



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

Your Adv Plus Banking

for July 24, 2021 to August 24, 2021

BANGXI XIAO

Account summary

Beginning balance on July 24, 2021	\$608.43
Deposits and other additions	31,344.77
Withdrawals and other subtractions	-30,167.18
Checks	-0.00
Service fees	-41.85
Ending balance on August 24, 2021	\$1,744.17

Account number: 3940 0646 7188

**MUHAMMAD
ALI**
A FILM BY KEN BURNS
SARAH BURNS & DAVID McMAHON

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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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Equal Housing Lender

Deposits and other additions

Date	Description	Amount
07/28/21	WIRE TYPE:INTL IN DATE:210728 TIME:0511 ET TRN:2021072800135169 SEQ:TT17732210000484/074298 ORIG:1/CHEN XIN ID:745868427234 PMT DET: \$10.00 FE E DEDUCTTUITION	19,990.00
07/28/21	Zelle payment from XU XIAOLIN Conf# XXXXXXXXX	2,000.00
07/28/21	VENMO DES:CASHOUT ID:1014909072582 INDN:BANGXI XIAO CO ID:5264681992 PPD	50.00
08/03/21	CHECKCARD 0802 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106121408300838	3,456.09
08/05/21	1-800 FLOWERS DES:PAYROLL ID:CE4000000639438 INDN:XIAO,BANGXI CO ID:1113187400 PPD	1,694.02
08/06/21	WIRE TYPE:WIRE IN DATE: 210806 TIME:1236 ET TRN:2021080600338038 SEQ:S0612182842601/402924 ORIG:1/BANGXI XIAO ID:6853853 SND BK:CITIBANK, N.A . ID:0008 PMT DET:./RFB/WITHDRAWAL	1,421.25
08/10/21	Transfer VENMO	839.22
08/17/21	Zelle Transfer Conf# XXXXXXXXX; YUNXUAN ZENG	100.00
08/19/21	1-800 FLOWERS DES:PAYROLL ID:CE4000000639438 INDN:XIAO,BANGXI CO ID:1113187400 PPD	1,485.34
08/19/21	Zelle Transfer Conf# yug8k0x5y; LYU, SHANG	205.85
08/23/21	VENMO DES:CASHOUT ID:1015329769843 INDN:BANGXI XIAO CO ID:5264681992 PPD	103.00

Total deposits and other additions **\$31,344.77**

Withdrawals and other subtractions

Date	Description	Amount
07/26/21	CHECKCARD 0724 LEGO PROVIDENCE PLAC Providence RI 24204291204008585458728	-213.99
07/26/21	7-ELEVEN 07/25 #000671345 PURCHASE 7-ELEVEN PROVIDENCE RI	-4.27
07/26/21	COX COMM RHI DES:BANK DRAFT ID:238319887903001 INDN:BANGXI XIAO CO ID:5841527255 WEB	-81.75

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Withdrawals and other subtractions - continued

Date	Description	Amount
07/26/21	VENMO DES:PAYMENT ID:1014849425434 INDN:BANGXI XIAO CO ID:3264681992 WEB	-28.00
07/28/21	CHECKCARD 0726 SERENDIPITY GOURMET PROVIDENCE RI 24251381208030045959498	-8.32
07/28/21	CHECKCARD 0726 SERENDIPITY GOURMET PROVIDENCE RI 24251381208030045959514	-4.68
07/28/21	CHECKCARD 0726 PAYPAL *STAGESFREED 402-935-7733 CA 24492151208852637539842	-10.00
07/28/21	CHECKCARD 0727 AMZN MKTP US*2P8BC5T21 AMZN.COM/BILLWA 24431061208083312095125	-35.57
07/28/21	TRANSFER BANGXI XIAO:Interactive Brokers Confirmation# 1350111838	-3,200.00
07/28/21	WHOLEFDS UNI 1 07/28 #000927395 PURCHASE WHOLEFDS UNI 101 PROVIDENCE RI	-172.77
07/28/21	VENMO DES:PAYMENT ID:1014909061615 INDN:BANGXI XIAO CO ID:3264681992 WEB	-27.00
07/30/21	CHECKCARD 0729 PAYPAL *MALUS 8618016003173 74423421210129498554257	-28.41
07/30/21	7-ELEVEN 07/30 #000296382 PURCHASE 7-ELEVEN PROVIDENCE RI	-2.34
07/30/21	BROWN UNIVER2843 DES:BILL PAY ID:405365 INDN:BANGXI XIAO CO ID:2050258809 WEB	-18,365.50
08/02/21	CHECKCARD 0802 Amazon Prime*2P9OI4EX0 Amzn.com/billWA 24692161214100778727019 RECURRING	-13.90
08/02/21	7-ELEVEN 08/02 #000185274 PURCHASE 7-ELEVEN PROVIDENCE RI	-8.86
08/03/21	7-ELEVEN 08/03 #000767548 PURCHASE 7-ELEVEN PROVIDENCE RI	-2.99
08/04/21	CHECKCARD 0803 SPI*NATIONAL GRID 800-322-3223 MA 24445001215200097294662	-20.41
08/04/21	CHECKCARD 0803 SPI*NATIONAL GRID 800-322-3223 MA 24445001215200097294589	-87.95
08/04/21	CHECKCARD 0803 AMZN MKTP US*2P1ZM6XZO AMZN.COM/BILLWA 24431061215083319023329	-20.85
08/04/21	CHECKCARD 0803 YOLENIS_3 PROVIDENCE RI 24275391215900010768763	-18.63
08/04/21	Zelle payment to XU Conf# kmdtrczrn	-2,000.00
08/04/21	GOOD FORTUNE S 08/04 #000870521 PURCHASE GOOD FORTUNE SU PROVIDENCE RI	-113.67
08/05/21	CHECKCARD 0803 TRIGGS MEMORIAL GOLF CO PROVIDENCE RI 24269791216500490239190	-20.00
08/05/21	Zelle Transfer Conf# ole8l8xku; RUIJIA	-1,382.00
08/05/21	7-ELEVEN 08/05 #000368393 PURCHASE 7-ELEVEN PROVIDENCE RI	-2.39
08/06/21	CVS/PHARMACY # 08/06 #000728915 PURCHASE CVS/PHARMACY #02 PROVIDENCE RI	-26.40
08/09/21	CHECKCARD 0805 SERENDIPITY GOURMET PROVIDENCE RI 24251381218030052785032	-21.43
08/09/21	CHECKCARD 0806 LAMEI HOTPOT. PROVIDENCE RI 24765011219010000079085	-48.00
08/09/21	CHECKCARD 0808 SQ *LEKKER BBQ PROVIDENCE RI 24492151220855857028754	-78.00
08/09/21	VENMO DES:PAYMENT ID:1015070713292 INDN:BANGXI XIAO CO ID:3264681992 WEB	-300.00
08/09/21	VENMO DES:PAYMENT ID:1015087004897 INDN:BANGXI XIAO CO ID:3264681992 WEB	-24.00
08/10/21	CHECKCARD 0810 DOORDASH*KFC WWW.DOORDASH.CA 24011341222000011081814	-53.91
08/10/21	Zelle Transfer Conf# r0e555o35; QINGYUAN	-1,208.03

