



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 June 24, 2021 to July 23, 2021

**BANGXI XIAO**

Account number: 3940 0646 7188

### Account summary

Beginning balance on June 24, 2021	\$951.20
Deposits and other additions	16,150.05
Withdrawals and other subtractions	-16,446.82
Checks	-0.00
Service fees	-46.00
<b>Ending balance on July 23, 2021</b>	<b>\$608.43</b>

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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
06/25/21	BKOFAMERICA MOBILE 06/25 3736016555 DEPOSIT *MOBILE RI	1,579.41
06/28/21	CHECKCARD 0627 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 7443106117808300382	2,031.93
06/29/21	VENMO DES:CASHOUT ID:1014430702126 INDN:BANGXI XIAO CO ID:5264681992 PPD	111.00
06/30/21	WIRE TYPE:INTL IN DATE:210630 TIME:0517 ET TRN:2021063000158064 SEQ:TT17732210000417/310962 ORIG:1/CHEN XIN ID:745868427234 PMT DET: \$10.00 FE E DEDUCTTUITION	2,500.00
07/06/21	WIRE TYPE:WIRE IN DATE: 210706 TIME:0523 ET TRN:2021070600387344 SEQ:S0611872F08501/342199 ORIG:1/BANGXI XIAO ID:6853853 SND BK:CITIBANK, N.A . ID:0008 PMT DET:/RFB/WITHDRAWAL	2,033.00
07/06/21	VENMO DES:CASHOUT ID:1014518549136 INDN:BANGXI XIAO CO ID:5264681992 PPD	40.00
07/08/21	1-800 FLOWERS DES:PAYROLL ID:CE4000000639438 INDN:XIAO,BANGXI CO ID:1113187400 PPD	1,869.41
07/12/21	WIRE TYPE:WIRE IN DATE: 210712 TIME:0513 ET TRN:2021071200150017 SEQ:SZNUS335287453GC/108786 ORIG:ZHAO HAO DA ID:6212264000057896 SND BK:INDUST RIAL AND COMMERCIAL BAN ID:1459 PMT DET:/GYSH/	3,685.00
07/12/21	CHECKCARD 0710 IKEA CLICK &AMP AMP AMP 888-434-4532 MD 7443565119108300681	63.74
07/12/21	Zelle Transfer Conf# nvkjk0b0; JIN, HAOCHEN	15.00
07/14/21	VENMO DES:CASHOUT ID:1014680990182 INDN:BANGXI XIAO CO ID:5264681992 PPD	350.00
07/22/21	1-800 FLOWERS DES:PAYROLL ID:CE4000000639438 INDN:XIAO,BANGXI CO ID:1113187400 PPD	1,871.56

**Total deposits and other additions**

**\$16,150.05**

## Withdrawals and other subtractions

Date	Description	Amount
06/24/21	CHECKCARD 0623 LEGO PROVIDENCE PLAC Providence RI 24204291174004594348725	-74.89
06/25/21	CHECKCARD 0623 SQ *FRISKIE FRIES LLC P Providence RI 24692161175100297648784	-6.94

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Help prevent fraud with these simple tips



**Review our Fraud Prevention Checklist**

for ways you can help protect yourself against fraud.



**Stay informed** on red flags that may signal a scam.



**Keep your contact information up to date,** so we can send you urgent notifications if we detect unusual activity.

Scan this code using the camera on your smartphone or learn more at [bofa.com/FraudChecklist](https://bofa.com/FraudChecklist).

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## Withdrawals and other subtractions - continued

