



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 February 6, 2024 to March 6, 2024

Account number: 0004 2593 0116

IRMA E CHOCHOM DE FERNANDEZ

Account summary

Beginning balance on February 6, 2024	\$13,438.02
Deposits and other additions	19,093.58
ATM and debit card subtractions	-1,457.34
Other subtractions	-30,558.65
Checks	-0.00
Service fees	-12.00
Ending balance on March 6, 2024	\$503.61



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
02/07/24	Zelle payment from ELIA A REQUENA DE LA COTERA Conf# 99a94bj5w	500.00
02/07/24	Zelle payment from ROSA RUIZ PEREZ Conf# b2vo1d031	150.00
02/08/24	Zelle payment from BLANCA PACAY LOPEZ Conf# TORXX6FSP	400.00
02/08/24	Zelle payment from JUAN RAUDA CACERES Conf# sjjj225r0	150.00
02/08/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# bp86dhfna	120.00
02/09/24	Zelle payment from GARY CONTE Conf# v3Xiivfwb	85.00
02/12/24	Zelle payment from JOSE POLANCO Conf# og57twrah	300.00
02/12/24	Zelle payment from MAYRA GARCIA for "Taxes"; Conf# TORY6ZBLM	150.00
02/12/24	Zelle payment from FATIMA CORDOVA Conf# bgz9oaita	150.00
02/12/24	Zelle payment from JEOVANNA CORREA Conf# bibqj52x0	150.00
02/12/24	Zelle payment from YOLANDA ZARATE SANDOVAL Conf# f474gm4q9	150.00
02/12/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# h6ynn97mj	10.00
02/13/24	Zelle payment from EDENILSON PORTILLO RUANO for "gracias"; Conf# st64ubhbc	150.00
02/14/24	Zelle payment from MARCO ARVIZUCANO Conf# TORYCXHJ7	300.00
02/15/24	Zelle payment from SEREENAH ESPANA for "TAXES 2023"; Conf# 99a9ittkk	150.00
02/16/24	Zelle payment from WILSON PUERTO PACAY Conf# knuq76pt5	1,135.00
02/16/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# ciis1rv9	346.00
02/20/24	Zelle payment from JAVIER PUERTO PACAY Conf# m6t62onjz	1,000.00
02/20/24	Zelle payment from ERICK PUERTO PACAY for "pago del carro y de los 100 que me empresto gra"; Conf# dzt229j17	700.00
02/20/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# fwnci89qq	308.00
02/20/24	Zelle payment from ARIEL SANCHEZ for "Tax"; Conf# TORYRFWRW	150.00
02/20/24	Zelle payment from JAVIER PUERTO PACAY for "Aseguranza"; Conf# nvh9hp1k4	60.00
02/20/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# izsvbkrwk	20.00
02/26/24	Zelle payment from RICARDO CLEMENTE BARRIOS Conf# km5v28eqv	780.00

