued on the next page



Security tips

Tips to help protect yourself from trending scams:

- Don't be pressured to act quickly—it could be an imposter trying to steal your money.
- If asked to transfer money unexpectedly, use caution—it could be a scam.
- Never grant remote access or download apps at the request of someone you don't know.

Learn more about trending scams.  
Scan the code or visit [bofa.com/HelpProtectYourself](https://bofa.com/HelpProtectYourself).



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## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
08/05/24	BKOFAMERICA ATM 08/03 #000004343 WITHDRWL HARBOR-FLAGSTONE GARDEN GROVE CA	-800.00
08/05/24	THE HOME DEPOT 08/03 #000830458 PURCHASE THE HOME DEPOT #6 GARDEN GROVE CA	-56.80
08/05/24	THE HOME DEPOT 08/03 #000159297 PURCHASE THE HOME DEPOT #6 GARDEN GROVE CA	-7.92
08/05/24	THE HOME DEPOT 08/03 #000896656 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-512.31
08/05/24	THE HOME DEPOT 08/03 #000914936 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-26.78
08/05/24	THE HOME DEPOT 08/03 #000412346 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-88.89
08/05/24	THE HOME DEPOT 08/03 #000011919 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-120.57
08/05/24	THE HOME DEPOT 08/03 #000069711 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-31.50
08/05/24	THE HOME DEPOT 08/03 #000985665 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-79.02
08/05/24	THE HOME DEPOT 08/03 #000590892 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-43.63
08/09/24	CHECKCARD 0807 THE HOME DEPOT #0647 WESTMINSTER CA 24943014221010193355362	-84.07

### Total ATM and debit card subtractions

**-\$10,725.70**

### Other subtractions

Date	Description	Amount
08/01/24	SunPower Capital DES:PAPP ID:003-0983450-001 INDN:Ho Cao CO ID:1813561685 PPD	-132.39
08/05/24	SO CAL GAS DES:PAID SCGC ID:1188095345 INDN:301601474259065954 CO ID:1992052494 WEB	-75.75
08/07/24	Zelle payment to Tai The Van for "Excellent. Thank you, Tai!"; Conf# bnlimopyj	-1,400.00
08/08/24	Zelle payment to Tai The Van for "Thank you for your help, Tai!"; Conf# olcqikfec	-120.00
08/08/24	Zelle payment to Ana Damian Conf# cub3ntc11	-220.00
08/09/24	Zelle payment to Ana Damian Conf# r19vhj918	-220.00

### Total other subtractions

**-\$2,168.14**

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://bankofamerica.com) and enter Visually Impaired Access from the home page.

## 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.

**Great news! Soon, you will be able to withdraw up to \$2,000 from any ATM.**

We are excited to let you know that in August 2024, we are increasing your daily ATM withdrawal limit to \$2,000 when you use your Bank of America debit or ATM card, making it more convenient to access cash at any ATM. Do not worry, if you have set up a personalized daily ATM limit, it will remain in place.

If you have any questions, please call the number on this statement. If you need a new or replacement debit or ATM card, you can order one through Online Banking or our Mobile app.

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