



P.O. Box 15284  
Wilmington, DE 19850

WOMAN IN CHARGE INC  
16900 LAKEWOOD BLVD STE 302  
BELLFLOWER, CA 90706-5580

## Business Advantage

### Customer service information

- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

## Your Business Advantage Fundamentals™ Banking

for August 1, 2024 to August 31, 2024 Account number: 3251 3726 0618  
WOMAN IN CHARGE INC

### Account summary

Beginning balance on August 1, 2024	\$57,116.15	# of deposits/credits: 9
Deposits and other credits	1,321.96	# of withdrawals/debits: 20
Withdrawals and other debits	-15,662.22	# of items-previous cycle <sup>1</sup> : 1
Checks	-3,000.00	# of days in cycle: 31
Service fees	-0.00	Average ledger balance: \$51,539.87
Ending balance on August 31, 2024	\$39,775.89	<sup>1</sup> Includes checks paid, deposited items and other debits

You've got a banking partner ready to help.



As your dedicated Small Business Specialist, I'm here to help with all of your business's financial needs and priorities.

**Contact me today.**  
Roxana Acosta  
562.561.1295  
roxana.e.acosta@bofa.com

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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 credits

Date	Description	Amount
08/12/24	BANK OF AMERICA DES:DEPOSIT ID:345009865881 INDN:NOAH'S INCOME TAX CO ID:XXXXXXXXXB CCD	423.00
08/16/24	BANK OF AMERICA DES:DEPOSIT ID:345009865881 INDN:NOAH'S INCOME TAX CO ID:XXXXXXXXXB CCD	75.00
08/21/24	TPG PRODUCTS DES:SBTPG LLC ID:7ATEN2OVD6WQXQQ INDN:WOMAN IN CHARGE INC CO ID:3722260102 PPD	500.00
08/21/24	BANK OF AMERICA DES:DEPOSIT ID:345009865881 INDN:NOAH'S INCOME TAX CO ID:XXXXXXXXXB CCD	150.00
08/26/24	BANK OF AMERICA DES:DEPOSIT ID:345009865881 INDN:NOAH'S INCOME TAX CO ID:XXXXXXXXXB CCD	150.00
08/26/24	Temporary Credit Adjustment on 08/26/24	2.99
08/28/24	Temporary Credit Adjustment on 08/28/24	9.99
08/28/24	Temporary Credit Adjustment on 08/28/24	0.99
08/30/24	CHECKCARD 0829 APPLE.COM/BILL CUPERTINO CA 7443099424207290839	9.99
Total deposits and other credits		\$1,321.96

## Withdrawals and other debits

Date	Description	Amount
08/02/24	BANK OF AMERICA DES:DEPOSIT ID:345009865881 INDN:NOAH'S INCOME TAX CO ID:XXXXXXXXXB CCD	-64.41
08/02/24	AUTHNET GATEWAY DES:BILLING ID:XXXXXXXXX INDN:WOMAN IN CHARGE CO ID:1870568569 CCD	-10.00
08/05/24	Zelle payment to Antonia Employee Conf# kwli8tre4	-648.00
08/07/24	UNITED FIN CAS DES:INS PREM ID:XXXXXXXXX Irma INDN:Irma E Fernandez CO ID:9409348062 PPD	-589.98
08/12/24	Zelle payment to Aquatic Zelle Conf# kb7587t9o	-580.00
08/13/24	CA DEPT TAX FEE DES:CDTFA EPMT ID:18521583 INDN:CHRISTIAN ROMERO CO ID:2822162215 CCD	-347.17
08/15/24	Zelle payment to CAHLA PLAZA for "Rent August"; Conf# nr568d36n	-1,300.00
08/22/24	Zelle payment to IRMA FERNANDEZ Conf# l2sg0oxl6	-4,000.00

continued on the next page

## BUSINESS ADVANTAGE

## View your key business metrics all in one place.

Visually track your business's cash flow trends and data from popular business services, all within Business Advantage 360.<sup>1</sup>

To learn more, visit [bankofamerica.com/ConnectedApps](https://bankofamerica.com/ConnectedApps) or just scan this code.



When you use the QRC feature, certain information is collected from your mobile device for business purposes.

<sup>1</sup> You must be enrolled in Business Advantage 360, our small business online banking, or Mobile Banking to use Cash Flow Monitor and Connected Apps, and have an eligible Bank of America® small business deposit account. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

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Withdrawals and other debits - continued

Date	Description	Amount
08/22/24	Zelle payment to IRMA FERNANDEZ for "credit card payment"; Conf# qyh2wex79	-4,500.00
08/23/24	Zelle payment to Antonia Employee Conf# kcw47ie55	-1,116.00
08/23/24	Zelle payment to Antonia Employee Conf# mentr60eh	-558.00
08/27/24	LIFE INS OF SW DES:XXXXXXXXX ID:60494512 INDN:Irma Chochom De Fernan CO ID:1954349000 PPD PMT INFO:LS1528926	-209.69
08/28/24	Zelle payment to Moshi Mami Conf# mv5uxqngf	-1,000.00
08/30/24	Zelle payment to Carlos Constructor Conf# mj04II904	-360.00
08/30/24	Zelle payment to Manuel Marin Tax Conf# jyv9e3nmp	-340.00

Card account # XXXX XXXX XXXX 1460

08/21/24	CHECKCARD 0820 CA SECRETARY OF STATE W 916-6951338 CA 24755424233262335582247 CKCD 9399 XXXXXXXXXXXX1460 XXXX XXXX XXXX 1460	-25.00
08/23/24	CHECKCARD 0823 APPLE COM BILL CUPERTINO CA CKCD 4899 XXXXXXXXXXXX1460 XXXX XXXX XXXX 1460	-2.99
08/26/24	CHECKCARD 0823 APPLE.COM/BILL 866-712-7753 CA 24692164236106002252805 CKCD 5818 XXXXXXXXXXXX1460 XXXX XXXX XXXX 1460	-0.99
08/26/24	CHECKCARD 0823 APPLE.COM/BILL 800-275-2273 CA 24430994236067135089349 CKCD 5735 XXXXXXXXXXXX1460 XXXX XXXX XXXX 1460	-9.99

