



Business Advantage

P.O. Box 15284  
Wilmington, DE 19850

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

FERNANDES MMA LLC  
6440 W 20TH AVE  
HIALEAH, FL 33016-2609

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

Your Business Advantage Fundamentals™ Banking

for October 1, 2024 to October 31, 2024 Account number: 8981 4353 6135

FERNANDES MMA LLC

Account summary

Beginning balance on October 1, 2024	\$17,790.34
Deposits and other credits	580.51
Withdrawals and other debits	-7,543.67
Checks	-0.00
Service fees	-0.00
Ending balance on October 31, 2024	\$10,827.18

- # of deposits/credits: 2
- # of withdrawals/debits: 58
- # of items-previous cycle¹: 0
- # of days in cycle: 31
- Average ledger balance: \$16,000.76
- ¹Includes checks paid, deposited items and other debits

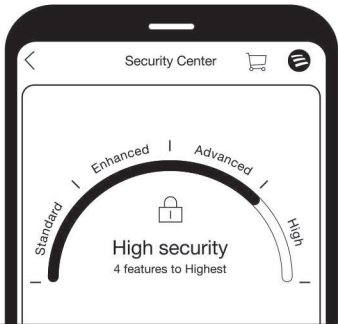
Account security you can see

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

To learn more, visit [bofa.com/SecurityCenter](https://bofa.com/SecurityCenter) or scan this code.

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-11-23-0458.C | 6115469



## 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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Bank of America, N.A. Member FDIC and



Equal Housing Lender

Deposits and other credits

Date	Description	Amount
10/11/24	U GYM LLC DES:DIRECT DEP ID:643091697240031 INDN:FERNANDES HEMO,GABRI CO ID:9111111103 PPD	537.97
10/25/24	U GYM LLC DES:DIRECT DEP ID:565068817174031 INDN:FERNANDES HEMO,GABRI CO ID:9111111103 PPD	42.54
Total deposits and other credits		\$580.51

Withdrawals and other debits

Date	Description	Amount
10/02/24	Zelle payment to Michael Pino Conf# kt4suk8os	-80.00
10/03/24	Zelle payment to Aleph Massagem Conf# nd9rdtje2	-50.00
10/10/24	Zelle payment to Gabriella USA Conf# pp7mytg3i	-500.00
10/15/24	Zelle payment to Grete Beauty Ink Conf# m1gz7h779	-100.00
10/16/24	Zelle payment to Braids Perto Conf# nx02w58r2	-100.00
10/21/24	Zelle payment to Massagem Usa Conf# j5pfq2img	-50.00
10/30/24	Zelle payment to MMA MASTERS LLC Conf# oa97z592v	-3,390.00

Card account # XXXX XXXX XXXX 8056

10/03/24	CHECKCARD 1001 PRICE CHOICE FOOD HIALEAH FL 85197014276700141352762 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-13.86
10/03/24	WAL-MART #2814 10/03 #000043200 PURCHASE 9300 N.W. 77TH AV HIALEAH FL	-71.11
10/04/24	CHECKCARD 1003 ADVOCATE PROGRAM 3057040120 FL 55506294277107975433021 CKCD 7299 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-201.50
10/04/24	CHECKCARD 1003 LOS TRES CONEJITO HIALEAH FL 25120104278000018900446 CKCD 5812 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-2.33
10/07/24	CHECKCARD 1003 PRICE CHOICE FOOD HIALEAH FL 85197014278700141353412 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-7.84
10/07/24	CHECKCARD 1004 PRICE CHOICE FOOD HIALEAH FL 85197014280700141352154 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-5.48
10/07/24	CHECKCARD 1005 WEST PALMETTO HIALEAH FL CKCD 5542 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-48.07
10/07/24	CHECKCARD 1005 PUBLIX #181 DELRAY BEACH FL 02305374280100184138069 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-52.11

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Women business owners are making moves that matter

Looking for ways to move your business forward? Our Center for Business Empowerment offers you powerful digital tools, insights and resources.

To learn more, scan the code or visit [bankofamerica.com/womenbusiness](https://bankofamerica.com/womenbusiness).



When you use the QRC feature certain information is collected from your mobile device for business purposes.