Date	Description	Amount
06/25/21	CHECKCARD 0624 SPIN SCOOTER HTTPSSPIN.APPCA 24011341176000004155647	-2.09
06/25/21	CHECKCARD 0625 SPIN SCOOTER HTTPSSPIN.APPCA 24011341176000005422251	-2.00
06/25/21	CHECKCARD 0625 SPIN SCOOTER HTTPSSPIN.APPCA 24011341176000005305019	-2.00
06/25/21	COX COMM RHI DES:BANK DRAFT ID:238319887903001 INDN:BANGXI XIAO CO ID:5841527255 WEB	-81.75
06/28/21	CHECKCARD 0625 SPIN SCOOTER HTTPSSPIN.APPCA 24011341177000004374726	-2.00
06/28/21	CHECKCARD 0626 SPIN SCOOTER HTTPSSPIN.APPCA 24011341177000005876901	-3.86
06/28/21	CHECKCARD 0626 SPIN SCOOTER HTTPSSPIN.APPCA 24011341178000002969526	-2.31
06/28/21	CHECKCARD 0627 SPIN SCOOTER HTTPSSPIN.APPCA 24011341179000003188885	-2.31
06/28/21	WHOLEFDS UNI 1 06/28 #000209426 PURCHASE WHOLEFDS UNI 101 PROVIDENCE RI	-60.00
06/29/21	MOSS MANAGEMENT DES:RENTAL ID:XXXXXXXXX INDN:HAODAZHAO CO ID:1952866676 WEB	-80.00
06/30/21	CHECKCARD 0629 Steam Purchase 425-9522985 WA 24906411180124684739364	-10.69
06/30/21	CHECKCARD 0629 SPIN SCOOTER HTTPSSPIN.APPCA 24011341181000003833338	-2.31
06/30/21	Zelle Transfer Conf# lkkm41k11; RUIJIA	-1,015.00
07/01/21	7-ELEVEN 07/01 #000615400 PURCHASE 7-ELEVEN PROVIDENCE RI	-12.51
07/01/21	MOSS MANAGEMENT DES:RENTAL ID:XXXXXXXXX INDN:HAODAZHAO CO ID:1952866676 WEB	-500.00
07/02/21	CHECKCARD 0630 TRIGGS MEMORIAL GOLF CO PROVIDENCE RI 24269791182500557453973	-22.00
07/02/21	CHECKCARD 0630 SQ *FRISKIE FRIES LLC P Providence RI 24692161182100661742149	-5.94
07/06/21	CHECKCARD 0702 Amazon Prime*291ND9BE1 Amzn.com/billWA 24692161183100632890323 RECURRING	-13.90
07/06/21	CHECKCARD 0703 Riot* LN119F4CRVCH 866-373-9211 CA 24692161184100432542388	-10.70
07/06/21	CHECKCARD 0703 IQ PREMIUM HTTPSWWW.INTECA 24011341184000049901989 RECURRING	-79.00
07/06/21	CHECKCARD 0705 IKEA CLICK &AMP AMP AMP 888-434-4532 MD 24435651186083738053591	-63.74
07/06/21	Zelle Transfer Conf# l1jz5t1bz; JUNJIE	-34.20
07/06/21	7-ELEVEN 07/05 #000119830 PURCHASE 7-ELEVEN PROVIDENCE RI	-13.82
07/06/21	CHECKCARD 0706 SPIN SCOOTER HTTPSSPIN.APPCA 24011341187000004619680	-1.69
07/06/21	Nordblom Company DES:RENTAL ID:XXXXXXXXX INDN:BangxiXiao CO ID:1830858202 WEB	-1,989.94
07/06/21	VENMO DES:PAYMENT ID:1014516889332 INDN:BANGXI XIAO CO ID:3264681992 WEB	-112.00
07/07/21	CHECKCARD 0706 AMZN MKTP US*291JB47N1 AMZN.COM/BILLWA 24431061187083719838692	-6.41
07/07/21	CHECKCARD 0705 EBISU - 1ST PROVIDENCE RI 24765011187010000781514	-34.00
07/09/21	CHECKCARD 0707 SERENDIPITY GOURMET PROVIDENCE RI 24251381189030049156870	-3.10
07/09/21	CHECKCARD 0708 SPIN SCOOTER HTTPSSPIN.APPCA 24011341190000003882664	-2.62
07/12/21	CHECKCARD 0708 SERENDIPITY GOURMET PROVIDENCE RI 24251381190030051318704	-2.61

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## Withdrawals and other subtractions - continued

