



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 June 27, 2024 to July 29, 2024

Account number: 0009 6136 1905

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Account summary

Beginning balance on June 27, 2024	\$63,040.31
Deposits and other additions	7,081.84
ATM and debit card subtractions	-2,257.84
Other subtractions	-208.66
Checks	-15,000.00
Service fees	-0.00
Ending balance on July 29, 2024	\$52,655.65

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: \$6.01.
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
07/05/24	THE HOME DEPOT 07/05 #000308214 REFUND THE HOME DEPOT #6 HUNTINGTON BC CA	110.92
07/08/24	THE HOME DEPOT 07/06 #000050212 REFUND THE HOME DEPOT #0 SIGNAL HILL CA	19.07
07/10/24	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:HO VAN CAO CO ID:9031736042 PPD	2,516.00
07/15/24	Counter Credit	900.00
07/22/24	PROVCU CK WEBXFR DES:TRANSFER ID:HUY CAO INDN:HUY CAO CO ID:1770527921 WEB	3,486.00
07/22/24	CHECKCARD 0721 LOWES #01756* SAN JOSE CA 7469216420310779217	48.79
07/29/24	Interest Earned	1.06
Total deposits and other additions		\$7,081.84

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
07/02/24	THE HOME DEPOT 07/02 #000416035 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-87.11
07/03/24	THE HOME DEPOT 07/03 #000177466 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-41.96
07/03/24	LOWE'S #1753 07/03 #000858399 PURCHASE LOWE'S #1753 HUNTINGTN BCH CA	-86.64
07/05/24	LOWE'S #1753 07/04 #000855212 PURCHASE LOWE'S #1753 HUNTINGTN BCH CA	-29.03

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

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/05/24	BKOFAMERICA ATM 07/05 #000001088 WITHDRWL GOLDENWEST AND WAR HUNTINGTON BE CA	-900.00
07/05/24	THE HOME DEPOT 07/05 #000656475 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-51.90
07/05/24	THE HOME DEPOT 07/05 #000197178 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-5.34
07/08/24	HARBOR FREIGHT 07/06 #000098110 PURCHASE HARBOR FREIGHT TO BUENA PARK CA	-10.76
07/08/24	NST THE HOME D 07/06 #000365001 PURCHASE 2450 CHERRY AVE. SIGNAL HILL CA	-22.02
07/08/24	TARGET T- 3155 07/08 #000960615 PURCHASE TARGET T- 3155 Si San Jose CA	-39.87
07/09/24	BKOFAMERICA ATM 07/09 #000004790 WITHDRWL VALLEY FAIR SANTA CLARA CA	-100.00
07/09/24	BKOFAMERICA ATM 07/09 #000006196 WITHDRWL CAPITOL & ABORN SAN JOSE CA	-100.00
07/10/24	CHECKCARD 0709 APRIA-MEDICAL EQUIPMENT 949-639-4217 CA 24138294192008221020295	-108.21
07/15/24	CHECKCARD 0712 SQ *OLSON'S PLUMBING AN HUNTINGTN BCHCA 24692164194102828205564	-675.00
Total ATM and debit card subtractions		-\$2,257.84

Other subtractions

Date	Description	Amount
07/02/24	SunPower Capital DES:PAPP ID:003-0983450-001 INDN:Ho Cao CO ID:1813561685 PPD	-132.39
07/08/24	SO CAL GAS DES:PAID SCGC ID:1188095345 INDN:301601474256978369 CO ID:1992052494 WEB	-76.27
Total other subtractions		-\$208.66

Checks

Date	Check #	Amount	Date	Check #	Amount
07/08/24	229	-7,500.00	07/29/24	230	-7,500.00
Total checks					-\$15,000.00
Total # of checks					2

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: 229 | Amount: \$7,500.00

Check number: 230 | Amount: \$7,500.00

HO V CAO 229
16272 CHIPPER LN (714) 280-6153
HUNTINGTON BEACH, CA 92648
Date: Jun. 29, 2024
Pay to the Order of: Anabelle Ablan \$7,500.00
Seven thousand five hundred even
Bank of America
6815 Edinger Ave
Huntington Beach, CA 92648
For: HOVEN CARLOS ABLAN
FOA

HO V CAO 230
16272 CHIPPER LN (714) 280-6153
HUNTINGTON BEACH, CA 92648
Date: July 28, 2024
Pay to the Order of: Anabelle Ablan \$7,500.00
Seven thousand five hundred even
Bank of America
6815 Edinger Ave
Huntington Beach, CA 92648
For: August
HOVEN CARLOS ABLAN

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