






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
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

 Please see the Account Changes section of your statement for details regarding important changes to your account.

Your BofA Core Checking

for November 10, 2016 to December 12, 2016

Account number: 4830 5393 2331

RAKESH SUNDRU

Account summary

Beginning balance on November 10, 2016	\$83.38
Deposits and other additions	2,542.58
Withdrawals and other subtractions	-2,605.97
Checks	-0.00
Service fees	-12.00
Ending balance on December 12, 2016	\$7.99

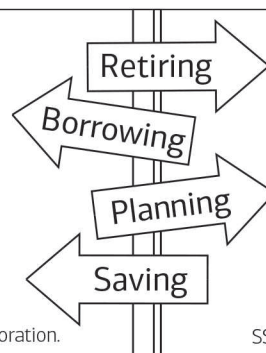
You're on your way to Better Money Habits®

Learn about managing finances with easy-to-understand videos,
articles and tools available for free at **BetterMoneyHabits.com**.

Better Money Habits®

Powered by **Bank of America**  in partnership with **KHANACADEMY**

Bank of America, N.A. Member FDIC. Equal Housing Lender.  ©2016 Bank of America Corporation.



SSM-04-16-1617.B | ARC6LKG9

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.

© 2016 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Deposits and other additions

Date	Description	Amount
11/14/16	Mobile/Email Transfer Conf# 12t6dxde3; NALLU, SUPRIYA	8.00
11/17/16	Mobile/Email Transfer Conf# mwvrtttcm; NALLU, SUPRIYA	15.00
11/17/16	Mobile/Email Transfer Conf# 1ivajfxgl; NALLU, SUPRIYA	10.00
11/18/16	Mobile/Email Transfer Conf# vu9463uko; BHOSLE, SHANKERANAND	200.00
11/21/16	Mobile/Email Transfer Conf# 19re7ivx4; PINGILI, VENKATREDDY	100.00
11/21/16	Mobile/Email Transfer Conf# 5l1yv40h2; NALLU, SUPRIYA	40.00
11/21/16	Mobile/Email Transfer Conf# g1wmsa5h1; NALLU, SUPRIYA	3.00
11/22/16	BKOFAMERICA ATM 11/21 #000005174 DEPOSIT EDISON EDISON NJ	100.00
11/22/16	1 11/21 #000574942 PMNT RCVD SQC*SQUARE CASH SAN FRANCISCO CA	11.88
11/22/16	Mobile/Email Transfer Conf# 1ndldzp9g; NALLU, SUPRIYA	8.00
11/23/16	Mobile/Email Transfer Conf# kxtmr9xxz; JUVVADI, SREEVANI	40.00
11/25/16	SQC*Square Cas 11/24 #000914550 PMNT RCVD SQC*Square Cash Visa Direct CA	99.00
11/25/16	Mobile/Email Transfer Conf# 1eea8c4lo; NALLU, SUPRIYA	56.00
11/25/16	Mobile/Email Transfer Conf# 6hrurlf72; NALLU, SUPRIYA	50.00
11/25/16	Mobile/Email Transfer Conf# 1dnxry0kz; NALLU, SUPRIYA	20.00
11/28/16	Mobile/Email Transfer Conf# 242qbxojl; GANTA, SAI	850.00
12/02/16	Mobile/Email Transfer Conf# 163ao1uh5; NALLU, SUPRIYA	150.00
12/02/16	Mobile/Email Transfer Conf# 16sxfudyd; NALLU, SUPRIYA	150.00
12/02/16	Mobile/Email Transfer Conf# XXXXXXXXX; THEJASWI CHINNA GOLAMARI	75.00
12/02/16	Mobile/Email Transfer Conf# 19y61t5dq; NALLU, SUPRIYA	30.00
12/05/16	Mobile/Email Transfer Conf# 1gh26wrfn; DOMAKONDA AKHILESH REDDY, FNU	250.00
12/05/16	Mobile/Email Transfer Conf# 45i1luha1; DOMAKONDA AKHILESH REDDY, FNU	100.00
12/07/16	Mobile/Email Transfer Conf# 2uw9vibbw; NALLU, SUPRIYA	30.00
12/12/16	SQC*Square Cas 12/11 #000980532 PMNT RCVD SQC*Square Cash Visa Direct CA	128.70