Subtotal for card account # XXXX XXXX XXXX 1460	- \$38.97
Total withdrawals and other debits	- \$15,662.22

Checks

Date	Check #	Amount
08/29/24	1213	-3,000.00
Total checks		- \$3,000.00
Total # of checks	1	

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	\$30.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft 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.

continued on the next page

Service fees - continued

The Monthly Fee on your primary Business Advantage Fundamentals Banking account was waived for the statement period ending 07/31/24. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- ☒

\$250+ in new net purchases on a linked Business debit card\* has been met
- ☒

\$5,000+ combined average monthly balance in linked business accounts has been met
- ☐

Become a member of Preferred Rewards for Business has not been met

\*Effective November 1st, 2024, the Monthly Fee can be avoided when you use your Bank of America business debit card to make at least \$500 in new net qualified purchases.

For information on Small Business products and services or to link an existing account, please call 1.888.BUSINESS. For more information about the Preferred Rewards for Business program and which fees can be waived based on account eligibility and enrollment, see the Business Schedule of Fees located at [bankofamerica.com/businessfeesataglace](https://bankofamerica.com/businessfeesataglace).

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
08/01	57,116.15	08/15	53,999.59	08/26	44,664.61
08/02	57,041.74	08/16	54,074.59	08/27	44,454.92
08/05	56,393.74	08/21	54,699.59	08/28	43,465.90
08/07	55,803.76	08/22	46,199.59	08/29	40,465.90
08/12	55,646.76	08/23	44,522.60	08/30	39,775.89
08/13	55,299.59				

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Check images

Account number: 3251 3726 0618

Check number: 1213 | Amount: \$3,000.00

WOMAN IN CHARGE INC  
1844 LONG BEACH BLVD.  
LYNNWOOD, CA 90263

BANK OF AMERICA  
11-351215

1213  
1213

Check Number 1213

Aug 31, 2024  
DATE

AMOUNT  
\$ 3,000.00

MEMO:  
Three Thousand and 00/100 Dollars

TO THE ORDER OF:  
Blanca E Paez Lopez de Puerto  
16209 S Aguilas Ave  
Compton, CA 90220

Signature: Blanca E. Paez Lopez de Puerto

1213 1213 1213 1213 1213 1213 1213 1213 1213 1213

## Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

**Beginning November 1, there will be changes to some of the fees and how you can avoid them for your Business Advantage Fundamentals Banking account. Here is what you can expect.**

- **How to avoid the \$16 Monthly Fee**

Meet ONE of the following requirements during each statement cycle:

- Maintain a \$5,000 combined average monthly balance in eligible linked business deposit accounts. (Footnote 1)

**OR**

- Use your Bank of America business debit card to make at least \$500 in new net qualified purchases. (Footnote 2)

**OR**

- Be a member of Preferred Rewards for Business (first 4 checking accounts per enrolled business). (Footnote 3)

- **Excess Transactions (checks paid / other debits / deposited items)**

- There will be no fee for the first 20 items per statement cycle, then 45¢ per item.
- Keep in mind, there is no Excess Transaction Fee for debit card transactions, electronic debits, and checks deposited through Mobile Check Deposit, Bank of America ATMs, or Remote Deposit Online.

- **Cash Deposit Processing Fee**

- There will be no fee for the first \$5,000 in cash deposited per statement cycle at an ATM or Financial Center, then 30¢ per \$100 deposited thereafter.

Please let us know if you have any questions about these changes and other fees that may apply to your account(s), or you can review the Business Schedule of Fees at [bankofamerica.com/businessfeesataglance](http://bankofamerica.com/businessfeesataglance).

You may be able to reduce or eliminate some of these fees with other account options that may better fit your needs. For more information visit [bankofamerica.com/paymentsolutions](http://bankofamerica.com/paymentsolutions). If you would like to discuss these changes, you can stop by a financial center, make an appointment at [bankofamerica.com/bizappointment](http://bankofamerica.com/bizappointment), or give us a call at the number listed on this statement.

(Footnote 1) You may ask us to link Business Economy Checking, Business Interest Checking, Business Advantage Savings, Business Investment Account, and Business CDs.

(Footnote 2) Use a linked Bank of America business debit card to make at least \$500 in new net purchases each statement cycle and Bank of America will waive the Monthly Fee on your Business Advantage Fundamentals Banking account. In addition to the primary business debit, linked employee business debit cards also count toward the monthly net purchases amount threshold.

The following transactions do not qualify: a) ATM transactions; b) refunds, returns or other adjustments; c) cash advances or purchases of cash-like items, such as money orders, traveler's cheques, foreign currency, cashier's checks, gaming chips, and other similar instruments and things of value; d) account funding transactions, including transfers to open or fund deposit, escrow or brokerage accounts and purchases of stored value cards; e) pending (unposted) transactions.

(Footnote 3) The Preferred Rewards for Business program is only available to Small Business, Merrill Small Business, and Bank of America Private Bank® Small Business clients. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business accounts (such as checking, savings, certificate of deposit) and/or your Merrill business investment accounts (such as Working Capital Management Accounts, Business Investor Accounts, Delaware Business Accounts). The qualifying balance is calculated based on either (i) your average daily balance for a three calendar month period, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement at the end of at least one day within thirty days of opening that account. Refer to your Business Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements.