



P.O. Box 15284
Wilmington, DE 19850

PRADHAP GANESAN
1402 ASTOR COMMONS PL APT 204
BRANDON, FL 33511-3735

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 December 08, 2017 to January 9, 2018

Your deposit accounts	Account/plan number	Ending balance	Details on
BofA Core Checking	3810 3746 4626	\$9,501.48	Page 3
Regular Savings	3810 3632 3111	\$460.41	Page 5
Total balance		\$9,961.89	

Here's a tip

Don't miss important account notifications — keep your contact information updated

It's quick and easy to keep your phone number, email and mailing address up to date. Just sign in to Online Banking and go to **Profile & Settings** or use the **Mobile Banking app**¹. You'll help make sure you receive all of your notices and help stay on top of your account.

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

¹Mobile 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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Your BofA Core Checking

PRADHAP GANESAN

Account summary

Beginning balance on December 8, 2017	\$9,433.35
Deposits and other additions	8,016.30
Withdrawals and other subtractions	-6,950.17
Checks	-998.00
Service fees	-0.00
Ending balance on January 9, 2018	\$9,501.48

Your account has overdraft protection provided by deposit account number 3810 3632 3111.

We have a new requirement for making cash deposits to our consumer accounts.

You will now need to be an owner or authorized user on the account to make a cash deposit to a personal checking or savings account with an associate in our financial centers. This change helps us reduce risks from cash transactions involving persons who are not authorized on an account.

Deposits and other additions

Date	Description	Amount
12/08/17	CHECKCARD 1206 WORLD OF KIDS ACADEMY L 305-5937010 FL 7475542734126340580	145.00
12/15/17	MARLABS INC DES:DIRECT DEP ID:931305132236ZFL INDN:GANESAN,PRADHAP CO ID:9111111101 PPD	1,828.83
12/22/17	XORIENT CORPORAT DES:DIRECT DEP ID:741032782060IFL INDN:GANESAN,PRADHAP CO ID:9111111101 PPD	726.05
12/26/17	BKOFAMERICA MOBILE 12/27 3633750451 DEPOSIT *MOBILE NJ	1,000.00

continued on the next page

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Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

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Deposits and other additions - continued

Date	Description	Amount
12/29/17	Zelle Transfer Conf# 87d0b90de; KRISHNAMURTHY, PRATHAP	100.00
01/02/18	BKOFAMERICA MOBILE 01/03 3636449825 DEPOSIT *MOBILE NJ	1,773.00
01/02/18	BKOFAMERICA ATM 12/30 #000005422 DEPOSIT WEST BRANDON BRANDON FL	36.46
01/05/18	XORIANAT CORPORAT DES:DIRECT DEP ID:938705204372IFL INDN:GANESAN,PRADHAP CO ID:9111111101 PPD	2,406.96
Total deposits and other additions		\$8,016.30

Withdrawals and other subtractions

Date	Description	Amount
12/08/17	Automatic Transfer to SAV 3111 Confirmation# 1216364363	-25.00
12/11/17	BANK OF AMERICA CREDIT CARD Bill Payment	-16.04
12/12/17	Zelle Transfer Conf# daab0daea; Raghu, Sangeetha	-1,000.00
12/26/17	Zelle Transfer Conf# 2eb08ac33; krishnamurthy, prathap	-100.00
12/27/17	WESTERN UNION DES: CAPTURE ID:736189096338173 INDN:PRADHAP GANESAN CO ID:2222993574 WEB	-1,600.00
01/03/18	Asprey Apartment DES:Rent ID:77191355 INDN:PRADHAP GANESAN CO ID:1861072180 WEB	-1,135.00
01/05/18	Online Banking payment to CRD 9577 Confirmation# 2716475048	-75.13
01/05/18	WESTERN UNION DES: CAPTURE ID:800587644666430 INDN:PRADHAP GANESAN CO ID:2222993574 WEB	-2,999.00
Total withdrawals and other subtractions		-\$6,950.17

Checks

Date	Check #	Amount
12/22/17	114	-275.00
01/09/18	117*	-158.00

Date	Check #	Amount
01/09/18	118	-100.00
01/09/18	121*	-465.00

Total checks **-\$998.00**
Total # of checks **4**

* There is a gap in sequential check numbers

Your Regular Savings

PRADHAP GANESAN

Account summary

Beginning balance on December 8, 2017	\$434.47
Deposits and other additions	25.94
Withdrawals and other subtractions	-0.00
Service fees	-0.00
Ending balance on January 9, 2018	\$460.41

We have a new requirement for making cash deposits to our consumer accounts.

You will now need to be an owner or authorized user on the account to make a cash deposit to a personal checking or savings account with an associate in our financial centers. This change helps us reduce risks from cash transactions involving persons who are not authorized on an account.

Deposits and other additions

Date	Description	Amount
12/08/17	KEEPTHECHANGE CREDIT FROM ACCT4626 EFFECTIVE 12/07	0.94
12/08/17	Automatic Transfer from CHK 4626 Confirmation# 1216364363	25.00
Total deposits and other additions		\$25.94

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Check images

Account number: 3810 3746 4626

Check number: 114 | Amount: \$275.00

PRADHAP GANESAN 9806 NW 52ND ST APT 221 DORAL, FL 33178-0811		114 15-39212 NJ 88322
Pay To The Order Of: <u>CUBELLAR PROPERTY INVESTMENTS</u>		\$ <u>275.00</u>
TWO HUNDRED AND SEVENTY FIVE ONLY		Dollars
Bank of America		
ACH NYT 001200000		
For DEC-5 Days 9806 NW 52nd, 221		
1:021200339: 3810374646260114		

Check number: 117 | Amount: \$158.00

PRADHAP GANESAN 9806 NW 52ND ST APT 221 DORAL, FL 33178-0811		117 15-39212 NJ 88322
Pay To The Order Of: <u>CITY OF DORAL</u>		\$ <u>158.00</u>
ONE HUNDRED AND FIFTY EIGHT ONLY		Dollars
Bank of America		
ACH NYT 001200000		
For Notice # 1761700045293		
1:021200339: 3810374646260117		

Check number: 118 | Amount: \$100.00

PRADHAP GANESAN 9806 NW 52ND ST APT 221 DORAL, FL 33178-0811		118 15-39212 NJ 88322
Pay To The Order Of: <u>PRC</u>		\$ <u>100.00</u>
ONE HUNDRED ONLY		Dollars
Bank of America		
ACH NYT 001200000		
For REG FEE		
1:021200339: 3810374646260118		

Check number: 121 | Amount: \$465.00

PRADHAP GANESAN 9806 NW 52ND ST APT 221 DORAL, FL 33178-0811		121 15-39212 NJ 88322
Pay To The Order Of: <u>PRC</u>		\$ <u>465.00</u>
FOUR HUNDRED AND SIXTY FIVE ONLY		Dollars
Bank of America		
ACH NYT 001200000		
For Vidharthi ka		
1:021200339: 3810374646260121		

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