



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

Account summary

Beginning balance on August 1, 2024	\$47,890.10	# of deposits/credits: 3
Deposits and other credits	1,135.91	# of withdrawals/debits: 28
Withdrawals and other debits	-8,481.37	# of items-previous cycle ¹ : 0
Checks	-0.00	# of days in cycle: 31
Service fees	-0.00	Average ledger balance: \$43,642.08
Ending balance on August 31, 2024	\$40,544.64	¹ Includes checks paid, deposited items and other debits

Can you spot a scam? Be aware of these common red flags:



Contacted unexpectedly by the bank



Asked to transfer money to resolve fraud



Pressured to act fast and click through warning messages



Share these tips with friends and family so they can help protect themselves.
Scan this code or visit bofa.com/HelpProtectYourself to see trending scams

When you use the QRC feature certain information is collected from your mobile device for business purposes. SSM-02-24-0450.B | 6387953

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
08/02/24	U GYM LLC DES:DIRECT DEP ID:590056204135031 INDN:FERNANDES HEMO,GABRI CO ID:9111111103 PPD	488.97
08/16/24	U GYM LLC DES:DIRECT DEP ID:340071630250031 INDN:FERNANDES HEMO,GABRI CO ID:9111111103 PPD	258.14
08/30/24	U GYM LLC DES:DIRECT DEP ID:795094678102031 INDN:FERNANDES HEMO,GABRI CO ID:9111111103 PPD	388.80
Total deposits and other credits		\$1,135.91

Withdrawals and other debits

Date	Description	Amount
08/02/24	Zelle payment to Gabriella USA Conf# olv2wmvx2	-1,000.00
08/14/24	Zelle payment to Sarigue Conf# jouwvqjxm	-5,000.00
08/14/24	Zelle payment to Sarigue Conf# nc9ljf52c	-900.00
08/19/24	Zelle payment to MARCO SAMAYOA Conf# lw4fghrxq	-170.00
08/26/24	Zelle payment to Gabriella USA Conf# kpeqemwvv	-500.00

Card account # XXXX XXXX XXXX 5319

08/01/24	CHECKCARD 0731 PUBLIX #343 HIALEAH FL 02305374214000570666155 CKCD 5411 XXXXXXXXXXXXX5319 XXXX XXXX XXXX 5319	-88.18
Subtotal for card account # XXXX XXXX XXXX 5319		-\$88.18

Card account # XXXX XXXX XXXX 8056

08/19/24	CHECKCARD 0816 ALDI 77083 DORAL FL 05140484230710050372830 CKCD 5411 XXXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-0.13
08/19/24	FOGON CARIBENO 08/16 #000684152 PURCHASE FOGON CARIBENO RE HIALEAH FL	-19.22
08/19/24	CHECKCARD 0817 SHELL OIL 5754395 HIALEAH FL 55308764231062087424946 CKCD 5541 XXXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-50.00
08/19/24	CHECKCARD 0818 YARD HOUSE ZK 010 MIAMI BEACH FL 55310204231039012915084 CKCD 5812 XXXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-33.32
08/19/24	CHECKCARD 0818 SQ *CUBANISSIMO D Hialeah FL 55432864231200181504851 CKCD 5812 XXXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-13.90
08/19/24	MARSHALLS 1125 08/18 #000133131 PURCHASE MARSHALLS 11251 N MIAMI FL	-35.28

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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
08/19/24	CHECKCARD 0818 DOLPHIN MALL, FL- MIAMI FL 02305374232000514643375 CKCD 5691 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-12.84
08/19/24	CHECKCARD 0818 VANS #0433 MIAMI FL 05140484231720203819131 CKCD 5661 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-32.73
08/19/24	CHECKCARD 0819 NikePOS_US Miami FL 15270214231001474139067 CKCD 5655 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-42.79
08/19/24	FINISH LINE #0 08/18 #000000114 PURCHASE 11401 NW 12TH ST MIAMI FL	-64.20
08/19/24	CHECKCARD 0818 SQ *EL GRAN INKA Miami FL 55432864232200293196405 CKCD 5812 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-31.44
08/20/24	CHECKCARD 0818 PRICE CHOICE FOOD HIALEAH FL 85197014232700141351569 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-10.40
08/23/24	CHECKCARD 0822 LOS TRES CONEJITO HIALEAH FL 25120104236000016000943 CKCD 5812 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-7.23
08/26/24	CHECKCARD 0822 PRICE CHOICE FOOD HIALEAH FL 85197014236700141351938 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-31.73
08/26/24	CHECKCARD 0824 SQ *BRAZIL MART D doral FL 55432864237202063626152 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-22.97
08/26/24	CHECKCARD 0824 PUBLIX #343 HIALEAH FL 02305374238100172100058 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-132.55
08/26/24	CHECKCARD 0824 CLARK LIQUOR 11 HIALEAH FL 75369304238900019100088 CKCD 5921 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-120.97
08/26/24	CHECKCARD 0825 LITTLE CAESARS #2 HIALEAH FL 05436844239500151336761 CKCD 5814 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-10.17
08/26/24	CHECKCARD 0825 LITTLE CAESARS #2 HIALEAH FL 05436844239500151336845 CKCD 5814 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-2.13
08/27/24	CHECKCARD 0827 ORION WESTLAND HIALEAH FL CKCD 5542 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-46.12
08/28/24	CHECKCARD 0826 PRICE CHOICE FOOD HIALEAH FL 85197014240700141352146 CKCD 5411 XXXXXXXXXXXX8056 XXXX XXXX XXXX 8056	-3.89
08/28/24	WAL Wal-Mart S 08/28 #000032795 PURCHASE 2814 WAL-SAMS HIALEAH FL	-99.18
Subtotal for card account # XXXX XXXX XXXX 8056		-\$823.19
Total withdrawals and other debits		-\$8,481.37

Service fees

The Monthly Fee on your primary Business Advantage Fundamentals Banking account was waived for the statement period ending 07/31/24. 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 (\$)
08/01	47,801.92	08/19	41,143.18	08/27	40,258.91
08/02	47,290.89	08/20	41,132.78	08/28	40,155.84
08/14	41,390.89	08/23	41,125.55	08/30	40,544.64
08/16	41,649.03	08/26	40,305.03		

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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.

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. If you would like to discuss these changes, you can stop by a financial center, make an appointment at 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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