continued on the next page

Tell us what
you're thinking

Join the **Bank of America® Advisory Panel**. You'll help us learn what we're doing right and what we can do better. And, just for joining, you'll be entered into a drawing for a chance to win a \$3,000 Visa® gift card.

To learn more and join, enter code CADD at **bankofamerica.com/advisorypanel**.

No purchase necessary. Sweepstakes ends 02/28/17. Open to all U.S. residents, 18 years of age or older. For official rules and entry go to bankofamerica.com/advisorypanel. Void where prohibited.

SSM-09-16-0091.B | ARFPV669

Deposits and other additions - continued

Date	Description	Amount
12/12/16	CHECKCARD 1210 CIRCLE INTERNET FINANCI 800-3987172 MA 7438762634700850013	10.00
12/12/16	Mobile/Email Transfer Conf# 17gm59w9k; NALLU, SUPRIYA	8.00
Total deposits and other additions		\$2,542.58

Withdrawals and other subtractions

Date	Description	Amount
11/10/16	INDIAN GROCERY 11/10 #000530726 PURCHASE INDIAN GROCERY OU EDISON NJ	-4.70
11/14/16	MOBILE PURCHASE 1110 UBER TECHNOLOGIES INC 866-576-1039 CA	-6.93
11/14/16	CHECKCARD 1112 SEAMLSSBAMBOOWOK SEAMLESS.COM NY 24492156317715284764889	-23.78
11/14/16	Mobile/Email Transfer Conf# 73d9todkn; bhosle, shankeranand	-45.00
11/16/16	CHECKCARD 1114 UDEMY.COM UDEMY.COM CA 24492156320637002392964	-10.00
11/18/16	CHECKCARD 1117 EDISON DISCOUNT WINE EDISON NJ 24435656323207054300434	-19.78
11/18/16	Mobile/Email Transfer Conf# 1djb5thpo; udutha, naveen kumar	-200.00
11/21/16	Mobile/Email Transfer Conf# fyv8mOvi5; bhosle, shankeranand	-100.00
11/21/16	Xoom.com DES:DEBIT O ID:000000042169230 INDN:SUNRU RAKESH CO ID:1943401054 WEB	-47.55
11/22/16	Mobile/Email Transfer Conf# 11cnzws9y; nallu, supriya	-100.00
11/23/16	MOBILE PURCHASE 1121 QUICK CHEK FOOD STR EDISON NJ	-3.19
11/23/16	MOBILE PURCHASE 1122 KFC F211001 PHILLIPSBURG NJ	-11.33
11/23/16	MOBILE PURCHASE 1122 KFC F211001 PHILLIPSBURG NJ	-1.02
11/23/16	Mobile/Email Transfer Conf# osj63ad9n; nallu, supriya	-45.00
11/25/16	Mobile/Email Transfer Conf# 1dgjf5nqg; nallu, supriya	-99.98
11/25/16	Mobile/Email Transfer Conf# 19v5okv86; nallu, supriya	-7.17
11/28/16	CHECKCARD 1125 DUNKIN #341391 Q35 EDISON NJ 24610436331072022447301	-2.02
11/28/16	CHECKCARD 1125 SHIVAJI EDISON NJ 24435656330400941000173	-12.83
11/28/16	CHECKCARD 1125 CITGO METUCHEN NJ 24765016331006000082733	-11.30
11/28/16	CHECKCARD 1125 DUNKIN #341391 Q35 EDISON NJ 24610436331072022447285	-2.02
11/28/16	CHECKCARD 1127 PAY PW *RINGO 72046060 TX 24906416332032813248205	-5.00
11/28/16	CHECKCARD 1125 LYFT *RIDE FRI 2PM LYFT.COM CA 24492156331637007819786	-3.92
11/28/16	KRISHNA BEAUTY 11/27 #000449147 PURCHASE KRISHNA BEAUTY SA EDISON NJ	-25.00
11/28/16	Mobile/Email Transfer Conf# 8zfred9ty; nallu, supriya	-25.00
11/28/16	Mobile/Email Transfer Conf# jlegb5knu; nallu, supriya	-5.00
11/28/16	BKOFAMERICA ATM 11/28 #000007258 WITHDRWL EDISON EDISON NJ	-400.00
11/28/16	BKOFAMERICA ATM 11/28 #000007262 WITHDRWL EDISON EDISON NJ	-450.00
11/29/16	CHECKCARD 1128 FIVE FOUR CLUB 888-341-2381 CA 24492156333637005487576 RECURRING	-25.00
12/02/16	Mobile/Email Transfer Conf# xox3lvnjs; Domakonda, Akilesh Reddy	-100.00

