



P.O. Box 15284  
Wilmington, DE 19850

MUBEEN ALI  
109 MAY DR APT 3  
CAMP HILL, PA 17011-5022

#### Customer service information

- Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your combined statement

for October 12, 2019 to November 8, 2019

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Plus Banking	4850 1063 6539	\$70.74	Page 3
Regular Savings	4850 1258 7534	\$30,552.55	Page 7
<b>Total balance</b>		<b>\$30,623.29</b>	



### Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to Profile & Settings or use the Mobile Banking app.<sup>1</sup>

**Is your contact info up to date?** Check now at **bankofamerica.com**.

<sup>1</sup>Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.  
Bank of America, N.A. Member FDIC.

## 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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## Your Adv Plus Banking

MUBEEN ALI

### Account summary

Beginning balance on October 12, 2019	\$292.58
Deposits and other additions	3,200.17
ATM and debit card subtractions	-13.46
Other subtractions	-3,408.55
Checks	-0.00
Service fees	-0.00

**Ending balance on November 8, 2019** **\$70.74**

Your account has overdraft protection provided by deposit account number 4850 1258 7534.

### Deposits and other additions

Date	Description	Amount
10/18/19	DELOITTE CONSULT DES:PAYRLL DEP ID:00518307 INDN:ALI, MUBEEN CO ID:1061454513 PPD	1,199.99
10/21/19	Zelle Transfer Conf# ddd13f002; KALIYADAN, BINOY	600.00
11/01/19	DELOITTE CONSULT DES:PAYRLL DEP ID:00518307 INDN:ALI, MUBEEN CO ID:1061454513 PPD	1,200.01
11/01/19	Online Banking transfer from SAV 7534 Confirmation# 1164048089	100.00
11/04/19	Online Banking transfer from SAV 7534 Confirmation# 7287920587	100.00
11/07/19	BankAmeriDeals CASHBACK	0.17

**Total deposits and other additions** **\$3,200.17**

## What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like.  
Enter code **CADD** at [bankofamerica.com/AdvisoryPanel](https://bankofamerica.com/AdvisoryPanel) to learn more and join.

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
10/22/19	CHECKCARD 1022 SHELL SERVICE BELTSVILLE MD	-10.01
10/24/19	CHECKCARD 1022 STARBUCKS STORE 07714 ELLICOTT CITYMD 24692169296100595398568	-3.45
<b>Total ATM and debit card subtractions</b>		<b>-\$13.46</b>

### Other subtractions

Date	Description	Amount
10/15/19	CHASE CREDIT CRD DES:EPAY ID:4347810753 INDN:MUBEEN ALI CO ID:5760039224 WEB	-38.69
10/16/19	PP DES:ELEC BILL ID:9728074243 INDN:MUBEEN ALI CO ID:1230959590 WEB	-66.91
10/22/19	5303 Dep. Accoun DES:WEB PMTS ID:73BCY4 INDN:MubeenAli CO ID:9000047571 WEB	-1,139.66
10/22/19	RIAMONEYTRANSFER DES:CUST TRANS ID:USXXXXXXXXX INDN:Mubeen Ali CO ID:4222829900 PPD	-600.00
10/24/19	APPLECARD GSBANK DES:PAYMENT ID:1310915 INDN:Mubeen Ali CO ID:9999999999 WEB	-50.00
10/24/19	CHASE CREDIT CRD DES:EPAY ID:4361980499 INDN:MUBEEN ALI CO ID:5760039224 WEB	-12.00
10/25/19	STATE FARM RO 27 DES:SFPD ID:13 S 1277577413 INDN:MUBEEN ALI CO ID:9000307001 PPD	-90.56
10/28/19	Online Banking transfer to SAV 7534 Confirmation# 6531621048	-70.00
11/04/19	CITI CARD ONLINE DES:PAYMENT ID:123108918860695 INDN:MUBEEN ALI CO ID:CITICTP WEB	-375.00
11/04/19	APPLECARD GSBANK DES:PAYMENT ID:1310915 INDN:Mubeen Ali CO ID:9999999999 WEB	-300.00
11/04/19	CITI CARD ONLINE DES:PAYMENT ID:123109226876393 INDN:MUBEEN ALI CO ID:CITICTP WEB	-300.00
11/04/19	APPLECARD GSBANK DES:PAYMENT ID:1310915 INDN:Mubeen Ali CO ID:9999999999 WEB	-100.00
11/04/19	CHASE CREDIT CRD DES:EPAY ID:4373506591 INDN:MUBEEN ALI CO ID:5760039224 WEB	-13.21
11/08/19	DIGITAL FCU DES:PMTCENTER ID:5709130 INDN:MUBEEN ALI CO ID:1211391825 WEB	-252.52
<b>Total other subtractions</b>		<b>-\$3,408.55</b>

## Service fees

**Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.**

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

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## Your Regular Savings

MUBEEN ALI

### Account summary

Beginning balance on October 12, 2019	\$31,682.37
Deposits and other additions	70.24
ATM and debit card subtractions	-0.00
Other subtractions	-1,200.06
Service fees	-0.00
<b>Ending balance on November 8, 2019</b>	<b>\$30,552.55</b>

*Annual Percentage Yield Earned this statement period: 0.01%.**Interest Paid Year To Date: \$0.71.**Federal Withholding This Period: \$0.06*

### Deposits and other additions

Date	Description	Amount
10/28/19	Online Banking transfer from CHK 6539 Confirmation# 6531621048	70.00
11/08/19	Interest Earned	0.24
<b>Total deposits and other additions</b>		<b>\$70.24</b>

### Withdrawals and other subtractions

#### Other subtractions

Date	Description	Amount
11/01/19	Online Banking transfer to CHK 6539 Confirmation# 1164048089	-100.00
11/04/19	Online Banking transfer to CHK 6539 Confirmation# 7287920587	-100.00
11/05/19	Zelle Transfer Conf# 5c92703b0; US email, Binoy	-1,000.00
11/08/19	Federal Withholding	-0.06
<b>Total other subtractions</b>		<b>-\$1,200.06</b>

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