






P.O. Box 15284  
Wilmington, DE 19850

XIANG CHENG  
1415 WILLOW LAKE DR NE APT D  
ATLANTA, GA 30329-2875

#### 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 February 24, 2015 to March 25, 2015

Account number: 0043 5484 1788

**XIANG CHENG**

### Account summary

Beginning balance on February 24, 2015	\$443.89
Deposits and other additions	2,083.33
Withdrawals and other subtractions	-1,952.75
Checks	-100.00
Service fees	-0.00
<b>Ending balance on March 25, 2015</b>	<b>\$474.47</b>



**Together, we can get one step closer to ending AIDS.  
Donate and Bank of America will match it, doubling  
your impact.**

**Donate today**  
at [bankofamerica.com/red](http://bankofamerica.com/red)

Until 12.30.15, your donations through Bank of America's program with (RED) (up to \$1,000 per donor) to the UN Foundation Fund for AIDS, Tuberculosis and Malaria will be matched by Bank of America Corporation donations (up to \$2,000,000 total) to the US Fund for the Global Fund to fight HIV/AIDS.  
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## 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 banking 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 banking center for information.

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Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
02/27/15	EMORY UNIVERSITY DES:DIR DEP ID:1938871 INDN:CHENG,XIANG CO ID:5580566256 PPD	1,083.33
03/11/15	Online Banking Transfer Conf# f31bcq6n1; JI, XU	1,000.00
<b>Total deposits and other additions</b>		<b>\$2,083.33</b>

## Withdrawals and other subtractions

Date	Description	Amount
02/25/15	GEORGIA NATURAL DES:UTIL PAYMT ID:039261853939079 INDN:XIANG CHENG CO ID:1582402579 PPD	-91.16
03/02/15	Online Banking payment to CRD 8813 Confirmation# 4235483174	-333.54
03/04/15	Radco - Seasons DES:WEB PMTS ID:4S1RJ2 INDN:Xiang Cheng CO ID:9000292269 WEB	-727.00
03/13/15	EMORY UNIVERSITY DES:PS ACHECRD ID:1938871 INDN:CHENG XIANG CO ID:4580566256 PPD	-100.00
03/13/15	EMORY UNIVERSITY DES:PS ACHPYMT ID:1938871 INDN:CHENG XIANG CO ID:1580566256 PPD	-50.00
03/16/15	Synchrony Bank DES:CC PYMT ID:601918340110512 INDN:XIANG CHENG CO ID:9856794001 WEB	-600.00
03/17/15	GPC DES:GPC EFT ID:7754774150TKR INDN:BOA1788 CO ID:1580257110 PPD	-27.05
03/23/15	CHECKCARD 0321 GALOTTERY 800GALUCKY 800-425-8259 FL 24445005081000573770207	-24.00
<b>Total withdrawals and other subtractions</b>		<b>-\$1,952.75</b>

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- Botanical Gardens
- Science Centers
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## Checks

Date	Check #	Amount
02/27/15	1025	-100.00

**Total checks** **-\$100.00**

**Total # of checks** **1**



To help you BALANCE YOUR CHECKING ACCOUNT, visit [bankofamerica.com/statementbalance](http://bankofamerica.com/statementbalance) or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

## Check images

Account number: 0043 5484 1788

Check number: 1025 | Amount: \$100.00

XIANG CHENG 12-10 1415 WILLOW LAKE DR NE APT D ATLANTA, GA 30309-1276		1025 44-4310 1A 1000
Feb 24 2015 Date		
Pay To The Order Of	University of Georgia	\$ 100
One hundred		Dollars
Bank of America		
ACH RPT 051000077		
For	Registration fee	Xiang Cheng
⑆05⑆0000⑆1⑆00435484⑆1788⑆1025		

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