






P.O. Box 15284  
Wilmington, DE 19850

RAKESH SUNDRU  
42J READING RD  
EDISON, NJ 08817-2180

#### 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](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your BofA Core Checking

for January 12, 2017 to February 8, 2017

RAKESH SUNDRU

Account number: 4830 5393 2331

### Account summary

Beginning balance on January 12, 2017	\$395.69
Deposits and other additions	972.73
Withdrawals and other subtractions	-1,298.00
Checks	-0.00
Service fees	-82.00
<b>Ending balance on February 8, 2017</b>	<b>-\$11.58</b>

**PUT DOWN LIMITS.  
PICK UP HOPE.**

Join us in celebrating Special Olympics athletes as they represent the United States at the World Winter Games in Austria March 14 to 25.

Together we can put down limits, **#pickupthope** and build a more inclusive world. Learn more at [bankofamerica.com/supportinginclusion](http://bankofamerica.com/supportinginclusion).

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## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**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. Or, you can call our Customer Service team.

**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 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 for, 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 at the telephone number listed on the front of this statement 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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Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
01/24/17	1 01/24 #000523686 PMNT RCVD SQC*SQUARE CASH SAN FRANCISCO CA	72.73
01/27/17	BKOFAMERICA MOBILE 01/27 3519428425 DEPOSIT *MOBILE NY	300.00
02/07/17	BKOFAMERICA MOBILE 02/07 3522883291 DEPOSIT *MOBILE NY	600.00

**Total deposits and other additions** **\$972.73**

## Withdrawals and other subtractions

Date	Description	Amount
01/12/17	PMNT SENT 0111 SQC*BHARGAVA NISSAN . / CA 24492157011740195346599	-22.00
01/13/17	PMNT SENT 0112 SQC*BHARGAVA NISSAN . / CA 24492157012740204238711	-370.00
01/17/17	CHECKCARD 0115 FIVE FOUR CLUB 888-341-2381 CA 24492157015637004658097 RECURRING	-30.00
01/24/17	Mobile/Email Transfer Conf# xy4a8r6f2; nallu, supriya	-11.00
01/30/17	PMNT SENT 0129 SQC*KUNAL JANGADE . / CA 24492157029740178993078	-100.00
01/30/17	Mobile/Email Transfer Conf# 1lw38nrrd; nallu, supriya	-36.00
01/30/17	Mobile/Email Transfer Conf# 1ean9h10v; nallu, supriya	-50.00
01/30/17	Mobile/Email Transfer Conf# 1f87ryaps; nallu, supriya	-79.00
02/08/17	Mobile/Email Transfer Conf# 1nyntghi1; nallu, supriya	-600.00

**Total withdrawals and other subtractions** **-\$1,298.00**

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## Service fees

**Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.**

	Total for this period	Total year-to-date
Total Overdraft fees	\$70.00	\$70.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**To help avoid overdraft and returned item fees, you can set up:**

Customized alerts – get email or text message alerts (footnote 1) to let you know if your balance is low

Overdraft Protection – enroll to help protect yourself from overdrafts and declined transactions

To enroll, go to [bankofamerica.com/online](http://bankofamerica.com/online), call us at the number listed on this statement, or come see us at your nearest financial center.

(footnote 1) Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. This feature is not available on the Mobile website. Wireless carrier fees may apply.

Date	Transaction description	Amount
01/17/17	OVERDRAFT ITEM FEE FOR ACTIVITY OF 01-17	-35.00
01/24/17	Extended Overdrawn Balance Charge	-35.00
02/08/17	Monthly Maintenance Fee	-12.00

**Total service fees** **-\$82.00**

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