**Withdrawals and other debits - continued**

Date	Description	Amount
10/07/24	A&J SEABR 839 10/06 #000547799 PURCHASE A&J SEABR 839 W S POMPANO BEACH FL	-27.79
10/07/24	CHECKCARD 1006 A&J SEABRA SMKT D DEERFIELD BCHFL 02305374280200045065624 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-73.88
10/08/24	CHECKCARD 1008 WAL-MART #2814 HIALEAH FL CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-28.62
10/10/24	CHECKCARD 1008 ALDI 77089 HIALEAH FL 05140484283710044180600 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-6.08
10/15/24	CHECKCARD 1013 MIAMIBCH PARKING MIAMI BEACH FL 55457024287027245000046 CKCD 7523 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-0.50
10/15/24	CHECKCARD 1013 MIAMIBCH PARKING MIAMI BEACH FL 55457024287027245000053 CKCD 7523 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-0.50
10/15/24	CHECKCARD 1013 PRICE CHOICE FOOD HIALEAH FL 85197014288700141353980 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-18.26
10/15/24	PURCHASE 1013 WWW.GETNOMAD.APP SANTA CLARA CA	-19.50
10/15/24	CHECKCARD 1013 MPA PARKING PAY B 3053736789 FL 55457024288027342212543 CKCD 7523 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-6.65
10/15/24	CHECKCARD 1013 TST*CRAZY POKE - Miami FL 55432864288208755138321 CKCD 5812 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-16.00
10/15/24	CHECKCARD 1014 TST* FARMER'S MIL MIAMI FL 02305374288500305711169 CKCD 5812 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-15.51
10/15/24	CHECKCARD 1014 TST* LA BIRRA BAR MIAMI FL 02305374288500305711086 CKCD 5813 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-21.49
10/15/24	CHECKCARD 1013 PUBLIX #343 HIALEAH FL 02305374288000506756287 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-5.34
10/16/24	CHECKCARD 1015 DOMINO'S 3822 HIALEAH FL 05436844290000349848641 CKCD 5814 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-13.90
10/16/24	WM SUPERCENTER 10/16 #000196308 PURCHASE Wal-Mart Super Ce HIALEAH FL	-122.13
10/17/24	CHECKCARD 1016 SP HAYABUSA FIGHT KINGSTON ON 82300094291000001811419 CKCD 5691 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-170.13
10/17/24	CHECKCARD 1016 COMPUCELL REPAIR HIALEAH FL 55480774290037000077416 CKCD 5065 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-29.00
10/18/24	CHECKCARD 1016 COMBAT CORNER 2623730661 WI 55421354291627110987850 CKCD 5941 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-89.52
10/21/24	CHECKCARD 1020 NNTCWWW.BESTBU 888-BESTBUY MN CKCD 5732 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-577.79
10/21/24	WAL-MART #2814 10/21 #000823600 PURCHASE 9300 N.W. 77TH AV HIALEAH FL	-105.89
10/23/24	CHECKCARD 1021 PRICE CHOICE FOOD HIALEAH FL 85197014296700141352024 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-7.25
10/23/24	CHECKCARD 1023 SUNPASS*ACC131043 8888655352 FL 55500364297127697920462 RECURRING CKCD 4784 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-38.98
10/23/24	WESTERN UNION 10/23 #000750009 PMNT SENT WESTERN UNION HIALEAH FL	-1,008.00
10/24/24	PURCHASE 1024 AMAZON MKTPL*WF00 8662161072 WA	-48.14
10/24/24	CHECKCARD 1023 LOS TRES CONEJITO HIALEAH FL 25120104298000010900424 CKCD 5812 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-2.23
10/25/24	CHECKCARD 1023 PRICE CHOICE FOOD HIALEAH FL 85197014298700141351859 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-10.03
10/25/24	CHECKCARD 1023 PRICE CHOICE FOOD HIALEAH FL 85197014298700141356106 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-3.73
10/25/24	CHECKCARD 1024 MARTINEZ DISTRIBU DORAL FL 55500364299129957287457 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-76.12

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Withdrawals and other debits - continued

Date	Description	Amount
10/25/24	CHECKCARD 1024 EL CURRO VIANDERO MIAMI FL 72712914299000000055152 CKCD 5499 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-15.60
10/28/24	PURCHASE 1024 Amazon.com*TN10M3 Amzn.com/billWA	-7.79
10/28/24	PURCHASE 1027 AMAZON MKTPL*PI8I 8662161072 WA	-15.40
10/28/24	CHECKCARD 1026 CITY OF MIAMI BEA 3056737000 FL 55457024301030260083071 CKCD 7523 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-2.50
10/28/24	CHECKCARD 1027 TOWN OF SURFSIDE SURFSIDE FL 55457024301030346001097 CKCD 7523 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-5.00
10/28/24	CHECKCARD 1027 SQ *FRESH ORGANIC Surfside FL 55432864301203229206781 CKCD 5499 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-15.52
10/28/24	CHECKCARD 1027 MB-PARKING PARKMO 3056737000 FL 55457024302030434134254 CKCD 7523 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-8.35
10/29/24	CHECKCARD 1027 TST*CUBATON Miami Beach FL 55432864302203396118974 CKCD 5814 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-24.80
10/29/24	CHECKCARD 1027 TST*CUBATON Miami Beach FL 55432864302203396118982 CKCD 5814 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-14.12
10/29/24	CHECKCARD 1027 IRON SUSHI MIAMI BEACH FL 52704874302081938986620 CKCD 5814 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-39.51
10/29/24	PURCHASE 1028 AMAZON MKTPL*IQ6X 8662161072 WA	-48.14
10/29/24	CHECKCARD 1029 WAL-MART #5615 HIALEAH GARD FL CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-12.40
10/29/24	CHECKCARD 1029 SHELL SERVICE HIALEAH FL CKCD 5542 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-67.97
10/31/24	CHECKCARD 1031 CMX Cinemas Doral FL 12302024304001482688083 CKCD 7832 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-32.06
10/31/24	CHECKCARD 1030 TST*CARROT EXPRES Doral FL 55432864305204304992002 CKCD 5812 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-19.25
Subtotal for card account # XXXX XXXX XXXX 8056		-\$3,273.67
Total withdrawals and other debits		-\$7,543.67