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/10/21	Nordblom Company DES:RENTAL ID:XXXXXXXXX INDN:BangxiXiao CO ID:1830858202 WEB	-1,988.60
08/11/21	CHECKCARD 0811 Amazon Prime*2P78S9Y70 Amzn.com/billWA 24692161223100753319609 RECURRING	-13.90
08/12/21	CHECKCARD 0810 CAMILLES 401-7514812 RI 24000971223098302111106	-95.00
08/12/21	CHECKCARD 0811 RI SEC OF STATE POS PROVIDENCE RI 24733091224091102000165	-5.15
08/12/21	USPS PO 437151 08/12 #000210290 PURCHASE USPS PO 43715101 PROVIDENCE RI	-34.30
08/13/21	CHECKCARD 0812 7-ELEVEN 33506 PROVIDENCE RI 24034541224001917607682	-2.88
08/13/21	CHECKCARD 0812 MINUTEMAN PRESS PROVIDE PROVIDENCE RI 24765181224027012364978	-5.35
08/13/21	CHECKCARD 0812 RI SEC OF STATE POS PROVIDENCE RI 24733091225091103000023	-5.15
08/13/21	CHECKCARD 0812 THE UPS STORE 6708 401-3697029 RI 24000971224105600553050	-51.82
08/16/21	CHECKCARD 0814 LEGO PROVIDENCE PLAC Providence RI 24204291226007503225858	-53.49
08/16/21	MACY'S 20 08/14 #000530797 PURCHASE MACY'S 207 7 PROVIDENCE RI	-13.90
08/16/21	CHECKCARD 0814 465PEPSIVEN9147678600 CRANSTON RI 24692161227100058827989	-2.10
08/17/21	GOOD FORTUNE S 08/17 #000767796 PURCHASE GOOD FORTUNE SU PROVIDENCE RI	-116.87
08/17/21	GOOD FORTUNE S 08/17 #000623673 PURCHASE GOOD FORTUNE SU PROVIDENCE RI	-26.95
08/18/21	CHECKCARD 0817 GOOGLE *Colab cc@google.comCA 24692161229100587343241 RECURRING	-10.69
08/19/21	CHECKCARD 0817 BUTTON HOLE GOLF COURSE PROVIDENCE RI 24750761230900016847602	-18.00
08/19/21	CHECKCARD 0817 SERENDIPITY GOURMET PROVIDENCE RI 24251381230030047416929	-24.98
08/19/21	CVS/PHARM 0082 08/19 #000320161 PURCHASE CVS/PHARM 00827-- PROVIDENCE RI	-12.99
08/20/21	CHECKCARD 0819 TEN ONE TEAHOUSE LLC PROVIDENCE RI 24431061232091837000512	-15.21
08/23/21	CHECKCARD 0819 SALADWORKS - PROVIDENCE CRANSTON RI 24269791232500555159077	-3.23
08/23/21	CHECKCARD 0820 TEN ONE TEAHOUSE LLC PROVIDENCE RI 24431061233091838000742	-12.69
08/23/21	PURCHASE 0821 Spin Mobility 888-2625189 CA	-3.86
08/23/21	PURCHASE 0821 Spin Mobility 888-2625189 CA	-3.55
08/23/21	VENMO DES:PAYMENT ID:1015329769947 INDN:BANGXI XIAO CO ID:3264681992 WEB	-12.50

Total withdrawals and other subtractions
-\$30,167.18

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:

- 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
07/28/21	Wire Transfer Fee	-16.00
07/29/21	External transfer fee - Next Day - 07/28/2021	-10.00
07/30/21	CHECKCARD 0729 PAYPAL *MALUS 8618016003173 74423421210129498554257 INTERNATIONAL TRANSACTION FEE	-0.85
08/06/21	Wire Transfer Fee	-15.00

Total service fees **-\$41.85**

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