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Wilmington, DE 19850

BANK OF AMERICA  
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For Business

#### Customer service information

📞 1.888.BUSINESS (1.888.287.4637)

🌐 bankofamerica.com

✉ Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

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

## Your Business Advantage Fundamentals™ Banking

for September 10, 2020 to October 9, 2020

Account Number: 4880 8373 8759

JILL S COFFEE

### Account Summary

Beginning balance on September 10, 2020	\$1,404.83	
Deposits and other credits	23,805.74	# of deposits/credits: 23
Withdrawals and other debits	-17,735.48	# of withdrawals/debits: 24
Checks	-0.00	# of items-previous cycle <sup>1</sup> : 0
Service fees	-31.00	# of days in cycle: 30
<b>Ending balance on October 9, 2020</b>	<b>\$7,444.09</b>	Average ledger balance: \$1,861.40

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

#### BUSINESS ADVANTAGE

Go  
paperless  
today!

Reduce the risk of lost or stolen mail. Plus, you can view your statements securely and easily — online or from our mobile app — 24/7 from almost anywhere.

Simply use our **Mobile Banking app** or sign in to Business Advantage 360, our small business online banking, and click on **Profiles & Settings** (in the upper right, next to Sign Out).

Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

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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
09/10/20	BKOFAMERICA ATM 09/10 #000002794 DEPOSIT 1608 AVE M BROOKLYN NY	650.00
09/10/20	Square Inc DES*Cash App ID:T347827529892 INDN:Jill S Coffee CO ID:5400077870 CCD	365.00
09/12/20	BKOFAMERICA ATM 09/12 #000002814 DEPOSIT 1608 AVE M BROOKLYN NY	1,800.00
09/13/20	VENMO DES:TRANSFER ID:2036919648597 INDN:JILL S CAFE CO ID:2072761952 CCD	1,853.14
09/15/20	BKOFAMERICA ATM 09/15 #000002828 DEPOSIT 1608 AVE M BROOKLYN NY	950.00
09/17/20	BKOFAMERICA ATM 09/17 #000002871 DEPOSIT 1608 AVE M BROOKLYN NY	900.00
09/17/20	Square Inc DES*Cash App ID:T350324506001 INDN:Jill S Coffee CO ID:5464440847 CCD	321.14
09/20/20	VENMO DES:TRANSFER ID:2042344379913 INDN:JILL S CAFE CO ID:2121279935 CCD	1,650.37
09/20/20	BKOFAMERICA ATM 09/20 #000002896 DEPOSIT 1608 AVE M BROOKLYN NY	800.00
09/22/20	BKOFAMERICA ATM 09/22 #000002906 DEPOSIT 1608 AVE M BROOKLYN NY	750.00
09/24/20	BKOFAMERICA ATM 09/24 #000002926 DEPOSIT 1608 AVE M BROOKLYN NY	700.00
09/25/20	Square Inc DES*Cash App ID:T358141126122 INDN:Jill S Coffee CO ID:5532656030 CCD	284.24
09/26/20	BKOFAMERICA ATM 09/26 #000002934 DEPOSIT 1608 AVE M BROOKLYN NY	800.00
09/27/20	VENMO DES:TRANSFER ID:2043025894053 INDN:JILL S CAFE CO ID:2147063219 CCD	1,557.69
09/29/20	BKOFAMERICA ATM 09/29 #000002935 DEPOSIT 1608 AVE M BROOKLYN NY	900.00
10/01/20	BKOFAMERICA ATM 10/01 #000002940 DEPOSIT 1608 AVE M BROOKLYN NY	1,700.00
10/02/20	Square Inc DES*Cash App ID:T362380819694 INDN:Jill S Coffee CO ID:5533098630 CCD	425.14
10/03/20	BKOFAMERICA ATM 10/03 #000002960 DEPOSIT 1608 AVE M BROOKLYN NY	1,200.00
10/04/20	VENMO DES:TRANSFER ID:2062154470063 INDN:JILL S CAFE CO ID:2171354298 CCD	1,974.37
10/05/20	BKOFAMERICA ATM 10/05 #000002964 DEPOSIT 1608 AVE M BROOKLYN NY	1,000.00
10/07/20	BKOFAMERICA ATM 10/07 #000002990 DEPOSIT 1608 AVE M BROOKLYN NY	1,200.00
10/09/20	BKOFAMERICA ATM 10/09 #000002994 DEPOSIT 1608 AVE M BROOKLYN NY	1,400.00
10/09/20	Square Inc DES*Cash App ID:T381911378787 INDN:Jill S Coffee CO ID:5602198542 CCD	624.65
Total deposits and other credits		\$23,805.74