Service fees

The Monthly Fee on your primary Business Advantage Fundamentals Banking account was waived for the statement period ending 09/30/24. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- ☒ \$250+ in new net purchases on a linked Business debit card\* has been met
- ☒ \$5,000+ combined average monthly balance in linked business accounts has been met
- ☐ Become a member of Preferred Rewards for Business has not been met

\*Effective November 1st, 2024, the Monthly Fee can be avoided when you use your Bank of America business debit card to make at least \$500 in new net qualified purchases.

For information on Small Business products and services or to link an existing account, please call 1.888.BUSINESS. For more information about the Preferred Rewards for Business program and which fees can be waived based on account eligibility and enrollment, see the Business Schedule of Fees located at bankofamerica.com/businessfeesataglance.

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
10/01	17,790.34	10/11	17,159.64	10/24	14,592.93
10/02	17,710.34	10/15	16,955.89	10/25	14,529.99
10/03	17,575.37	10/16	16,719.86	10/28	14,475.43
10/04	17,371.54	10/17	16,520.73	10/29	14,268.49
10/07	17,156.37	10/18	16,431.21	10/30	10,878.49
10/08	17,127.75	10/21	15,697.53	10/31	10,827.18
10/10	16,621.67	10/23	14,643.30		

## Important Messages - Please Read

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

**As a reminder, beginning November 1, there are changes to some of the fees and how you can avoid them for your Business Advantage Fundamentals Banking account. Here is what you need to know.**

- **How to avoid the \$16 Monthly Fee**

Meet ONE of the following requirements during each statement cycle:

- Maintain a \$5,000 combined average monthly balance in eligible linked business deposit accounts. (Footnote 1)

**OR**

- Use your Bank of America business debit card to make at least \$500 in new net qualified purchases. (Footnote 2)

**OR**

- Be a member of Preferred Rewards for Business (first 4 checking accounts per enrolled business). (Footnote 3)

- **Excess Transactions (checks paid / other debits / deposited items)**

- There is no fee for the first 20 items per statement cycle, then 45¢ per item.
- Keep in mind, there is no Excess Transaction Fee for debit card transactions, electronic debits, and checks deposited through Mobile Check Deposit, Bank of America ATMs, or Remote Deposit Online.

- **Cash Deposit Processing Fee**

- There is no fee for the first \$5,000 in cash deposited per statement cycle at an ATM or Financial Center, then 30¢ per \$100 deposited thereafter.

Please let us know if you have any questions about these changes and other fees that may apply to your account(s), or you can review the Business Schedule of Fees at [bankofamerica.com/businessfeesataglance](http://bankofamerica.com/businessfeesataglance).

You may be able to reduce or eliminate some of these fees with other account options that may better fit your needs. For more information visit [bankofamerica.com/paymentsolutions](http://bankofamerica.com/paymentsolutions). If you would like to discuss these changes, you can stop by a financial center, make an appointment at [bankofamerica.com/bizappointment](http://bankofamerica.com/bizappointment), or give us a call at the number listed on this statement.

(Footnote 1) You may ask us to link Business Economy Checking, Business Interest Checking, Business Advantage Savings, Business Investment Account, and Business CDs.

(Footnote 2) Use a linked Bank of America business debit card to make at least \$500 in new net purchases each statement cycle and Bank of America will waive the Monthly Fee on your Business Advantage Fundamentals Banking account. In addition to the primary business debit, linked employee business debit cards also count toward the monthly net purchases amount threshold.

The following transactions do not qualify: a) ATM transactions; b) refunds, returns or other adjustments; c) cash advances or purchases of cash-like items, such as money orders, traveler's cheques, foreign currency, cashier's checks, gaming chips, and other similar instruments and things of value; d) account funding transactions, including transfers to open or fund deposit, escrow or brokerage accounts and purchases of stored value cards; e) pending (unposted) transactions.

(Footnote 3) The Preferred Rewards for Business program is only available to Small Business, Merrill Small Business, and Bank of America Private Bank® Small Business clients. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business accounts (such as checking, savings, certificate of deposit) and/or your Merrill business investment accounts (such as Working Capital Management Accounts, Business Investor Accounts, Delaware Business Accounts). The qualifying balance is calculated based on either (i) your average daily balance for a three calendar month period, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement at the end of at least one day within thirty days of opening that account. Refer to your Business Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements.

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