



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 December 13, 2016 to January 11, 2017

**RAKESH SUNDRU**

Account number: 4830 5393 2331

### Account summary

Beginning balance on December 13, 2016	\$7.99
Deposits and other additions	1,809.57
Withdrawals and other subtractions	-1,327.87
Checks	-0.00
Service fees	-94.00
<b>Ending balance on January 11, 2017</b>	<b>\$395.69</b>

#### Here's a tip

Don't miss important account notifications — keep your contact information updated. It's quick and easy to keep your phone number, email and mailing address up to date. Go to **Profile & Settings** and review your information. You'll help make sure you receive all of your notices and help stay on top of your account.

**Is your contact info up to date? Check now in Online Banking at [bankofamerica.com](http://bankofamerica.com).**

## 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.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
12/19/16	Mobile/Email Transfer Conf# 1azduczoa; SOMASANI, VENU	60.00
12/22/16	BKOFAMERICA MOBILE 12/22 3508014621 DEPOSIT *MOBILE NY	373.00
12/28/16	1 12/28 #000294974 PMNT RCVD SQC*SQUARE CASH SAN FRANCISCO CA	246.51
12/30/16	CHECKCARD 1228 CIRCLE INTERNET FINANCI 800-3987172 MA 7438762636500854011	95.00
01/03/17	BKOFAMERICA MOBILE 01/03 3511796213 DEPOSIT *MOBILE NY	373.00
01/03/17	Fee Refund	70.00
01/03/17	RETURNED ITEM FEE REFUND	12.00
01/03/17	Mobile/Email Transfer Conf# b44du8945; NALLU, SUPRIYA	2.00
01/04/17	Mobile/Email Transfer Conf# 17li7a7q5; NALLU, SUPRIYA	40.00
01/04/17	CHECKCARD 0103 Amazon web services aws.amazon.coWA 7469216700300007890	17.75
01/04/17	CHECKCARD 0103 Amazon web services aws.amazon.coWA 7469216700300008029	0.51
01/06/17	1 01/06 #000305029 PMNT RCVD SQC*SQUARE CASH SAN FRANCISCO CA	19.80
01/09/17	BKOFAMERICA MOBILE 01/07 3513492252 DEPOSIT *MOBILE NY	500.00

**Total deposits and other additions**

**\$1,809.57**

## Withdrawals and other subtractions

Date	Description	Amount
12/13/16	MOBILE PURCHASE 1211 DD/BR #304009 Q35 NOVI MI	-6.01
12/19/16	WM SUPERC Wal- 12/18 #000316251 PURCHASE WM SUPERC Wal-Mar COMMERCE MI	-18.82
12/19/16	KROGER 3755 12/18 #000315990 PURCHASE KROGER 37550 1 FARMINGTON HI MI	-13.58
12/21/16	PMNT SENT 1220 SQC*RAHUL GAJULA . / CA 24492156355740330367001	-25.00
12/23/16	Mobile/Email Transfer Conf# b71dsylbt; nallu, supriya	-5.00
12/23/16	COSTCO WHSE #0 12/23 #000802261 PURCHASE COSTCO WHSE #0391 LIVONIA MI	-63.57
12/23/16	TARGET T- 2010 12/23 #000728730 PURCHASE TARGET T- 20100 H Livonia MI	-4.77

*continued on the next page*

Thank you for choosing Bank of America.

## Withdrawals and other subtractions - continued

Date	Description	Amount
12/23/16	COSTCO WHSE #0 12/23 #000585882 PURCHASE COSTCO WHSE #0391 LIVONIA MI	-50.82
12/23/16	Mobile/Email Transfer Conf# u0zt88ky3; nallu, supriya	-5.00
12/27/16	RETURN ITEM CHARGEBACK	-373.00
12/27/16	CHECKCARD 1223 SPIRIT AIRL 48701414767 800-7727117 FL 24717056359873593133385	-125.09
12/27/16	Mobile/Email Transfer Conf# 184hn9h30; nallu, supriya	-5.00
12/27/16	Mobile/Email Transfer Conf# n8ocmj8l0; nallu, supriya	-5.00
12/27/16	CHECKCARD 1225 SPEEDWAY 08744 FAR FARMINGTON HIMI 24224436361102006594462	-0.99
01/03/17	Mobile/Email Transfer Conf# 4dd4vnxoz; nallu, supriya	-40.00
01/03/17	Mobile/Email Transfer Conf# pn0wqyf3c; nallu, supriya	-40.00
01/05/17	PMNT SENT 0104 SQC*KUNAL JANGADE . / CA 24492157004740306468802	-400.00
01/06/17	Mobile/Email Transfer Conf# 1ijzcnge; nallu, supriya	-40.00
01/09/17	MOBILE PURCHASE 0106 SEAMLSSDYNASTYOFLIVON SEAMLESS.COM NY	-12.74
01/11/17	CHECKCARD 0110 MOVETICKETS*MovieTicke 561-4496848 FL 24906417010034530927019	-25.00
01/11/17	CHECKCARD 0110 MOVETICKETS*MovieTicke 561-4496848 FL 24906417010034531677043	-25.00
01/11/17	DISCOVER DES:E-PAYMENT ID:4574 INDN:SUNDRU RAKESH CO ID:2510020270 WEB	-43.48

**Total withdrawals and other subtractions**
**-\$1,327.87**

## 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	\$175.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We refunded to you a total of \$70.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$140.00 in fees for Overdraft and/or NSF: Returned Items this year.

**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.

*continued on the next page*

## Service fees - continued

Date	Transaction description	Amount
12/27/16	OVERDRAFT ITEM FEE FOR ACTIVITY OF 12-27	-35.00
12/27/16	OVERDRAFT ITEM FEE FOR ACTIVITY OF 12-27	-35.00
12/27/16	RETURNED ITEM CHARGEBACK FEE	-12.00
01/11/17	Monthly Maintenance Fee	-12.00

**Total service fees** **-\$94.00**

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

This page intentionally left blank