



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

Your Adv Plus Banking

for January 6, 2024 to February 5, 2024

Account number: 0004 2593 0116

IRMA E CHOCHOM DE FERNANDEZ

Account summary

Beginning balance on January 6, 2024	\$9,447.77
Deposits and other additions	22,518.00
ATM and debit card subtractions	-1,567.50
Other subtractions	-16,960.25
Checks	-0.00
Service fees	-0.00
Ending balance on February 5, 2024	\$13,438.02

A powerful tool for turning your goals into action

Bank of America Life Plan¹ is an easy, customizable way to help you set and track goals, get personalized guidance and adjust as priorities change. It's also a great way to prepare for meeting with a financial specialist!



Start making your Life Plan today. Scan the QR code or go to bankofamerica.com/LifePlan.

When you use the QRC feature certain information is collected from your mobile device for business purposes.
¹ To be eligible for Bank of America Life Plan, a client must have a Bank of America consumer banking relationship (checking, savings, or credit card account) and be digitally active on the Bank of America website or mobile app. Go to the URL for additional details.
Bank of America Life Plan is a registered trademark of the Bank of America Corporation. Member FDIC

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
01/08/24	Zelle payment from ARISTIDES IRIAS ARAGON for "Pago renta mes de Enero"; Conf# wvfkm90w	1,600.00
01/08/24	Zelle payment from RICARDO CLEMENTE BARRIOS Conf# nthdkm9j0	250.00
01/11/24	Zelle payment from RICARDO CLEMENTE BARRIOS for "Be"; Conf# jc5tnwy3a	100.00
01/16/24	Zelle payment from EDWIN FERNANDEZ for "manutencion enero 2024 noah and logan"; Conf# tnJhluTUa	800.00
01/16/24	Zelle payment from ERICK PUERTO PACAY Conf# v4942u021	115.00
01/16/24	Zelle payment from JAVIER PUERTO PACAY for "Restante de la Aseguranza el resto remesa"; Conf# g4a9z6tl3	28.00
01/16/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# h1heaj0ge	20.00
01/18/24	Zelle payment from BLANCA PACAY LOPEZ Conf# TORW8PWV3	450.00
01/18/24	Zelle payment from ENGA CHATMAN for "Ccw live scan"; Conf# 01V6HCC5P	118.00
01/19/24	Zelle payment from WILSON PUERTO PACAY Conf# nrezd9blv	1,135.00
01/22/24	Zelle payment from MARIA CASTRO Conf# zl3erhndz	200.00
01/22/24	Zelle payment from DIANA QUINONEZ Conf# vkvkp8nf1	150.00
01/22/24	Zelle payment from EDENILSON PORTILLO RUANO Conf# sq2n5fhfj	150.00
01/22/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# brqe4jfyc	70.00
01/23/24	Zelle payment from ERICK PUERTO PACAY Conf# xca4705rd	600.00
01/23/24	Zelle payment from JOSE VICENTE CHUN for "deuda de los 3000"; Conf# zmjw10qn0	300.00
01/24/24	Zelle payment from VICTOR VALDEZ CHAMALE Conf# s71p29683	150.00
01/25/24	Zelle payment from AURA LOPEZ DE FERNANDEZ Conf# ax9jj7twd	100.00
01/29/24	Zelle payment from ELIA A REQUENA DE LA COTERA for "Adriana L"; Conf# 99a8k4wz7	1,000.00
01/29/24	Zelle payment from STEVEN MARTINEZ for "Taxes"; Conf# 99a8kn94s	150.00
01/29/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# qyl63aq36	75.00
01/29/24	Zelle payment from RICARDO CLEMENTE BARRIOS Conf# lu3gc4x3r	50.00
01/30/24	Zelle payment from NALLELY GARCIA QUIROA Conf# m8n2iyvay	150.00

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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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Deposits and other additions - continued

