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JILL S COFFEE  
74 Prospect Park West  
Park Slope, Brooklyn NY

## Your Business Advantage Fundamentals™ Banking

for November 10, 2020 to December 9, 2020

Account Number: 4880 8373 8759

JILL S COFFEE

### Account Summary

Beginning balance on November 10, 2020	\$8,705.77	
Deposits and other credits	60,201.01	# of deposits/credits: 25
Withdrawals and other debits	-30,850.75	# of withdrawals/debits: 32
Checks	-0.00	# of items-previous cycle <sup>1</sup> : 0
Service fees	-31.00	# of days in cycle: 30
<b>Ending balance on December 9, 2020</b>	<b>\$38,025.03</b>	Average ledger balance: \$9,840.77

<sup>1</sup>Includes checks paid, deposited items & other debits

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## 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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## Deposits and other credits

Date	Description	Amount
11/11/20	BKOFAMERICA ATM 11/11 #000003396 DEPOSIT 1608 AVE M BROOKLYN NY	1,200.00
11/13/20	BKOFAMERICA ATM 11/13 #000003412 DEPOSIT 1608 AVE M BROOKLYN NY	850.00
11/13/20	Square Inc DES*Cash App ID:T396570035066 INDN:Jill S Coffee CO ID:5762981416 CCD	684.41
11/15/20	VENMO DES:TRANSFER ID:2127748525151 INDN:JILL S COFFEE CO ID:2290539041 CCD	2,755.36
11/15/20	INTERBANK TRANSFER TO SV1:XXXXXXXXX8759 - NGOOND OnDeck 888-269-4246 Visa Direct NY	30,000.00
11/16/20	BKOFAMERICA ATM 11/16 #000003413 DEPOSIT 1608 AVE M BROOKLYN NY	1,600.00
11/18/20	BKOFAMERICA ATM 11/18 #000003419 DEPOSIT 1608 AVE M BROOKLYN NY	900.00
11/19/20	BKOFAMERICA ATM 11/19 #000003424 DEPOSIT 1608 AVE M BROOKLYN NY	500.00
11/20/20	BKOFAMERICA ATM 11/20 #000003448 DEPOSIT 1608 AVE M BROOKLYN NY	450.00
11/20/20	Square Inc DES*Cash App ID:T408987911866 INDN:Jill S Coffee CO ID:5800746250 CCD	425.74
11/22/20	BKOFAMERICA ATM 11/22 #000003456 DEPOSIT 1608 AVE M BROOKLYN NY	1,000.00
11/22/20	VENMO DES:TRANSFER ID:2129034572935 INDN:JILL S COFFEE CO ID:2313503050 CCD	946.41
11/23/20	BKOFAMERICA ATM 11/23 #000003539 DEPOSIT 1608 AVE M BROOKLYN NY	1,250.00
11/25/20	BKOFAMERICA ATM 11/25 #000003579 DEPOSIT 1608 AVE M BROOKLYN NY	750.00
11/27/20	BKOFAMERICA ATM 11/27 #000003603 DEPOSIT 1608 AVE M BROOKLYN NY	1,200.00
11/27/20	Square Inc DES*Cash App ID:T409085007641 INDN:Jill S Coffee CO ID:5819371797 CCD	489.55
11/29/20	BKOFAMERICA ATM 11/29 #000003639 DEPOSIT 1608 AVE M BROOKLYN NY	1,100.00
11/29/20	VENMO DES:TRANSFER ID:2135262721242 INDN:JILL S COFFEE CO ID:2331201195 CCD	1,736.00
11/30/20	BKOFAMERICA ATM 11/30 #000003657 DEPOSIT 1608 AVE M BROOKLYN NY	800.00
12/02/20	BKOFAMERICA ATM 12/02 #000003659 DEPOSIT 1608 AVE M BROOKLYN NY	1,350.00
12/02/20	Square Inc DES*Cash App ID:T412818519270 INDN:Jill S Coffee CO ID:5861622289 CCD	586.85
12/04/20	BKOFAMERICA ATM 12/04 #000003664 DEPOSIT 1608 AVE M BROOKLYN NY	1,600.00
12/05/20	BKOFAMERICA ATM 12/06 #000003672 DEPOSIT 1608 AVE M BROOKLYN NY	4,800.00
12/06/20	VENMO DES:TRANSFER ID:2136255638990 INDN:JILL S COFFEE CO ID:2334321487 CCD	2,552.44
12/09/20	Square Inc DES*Cash App ID:T414168957934 INDN:Jill S Coffee CO ID:5863805111 CCD	674.25
Total deposits and other credits		\$60,201.01

