



P.O. Box 15284
Wilmington, DE 19850

BANGXI XIAO
100 MATHEWSON ST APT 508
PROVIDENCE, RI 02903-1872

Customer service information

- ☎ Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
- 🌐 [bankofamerica.com](https://www.bankofamerica.com)
- ✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Plus Banking

for August 25, 2021 to September 23, 2021

Account number: 3940 0646 7188

BANGXI XIAO

Account summary

Beginning balance on August 25, 2021	\$1,744.17
Deposits and other additions	8,358.16
Withdrawals and other subtractions	-9,836.71
Checks	-0.00
Service fees	-99.33
Ending balance on September 23, 2021	\$166.29

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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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Deposits and other additions

Date	Description	Amount
08/25/21	WIRE TYPE:INTL IN DATE:210825 TIME:0509 ET TRN:2021082400195966 SEQ:TT17735210000507/711430 ORIG:1/JIANG YANI ID:773171324967 PMT DET: \$10.00 FEE DEDUCTTUITION	3,490.00
08/30/21	VENMO DES:CASHOUT ID:1015452237049 INDN:BANGXI XIAO CO ID:5264681992 PPD	415.50
08/30/21	VENMO DES:CASHOUT ID:1015436819947 INDN:BANGXI XIAO CO ID:5264681992 PPD	246.00
08/30/21	VENMO DES:CASHOUT ID:1015437119654 INDN:BANGXI XIAO CO ID:5264681992 PPD	44.00
08/31/21	Zelle Transfer Conf# OGE3GROMG; XUNTONG LIANG	500.00
08/31/21	Zelle Transfer Conf# OGE3GMPBO; XUNTONG LIANG	300.00
08/31/21	Zelle Transfer Conf# OGE3GSA8A; XUNTONG LIANG	200.00
09/01/21	VENMO DES:CASHOUT ID:1015493152031 INDN:BANGXI XIAO CO ID:5264681992 PPD	180.66
09/07/21	Zelle Transfer Conf# XXXXXXXXXX; ZIXI PAN	1,350.00
09/07/21	VENMO DES:CASHOUT ID:1015576344581 INDN:BANGXI XIAO CO ID:5264681992 PPD	413.00
09/07/21	VENMO DES:CASHOUT ID:1015561368473 INDN:BANGXI XIAO CO ID:5264681992 PPD	82.00
09/07/21	VENMO DES:CASHOUT ID:1015600110127 INDN:BANGXI XIAO CO ID:5264681992 PPD	67.00
09/08/21	VENMO DES:CASHOUT ID:1015616822986 INDN:BANGXI XIAO CO ID:5264681992 PPD	90.00
09/08/21	VENMO DES:CASHOUT ID:1015617678289 INDN:BANGXI XIAO CO ID:5264681992 PPD	80.00
09/10/21	Zelle Transfer Conf# XXXXXXXXXX; YUNXUAN ZENG	300.00
09/14/21	Zelle Transfer Conf# XXXXXXXXXX; YUNXUAN ZENG	200.00

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Deposits and other additions - continued

Date	Description	Amount
09/20/21	Zelle Transfer Conf# OGENPOTBT; XUNTONG LIANG	200.00
09/20/21	Zelle Transfer Conf# XXXXXXXXXX; YUNXUAN ZENG	200.00
Total deposits and other additions		\$8,358.16