Date	Description	Amount
01/30/24	Zelle payment from NANCY GUTIERREZ Conf# 99a8pb41f	50.00
01/31/24	Zelle payment from KAREN CRUZ CASTRO Conf# vq0ki84rl	150.00
02/01/24	Zelle payment from RICARDO CLEMENTE BARRIOS Conf# mg46btcos	782.00
02/02/24	Zelle payment from GLENDA BARRIOS MILIAN Conf# ae1cfah79	950.00
02/02/24	Zelle payment from WILSON PUERTO PACAY Conf# n1qnucyxr	900.00
02/02/24	Zelle payment from WILSON PUERTO PACAY Conf# lo5y31d70	100.00
02/05/24	Counter Credit	9,100.00
02/05/24	Zelle payment from ARISTIDES IRIAS ARAGON for "Pago alquiler de apartamento mes de enero 2014"; Conf# y741j2a9e	1,600.00
02/05/24	Zelle payment from BLANCA PACAY LOPEZ Conf# TORXNMFSD	600.00
02/05/24	Zelle payment from JOSE POLANCO Conf# mbdcx93eg	150.00
02/05/24	Zelle payment from SAMIRA RUANOVALDEZ Conf# gj5o306e7	150.00
02/05/24	Zelle Scheduled payment from EDUARDO AYALA ULLOA Conf# 33mYiu6nK	150.00
02/05/24	Zelle payment from ANGEL DE JESUS GONZALEZ PACAY Conf# crtk149qz	75.00
Total deposits and other additions		\$22,518.00

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
01/08/24	CHECKCARD 0106 VALLARTA VFE 48 DOWNEY CA 24489934007500522853144	-5.28
01/08/24	CHECKCARD 0106 NTLREST SERVSAFE 312-7151010 IL 24013394006000648047575	-9.99
01/08/24	CHECKCARD 0107 UBER *EATS San FranciscoCA	-20.33
01/08/24	ROSS STORES #7 01/07 #000026347 PURCHASE ROSS STORES #719 DOWNEY CA	-215.44
01/10/24	VALLARTA 7900 01/10 #000207368 PURCHASE VALLARTA 7900 IM DOWNEY CA	-25.26
01/10/24	VALLARTA 7900 01/10 #000244281 PURCHASE VALLARTA 7900 IM DOWNEY CA	-23.80
01/11/24	CHECKCARD 0110 WIX.COM 1094351347 WWW.WIX.COM CA 24011344010000043034047 RECURRING	-150.00
01/11/24	WAL-MART #4132 01/11 #000196900 PURCHASE 9001 APOLLO WAY DOWNEY CA	-180.18
01/11/24	WM SUPERCENTER 01/11 #000145365 PURCHASE Wal-Mart Super Ce DOWNEY CA	-96.91
01/16/24	CHECKCARD 0113 CITY OF DOWNEY-SEAACA DOWNEY CA 24755424013260133271837	-90.91
01/16/24	WM SUPERCENTER 01/13 #000271916 PURCHASE Wal-Mart Super Ce DOWNEY CA	-113.08
01/16/24	LOWE'S #773 01/13 #000842655 PURCHASE LOWE'S #773 LONG BEACH CA	-138.19
01/16/24	CHECKCARD 0113 LA PERLA DEL MAR INC DOWNEY CA 24421144014900011240266	-105.56
01/23/24	PURCHASE 0122 Spectrum 855-707-7328 MO	-124.98
01/26/24	PURCHASE 0126 UBER ONE HELP.UBER.COMCA	-9.99

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
01/29/24	CHECKCARD 0129 UBER *EATS San FranciscoCA	-22.39
01/31/24	CHECKCARD 0131 UBER *EATS San FranciscoCA	-31.21
02/01/24	CHECKCARD 0201 TMOBILE AUTO P BELLEVUE WA 0000000000000000669861 RECURRING	-126.62
02/01/24	CHECKCARD 0201 UBER *EATS San FranciscoCA	-21.39
02/02/24	CHECKCARD 0201 ADT SECURITY*314817721 WWW.ADT.COM FL 24692164032107523563478 RECURRING	-55.99
Total ATM and debit card subtractions		-\$1,567.50

