



P.O. Box 15284  
Wilmington, DE 19850

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

## Business Advantage

### 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

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

## Your Business Advantage Fundamentals™ Banking

for July 1, 2024 to July 31, 2024 Account number: 8981 4353 6135  
FERNANDES MMA LLC

### Account summary

Beginning balance on July 1, 2024	\$4,914.75	# of deposits/credits: 4
Deposits and other credits	55,373.35	# of withdrawals/debits: 55
Withdrawals and other debits	-12,368.00	# of items-previous cycle <sup>1</sup> : 0
Checks	-0.00	# of days in cycle: 31
Service fees	-30.00	Average ledger balance: \$26,599.24
Ending balance on July 31, 2024	\$47,890.10	<sup>1</sup> Includes checks paid, deposited items and other debits



### Go paperless today!

- Reduce the risk of lost, delayed or stolen mail
- View your statements securely and easily — online or from our mobile app — 24/7 from virtually anywhere<sup>1</sup>



Simply use our Mobile Banking app or sign in to Online Banking at bankofamerica.com.

When you use the QRC feature certain information is collected from your mobile device for business purposes.  
<sup>1</sup>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-08-23-0773.B | 5902255

## 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.

© 2024 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Deposits and other credits

Date	Description	Amount
07/01/24	ZUFFA, LLC DES:28514 ID:10071169 INDN:FERNANDES MMA LL CO ID:2880482750 CTX ADDITIONAL INFORMATION IS AVAILABLE FOR THIS PMT. CONTACT A TREASURY SALES OFFICER FOR ASSISTANCE.	4,000.00
07/05/24	U GYM LLC DES:DIRECT DEP ID:925133041258031 INDN:FERNANDES HEMO,GABRI CO ID:9111111103 PPD	1,278.45
07/19/24	ZUFFA, LLC DES:28596 ID:10071836 INDN:FERNANDES MMA LL CO ID:2880482750 CTX ADDITIONAL INFORMATION IS AVAILABLE FOR THIS PMT. CONTACT A TREASURY SALES OFFICER FOR ASSISTANCE.	50,000.00
07/19/24	U GYM LLC DES:DIRECT DEP ID:787095278876031 INDN:FERNANDES HEMO,GABRI CO ID:9111111103 PPD	94.90

Total deposits and other credits \$55,373.35

Withdrawals and other debits

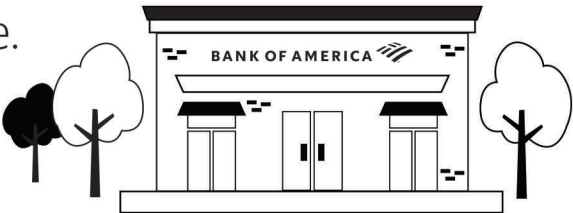
Date	Description	Amount
07/05/24	Zelle payment to PAULO DE Conf# oouw0p606	-200.00
07/08/24	Zelle payment to MARIANNA OLIVEIRA Conf# k6q6paqif	-65.00
07/23/24	WIRE TYPE:WIRE OUT DATE:240723 TIME:0448 ET TRN:2024072200570971 SERVICE REF:003402 BNF:GABRIELLA GABI ID:8312907975 BNF BK:COMMUNITY FEDERAL SAVIN ID:026073150 PMT DET:QGAF74JZ3	-10,000.00
07/30/24	Zelle payment to Braids Perto Conf# jstafs45m	-100.00

Card account # XXXX XXXX XXXX 5319

07/01/24	CHECKCARD 0627 IMCMV MIA AIRPORT MIAMI FL 75265864180877302037100 CKCD 5812 XXXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-61.89
07/01/24	CHECKCARD 0628 ROSS STORES #2243 DORAL FL 55541864181004038388551 CKCD 5310 XXXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-3.99
07/01/24	CHECKCARD 0629 MEAT CLUB MARKET DORAL FL 85349144182701032117756 CKCD 5411 XXXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-87.38
07/01/24	CHECKCARD 0629 SQ *BRAZIL MART D doral FL 55432864181206744865788 CKCD 5411 XXXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-30.46
07/01/24	CHECKCARD 0630 YARD HOUSE ZK 010 MIAMI BEACH FL 55310204182010179861477 CKCD 5812 XXXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-38.49

continued on the next page

We know you can bank anywhere.  
Thank you for choosing us.