Withdrawals and other subtractions

Date	Description	Amount
08/25/21	PURCHASE 0825 Spin Mobility 888-2625189 CA	-2.93
08/25/21	Zelle Transfer Conf# jk7f6k60k; YUNXUAN	-1.00
08/25/21	Zelle Transfer Conf# j4fob84u2; YUNXUAN	-675.00
08/26/21	PURCHASE 0825 Spin Mobility 888-2625189 CA	-5.10
08/26/21	VENMO DES:PAYMENT ID:1015394946389 INDN:BANGXI XIAO CO ID:3264681992 WEB	-375.00
08/26/21	VENMO DES:PAYMENT ID:1015394956648 INDN:BANGXI XIAO CO ID:3264681992 WEB	-375.00
08/26/21	VENMO DES:PAYMENT ID:1015394951765 INDN:BANGXI XIAO CO ID:3264681992 WEB	-375.00
08/30/21	CHECKCARD 0827 TEN ONE TEAHOUSE LLC PROVIDENCE RI 24431061240091835000068	-11.88
08/30/21	CHECKCARD 0828 AMAZON.COM*259YU0061 AM AMZN.COM/BILLWA 24431061240083338839514	-20.53
08/30/21	CHECKCARD 0827 SURA BBQ JOHNSTON RI 24707801241030099275375	-271.70
08/30/21	PURCHASE 0828 SPIN MOBILITY 888-2625189 CA	-3.24
08/30/21	SIX FLAGS NEW 08/28 #000888651 PURCHASE SIX FLAGS NEW ENG AGAWAM MA	-199.96
08/30/21	CHECKCARD 0828 BEST LOCKERS-SFNEDP AGAWAM MA 24071051241939185742868	-2.00
08/30/21	VENMO DES:PAYMENT ID:1015465705589 INDN:BANGXI XIAO CO ID:3264681992 WEB	-161.00
08/30/21	VENMO DES:PAYMENT ID:1015445540227 INDN:BANGXI XIAO CO ID:3264681992 WEB	-30.00
08/31/21	CHECKCARD 0830 TST* PASTICHE FINE DESS 401-617-1870 RI 24137461242500701330414	-33.00
08/31/21	Zelle Transfer Conf# gnxtkpsie; YUNXUAN	-1,000.00
09/01/21	CHECKCARD 0830 SERENDIPITY GOURMET PROVIDENCE RI 24251381243030043814312	-16.74
09/02/21	CHECKCARD 0901 CINEMAS ECOMM 781-349-4282 RI 24445001244300372875691	-29.50
09/02/21	CHECKCARD 0902 Amazon Prime*258BG66X1 Amzn.com/billWA 24692161245100883158400 RECURRING	-13.90
09/02/21	A. RICCARDI LT 09/02 #000205728 PURCHASE A. RICCARDI LTD BOSTON MA	-1,473.91
09/02/21	VENMO DES:PAYMENT ID:1015524435779 INDN:BANGXI XIAO CO ID:3264681992 WEB	-7.68
09/03/21	CHECKCARD 0902 TST* PASTICHE FINE DESS PROVIDENCE RI 24137461245300637771865	-4.82
09/03/21	CHECKCARD 0902 SQ *CAFE LA FRANCE Providence RI 24692161245100347516615	-3.80

