



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 March 28, 2024 to April 26, 2024

Account number: 0009 6136 1905

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Account summary

Beginning balance on March 28, 2024	\$71,435.88
Deposits and other additions	6,281.73
ATM and debit card subtractions	-659.52
Other subtractions	-1,411.39
Checks	-7,695.46
Service fees	-0.00
Ending balance on April 26, 2024	\$67,951.24

Can you spot a scam?

Be aware of these common red flags:



Contacted unexpectedly and asked for sensitive information



Pressured to act immediately



Asked to provide codes or click links to verify information



Share these tips with friends and family so they can help protect themselves  
Scan this code or visit [bofa.com/HelpProtectYourself](https://bofa.com/HelpProtectYourself) to see trending scams

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

SSM-02-23-0079.B | 5449173

## 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: \$2.77.  
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
04/02/24	THE HOME DEPOT 04/02 #000761427 REFUND THE HOME DEPOT 66 SAN JOSE CA	128.96
04/08/24	PROVCU CK WEBXFR DES:TRANSFER ID:HUY CAO INDN:HUY CAO CO ID:1770527921 WEB	3,626.00
04/10/24	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:HO VAN CAO CO ID:9031736042 PPD	2,516.00
04/15/24	THE HOME DEPOT 04/13 #000708288 REFUND THE HOME DEPOT 66 SAN JOSE CA	9.59
04/26/24	Interest Earned	1.18
Total deposits and other additions		\$6,281.73

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
03/29/24	THE HOME DEPOT 03/29 #000538905 PURCHASE THE HOME DEPOT #0 COMMERCE CA	-94.62
04/01/24	THE HOME DEPOT 03/30 #000836385 PURCHASE THE HOME DEPOT #0 ORANGE CA	-64.69
04/01/24	THE HOME DEPOT 03/30 #000738195 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-34.42
04/01/24	THE HOME DEPOT 03/30 #000031093 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-12.90
04/01/24	HARBOR FREIGHT 03/30 #000111521 PURCHASE HARBOR FREIGHT TO WESTMINSTER CA	-8.69
04/01/24	THE HOME DEPOT 03/31 #000626807 PURCHASE THE HOME DEPOT #6 HUNTINGTON BC CA	-162.35

continued on the next page

How  
are we  
doing?

Your opinion is important to us.

You're invited to join the Bank of America® Advisory Panel and share what you think we're doing right —and what we need to do better. Enter code **CADD** at **bankofamerica.com/AdvisoryPanel** to learn more and join.

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

Inclusion on the Advisory Panel subject to qualifications.



Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/01/24	THE HOME DEPOT 04/01 #000927041 PURCHASE THE HOME DEPOT #6 GARDEN GROVE CA	-44.49
04/01/24	HARBOR FREIGHT 04/01 #000022941 PURCHASE HARBOR FREIGHT TO WESTMINSTER CA	-126.86
04/10/24	CHECKCARD 0409 AAA CA MBR RENEWAL - R 877-428-2277 CA 24943004100083003329957 RECURRING	-92.00
04/15/24	CHECKCARD 0413 KAISER PHARM 631 SAN JOSE CA 24431064105206218503938	-3.50
04/17/24	CHECKCARD 0416 PHARMERICA CORP LONGMON 813-3186564 KY 24717054108121086819758	-15.00
Total ATM and debit card subtractions		-\$659.52

Other subtractions

Date	Description	Amount
04/02/24	SunPower Capital DES:PAPP ID:003-0983450-001 INDN:Ho Cao CO ID:1813561685 PPD	-132.39
04/05/24	SO CAL GAS DES:PAID SCGC ID:1188095345 INDN:301601474251963979 CO ID:1992052494 WEB	-104.13
04/11/24	FARMERS INS DES:EFT PYMT ID:dXXXXXXXXXX INDN:HO CAO CO ID:9496351302 PPD	-1,174.87
Total other subtractions		-\$1,411.39

Checks

Date	Check #	Amount	Date	Check #	Amount
04/04/24	223	-195.46	04/19/24	472*	-7,500.00
Total checks					-\$7,695.46
Total # of checks					2

\* There is a gap in sequential check numbers

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: 223 | Amount: \$195.46

Check number: 472 | Amount: \$7,500.00

HO V CAO  
16272 CHIPPER LN (714) 280-6153  
HUNTINGTON BEACH, CA 92649

223  
16-6619281  
54

4/4/24  
Date

Pay to the Order of Citicard  
One hundred ninety-five and 46/100 \$195.46 Dollars  
Bank of America  
Customer Since 2016  
Signature  
H/V Cao as Reg. Dir.  
POA

For: 2 200066 110 223 0096 13 6 1905

HO V CAO  
16272 CHIPPER LN  
HUNTINGTON BEACH CA 92649-2752

472  
11-091210 CA  
88071

Mar 28, '24  
Date

Pay to the Order of Anabelle Ablan  
Seven thousand five hundred even \$7,500.00 Dollars  
Bank of America  
ACH AIT 12/02/23  
For: April  
Bank of America Advantage  
H/V Cao as Reg. Dir.  
POA

2 2000358 00096 136 1905 0472

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