## Withdrawals and other debits - continued

Date	Description	Amount
07/02/24	CHECKCARD 0630 PRICE CHOICE FOOD HIALEAH FL 85197014183700141353424 CKCD 5411 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-6.72
07/05/24	CHECKCARD 0704 BEVERAGES & MORE LA QUINTA CA 55480774187005564279997 CKCD 5921 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-79.93
07/05/24	CHECKCARD 0705 WAL-MART #1805 LAQUINTA CA CKCD 5411 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-12.30
07/05/24	COSTCO WHSE #0 07/05 #000742952 PURCHASE COSTCO WHSE #06 LA QUINTA CA	-69.60
07/08/24	CHECKCARD 0703 EDREAMS US 1000000001 FL 02682634188910008156979 RECURRING CKCD 4722 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-97.97
07/08/24	CHECKCARD 0704 TST* FIG & FENNEL Miami FL 55432864187208588393947 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-13.91
07/08/24	CHECKCARD 0704 LA MADELEINE PHOENIX AZ 85434914187980000632882 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-7.34
07/08/24	CHECKCARD 0704 HUDSON ST1591 PHOENIX AZ 55310204187013000553078 CKCD 5994 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-4.19
07/08/24	CHECKCARD 0706 TST* PALM SPRINGS Palm Springs CA 55432864189209217755009 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-39.32
07/08/24	CHECKCARD 0706 TST* PALM SPRINGS Palm Springs CA 55432864189209217755033 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-19.66
07/08/24	CHECKCARD 0706 TST* PALM SPRINGS Palm Springs CA 55432864189209217755330 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-55.80
07/08/24	CHECKCARD 0706 TST* PALM SPRINGS Palm Springs CA 55432864189209217755397 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-39.33
07/08/24	CHECKCARD 0706 TST* PALM SPRING Palm Springs CA 55432864189209216117748 CKCD 5947 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-32.78
07/08/24	CHECKCARD 0707 UNITED 8009322732 TX 55432864189209246000252 CKCD 3000 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-206.47
07/08/24	CHECKCARD 0707 TST* AYAWASKA NOV Novato CA 55432864189209371366817 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-221.79
07/09/24	CHECKCARD 0708 BOUDIN BAKERY, PI SAN FRANCISCOCA 55240374191009882011854 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-21.25
07/10/24	CHECKCARD 0708 GHIRARDELLI #138 SAN FRANCISCOCA 55480774191006779012573 CKCD 5999 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-23.12
07/11/24	CHECKCARD 0711 TST* BACON BACON San FranciscoCA 55432864193200462003306 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-18.37
07/11/24	CHECKCARD 0711 TST* GREEN BEANS SAN FRANCISCOCA 02305374193500296719761 CKCD 5814 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-6.84
07/12/24	CHECKCARD 0710 UNITED HOUSTON TX 55432864193200485103257 CKCD 3000 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-40.00
07/12/24	WAL Wal-Mart S 07/12 #000121328 PURCHASE 2814 WAL-SAMS HIALEAH FL	-57.18
07/15/24	PURCHASE 0712 AMAZON MKTPL*RY1T 8662161072 WA	-31.13
07/15/24	CHECKCARD 0713 WORLD OF BEER DOR DORAL FL 15449854196010600714059 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-31.19
07/15/24	PURCHASE 0715 AMAZON MKTPL*RSOQ 8662161072 WA	-13.89
07/15/24	PURCHASE 0715 Amazon Prime*RY87 8882804331 WA	-15.11
07/15/24	CHECKCARD 0715 TST* CAROLINA ALE DORAL FL 02305374197500277683032 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-76.13
07/16/24	CHECKCARD 0715 LOS TRES CONEJITO HIALEAH FL 25120104198000011400623 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-7.23