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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
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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
02/26/24	Zelle payment from OSCAR TECUANHUEY Conf# 99aa1y36n	300.00
02/26/24	Zelle payment from RICARDO CRUZ DIAZ Conf# 99aa2jkzk	150.00
02/26/24	Zelle payment from KAREN REYNA Conf# qocfti74o	100.00
02/26/24	Zelle payment from JACQUELINE NAVARRO Conf# OKBE1Z1D6	75.00
02/27/24	Zelle payment from ANNA FELIX Conf# rbjlhiq5c	150.00
02/28/24	Zelle payment from KARINA CALIXTO Conf# aicsq4aaw	150.00
02/28/24	Zelle payment from YESENIA CALIXTO for "Taxes 2023"; Conf# tggltvv4f	150.00
02/28/24	Zelle payment from ROBERTO A DIAZ for "taxes"; Conf# 99aa8n1ra	150.00
02/29/24	Zelle payment from KAREN REYNA Conf# jims75kyk	291.00
02/29/24	Zelle payment from WILSON PUERTO PACAY Conf# qy64m2o5x	100.00
03/01/24	Zelle payment from WILSON PUERTO PACAY Conf# mwl6gqf00	1,000.00
03/01/24	Zelle payment from RICARDO CLEMENTE BARRIOS Conf# mawz1tlo9	150.00
03/04/24	BKOFAMERICA ATM 03/03 #000002954 DEPOSIT FIRESTONE-WOODRUFF DOWNEY CA	4,100.00
03/04/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# cxja6dwby	1,070.00
03/04/24	Zelle payment from EDWIN FERNANDEZ Conf# shmlYYfFB	800.00
03/04/24	Zelle payment from LESBIA OROZCO Conf# 99aaorubg	300.00
03/04/24	Zelle payment from MARCO A MUNOZ Conf# 99aalzsg4	150.00
03/04/24	Zelle payment from OSCAR E MAGANA for "taxes"; Conf# 99aaloq3v	150.00
03/04/24	CHECKCARD 0302 LOWES #00250* TORRANCE CA 7469216406210872620	110.23
03/04/24	Zelle payment from ANGEL DE JESUS GONZALEZ PACAY Conf# lq42u0k34	75.00
03/04/24	Zelle payment from ERICK PUERTO PACAY Conf# uxgbo5qmf	8.35
03/05/24	BKOFAMERICA MOBILE 03/05 3879702236 DEPOSIT *MOBILE CA	2,000.00
03/05/24	Zelle payment from ALMA R SALINAS for "TAXES"; Conf# 99aar5mzq	149.00
03/05/24	Zelle payment from ALMA R SALINAS for "TAXES"; Conf# 99aar5ajp	1.00

Total deposits and other additions

\$19,093.58

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
02/08/24	CHECKCARD 0208 UBER *EATS San FranciscoCA	-25.50
02/12/24	CHECKCARD 0208 WIX.COM*1099693019 800-6000949 NY 24436544041034671478403 RECURRING	-150.00
02/15/24	CHECKCARD 0214 UBER *TRIP San FranciscoCA	-8.96
02/16/24	CHECKCARD 0215 UBER *TRIP San FranciscoCA	-9.40
02/20/24	CHECKCARD 0216 UBER *TRIP San FranciscoCA	-9.03

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
02/20/24	CHECKCARD 0216 UBER *TRIP San FranciscoCA	-9.35
02/20/24	CHECKCARD 0217 UBER *EATS San FranciscoCA	-28.39
02/20/24	CHECKCARD 0218 UBER *EATS San FranciscoCA	-24.12
02/20/24	CHECKCARD 0219 PAYUSATAX CONVENIENCE F 615-730-6367 TN 24137464051001442290284	-2.14
02/20/24	CHECKCARD 0219 US TREASURY TAX PAYMENT 615-730-6367 TN 24137464051001442290102	-196.00
02/20/24	CHECKCARD 0220 UBER *EATS San FranciscoCA	-74.23
02/22/24	CHECKCARD 0221 UBER *TRIP San FranciscoCA	-8.90
02/23/24	PURCHASE 0222 Spectrum 855-707-7328 MO	-126.98
02/26/24	CHECKCARD 0224 IC* INSTACART 888-2467822 CA 24793384055001364796038	-231.00
02/26/24	PURCHASE 0224 IC* INSTACART 888-2467822 CA	-4.47
02/26/24	CHECKCARD 0225 UBER *EATS San FranciscoCA	-29.75
02/26/24	PURCHASE 0226 UBER ONE HELP.UBER.COMCA	-9.99
02/27/24	CHECKCARD 0227 UBER *EATS San FranciscoCA	-32.12
02/28/24	CHECKCARD 0228 UBER *EATS San FranciscoCA	-25.33
02/28/24	CHECKCARD 0228 UBER *EATS San FranciscoCA	-5.29
02/29/24	CHECKCARD 0228 CHEVRON 0093442 DOWNEY CA 24692164059106040381982	-175.00
03/01/24	CHECKCARD 0301 TMOBILE AUTO P BELLEVUE WA 0000000000000000582408 RECURRING	-126.62
03/01/24	CHECKCARD 0301 UBER *EATS San FranciscoCA	-75.30
03/04/24	CHECKCARD 0301 ADT SECURITY*314817721 WWW.ADT.COM FL 24692164062107963167684 RECURRING	-55.99
03/06/24	CHECKCARD 0306 UBER *EATS San FranciscoCA	-13.48