## Withdrawals and other debits

Date	Description	Amount
11/10/20	AMERICAN EXPRES DES:PAYMENT ID:38957454 INDN:CONSOLIDATED EDISON CO ID:9913635245 CCD	-311.00
11/14/20	PAYROLL DES:PAYROLL ID:16191200 INDN:JILL S COFFEE CO ID:2932297130 CCD	-336.00
11/16/20	PAYROLL DES:PAYROLL ID:12856152 INDN:JILL S COFFEE CO ID:2580649115 CCD	-1,076.88
11/21/20	PAYROLL DES:PAYROLL ID:17182592 INDN:JILL S COFFEE CO ID:2932362186 CCD	-336.00
11/23/20	PAYROLL DES:PAYROLL ID:12930755 INDN:JILL S COFFEE CO ID:2671782261 CCD	-1,076.88
11/28/20	PAYROLL DES:PAYROLL ID:17215339 INDN:JILL S COFFEE CO ID:3069184065 CCD	-336.00
11/30/20	PAYROLL DES:PAYROLL ID:13059537 INDN:JILL S COFFEE CO ID:2690302641 CCD	-1,076.88
12/04/20	PAYROLL DES:PAYROLL ID:17739778 INDN:JILL S COFFEE CO ID:3079633942 CCD	-336.00
12/05/20	AMERICAN EXPRES DES:PAYMENT ID:V7536 INDN:VERIZON COMMUNICATIONS CO ID:1133133791CCD	-80.00
12/05/20	ON DECK CAPITAL 33383203 34911810 JILL S COFFEE 120520	-2,733.48
12/07/20	PAYROLL DES:PAYROLL ID:13668088 INDN:JILL S COFFEE CO ID:2690826386 CCD	-1,076.88
12/07/20	PAYROLL DES:PAYROLL ID:20715345 INDN:JILL S COFFEE CO ID:3215337695 CCD	-378.00
12/08/20	BKOFAMERICA ATM 12/08 #000041154 WITHDRWL 1608 AVE M BROOKLYN NY	-250.00

## Card account # XXXX XXXX XXXX 0658

Date	Description	Amount
11/11/20	CHECKCARD 1111 TUNA MED FOOD BROOKLYN NY 13589272451363297552604 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-2,074.69
11/13/20	CHECKCARD 1113 LIBERTY PAPER SUPPLIES #633 COURT ST BROOKLYN NY 15120092091815887206914 CKCD 2520 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-174.00
11/15/20	CHECKCARD 1115 NGUYEN COFFEE SUPPLY #341 KNICKERBOCKER AVE BROOKLYN NY 15276494841904651164724 CKCD 7286 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-584.01
11/16/20	CHECKCARD 1116 TUNA MED FOOD BROOKLYN NY 13637880571341062010511 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-3,865.66
11/20/20	CHECKCARD 1120 NGUYEN COFFEE SUPPLY #341 KNICKERBOCKER AVE BROOKLYN NY 15280924101726612671174 CKCD 7286 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-224.57
11/22/20	CHECKCARD 1122 TUNA MED FOOD BROOKLYN NY 13756374171396590538360 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-1,169.00
11/22/20	CHECKCARD 1122 LIBERTY PAPER SUPPLIES #633 COURT ST BROOKLYN NY 15133443361525544094274 CKCD 2520 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-81.96

