



P.O. Box 15284
Wilmington, DE 19850

IRMA E CHOCHOM DE FERNANDEZ
13047 LEAHY AVE
DOWNEY, CA 90242-4920

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



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

Your Adv Plus Banking

for December 6, 2023 to January 5, 2024

Account number: 0004 2593 0116

IRMA E CHOCHOM DE FERNANDEZ

Account summary

Beginning balance on December 6, 2023	\$2,459.59
Deposits and other additions	19,463.00
ATM and debit card subtractions	-2,322.46
Other subtractions	-10,152.36
Checks	-0.00
Service fees	-0.00
Ending balance on January 5, 2024	\$9,447.77



Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at bofa.com/helpprotectyourself

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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
12/06/23	Zelle payment from LISBETH CALDERON Conf# 99a6419ji	75.00
12/08/23	Zelle payment from GLENDA BARRIOS MILIAN Conf# a258rde04	620.00
12/08/23	Zelle payment from MARIA DE LA LUZ COLINMIRANDA Conf# 99a6820b9	75.00
12/11/23	Zelle payment from ARISTIDES IRIAS ARAGON for "Pago alquiler mes de Diciembre"; Conf# k6j9b6b6k	1,600.00
12/11/23	Zelle payment from EDWIN FERNANDEZ Conf# dg6lk6IP5	400.00
12/11/23	Zelle payment from LIZETH COLINDRES Conf# 99a69h6fk	200.00
12/11/23	Zelle payment from ANGEL DE JESUS GONZALEZ PACAY Conf# om3xtumqp	161.00
12/12/23	Zelle payment from WILSON PUERTO PACAY Conf# otizqq6sf	600.00
12/12/23	Zelle payment from RICARDO CLEMENTE BARRIOS Conf# lppdiagx2	300.00
12/14/23	Zelle payment from GLENDA BARRIOS MILIAN Conf# dz3ff9vkt	60.00
12/15/23	Zelle payment from XIOMARA CAZARES Conf# TORSPJ5SJ	186.00
12/15/23	Zelle payment from GLENDA BARRIOS MILIAN Conf# emhvj7bb0	132.00
12/18/23	Zelle payment from JAVIER PUERTO PACAY Conf# iu8hyx1q0	210.00
12/19/23	Zelle payment from BLANCA PACAY LOPEZ Conf# TORSZ5CMW	1,319.00
12/20/23	Zelle payment from GLENDA BARRIOS MILIAN Conf# eaj3qua6p	5.00
12/22/23	Counter Credit	7,000.00
12/22/23	Zelle payment from GLENDA BARRIOS MILIAN Conf# eftbdhmp9	690.00
12/22/23	Zelle payment from EDWIN FERNANDEZ Conf# C16qcBapK	600.00
12/26/23	Zelle payment from JAVIER PUERTO PACAY for "Deuda"; Conf# dek33s308	1,300.00
12/28/23	Zelle payment from RICARDO CLEMENTE BARRIOS Conf# kyhrtmo2u	725.00
01/02/24	Zelle payment from WILSON PUERTO PACAY Conf# nrr9viac1	435.00
01/02/24	Zelle payment from JAVIER PUERTO PACAY Conf# a2m62clg9	30.00
01/02/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# dxmspbio	25.00
01/02/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# hqmae5qg5	20.00

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Introducing an improved mobile app experience

Managing your accounts with our Mobile Banking app¹ is easy, convenient and secure. And with a new simplified view that arranges your accounts by category, our mobile app makes it easy to help you stay confidently in control of your financial picture—all in one place.

Download the Mobile Banking app today
bankofamerica.com/mobilebanking



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

¹ 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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Deposits and other additions - continued

Date	Description	Amount
01/05/24	Zelle payment from WILSON PUERTO PACAY Conf# qa792df5b	1,400.00
01/05/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# khnm2dnhi	720.00
01/05/24	Zelle payment from ANGEL DE JESUS GONZALEZ PACAY Conf# owu27f8ms	575.00