Date	Description	Amount
07/12/21	CHECKCARD 0709 ENCORE BOSTON HARBOR MEDFORD MA 24692161191100842205338	-329.65
07/12/21	CHECKCARD 0709 SERENDIPITY GOURMET PROVIDENCE RI 24251381192030107974821	-5.22
07/12/21	CHECKCARD 0709 YOLENIS_3 PROVIDENCE RI 24275391190900014144374	-10.82
07/12/21	CHECKCARD 0710 DIANINS DIANINS BLUE O WWW.DIANINS.CTX 24011341192000002492182	-1,101.35
07/12/21	CHECKCARD 0710 SPIN SCOOTER HTTPSSPIN.APPCA 24011341192000002997339	-3.55
07/12/21	CHECKCARD 0711 SPIN SCOOTER HTTPSSPIN.APPCA 24011341192000004872696	-3.55
07/12/21	Zelle Transfer Conf# ljbq1jz; fanying chen	-500.00
07/12/21	MARUICHI JAPAN 07/11 #000214459 PURCHASE MARUICHI JAPANESE BROOKLINE MA	-126.07
07/12/21	VENMO DES:PAYMENT ID:1014651619686 INDN:BANGXI XIAO CO ID:3264681992 WEB	-60.00
07/13/21	7-ELEVEN 07/13 #000300074 PURCHASE 7-ELEVEN PROVIDENCE RI	-4.44
07/13/21	Woodcliff Apts DES:4242721562 ID: INDN:Haoda Zhao CO ID:0009419522 WEB	-4,962.45
07/14/21	CHECKCARD 0712 SERENDIPITY GOURMET PROVIDENCE RI 24251381194030045567842	-11.25
07/14/21	CHECKCARD 0713 SPIN SCOOTER HTTPSSPIN.APPCA 24011341194000045080406	-3.55
07/14/21	CHECKCARD 0713 SPIN SCOOTER HTTPSSPIN.APPCA 24011341194000045599413	-3.02
07/14/21	YVES SAINT LAU 07/14 #000987920 PURCHASE YVES SAINT LAUR BOSTON MA	-1,040.94
07/15/21	CHECKCARD 0714 SQ *CAFE LA FRANCE Providence RI 24692161195100847285935	-7.32
07/15/21	CHECKCARD 0714 Burberry Ltd Boston MA 24204291195568786138735	-456.56
07/15/21	Everi 07/14 #000150780 PURCHASE Everi EVERETT MA	-314.95
07/15/21	UQ LEGACY PL U 07/15 #000785170 PURCHASE UQ LEGACY PL US00 BOSTON MA	-52.81
07/15/21	VENMO DES:PAYMENT ID:1014701874382 INDN:BANGXI XIAO CO ID:3264681992 WEB	-73.75
07/16/21	CHECKCARD 0715 EBH THE DRUGSTORE MEDFORD MA 24692161196100500757120	-4.00
07/16/21	HONG KONG SUPE 07/16 #000186100 PURCHASE HONG KONG SUPER BOSTON MA	-34.26
07/19/21	CHECKCARD 0716 ENCORE BOSTON HARBOR MEDFORD MA 24692161198100154327657	-360.03
07/19/21	CHECKCARD 0716 CHOWBUS* TEN SECOND NO 131-26479155 IL 24011341197000038357024	-64.00
07/19/21	CHECKCARD 0717 TSP*FOGODECHA OBOSTON BOSTON MA 24445001198100155734958	-148.48
07/19/21	CHECKCARD 0717 GOOGLE* Colab 650-2530000 CA 24204291198007227724032	-10.69
07/19/21	WHOLEFDS UNI 1 07/18 #000308889 PURCHASE WHOLEFDS UNI 101 PROVIDENCE RI	-32.77
07/19/21	7-ELEVEN 07/19 #000345996 PURCHASE 7-ELEVEN PROVIDENCE RI	-6.72
07/19/21	VENMO DES:PAYMENT ID:1014720893307 INDN:BANGXI XIAO CO ID:3264681992 WEB	-56.00
07/19/21	VENMO DES:PAYMENT ID:1014736404177 INDN:BANGXI XIAO CO ID:3264681992 WEB	-37.50

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## Withdrawals and other subtractions - continued

Date	Description	Amount
07/21/21	7-ELEVEN 07/21 #000665084 PURCHASE 7-ELEVEN PROVIDENCE RI	-11.22
07/22/21	CHECKCARD 0720 SERENDIPITY GOURMET PROVIDENCE RI 24251381202030048753258	-38.94
07/22/21	CHECKCARD 0721 Spin Mobility 888-2625189 CA 24793381202000299558727	-4.48
07/22/21	CHECKCARD 0721 RA INTERNATIONAL LLC PROVIDENCE RI 24137461202300610071490	-21.40
07/22/21	CHECKCARD 0721 Spin Mobility 888-2625189 CA 24793381202000303138722	-3.55
07/22/21	Zelle Transfer Conf# zh9ze63cx; HAODA	-2,200.00
07/22/21	APPLE STORE # 07/22 #000646711 PURCHASE APPLE STORE #R16 PROVIDENCE RI	-20.33
07/22/21	CVS/PHARMACY # 07/22 #000654479 PURCHASE CVS/PHARMACY #02 PROVIDENCE RI	-24.28
07/23/21	Zelle Transfer Conf# t7s07y95r; JUNJIE	-35.80
07/23/21	CUMBERLAND FAR 07/23 #000701550 PURCHASE CUMBERLAND FARMS PROVIDENCE RI	-4.79
<b>Total withdrawals and other subtractions</b>		<b>-\$16,446.82</b>

## 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	\$35.00
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:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- 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
06/30/21	Wire Transfer Fee	-16.00
07/06/21	Wire Transfer Fee	-15.00
07/12/21	Wire Transfer Fee	-15.00
<b>Total service fees</b>		<b>-\$46.00</b>

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