continued on the next page



JILL S COFFEE | Account # 4880 8373 8759 | November 10, 2020 to December 9, 2020

## Withdrawals and other debits - continued

Date	Description	Amount
11/28/20	CHECKCARD 1128 TUNA MED FOOD BROOKLYN NY 13813762341274185393483 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-427.00
11/30/20	CHECKCARD 1130 NGUYEN COFFEE SUPPLY #341 KNICKERBOCKER AVE BROOKLYN NY 15302883661981854784404 CKCD 7286 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-228.14
11/30/20	CHECKCARD 1130 TUNA MED FOOD BROOKLYN NY 13917408721373383686473 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-2,635.17
12/01/20	CHECKCARD 1001 CHARTER COMMUNICATIONS BROOKLYN NY 17439682559622466405550 2289 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-119.75
12/02/20	CHECKCARD 1202 PC RICHARD BROOKLYN NY 69654161327083719503768 CKCD 9321 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-4,324.14
12/02/20	CHECKCARD 1202 RENT-A-CENTER #100 MANHATTAN AVE BROOKLYN NY 15374329051629692362471 CKCD 4554 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-225.99
12/03/20	CHECKCARD 1203 AQUA SPIRIT #475 BALTIC ST BROOKLYN NY 15399750891531673614355 CKCD 1928 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-36.00
12/04/20	CHECKCARD 1204 TUNA MED FOOD BROOKLYN NY 14061175871446156742171 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-369.00
12/05/20	CHECKCARD 1205 BROOKLYN HEIGHTS REAL ESTATE #158 MONTAGUE ST BROOKLYN NY15036220351810472209771 CKCD 3645 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-3,250.00
12/06/20	CHECKCARD 1206 LIBERTY PAPER SUPPLIES #633 COURT ST BROOKLYN NY 15148728661836728551672 CKCD 2520 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-164.98
12/07/20	CHECKCARD 1207 NGUYEN COFFEE SUPPLY #341 KNICKERBOCKER AVE BROOKLYN NY 15310676041972338090165 CKCD 7286 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-259.69
12/09/20	CHECKCARD 1209 TUNA MED FOOD BROOKLYN NY 14118290211570538960386 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-1,233.00
<b>Subtotal for card account # XXXX XXXX XXXX 0658</b>		<b>-\$21,446.75</b>
<b>Total withdrawals and other debits</b>		<b>-\$30,850.75</b>

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SSM-02-21-1021.B | 3454369

## 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	\$0.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**To help you avoid overdraft fees and returned items, you can set up:**

- Customized alerts - get email or text message alerts (footnote 1) that let you know if your account balance is low or if a payment is due.
- Overdraft Protection - automatically transfer available funds to your eligible account from a linked savings, credit card or an eligible second checking account to help cover items that would overdraw your account.

To enroll, simply go to [bankofamerica.com/online](https://bankofamerica.com/online), call us at the number listed on this statement, or come see us at your nearest financial center.

(footnote 1) Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. Mobile App alerts are not available on select devices.

Date	Transaction Description	Amount
12/03/20	Monthly Maintenance Fee	-16.00
12/05/20	ONLINE BUSINESS SUITE ACCT MGMT SERVICES	-15.00
<b>Total deposits and other credits</b>		<b>-\$31.00</b>

*Note your Ending Balance already reflects the subtraction of Service Fees.*

## Daily ledger balance

Date	Balance (\$)	Date	Balance (\$)	Date	Balance (\$)
11/10	8,394.77	11/21	8,369.77	12/02	6,092.49
11/11	7,831.08	11/22	9,401.22	12/03	8,669.77
11/13	20,132.36	11/23	8,878.89	12/04	9,600.77
11/14	8,369.77	11/25	18,911.54	12/05	7,442.29
11/15	40,877.12	11/27	20,790.64	12/06	11,093.23
11/16	5,363.23	11/28	7,942.77	12/07	6,991.20
11/18	19,211.54	11/29	11,541.77	12/08	8,455.77
11/19	9,205.77	11/30	5,565.58	12/09	8,147.02
11/20	9,356.94	12/01	8,586.02		



To help you **BALANCE YOUR CHECKING ACCOUNT**, visit [bankofamerica.com/statementbalance](https://bankofamerica.com/statementbalance) or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.



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