



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

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 August 30, 2023 to September 27, 2023

Account number: 0009 6136 1905

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Account summary

Beginning balance on August 30, 2023	\$47,090.46
Deposits and other additions	34,091.78
ATM and debit card subtractions	-30,884.00
Other subtractions	-39,874.19
Checks	-434.00
Service fees	-0.00
Ending balance on September 27, 2023	\$9,990.05

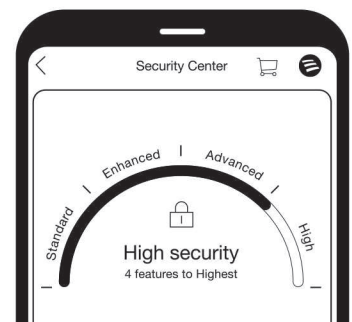
Account security you can see

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

To learn more, visit bofa.com/SecurityCenter or scan this code.

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.

SSM-12-22-0030.A | 5197654



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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Bank of America, N.A. Member FDIC and



Equal Housing Lender

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$2.79.

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
08/31/23	Counter Credit	262.82
09/14/23	PROVIDENT CU DES:ACCTVERIFY ID:7939998067 INDN:HUY CAO CO ID:1770527921 PPD	0.49
09/14/23	PROVIDENT CU DES:ACCTVERIFY ID:7939998065 INDN:HUY CAO CO ID:1770527921 PPD	0.24
09/18/23	Online Banking transfer from BRK 8131 Confirmation# 0681996268	25,000.00
09/18/23	PROVCU CK WEBXFR DES:TRANSFER ID:HUY CAO INDN:HUY CAO CO ID:1770527921 WEB	1,700.00
09/18/23	CHECKCARD 0916 HOMEDEPOT.COM 800-430-3376 GA 7494301326001018770	426.82
09/19/23	CHECKCARD 0917 THE HOME DEPOT 6646 HUNTINGTON BECA 7469216326110128753	232.31
09/20/23	Transfer HO CAO	5,000.00
09/20/23	Transfer HO CAO	2.91
09/26/23	PROVCU CK WEBXFR DES:TRANSFER ID:HUY CAO INDN:HUY CAO CO ID:1770527921 WEB	1,466.00
09/27/23	Interest Earned	0.19
Total deposits and other additions		\$34,091.78

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Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
09/05/23	CHECKCARD 0902 PRICE MEDICAL SHUTTLE TUSTIN CA 24692163246101923267545	-125.00
09/13/23	CHECKCARD 0912 THE ROOTER COMPANY mark@therooteCA 24492163255000026773567	-2,250.00
09/14/23	CHECKCARD 0913 THE ROOTER COMPANY mark@therooteCA 24492163257000002778836	-6,500.00
09/18/23	CHECKCARD 0916 THE ROOTER COMPANY mark@therooteCA 24492163259000031609208	-21,944.00
09/20/23	CHECKCARD 0918 DANIELA TINOCO NOTARY SAN JOSE CA 24692163262101863861470	-65.00

Total ATM and debit card subtractions **-\$30,884.00**

Other subtractions

Date	Description	Amount
09/01/23	Oakmont of San J DES:CHECK PMTS CHECK #:0460 INDN:Mark Cao CO ID:1752788861 ARC	-8,295.00
09/01/23	Oakmont of San J DES:CHECK PMTS CHECK #:0461 INDN:Ho Cao CO ID:1752788861 ARC	-12,152.69
09/01/23	SunPower Capital DES:PAPP ID:003-0983450-001 INDN:Ho Cao CO ID:1813561685 PPD	-129.79
09/06/23	SO CAL GAS DES:PAID SCGC ID:1188095345 INDN:301601474233017440 CO ID:1992052494 WEB	-19.52
09/14/23	PROVIDENT CU DES:ACCTVERIFY ID:7939998069 INDN:HUY CAO CO ID:3770527921 WEB	-0.73
09/18/23	Zelle payment to Tai The Van for "For home fixes"; Conf# mktwxuoqt	-1,450.00
09/18/23	TRANSFER HO V CAO:Huy Cao Confirmation# 1607322446	-150.00
09/19/23	TRANSFER HO V CAO:Huy Cao Confirmation# 4112144041	-3,500.00
09/19/23	SO CAL EDISON CO DES:DIRECTPAY ID:700545692540 INDN:HO CAO CO ID:0088778600 PPD	-10.53
09/26/23	TRANSFER HO V CAO:Huy Cao Confirmation# 1574686652	-6,084.00
09/26/23	HUNTINGTON BEACH DES:UTILITY ID:6903831 INDN:CAO *HO CO ID:0000063576 TEL	-72.93
09/27/23	TRANSFER HO V CAO:Huy Cao Confirmation# 0182649957	-8,009.00

Total other subtractions **-\$39,874.19**

Checks

Date	Check #	Amount
09/11/23	462	-434.00

Total checks **-\$434.00**


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 and enter Visually Impaired Access from the home page.

Check images

Account number: 0009 6136 1905

Check number: 462 | Amount: \$434.00

HO V CAO 16272 CHIPPER LN HUNTINGTON BEACH CA 92649-2752		462 11/24/2010 CA 08071
Sept. 2, 2023 Date		
Pay to the Order of	<u>Sterling Senior Living</u>	\$434.00
<u>Four hundred thirty-four and 00/100</u>		Dollars
Bank of America 		
ACH N/T 121000380		Bank of America Advantage®
For	<u>Sept. pro-rate</u>	<u>H. Van Cao as 26 11/11/10</u> POA
⑆ 21000358⑆ 000961361905⑆ 0162		

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.

We are changing the balance requirement needed to avoid the monthly maintenance fee on Bank of America Advantage Relationship Banking® accounts.

Beginning with your statement cycle that starts on or after November 3, you will need to maintain a “minimum daily” balance instead of a “combined” balance to avoid the monthly fee. Here are the details:

Bank of America Advantage Relationship Banking®

Avoid the \$25 monthly fee each statement cycle when you:

- Maintain a minimum daily balance of \$20,000 or more in the account, OR
- Are enrolled in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 checking accounts) or Diamond or Diamond Honors tier (unlimited) – learn more at bankofamerica.com/preferred-rewards

Reminder – you can switch accounts if your needs change. Here are the other checking accounts we offer that have different features and monthly fees that can be avoided in other ways.

Bank of America Advantage SafeBalance Banking®

Avoid the \$4.95 monthly fee for this checkless account each statement cycle that you:

- Have an owner on the account under the age of 25, OR
- Maintain a minimum daily balance of \$500 or more in the account, OR
- Are enrolled in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 checking accounts) or Diamond or Diamond Honors tier (unlimited)

Bank of America Advantage Plus Banking®

Avoid the \$12 monthly fee each statement cycle that you:

- Have at least one qualifying direct deposit of \$250 or more, OR
- Maintain a minimum daily balance of \$1,500 or more in your account, OR
- Are enrolled in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 checking accounts) or Diamond or Diamond Honors tier (unlimited)

Visit bankofamerica.com/checking to compare accounts and find your fit. If you are interested in switching, schedule an appointment with one of our specialists at bankofamerica.com/appointments or call the number on this statement.