Total ATM and debit card subtractions **-\$1,457.34**

Other subtractions

Date	Description	Amount
02/06/24	NEWREZ-SHELLPOIN DES:WEB PMTS ID:9793971103 INDN:CHOCHOM DE FER IRMA E CO ID:6371542226 WEB	-4,306.11
02/07/24	Online Banking transfer to CHK 5066 Confirmation# 1130515121	-600.00
02/07/24	Zelle payment to Dulce Rivera Conf# ikwwyx971	-150.00
02/07/24	Essex Mortgage DES:RE PAYMENT ID: 90164750 INDN:BLANCA PACAY LOPEZ DE CO ID:2330175937 WEB	-5,376.60

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
02/07/24	TJX Rew MstrCRD DES:SYF PAYMNT ID:524366302807141 INDN:CHOCHOMDEFERNANIRMA CO ID:9069872103 WEB	-1,553.05
02/08/24	Zelle payment to Anna Mojica Conf# bcw7fvzzk	-300.00
02/09/24	Zelle payment to Gary Conte Conf# b1bkqbgfq	-85.00
02/09/24	Zelle payment to Amor Conf# e6t4x2nrf	-50.00
02/09/24	NEW YORK LIFE DES:INS. PREM. ID:16 975 757 INDN:IRMA E FERNANDEZ CO ID:1135582869 PPD	-400.00
02/12/24	Zelle payment to Glenda Prima Conf# ne11dkfit	-10.00
02/12/24	Zelle payment to Amor Conf# ovfkd5qrj	-115.00
02/12/24	CA DEPT TAX FEE DES:CDTFA EPMT ID:16956678 INDN:CHRISTIAN ROMERO CO ID:2822162215 CCD	-430.03
02/13/24	Zelle payment to HP CLEANING SOLUTIONS, LLC for "Return money duplicate"; Conf# m0ici5cj1	-450.00
02/14/24	CFG/CLIC DES:PREMIUM ID:65695685 INDN:IRMA CHOCHOM DE FERNAN CO ID:5161321681 PPD	-39.25
02/20/24	Zelle payment to Arturo Chavez Conf# b50efku3e	-250.00
02/20/24	Zelle payment to Amor Conf# j2hmby7z5	-102.00
02/20/24	Zelle payment to IRMA FERNANDEZ Conf# nv2rdy2bu	-3,500.00
02/26/24	Zelle payment to Betty Torres Notary Public Conf# oysvzdm0i	-60.00
02/29/24	Online Banking transfer to CHK 5066 Confirmation# 4317842134	-500.00
02/29/24	Zelle payment to Glenda Prima Conf# jp5vnq5e9	-20.00
03/04/24	Zelle payment to Amor Conf# q20rumxrn	-60.00
03/04/24	Online Banking transfer to CHK 5066 Confirmation# 4944062714	-100.00
03/04/24	Zelle payment to Amor Conf# nyphsplym	-380.00
03/04/24	Online Banking transfer to CHK 5066 Confirmation# 4456204592	-2,000.00
03/04/24	NEWREZ-SHELLPOIN DES:WEB PMTS ID:9793971103 INDN:CHOCHOM DE FER IRMA E CO ID:6371542226 WEB	-4,306.11
03/06/24	Essex Mortgage DES:RE PAYMENT ID: 90164750 INDN:BLANCA PACAY LOPEZ DE CO ID:2330175937 WEB	-5,376.60
03/06/24	LA WEB EFILINGEC DES:LA WEBFILE ID:5988140 INDN:IRMA *FERNANDEZ CO ID:0000408976 WEB	-38.90

Total other subtractions

-\$30,558.65

Service fees

Date	Transaction description	Amount
02/06/24	Monthly Maintenance Fee	-12.00

Total service fees

-\$12.00

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

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](https://www.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.

Starting May 17, statements sent in the mail will no longer include images of canceled checks – do not worry, you have options.

Your check images can be viewed online, and copies are available by request. All you need to do is log into Online Banking and select your account from the “Accounts Overview” page.

- Check images (up to 18 months) can be found under the “Activity” and “Statements and Documents” tabs.
- Check copies (up to 7 years) can be ordered from the “Information & Services” tab.

If you are not an Online Banking client, you can enroll at [bankofamerica.com](https://www.bankofamerica.com) or contact us for help.

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