



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

Your Business Advantage Fundamentals™ Banking

for April 1, 2024 to April 30, 2024 Account number: 8981 4353 6135
FERNANDES MMA LLC

Account summary

Beginning balance on April 1, 2024	\$1,754.38
Deposits and other credits	616.00
Withdrawals and other debits	-1,049.71
Checks	-0.00
Service fees	-16.00
Ending balance on April 30, 2024	\$1,304.67

- # of deposits/credits: 6
- # of withdrawals/debits: 20
- # of items-previous cycle¹: 0
- # of days in cycle: 30
- Average ledger balance: \$1,205.77
- ¹Includes checks paid, deposited items and other debits

SMALL BUSINESS RESOURCES

Get help finding the right tools and information to run and grow your business



Learn about the latest industry trends, consumer behavior, taxes, retirement and much more.

Scan this code or visit bankofamerica.com/SBR today.



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

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
04/12/24	BKOFAMERICA MOBILE 04/12 3904380169 DEPOSIT *MOBILE FL	75.00
04/22/24	Zelle payment from FERNANDES MMA LLC Conf# rq3obxq1k	50.00
04/25/24	Zelle payment from MARIA CUBERLI Conf# l0os3mcwu	160.00
04/25/24	Zelle payment from FERNANDES MMA LLC Conf# lh6ddrs5s	10.00
04/25/24	Zelle payment from MARIA CUBERLI Conf# T0S6F2G6W	1.00
04/29/24	BKOFAMERICA MOBILE 04/29 3706014873 DEPOSIT *MOBILE FL	320.00
Total deposits and other credits		\$616.00

Withdrawals and other debits

Date	Description	Amount
04/01/24	Zelle payment to Gabriella USA Conf# qphdjpom4	-100.00
04/01/24	Zelle payment to Gabriella USA Conf# l4lu74yn8	-100.00
04/04/24	Zelle payment to Michael Robles Coach Conf# lrx7c5z5c	-100.00
04/15/24	Zelle payment to Braids Perto Conf# nwa2g9xzw	-100.00
04/18/24	Zelle payment to Michael Robles Coach Conf# kfprbdzgw	-200.00
04/19/24	Zelle payment to Jonathan Coach Conf# nga9jqfa4	-50.00
04/22/24	Zelle payment to Gabriella USA Conf# rq3obxq1k	-50.00
04/25/24	Zelle payment to Aluna Miami Conf# n92n7m79w	-80.00
04/25/24	Zelle payment to Gabriella USA Conf# lh6ddrs5s	-10.00

Card account # XXXX XXXX XXXX 3984

04/02/24	CHECKCARD 0401 WWW.GETNOMAD.APP SANTA CLARA CA 82305094092000018208688 CKCD 5817 XXXXXXXXXXXX3984 XXXX XXXX XXXX 3984	-18.00
04/03/24	CHECKCARD 0403 WAL-MART #2814 HIALEAH FL CKCD 5411 XXXXXXXXXXXX3984 XXXX XXXX XXXX 3984	-36.95
04/10/24	CHECKCARD 0409 SQ *BRAZIL MART D doral FL 55432864100200946089857 CKCD 5411 XXXXXXXXXXXX3984 XXXX XXXX XXXX 3984	-4.82
04/10/24	CHECKCARD 0409 SQ *BRAZIL MART D doral FL 55432864100200944605985 CKCD 5411 XXXXXXXXXXXX3984 XXXX XXXX XXXX 3984	-6.82

continued on the next page



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 anywhere¹

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.

¹Mobile 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

Withdrawals and other debits - continued

Date	Description	Amount
04/11/24	CHECKCARD 0410 LOS TRES CONEJITO HIALEAH FL 25120104102000016900838 CKCD 5812 XXXXXXXXXXXX3984 XXXX XXXX XXXX 3984	-3.53
04/12/24	CHECKCARD 0410 PRICE CHOICE FOOD HIALEAH FL 85197014102700141351277 CKCD 5411 XXXXXXXXXXXX3984 XXXX XXXX XXXX 3984	-14.14
04/12/24	CHECKCARD 0411 NIC*-FL SUNBIZ.OR 8502456939 FL 55500364103400625259517 CKCD 9399 XXXXXXXXXXXX3984 XXXX XXXX XXXX 3984	-138.75
04/15/24	CHECKCARD 0413 SQ *CUBANISSIMO D Hialeah FL 55432864104202198462069 CKCD 5812 XXXXXXXXXXXX3984 XXXX XXXX XXXX 3984	-8.84
04/15/24	CHECKCARD 0413 PRICE CHOICE FOOD HIALEAH FL 85197014105700141353130 CKCD 5411 XXXXXXXXXXXX3984 XXXX XXXX XXXX 3984	-3.95
Subtotal for card account # XXXX XXXX XXXX 3984		-\$235.80
Card account # XXXX XXXX XXXX 5319		
04/29/24	CHECKCARD 0428 WAL Wal-Mart S HIALEAH FL CKCD 5411 XXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-23.91
Subtotal for card account # XXXX XXXX XXXX 5319		-\$23.91
Total withdrawals and other debits		-\$1,049.71

Service fees

Based on the activity on your business accounts for the statement period ending 03/29/24, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$250+ in new net purchases on a linked Business debit card
- ☐ \$5,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

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.

Date	Transaction description	Amount
04/01/24	Monthly Fee Business Adv Fundamentals	-16.00
Total service fees		-\$16.00

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

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
04/01	1,538.38	04/10	1,371.79	04/18	977.58
04/02	1,520.38	04/11	1,368.26	04/19	927.58
04/03	1,483.43	04/12	1,290.37	04/25	1,008.58
04/04	1,383.43	04/15	1,177.58	04/29	1,304.67