



P.O. Box 15284  
Wilmington, DE 19850

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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 January 30, 2024 to February 27, 2024

Account number: 0009 6136 1905

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### Account summary

|  |                    |
|--|--------------------|
| Beginning balance on January 30, 2024      | \$19,523.26        |
| Deposits and other additions               | 57,692.26          |
| ATM and debit card subtractions            | -392.77            |
| Other subtractions                         | -5,761.31          |
| Checks                                     | -5,089.00          |
| Service fees                               | -0.00              |
| <b>Ending balance on February 27, 2024</b> | <b>\$65,972.44</b> |

### A powerful tool for turning your goals into action

Bank of America Life Plan<sup>1</sup> is an easy, customizable way to help you set and track goals, get personalized guidance and adjust as priorities change. It's also a great way to prepare for meeting with a financial specialist!



**Start making your Life Plan today.** Scan the QR code or go to [bankofamerica.com/LifePlan](https://bankofamerica.com/LifePlan).

When you use the QRC feature certain information is collected from your mobile device for business purposes.

<sup>1</sup> To be eligible for Bank of America Life Plan, a client must have a Bank of America consumer banking relationship (checking, savings, or credit card account) and be digitally active on the Bank of America website or mobile app. Go to the URL for additional details.

Bank of America Life Plan is a registered trademark of the Bank of America Corporation. Member FDIC

SSM-09-23-0651.B | 5965158

## 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: 0.02%.  
Interest Paid Year To Date: \$0.50.  
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      |
|------------------------------------|--|-------------|
| 02/08/24                           | BOFA FIN CTR 02/08 #000001207 DEPOSIT 1707 E Capitol Ex San Jose CA                | 3,176.40    |
| 02/13/24                           | BKOFAMERICA ATM 02/13 #000006656 DEPOSIT LOS GATOS LOS GATOS CA                    | 3,441.87    |
| 02/14/24                           | SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:HO VAN CAO CO ID:9031736042 PPD | 2,516.00    |
| 02/20/24                           | THE HOME DEPOT 02/19 #000779711 REFUND THE HOME DEPOT #6 HUNTINGTON BC CA          | 15.52       |
| 02/21/24                           | Counter Credit   | 45,033.39   |
| 02/21/24                           | PROVCU CK WEBXFR DES:TRANSFER ID:HUY CAO INDN:HUY CAO CO ID:1770527921 WEB         | 3,436.00    |
| 02/22/24                           | THE HOME DEPOT 02/22 #000904375 REFUND THE HOME DEPOT 18 SAN JOSE CA               | 72.75       |
| 02/27/24                           | Interest Earned  | 0.33        |
| Total deposits and other additions |  | \$57,692.26 |

Withdrawals and other subtractions

ATM and debit card subtractions

| Date     | Description  | Amount |
|----------|--|--------|
| 02/13/24 | CHECKCARD 0212 PHARMERICA 720-6524594 CO 24239004043900013678375       | -22.61 |
| 02/14/24 | CHECKCARD 0213 PHARMERICA 720-6524594 CO 24239004044900013760685       | -2.90  |
| 02/15/24 | CHECKCARD 0214 KAISER PHARM #02453 CAMPBELL CA 24431064046207173501513 | -9.00  |

continued on the next page



Important information about payment scams

- We will never...
- call and ask you to send money using Zelle® to yourself or anyone else.
  - contact you via phone or text to ask for a security code.
  - reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.
- Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.
- Learn more about trending scams at [bofa.com/helpprotectyourself](https://bofa.com/helpprotectyourself)

## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

| Date     | Description   | Amount  |
|----------|---|---------|
| 02/20/24 | THE HOME DEPOT 02/17 #000573132 PURCHASE THE HOME DEPOT #0 WESTMINSTER CA   | -176.51 |
| 02/20/24 | THE HOME DEPOT 02/19 #000764515 PURCHASE THE HOME DEPOT #6 GARDEN GROVE CA  | -54.14  |
| 02/20/24 | THE HOME DEPOT 02/19 #000029971 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA | -16.92  |
| 02/20/24 | THE HOME DEPOT 02/20 #000257802 PURCHASE THE HOME DEPOT #6 GARDEN GROVE CA  | -37.53  |
| 02/26/24 | THE HOME DEPOT 02/25 #000748661 PURCHASE THE HOME DEPOT 66 SAN JOSE CA      | -73.16  |

**Total ATM and debit card subtractions** **-\$392.77**

### Other subtractions

| Date     | Description   | Amount    |
|----------|---|-----------|
| 02/01/24 | SunPower Capital DES:PAPP ID:003-0983450-001 INDN:Ho Cao CO ID:1813561685 PPD       | -129.79   |
| 02/05/24 | Ivy Park At San DES:CHECK PMTS CHECK #:0470 INDN:Ho Cao CO ID:1752788861 ARC        | -5,500.71 |
| 02/06/24 | SO CAL GAS DES:PAID SCGC ID:1188095345 INDN:301601474246281586 CO ID:1992052494 WEB | -130.81   |

**Total other subtractions** **-\$5,761.31**

## Checks

| Date     | Check # | Amount    |
|----------|---------|-----------|
| 02/12/24 | 469     | -5,089.00 |

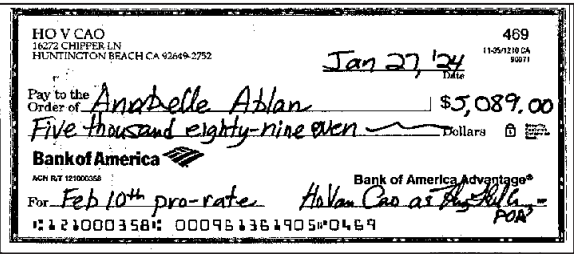
**Total checks** **-\$5,089.00**

**Total # of checks** **1**

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.

Check images

Account number: 0009 6136 1905  
Check number: 469 | Amount: \$5,089.00



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