Total deposits and other additions

\$19,463.00

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
12/13/23	CHECKCARD 1213 IDT BOSS INT CALLING WWW.IDT.NET NJ 24492163347000005217354	-15.00
12/13/23	CHECKCARD 1213 ROCKET 111 PARAMOUNT CA	-150.00
12/15/23	CHECKCARD 1213 IN-N-OUT BELLFLOWER BELLFLOWER CA 24692163348101055809947	-31.37
12/15/23	CHECKCARD 1213 IN-N-OUT BELLFLOWER BELLFLOWER CA 24692163348101055821140	-4.13
12/21/23	WAL-MART #4132 12/21 #000003300 PURCHASE 9001 APOLLO WAY DOWNEY CA	-137.65
12/26/23	PURCHASE 1222 Spectrum 855-707-7328 MO	-119.72
12/26/23	MICHAELS STORE 12/23 #000262028 PURCHASE MICHAELS STORES 6 DOWNEY CA	-76.99
12/26/23	ROSS STORES #7 12/23 #000083726 PURCHASE ROSS STORES #719 DOWNEY CA	-71.47
12/26/23	T J MAXX 9050 12/23 #000158726 PURCHASE T J MAXX 9050 AP DOWNEY CA	-83.53
12/26/23	SUPERIOR SUPER 12/25 #000944318 PURCHASE SUPERIOR SUPER WH COMPTON CA	-38.84
12/26/23	CURACAO 12/26 #000001793 PURCHASE 5980 PACIFIC BLVD HUNTINGTON PA CA	-664.18
12/26/23	SUPERIOR SUPER 12/26 #000787901 PURCHASE SUPERIOR SUPER WH HUNTINGTON PA CA	-226.36
12/29/23	WM SUPERCENTER 12/29 #000846454 PURCHASE Wal-Mart Super Ce DOWNEY CA	-83.60
01/02/24	NORTHGATE MARK 12/30 #000963279 PURCHASE NORTHGATE MARKET NORWALK CA	-85.49
01/02/24	NORTHGATE MARK 12/30 #000964900 PURCHASE NORTHGATE MARKET NORWALK CA	-201.63
01/02/24	CHECKCARD 0101 TMOBILE AUTO P BELLEVUE WA 00000000000000000538764 RECURRING	-126.51
01/02/24	CHECKCARD 0101 ADT SECURITY*314817721 WWW.ADT.COM FL 24692164001103345025124 RECURRING	-55.99
01/02/24	CHECKCARD 0102 UP0622 PARAMOUNT CA	-150.00

Total ATM and debit card subtractions

-\$2,322.46

Other subtractions

Date	Description	Amount
12/11/23	Zelle payment to Amor Conf# ra6fi31r6	-20.00
12/11/23	Online Banking transfer to CHK 5066 Confirmation# 4231487479	-400.00
12/11/23	Zelle payment to Amor Conf# judgzm8bd	-30.00

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
12/11/23	NEW YORK LIFE DES:INS. PREM. ID:16 975 757 INDN:IRMA E FERNANDEZ CO ID:1135582869 PPD	-400.00
12/12/23	Online Banking transfer to CHK 5066 Confirmation# 4239165364	-500.00
12/13/23	Zelle payment to Yvonne Conf# kmj0jn3nm	-25.00
12/13/23	ST OF CA DMV DES:INTERNET ID:044628666231212 INDN:IRMA E FERNANDEZ CO ID:1680311348 WEB	-161.00
12/14/23	CFG/CLIC DES:PREMIUM ID:64839687 INDN:IRMA CHOCHOM DE FERNAN CO ID:5161321681 PPD	-39.25
12/18/23	IRS DES:USATAXPYMT ID:222375262794443 INDN:LUIS VALENZUELA CO ID:3387702000 WEB	-1,006.00
12/26/23	Zelle payment to Antonia Employee Conf# qsap7h0a0	-2,065.00
12/26/23	Zelle payment to Wendy Castro Employee Conf# l44n8bnni	-1,200.00
01/03/24	NEWREZ-SHELLPOIN DES:WEB PMTS ID:9793971103 INDN:CHOCHOM DE FER IRMA E CO ID:6371542226 WEB	-4,306.11

Total other subtractions

-\$10,152.36

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	\$20.00
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.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

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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.

Good news!

We no longer charge these service fees — here are the details.

- **Legal Order Process Fee**

On October 16, 2023, we stopped charging a fee for each legal order or process that directs us to freeze, attach or withhold funds or other property.

- **Check Image Service Fee**

On November 6, 2023, we stopped charging a fee for returning images of canceled checks with statements sent in the mail.

In addition, we stopped charging these service fees on December 11, 2023:

- **Check and Statement Copy Fees**

For ordering one or more copies of your checks or statements

- **Deposit Slips and other Credit Item Copies**

For ordering one or more copies of your deposit slips or credit items

- **ATM Balance Inquiry Fees**

For requesting an account balance at a non-Bank of America ATM in the U.S. or in a foreign country

- **NY Protest Fee**

For New York residents filing a certificate of protest when a payment instrument has not been honored

- **Bond Coupon Collection Fees**

For debt obligations with coupons that represent semiannual interest payments

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