continued on the next page

Withdrawals and other debits - continued

Date	Description	Amount
07/17/24	CHECKCARD 0715 PRICE CHOICE FOOD HIALEAH FL 85197014198700141352312 CKCD 5411 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-7.50
07/17/24	PURCHASE 0716 WWW.GETNOMAD.APP SANTA CLARA CA	-12.25
07/18/24	CHECKCARD 0717 SQ *24 HOUR TRAFF Hialeah FL 55432864199202525490714 CKCD 8299 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-85.60
07/19/24	CHECKCARD 0717 PRICE CHOICE FOOD HIALEAH FL 85197014200700141352698 CKCD 5411 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-20.03
07/19/24	PURCHASE 0718 AMAZON MKTPL*R57H 8662161072 WA	-12.80
07/22/24	CHECKCARD 0720 SQ *BRAZIL MART D doral FL 55432864202203556303151 CKCD 5411 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-63.09
07/22/24	PURCHASE 0721 Amazon.com*RJ7DH7 Amzn.com/billWA	-23.65
07/22/24	CHECKCARD 0721 PUBLIX #262 HIALEAH FL 02305374204000505079799 CKCD 5411 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-28.37
07/22/24	CHECKCARD 0721 PUBLIX #262 HIALEAH FL 02305374204000505079872 CKCD 5411 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-34.92
07/23/24	CHECKCARD 0722 SQ *OLAS PROTEIN Hialeah FL 55432864204204269999994 CKCD 7997 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-16.00
07/24/24	CHECKCARD 0723 LATIN CAFE ON THE MIAMI BEACH FL 75369434205025400449110 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-25.39
07/25/24	CHECKCARD 0723 10135 UFC GYM DOR MIAMI FL 75396024206022622001451 CKCD 7997 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-29.00
07/25/24	CHECKCARD 0724 LOS TRES CONEJITO HIALEAH FL 25120104207000011800227 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-1.11
07/26/24	CHECKCARD 0724 PRICE CHOICE FOOD HIALEAH FL 85197014207700141351545 CKCD 5411 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-4.19
07/29/24	CHECKCARD 0726 PRICE CHOICE FOOD HIALEAH FL 85197014210700141351102 CKCD 5411 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-15.66
07/29/24	CHECKCARD 0727 FORNELLO BOCA RATON FL 52653844210041591130176 CKCD 5812 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-42.79
07/29/24	A&J SEABR 839 07/28 #000651334 PURCHASE A&J SEABR 839 W S POMPANO BEACH FL	-97.39
07/31/24	PURCHASE 0730 WWW.GETNOMAD.APP SANTA CLARA CA	-12.50
Subtotal for card account # XXXX XXXX XXXX 5319		-\$2,003.00
Total withdrawals and other debits		-\$12,368.00

Service fees

The Monthly Fee on your primary Business Advantage Fundamentals Banking account was waived for the statement period ending 06/28/24. 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 not been met
- ☐ Become a member of Preferred Rewards for Business has not been met

For information on how to open a new product, link an existing service to your account, or about Preferred Rewards for Business please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

continued on the next page

Service fees - continued

Date	Transaction description	Amount
07/23/24	Wire Transfer Fee	-30.00
Total service fees		-\$30.00

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

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
07/01	8,692.54	07/12	8,632.12	07/23	48,218.13
07/02	8,685.82	07/15	8,464.67	07/24	48,192.74
07/05	9,602.44	07/16	8,457.44	07/25	48,162.63
07/08	8,798.88	07/17	8,437.69	07/26	48,158.44
07/09	8,777.63	07/18	8,352.09	07/29	48,002.60
07/10	8,754.51	07/19	58,414.16	07/30	47,902.60
07/11	8,729.30	07/22	58,264.13	07/31	47,890.10

## 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.

**Beginning November 1, there will be changes to some of the fees and how you can avoid them for your Business Advantage Fundamentals Banking account. Here is what you can expect.**

- **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 will be 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 will be 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.

This page intentionally left blank