



P.O. Box 15284
Wilmington, DE 19850

RANDALL SCOTT TAYLOR
1063 56TH AVE N
ST PETERSBURG, FL 33703-2120

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

Please see the Account Changes section of your statement for details regarding important changes to your account.

Your BofA Core Checking

for November 22, 2016 to December 21, 2016

Account number: 2290 5040 7573

RANDALL SCOTT TAYLOR

Account summary

Beginning balance on November 22, 2016	-\$71.88
Deposits and other additions	8.90
ATM and debit card subtractions	-0.00
Other subtractions	-17.80
Checks	-0.00
Service fees	-82.00
Ending balance on December 21, 2016	-\$162.78

You're on your way to Better Money Habits®

Learn about managing finances with easy-to-understand videos,
articles and tools available for free at BetterMoneyHabits.com.

Better Money Habits®

Powered by **Bank of America** in partnership with **KHANACADEMY**

Bank of America, N.A. Member FDIC. Equal Housing Lender. ©2016 Bank of America Corporation.



SSM-04-16-1617.B | ARC6LKG9

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.

© 2016 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Deposits and other additions

Date	Description	Amount
12/15/16	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 12-14)	8.90

Total deposits and other additions **\$8.90**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
12/14/16	PAYPAL DES:INST XFER ID:JETBRAINSAM INDN:TOSCO RS 2 CO ID:PAYPALSI77 WEB	-8.90
12/21/16	§§PAYPAL DES:RETRY PYMT ID:JETBRAINSAM INDN:TOSCO RS 2 CO ID:PAYPALSI77 WEB	-8.90

Total other subtractions **-\$17.80**

§§ There were not enough funds available in your account to cover the electronic transaction(s) received on 12/21/16. The transaction(s) indicated have been returned. The re-deposit of these amount(s) will be reflected on your next statement.

Tell us what
you're thinking

Join the **Bank of America® Advisory Panel**. You'll help us learn what we're doing right and what we can do better. And, just for joining, you'll be entered into a drawing for a chance to win a \$3,000 Visa® gift card.

To learn more and join, enter code CADD at **bankofamerica.com/advisorypanel**.

No purchase necessary. Sweepstakes ends 02/28/17. Open to all U.S. residents, 18 years of age or older. For official rules and entry go to bankofamerica.com/advisorypanel. Void where prohibited.

SSM-09-16-0091.B | ARFPV669

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	\$630.00
Total NSF: Returned Item fees	\$70.00	\$140.00

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

Attention: You have 20 or more overdraft and returned item fees on your account this year.

We are here to help – talk with us about ways you can help avoid fees, keep better track of your account activity, and make sure you have the account that is right for you.
Please call the number on this statement, or go to bankofamerica.com/appointments to schedule an appointment with us at a time that works for you.

Date	Transaction description	Amount
12/14/16	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 12-14	-35.00
12/21/16	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 12-21	-35.00
12/21/16	Monthly Maintenance Fee	-12.00

Total service fees -\$82.00

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

Account Changes

We want to make sure you stay up-to-date on changes to your accounts.

Reminder about overdraft policies for your account (this is not a change).

These are important things you should know about debit card transactions and how your account can become overdrawn. This does not change your debit card, the overdraft policies on your debit card, or the agreements governing your account. Instead this is a reminder intended to help you avoid overdraft fees on recurring debit card transactions.

Knowing how debit card transactions work is important to help avoid overdrafts and overdraft fees

How debit card transactions work

1. First, you authorize a transaction.

A transaction is authorized when a merchant with whom you use your card or to whom you previously provided your information asks Bank of America to approve a transaction you want to make. At this time, in order for the transaction to go through, Bank of America must promise the merchant to pay for the purchase upon the merchant's request.

2. Next, we may place a hold on the funds.

A hold immediately reduces the available funds in your account by the amount of the authorization request. If, while the hold is in place, you do not have enough available funds in your account to cover other transactions you may have conducted (such as a check you previously wrote), those items may overdraw your account or be returned unpaid.

In most cases, the hold expires when the transaction is paid.

The amount being held is not applied to the debit card transaction or to any specific transaction. If the hold expires and the transaction has not been paid, the amount being held is returned to your available funds. After the hold expires, we determine whether you have sufficient funds available to pay the debit card transaction. If you do not have sufficient funds, the debit transaction will cause you to overdraw and, if it is a recurring transaction, may incur an overdraft fee. This can occur even if your account did have sufficient available funds when the merchant requested authorization.

3. Finally, we pay the transaction.

Your transaction is paid when the merchant presents it to Bank of America for payment — that is, when the merchant asks us to transfer the funds from your account to the merchant. It is important to note that authorization and payment of debit card transactions do not occur simultaneously — there can be days between.

If other account activity has caused the funds available in your account to drop below zero before the debit card transaction is paid, you may no longer have sufficient funds to pay the merchant. If that occurs, the debit card transaction will overdraw your account because we must honor our promise to pay the merchant.

- Your available funds may change between the time you authorize a transaction and when the transaction is paid. For example, on Monday we authorize a debit card transaction because you have enough available funds at the time. A hold is then placed on your funds until the merchant presents the transaction for payment. On Tuesday we process and post another transaction (such as a check you wrote) that reduces your available funds below zero. If the merchant presents the original debit card transaction for payment on Wednesday, and your available funds are now below the amount needed to pay the transaction, the debit card transaction will overdraw your account and you may incur an overdraft fee.
- Bank of America does not charge overdraft fees for every type of transaction. If the debit card transaction described in the example is an everyday, non-recurring transaction (such as a one-time purchase of groceries), we will not charge you an overdraft fee. However, if the transaction is recurring, (such as a monthly gym membership) you may incur an overdraft fee. The Personal Schedule of Fees and Deposit Agreement for your account provide more information about Bank of America's overdraft fees.

How to avoid overdrafts and overdraft fees

- To avoid overdrafts, you should ensure there are sufficient available funds in your account to cover all of your outstanding transactions when they are paid, including those that are authorized but not yet paid, checks you have written, or transactions you have scheduled ahead of time.
- Be sure to keep track of all of your transactions to ensure they will not reduce your available funds below the amount needed to cover debit card transactions that have not yet been paid.
- Our Mobile and Online Banking services can help you stay on top of your account activity and notify you if your balance becomes low. Visit bankofamerica.com to learn more.

More information about our overdraft policy can be found in our Deposit Agreement and Disclosures. You can also refer to the Personal Schedule of Fees for your account to learn when Bank of America charges fees for overdrafts. Please review these documents carefully.