Other subtractions

Date	Description	Amount
01/08/24	Zelle payment to Wendy Castro Employee Conf# qfu9clh53	-400.00
01/08/24	Zelle payment to Wilson Usa Conf# h5xu7i2e4	-10.00
01/08/24	SO CAL EDISON CO DES:BILL PAYMT ID:700647319642 INDN:FERNANDEZ IRMA CO ID:4951240335 WEB	-542.69
01/09/24	Essex Mortgage DES:RE PAYMENT ID: 90164750 INDN:BLANCA PACAY LOPEZ DE CO ID:2330175937 TEL	-5,376.60
01/09/24	NEW YORK LIFE DES:INS. PREM. ID:16 975 757 INDN:IRMA E FERNANDEZ CO ID:1135582869 PPD	-400.00
01/11/24	Online Banking transfer to CHK 5066 Confirmation# 4699373133	-500.00
01/11/24	Zelle payment to JOSHUA AGUILAR Conf# ltqcl4du	-200.00
01/11/24	FRANCHISE TAX BO DES:PAYMENTS ID:XXXXXXXXX PM INDN:TAFOLLA CO ID:1282532045 WEB	-50.00
01/16/24	Zelle payment to Antonia Employee Conf# l5drdmh6h	-12.50
01/16/24	Online Banking transfer to CHK 5066 Confirmation# 4144264568	-150.00
01/16/24	Zelle payment to Wendy Castro Employee Conf# omist3suh	-500.00
01/16/24	CFG/CLIC DES:PREMIUM ID:65271125 INDN:IRMA CHOCHOM DE FERNAN CO ID:5161321681 PPD	-39.25
01/17/24	Zelle payment to Wilson Usa Conf# nkl0a86k2	-10.00
01/17/24	Zelle payment to JOSHUA AGUILAR Conf# qsz52a1mv	-200.00
01/18/24	Zelle payment to Manuel Marin Tax Conf# ou4iyhm1y	-250.00
01/19/24	Zelle payment to Noah Amorcito Conf# jieomgbs0	-30.00
01/22/24	Zelle payment to Noah Amorcito Conf# k5wm6b2jt	-24.00
01/22/24	Zelle payment to WOMAN IN CHARGE INC Conf# o0nsg7e2j	-2,800.00

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
01/22/24	Zelle payment to Wendy Castro Employee Conf# rleecydeq	-400.00
01/22/24	Zelle payment to Antonia Employee Conf# kf2g8918z	-413.00
01/22/24	SO CAL EDISON CO DES:BILL PAYMT ID:700647319642 INDN:FERNANDEZ IRMA CO ID:4951240335 WEB	-154.21
01/22/24	CA DEPT TAX FEE DES:CDTFA EPMT ID:16636748 INDN:IRMA FERNANDEZ CO ID:2822162215 WEB	-129.00
01/29/24	Online Banking transfer to CHK 5066 Confirmation# 4141120700	-1,000.00
01/29/24	Zelle payment to Noah Amorcito Conf# qzp9fyipj	-25.00
01/29/24	Zelle payment to Glenda Prima Conf# p84oe64pg	-25.00
01/29/24	Zelle payment to Noah Amorcito for "Flyer"; Conf# ryrk1982m	-25.00
01/29/24	Zelle payment to Noah Amorcito for "Para escuela"; Conf# kdc4uf0g	-50.00
01/29/24	Zelle payment to Wendy Castro Employee Conf# laplf61aa	-400.00
01/29/24	Zelle payment to Antonia Employee Conf# jeoobhssx	-413.00
02/01/24	Zelle payment to WOMAN IN CHARGE INC Conf# m9vduaft7	-806.00
02/01/24	Zelle payment to WOMAN IN CHARGE INC Conf# pi65a3dze	-500.00
02/01/24	Zelle payment to WOMAN IN CHARGE INC Conf# k6f54b32b	-650.00
02/02/24	Zelle payment to Toner Roman Company Conf# kba4at0tu	-50.00
02/02/24	Online Banking transfer to CHK 5066 Confirmation# 5091737797	-400.00
02/05/24	Zelle payment to Angel Primo2023 Conf# hhjf5c2nq	-25.00

Total other subtractions

-\$16,960.25

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