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
12/05/16	CHECKCARD 1202 SPIRIT AIRL 48701404012 MIRAMAR FL 24717056338873383748737	-98.09
12/05/16	CHECKCARD 1203 RUBY THAI KITCHEN EDISON NJ 24210736338400047002365	-22.63
12/05/16	ALDO US #2030 12/02 #000521825 PURCHASE ALDO US #2030 EDISON NJ	-127.50
12/05/16	CHECKCARD 1203 Amazon web services aws.amazon.coWA 24692166338000495382553	-18.26
12/05/16	CHECKCARD 1203 NJMVC SOUTH PLAINFIELD S PLAINFIELD NJ 24755426339123397162260	-9.75
12/05/16	MOBILE PURCHASE 1203 UBER TECHNOLOGIES INC 866-576-1039 CA	-11.56
12/05/16	CHECKCARD 1203 WPY*Support Shiva Inamp 855-469-3729 CA 24445006338300224273034	-5.00
12/05/16	JONNA`S FINE W 12/03 #000021307 PURCHASE JONNA`S FINE WINE FARMINGTON HI MI	-14.83
12/05/16	MOBILE PURCHASE 1204 UBER TECHNOLOGIES INC 866-576-1039 CA	-53.46
12/05/16	Mobile/Email Transfer Conf# z75w759sd; nallu, supriya	-120.00
12/05/16	CHECKCARD 1204 YEUNG'S LOTUS EXPRESS NOVI MI 24210736339207457601084	-5.00
12/06/16	CHECKCARD 1203 SPIRIT AIRL 48701404377 800-7727117 FL 24717056340873402947902	-40.00
12/06/16	CHECKCARD 1203 SPIRIT AIRL 48701404446 MIRAMAR FL 24717056340873402861848	-30.00
12/07/16	Mobile/Email Transfer Conf# 1jygdgeb7; nallu, supriya	-50.00
12/07/16	JONNA`S FINE W 12/07 #000230227 PURCHASE JONNA`S FINE WINE FARMINGTON HI MI	-13.77
12/07/16	Wal-Mart Super 12/07 #000384675 PURCHASE Wal-Mart Super Ce NOVI MI	-58.60
12/12/16	CHECKCARD 1210 CIRCLE INTERNET FINANCI 800-3987172 MA 24387626347008500129861	-25.00
12/12/16	PMNT SENT 1210 SQC*RAHUL GAJULA . / CA 24492156345740210641361	-35.00
12/12/16	PMNT SENT 1210 SQC*RAHUL GAJULA . / CA 24492156345740211385422	-15.00
12/12/16	Mobile/Email Transfer Conf# 1785qoeds; nallu, supriya	-60.00
Total withdrawals and other subtractions		-\$2,605.97

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	\$0.00	\$105.00
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, 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.

