



P.O. Box 15284
Wilmington, DE 19850

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

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

Your Adv Relationship Banking Preferred Rewards Platinum

for September 28, 2023 to October 27, 2023

HO V CAO POA HUY THANH CAO POD HIEN THANH CAO

Account number: 0009 6136 1905

Account summary

Beginning balance on September 28, 2023	\$9,990.05
Deposits and other additions	34,038.40
ATM and debit card subtractions	-2,302.40
Other subtractions	-29,746.80
Checks	-0.00
Service fees	-0.00
Ending balance on October 27, 2023	\$11,979.25

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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Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$2.88.

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
09/28/23	Online Banking transfer from BRK 8131 Confirmation# 0191580951	5,168.75
09/28/23	Online Banking transfer from SAV 1084 Confirmation# 1691556579	2,749.05
09/29/23	Online Banking transfer from SAV 1084 Confirmation# 1100812941	10,000.00
10/03/23	CHECKCARD 1001 THE HOME DEPOT #6646 HUNTINGTN BCHCA 7494301327501019174	136.84
10/04/23	Online Banking transfer from SAV 1084 Confirmation# 4339388271	10,000.00
10/11/23	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:HO VAN CAO CO ID:9031736042 PPD	2,443.00
10/12/23	PROVCU CK WEBXFR DES:TRANSFER ID:HUY CAO INDN:HUY CAO CO ID:1770527921 WEB	1,466.00
10/16/23	THE HOME DEPOT 10/15 #000840641 REFUND THE HOME DEPOT #6 HUNTINGTON BC CA	104.67
10/25/23	Transfer HO CAO	1,119.00
10/25/23	PROVCU CK WEBXFR DES:TRANSFER ID:HUY CAO INDN:HUY CAO CO ID:1770527921 WEB	851.00
10/27/23	Interest Earned	0.09
Total deposits and other additions		\$34,038.40

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



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.

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Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
10/02/23	SPRINGDALE HAR 09/30 #000801141 PURCHASE SPRINGDALE HARDWA HUNTINGTN BCH CA	-212.20
10/04/23	CHECKCARD 1003 HORIZONS PHARMACY SERVI 408-5609720 CA 24755423276272768158068	-55.95
10/06/23	CHECKCARD 1004 EDGES ELECTRICAL GROUP SAN JOSE CA 24489933278500692618297	-757.31
10/06/23	THE HOME DEPOT 10/06 #000582144 PURCHASE THE HOME DEPOT #0 WESTMINSTER CA	-25.95
10/10/23	BKOFAMERICA ATM 10/08 #000007218 WITHDRWL SPRINGDALE-EDINGER HUNTINGTON BE CA	-400.00
10/13/23	THE HOME DEPOT 10/13 #000284322 PURCHASE THE HOME DEPOT 66 SAN JOSE CA	-120.72
10/13/23	THE HOME DEPOT 10/13 #000592659 PURCHASE THE HOME DEPOT #0 CAMPBELL CA	-98.13
10/16/23	BKOFAMERICA ATM 10/15 #000007446 WITHDRWL SPRINGDALE-EDINGER HUNTINGTON BE CA	-200.00
10/16/23	SPRINGDALE HAR 10/14 #000548995 PURCHASE SPRINGDALE HARDWA HUNTINGTN BCH CA	-51.72
10/16/23	THE HOME DEPOT 10/14 #000333913 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-117.56
10/16/23	THE HOME DEPOT 10/14 #000607832 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-30.48
10/16/23	THE HOME DEPOT 10/14 #000378818 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-13.40
10/16/23	THE HOME DEPOT 10/14 #000719101 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-20.43
10/16/23	THE HOME DEPOT 10/15 #000670174 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-125.60
10/23/23	CHECKCARD 1021 HORIZONS PHARMACY SERVI 408-5609720 CA 24755423294282940492127	-72.95
Total ATM and debit card subtractions		-\$2,302.40

Other subtractions

Date	Description	Amount
09/28/23	TRANSFER HO V CAO:Huy Cao Confirmation# 1591435377	-6,741.00
09/29/23	TRANSFER HO V CAO:Huy Cao Confirmation# 1500824958	-735.00
09/29/23	TRANSFER HO V CAO:Huy Cao Confirmation# 1500847828	-469.00
09/29/23	TRANSFER HO V CAO:Huy Cao Confirmation# 0100866813	-791.00
09/29/23	TRANSFER HO V CAO:Huy Cao Confirmation# 1500895379	-1,550.00
09/29/23	Oakmont of San J DES:CHECK PMTS CHECK #:0463 INDN:Ho Cao CO ID:1752788861 ARC	-8,454.57
10/02/23	CA TLR cash withdrawal from CHK 1905	-700.00
10/02/23	Zelle payment to Tai The Van for "Material reimbursement"; Conf# bfi5m0kr9	-1,045.00
10/02/23	SunPower Capital DES:PAPP ID:003-0983450-001 INDN:Ho Cao CO ID:1813561685 PPD	-129.79
10/04/23	Zelle payment to Tai The Van Conf# ixlryjidq	-3,500.00
10/05/23	Zelle payment to Tai The Van Conf# ijk7y2rnj	-3,500.00
10/05/23	SO CAL GAS DES:PAID SCGC ID:1188095345 INDN:301601474235622942 CO ID:1992052494 WEB	-28.23
10/16/23	Zelle payment to Tai The Van for "Electrical, duplex wall"; Conf# fti4uu2k7	-1,000.00

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
10/20/23	Zelle payment to Tai The Van Conf# b6hhz0598	-1,000.00
10/26/23	HUNTINGTON BEACH DES:UTILITY ID:5748333 INDN:CAO *HO CO ID:0000063576 TEL	-103.21

Total other subtractions-\$29,746.80

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