## Withdrawals and other debits

Date	Description	Amount
09/10/20	AMERICAN EXPRES DES:PAYMENT ID:38945835INDN:CONSOLIDATED EDISON CO ID:9912548892 CCD	-299.35
09/14/20	PAYROLL DES:PAYROLL ID:10535241 INDN:JILL S COFFEE CO ID:2388584741 CCD	-1,076.88
09/21/20	PAYROLL DES:PAYROLL ID:10537541 INDN:JILL S COFFEE CO ID:2388687451 CCD	-1,076.88
09/28/20	PAYROLL DES:PAYROLL ID:10538741 INDN:JILL S COFFEE CO ID:2388715278 CCD	-1,076.88
09/30/20	BKOFAMERICA ATM 09/30 #000039474 WITHDRWL 1608 AVE M BROOKLYN NY	-100.00
10/05/20	PAYROLL DES:PAYROLL ID:10548765 INDN:JILL S COFFEE CO ID:2388954178 CCD	-1,076.88
10/05/20	AMERICAN EXPRES DES:PAYMENT ID:V7411 INDN:VERIZON COMMUNICATIONS CO ID:1113651247CCD	-80.00

### Card account # XXXX XXXX XXXX 0658

Date	Description	Amount
09/10/20	CHECKCARD 0910 TUNA MED FOOD BROOKLYN NY 12861352651247907568551 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-925.35
09/11/20	CHECKCARD 0911 LIBERTY PAPER SUPPLIES #633 COURT ST BROOKLYN NY 15093902501717800646336 CKCD 2520 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-92.14
09/11/20	CHECKCARD 0911 NGUYEN COFFEE SUPPLY #341 KNICKERBOCKER AVE BROOKLYN NY 15221765451973820190494 CKCD 7286 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-325.00
09/15/20	CHECKCARD 0915 TUNA MED FOOD BROOKLYN NY 12886978791315657593040 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-1,234.54
09/20/20	CHECKCARD 0920 NGUYEN COFFEE SUPPLY #341 KNICKERBOCKER AVE BROOKLYN NY 15232594091675701242819 CKCD 7286 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-221.45
09/21/20	CHECKCARD 0921 LIBERTY PAPER SUPPLIES #633 COURT ST BROOKLYN NY 15096615331894512452596 CKCD 2520 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-124.40
09/21/20	CHECKCARD 0921 TUNA MED FOOD BROOKLYN NY 12962163901259957608250 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-1,484.37
09/26/20	CHECKCARD 0926 TUNA MED FOOD BROOKLYN NY 12981277681376132851837 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-1,043.77
09/30/20	CHECKCARD 0930 NGUYEN COFFEE SUPPLY #341 KNICKERBOCKER AVE BROOKLYN NY 15255897181618202736614 CKCD 7286 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-285.00
09/30/20	CHECKCARD 0930 TUNA MED FOOD BROOKLYN NY 13023030661247312276940 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-1,237.14

continued on the next page



JILL S COFFEE | Account # 4880 8373 8759 | September 10, 2020 to October 9, 2020

## Withdrawals and other debits - continued

Date	Description	Amount
10/01/20	CHECKCARD 1001 CHARTER COMMUNICATIONS BROOKLYN NY 15358652514542196001425 2289 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-119.75
10/02/20	CHECKCARD 1002 TUNA MED FOOD BROOKLYN NY 13023703591272997351626 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-365.99
10/02/20	CHECKCARD 1002 RENT-A-CENTER #100 MANHATTAN AVE BROOKLYN NY 15372597681766496715827 CKCD 4554 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-225.99
10/03/20	CHECKCARD 1003 AQUA SPIRIT #475 BALTIC ST BROOKLYN NY 15389343531925046917282 CKCD 1928 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-36.00
10/05/20	CHECKCARD 1005 BROOKLYN HEIGHTS REAL ESTATE #158 MONTAGUE ST BROOKLYN NY15013735871520291182364 CKCD 3645 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-3,250.00
10/07/20	CHECKCARD 1007 TUNA MED FOOD BROOKLYN NY 13093963651217438243477 CKCD 7322 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-1,613.58
10/09/20	CHECKCARD 1009 LIBERTY PAPER SUPPLIES #633 COURT ST BROOKLYN NY 15099611631900496653567 CKCD 2520 XXXXXXXXXXXXX0658 XXXX XXXX XXXX 0658	-364.14
<b>Subtotal for card account # XXXX XXXX XXXX 0658</b>		<b>-\$12,948.61</b>
<b>Total withdrawals and other debits</b>		<b>-\$17,735.48</b>

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World Games Abu Dhabi 2019!

[bankofamerica.com/SupportingInclusion](http://bankofamerica.com/SupportingInclusion)

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## 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
10/03/20	Monthly Maintenance Fee	-16.00
10/05/20	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 (\$)
09/10	1,195.13	09/22	2,154.83	10/02	1,237.99
09/11	987.69	09/24	2,104.83	10/03	2,568.83
09/12	3,204.83	09/25	1,689.07	10/04	3,379.20
09/13	3,257.97	09/26	1,161.06	10/05	-2,002.05
09/14	327.95	09/27	2,962.52	10/07	991.25
09/15	1,120.29	09/28	327.95	10/09	3,065.34
09/17	2,625.97	09/29	2,304.83		
09/20	3,633.75	09/30	-217.31		
09/21	-1,280.82	10/01	2,985.08		



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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