We refunded to you a total of \$70.00 in fees for Overdraft and/or NSF: Returned Items this year.

Date	Transaction description	Amount
12/12/16	Monthly Maintenance Fee	-12.00

Total service fees

-\$12.00

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

Account Changes

We want to make sure you stay up-to-date on changes to your accounts.

Reminder about overdraft policies for your account (this is not a change).

These are important things you should know about debit card transactions and how your account can become overdrawn. This does not change your debit card, the overdraft policies on your debit card, or the agreements governing your account. Instead this is a reminder intended to help you avoid overdraft fees on recurring debit card transactions.

Knowing how debit card transactions work is important to help avoid overdrafts and overdraft fees

How debit card transactions work

1. First, you authorize a transaction.

A transaction is authorized when a merchant with whom you use your card or to whom you previously provided your information asks Bank of America to approve a transaction you want to make. At this time, in order for the transaction to go through, Bank of America must promise the merchant to pay for the purchase upon the merchant's request.

2. Next, we may place a hold on the funds.

A hold immediately reduces the available funds in your account by the amount of the authorization request. If, while the hold is in place, you do not have enough available funds in your account to cover other transactions you may have conducted (such as a check you previously wrote), those items may overdraw your account or be returned unpaid.

In most cases, the hold expires when the transaction is paid.

The amount being held is not applied to the debit card transaction or to any specific transaction. If the hold expires and the transaction has not been paid, the amount being held is returned to your available funds. After the hold expires, we determine whether you have sufficient funds available to pay the debit card transaction. If you do not have sufficient funds, the debit transaction will cause you to overdraw and, if it is a recurring transaction, may incur an overdraft fee. This can occur even if your account did have sufficient available funds when the merchant requested authorization.

3. Finally, we pay the transaction.

Your transaction is paid when the merchant presents it to Bank of America for payment — that is, when the merchant asks us to transfer the funds from your account to the merchant. It is important to note that authorization and payment of debit card transactions do not occur simultaneously — there can be days between.

If other account activity has caused the funds available in your account to drop below zero before the debit card transaction is paid, you may no longer have sufficient funds to pay the merchant. If that occurs, the debit card transaction will overdraw your account because we must honor our promise to pay the merchant.

- Your available funds may change between the time you authorize a transaction and when the transaction is paid. For example, on Monday we authorize a debit card transaction because you have enough available funds at the time. A hold is then placed on your funds until the merchant presents the transaction for payment. On Tuesday we process and post another transaction (such as a check you wrote) that reduces your available funds below zero. If the merchant presents the original debit card transaction for payment on Wednesday, and your available funds are now below the amount needed to pay the transaction, the debit card transaction will overdraw your account and you may incur an overdraft fee.
- Bank of America does not charge overdraft fees for every type of transaction. If the debit card transaction described in the example is an everyday, non-recurring transaction (such as a one-time purchase of groceries), we will not charge you an overdraft fee. However, if the transaction is recurring, (such as a monthly gym membership) you may incur an overdraft fee. The Personal Schedule of Fees and Deposit Agreement for your account provide more information about Bank of America's overdraft fees.

How to avoid overdrafts and overdraft fees

- To avoid overdrafts, you should ensure there are sufficient available funds in your account to cover all of your outstanding transactions when they are paid, including those that are authorized but not yet paid, checks you have written, or transactions you have scheduled ahead of time.
- Be sure to keep track of all of your transactions to ensure they will not reduce your available funds below the amount needed to cover debit card transactions that have not yet been paid.
- Our Mobile and Online Banking services can help you stay on top of your account activity and notify you if your balance becomes low. Visit bankofamerica.com to learn more.

More information about our overdraft policy can be found in our Deposit Agreement and Disclosures. You can also refer to the Personal Schedule of Fees for your account to learn when Bank of America charges fees for overdrafts. Please review these documents carefully.
