



P.O. Box 15284  
Wilmington, DE 19850

PRADHAP GANESAN  
9805 NW 52ND ST APT 221  
DORAL, FL 33178-6611

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

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your combined statement

for July 11, 2017 to August 10, 2017

Your deposit accounts	Account/plan number	Ending balance	Details on
BofA Core Checking	3810 3746 4626	\$2,446.95	Page 3
Regular Savings	3810 3632 3111	\$432.71	Page 5
Total balance		\$2,879.66	

THE VIETNAM WAR

A 10-part, 18-hour landmark event  
Premiering September 17, 8 p.m. Eastern



Bank of America proudly supports Ken Burns' and Lynn Novick's film, *The Vietnam War*. Because we believe that understanding the perspectives of our past helps connect us all and make us better.

Watch it. Talk about it. **#betterconnected**

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

## 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 July 11, 2017	\$3,785.70
Deposits and other additions	3,674.14
Withdrawals and other subtractions	-3,387.89
Checks	-1,625.00
Service fees	-0.00

**Ending balance on August 10, 2017** **\$2,446.95**

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

### Deposits and other additions

Date	Description	Amount
07/14/17	MARLABS INC DES:DIRECT DEP ID:532044561652ZFL INDN:GANESAN,PRADHAP ID:9111111101 PPD CO	1,828.82
07/28/17	MARLABS INC DES:DIRECT DEP ID:658063942299ZFL INDN:GANESAN,PRADHAP ID:9111111101 PPD CO	1,828.82
08/01/17	Mobile/Email Transfer Conf# 1b4I5666v; RAMA MURTHY, SRIGURU	16.50

**Total deposits and other additions** **\$3,674.14**



### Bank on love

We're proud to partner with the Ad Council's Love Has No Labels campaign to build a more inclusive world for everyone, regardless of age, race, gender, sexuality, disability or religion.

Learn more at [bankofamerica.com/inclusion](http://bankofamerica.com/inclusion).

## Withdrawals and other subtractions

Date	Description	Amount
07/14/17	Online Banking payment to CRD 9577 Confirmation# 3804117461	-1,500.00
07/14/17	WESTERN UNION DES: CAPTURE ID:719582783099169 INDN:PRADHAP GANESAN CO ID:2222993574 WEB	-300.00
07/31/17	Online Banking payment to CRD 9577 Confirmation# 1352143968	-500.00
08/01/17	Digital Federal Credit Union Bill Payment	-320.00
08/02/17	FLORIDA BLUE DES:FL BLUE ID:24567811 INDN:H17047622 CO ID:8592015694 WEB	-674.89
08/08/17	PUBLIX SUPER M 08/08 #000121179 PURCHASE PUBLIX SUPER MAR DORAL FL	-67.20
08/08/17	KEEP THE CHANGE TRANSFER TO ACCT 3111 FOR 08/08/17	-0.80
08/10/17	Automatic Transfer to SAV 3111 Confirmation# 1179006694	-25.00
<b>Total withdrawals and other subtractions</b>		<b>-\$3,387.89</b>

## Checks

Date	Check #	Amount
08/04/17	107	-1,625.00
<b>Total checks</b>		<b>-\$1,625.00</b>
<b>Total # of checks</b>		<b>1</b>

## Your Regular Savings

**PRADHAP GANESAN**

### Account summary

Beginning balance on July 11, 2017	\$406.91
Deposits and other additions	25.80
Withdrawals and other subtractions	-0.00
Service fees	-0.00
<b>Ending balance on August 10, 2017</b>	<b>\$432.71</b>

*Interest Paid Year To Date: \$0.02.*

### Deposits and other additions

Date	Description	Amount
08/09/17	KEEPTHECHANGE CREDIT FROM ACCT4626 EFFECTIVE 08/08	0.80
08/10/17	Automatic Transfer from CHK 4626 Confirmation# 1179006694	25.00
<b>Total deposits and other additions</b>		<b>\$25.80</b>

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PRADHAP GANESAN | Account # 3810 3746 4626 | July 11, 2017 to August 10, 2017

## Check images

Account number: 3810 3746 4626

Check number: 107 | Amount: \$1,625.00

<b>PRADHAP GANESAN</b> 5806 NW 63RD ST APT 221 DORAL, FL 33178-0811		25175	107
		08/01/2017	08-02/15 NJ 00022
Pay To The Order Of	CUELLAR PROPERTY INVESTMENT \$ 1625.00/-		
ONE THOUSAND SIX HUNDRED AND TWENTY FIVE ONLY Dollars			
<b>Bank of America</b>			
ACH PAY TO ORDER			
For CUELLAR PROPERTY INVESTMENT			
⑆021200339⑆ 381037464626⑆ 107			

## Important Messages - Please Read

We want to make sure you stay up-to-date on changes, updates, reminders, and any other important details that could impact you.

### **We are making changes to the discounts we offer for check and deposit slip orders.**

Starting November 3, 2017, we will no longer offer a \$3 discount on personal checks or deposit slips ordered through Mobile and Online Banking or by phone.

We will continue to offer free standard checks and deposit slips as well as discounts on non-standard orders for:

- Customers enrolled in Preferred Rewards - You get rewards with your everyday banking and as your balances grow, so do your benefits. To learn more, visit [bankofamerica.com/preferred-rewards](http://bankofamerica.com/preferred-rewards).
- OR
- Bank of America Interest Checking accounts - To learn more about a Bank of America Interest Checking account, visit [bankofamerica.com/interestchecking](http://bankofamerica.com/interestchecking).

Keep in mind, there are other ways to make payments instead of using a check. You can use Mobile or Online Banking to pay your bills through Bill Pay or transfer money to someone's account at almost any bank in the U.S. with no fee by using their mobile number or email address (Footnote 1).

(Footnote 1) Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. Email and mobile transfers require enrollment in the service and must be made from a Bank of America consumer checking or savings account to a domestic bank account or debit card. Recipients have 14 days to register to receive money or the transfer will be cancelled. Dollar and frequency limits apply. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for details, including cut-off and delivery times. Data connection required. Wireless carrier charges may apply.

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