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/03/21	VENMO DES:PAYMENT ID:1015536071142 INDN:BANGXI XIAO CO ID:3264681992 WEB	-18.37
09/03/21	VENMO DES:PAYMENT ID:1015533551299 INDN:BANGXI XIAO CO ID:3264681992 WEB	-6.68
09/07/21	CHECKCARD 0904 SP * LOCK & CO. HATTER LONDON 74208471247000001832840	-444.37
09/07/21	CHECKCARD 0905 TST* THE HIGHROLLER LOB 207-423-3622 ME 24137461248500701931694	-257.60
09/07/21	CHECKCARD 0904 ELEVATION BURGER - PORT PORTLAND ME 24269791248500585189575	-5.05
09/07/21	CHECKCARD 0904 BLUE LOBSTER PORTLAND ME 24275391248900013913862	-6.37
09/07/21	CHECKCARD 0904 SQ *CAPTAIN SAM'S ICE C Portland ME 24692161247100142103914	-6.35
09/07/21	Zelle Transfer Conf# zm78reg96; XUNTONG	-1,350.00
09/07/21	CHECKCARD 0904 DIMILLO'S PORTLAND ME 24760621248390000071530	-290.00
09/07/21	CHECKCARD 0905 SQ *INDEPENDENT CAFE Bar Harbor ME 24692161248100932873873	-6.32
09/07/21	CHECKCARD 0906 TST* MCKAYS PUBLIC HOUS BAR HARBOR ME 24137461249500799805338	-134.84
09/07/21	CHECKCARD 0905 SNACK SODA VENDING LEWISTON ME 24055231249400537084772	-2.60
09/07/21	CHECKCARD 0906 MCDONALD'S F7682 NEWPORT ME 24427331249720237990906	-43.77
09/07/21	VENMO DES:PAYMENT ID:1015554331656 INDN:BANGXI XIAO CO ID:3264681992 WEB	-278.63
09/07/21	VENMO DES:PAYMENT ID:1015594789664 INDN:BANGXI XIAO CO ID:3264681992 WEB	-148.00
09/07/21	VENMO DES:PAYMENT ID:1015561368484 INDN:BANGXI XIAO CO ID:3264681992 WEB	-32.00
09/07/21	VENMO DES:PAYMENT ID:1015559945721 INDN:BANGXI XIAO CO ID:3264681992 WEB	-26.68
09/07/21	VENMO DES:PAYMENT ID:1015556107518 INDN:BANGXI XIAO CO ID:3264681992 WEB	-15.54
09/07/21	VENMO DES:PAYMENT ID:1015555380581 INDN:BANGXI XIAO CO ID:3264681992 WEB	-10.00
09/08/21	CHECKCARD 0905 BAR HARBOR TEA COMPANY BAR HARBOR ME 24055221250200633401897	-90.64
09/08/21	CHECKCARD 0906 WPY*TESTA'S BAR & GRILL BAR HARBOR ME 24692161250100172923045	-119.83
09/08/21	CHECKCARD 0906 KAZE SHABU SHABU BOSTON MA 24755421250152504939290	-160.00
09/08/21	CHECKCARD 0907 HILTON BACK BAY BOSTON BOSTON MA 24943001250036014602683	-5.00
09/08/21	CHECKCARD 0908 TST* PARIS BAGUETTE - H CAMBRIDGE MA 24137461251001074215397	-14.76
09/08/21	7-ELEVEN 09/07 #000877589 PURCHASE 7-ELEVEN PROVIDENCE RI	-2.34
09/08/21	Nordblom Company DES:RENTAL ID:XXXXXXXXX INDN:BangxiXiao CO ID:1830858202 WEB	-494.69
09/08/21	VENMO DES:PAYMENT ID:1015621386835 INDN:BANGXI XIAO CO ID:3264681992 WEB	-96.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/08/21	VENMO DES:PAYMENT ID:1015610501569 INDN:BANGXI XIAO CO ID:3264681992 WEB	-11.97
09/09/21	CHECKCARD 0908 USCONNECT FOLEY VEND N NORWOOD MA 24013391251001027596966	-2.85
09/09/21	PURCHASE 0908 SPIN MOBILITY 888-2625189 CA	-3.55
09/09/21	VENMO DES:PAYMENT ID:1015628351239 INDN:BANGXI XIAO CO ID:3264681992 WEB	-12.65
09/13/21	7-ELEVEN 09/11 #000813260 PURCHASE 7-ELEVEN PROVIDENCE RI	-3.24
09/13/21	7-ELEVEN 09/13 #000734196 PURCHASE 7-ELEVEN PROVIDENCE RI	-11.96
09/13/21	VENMO DES:PAYMENT ID:1015677329129 INDN:BANGXI XIAO CO ID:3264681992 WEB	-68.00
09/14/21	CHECKCARD 0913 Nami Providence RI 24342851256017030991085	-74.06
09/14/21	CHECKCARD 0914 DOORDASH*MCDONALDS WWW.DOORDASH.CA 24011341257000021621292	-23.57
09/15/21	CHECKCARD 0913 PLANT CITY PROVIDENCE RI 24037241257900010201745	-8.08
09/15/21	CHECKCARD 0914 DOORDASH*CHIPOTLE WWW.DOORDASH.CA 24011341257000038357898	-18.21
09/17/21	CHECKCARD 0917 Subway 39351 Providence RI 24204291260000231118724	-16.74
09/20/21	CHECKCARD 0916 SERENDIPITY GOURMET PROVIDENCE RI 24251381260030051098855	-22.10
09/20/21	CHECKCARD 0918 AMZN MKTP US*2G48T72MO AMZN.COM/BILLWA 24431061261083304091748	-6.41
09/20/21	CHECKCARD 0918 Riot* LN1FSHMEG94X 866-373-9211 CA 24692161261100079285313	-10.70
09/20/21	CHECKCARD 0917 GOOGLE Colab 650-2530000 CA 24204291260002855424941	-10.69
09/20/21	CHECKCARD 0917 SQ *HAVEN BROTHERS DINE Providence RI 24692161261100086941882	-25.00
09/20/21	Zelle Transfer Conf# q9lez567x; XUNTONG	-200.00
09/20/21	VENMO DES:PAYMENT ID:1015823973859 INDN:BANGXI XIAO CO ID:3264681992 WEB	-60.00
09/20/21	VENMO DES:PAYMENT ID:1015815107659 INDN:BANGXI XIAO CO ID:3264681992 WEB	-44.00
09/21/21	CVS/PHARMACY # 09/21 #000305611 PURCHASE CVS/PHARMACY #02 PROVIDENCE RI	-21.26
09/22/21	CHECKCARD 0920 SERENDIPITY GOURMET PROVIDENCE RI 24251381264030044068250	-18.69
09/23/21	PURCHASE 0923 Spin Mobility 888-2625189 CA	-3.86

Total withdrawals and other subtractions **-\$9,836.71**

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	\$105.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
08/25/21	Wire Transfer Fee	-16.00
09/07/21	CHECKCARD 0904 SP * LOCK & CO. HATTER LONDON 74208471247000001832840 INTERNATIONAL TRANSACTION FEE	-13.33
09/08/21	OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-08	-35.00
09/09/21	OVERDRAFT ITEM FEE FOR ACTIVITY OF 09-09	-35.00

Total service fees **-\$99.33**

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

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