



P.O. Box 15284
Wilmington, DE 19850

ADA IRIS RAMOS
109 BOABADILLA ST
CORAL GABLES, FL 33134-1809

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 11, 2025 to March 12, 2025

Account number: 8981 1098 6734

ADA IRIS RAMOS

Account summary

Beginning balance on February 11, 2025	\$59.27
Deposits and other additions	9,030.47
ATM and debit card subtractions	-2,710.77
Other subtractions	-6,663.62
Checks	-0.00
Service fees	-10.00
Ending balance on March 12, 2025	-\$294.65

New: Scheduled and recurring payments with Zelle®

Send money now, schedule it for later, or make it recurring.
Enroll now! Scan the code or visit bankofamerica.com/zelle.



When you use the QRC feature, certain information is collected from your mobile device for business purposes.
Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices.
Message and data rates may apply.

SSM-03-24-0484.B | 6398672

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.


© 2025 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
02/13/25	Zelle payment from FRANCO RUANO REMODELATION AND Conf# 99ay04wo9	50.00
02/14/25	BKOFAMERICA MOBILE 02/14 3762336452 DEPOSIT *MOBILE FL	416.00
02/14/25	UNITED HOMECARE DES:REG.SALARY ID:XXXXXXXXX INDN:RAMOS, ADA I ID:1591523943 PPD CO	298.74
02/14/25	Zelle payment from JULIO FRANCO RAMOS Conf# pbc5592v2	40.00
02/14/25	Zelle payment from KIMBERLY DEL CID FRANCO Conf# bi6k44r28	30.00
02/18/25	BKOFAMERICA ATM 02/17 #000002616 DEPOSIT CENTRAL PLAZA MIAMI FL	340.00
02/21/25	UNITED HOMECARE DES:REG.SALARY ID:XXXXXXXXX INDN:RAMOS, ADA I ID:1591523943 PPD CO	317.51
02/24/25	BKOFAMERICA MOBILE 02/22 3634884033 DEPOSIT *MOBILE FL	416.00
02/24/25	Zelle payment from KIMBERLY DEL CID FRANCO Conf# ao61kw42b	275.00
02/24/25	Zelle payment from JENNIFER FRANCO RAMOS Conf# mmzolwywb	80.00
02/24/25	Zelle payment from JENNIFER FRANCO RAMOS Conf# yqpiddntjq	50.00
02/25/25	IRS TREAS 310 DES: TAX REF ID:XXXXXXXXXX00928 INDN:RAMOS, ADA I ID:9111736946 PPD PMT INFO:REF*RAMO*PHILAD*12/2024*TAX REFUND*30\ CO	2,126.00
02/26/25	Zelle payment from JENNIFER FRANCO RAMOS Conf# s0bcdekbs	70.00
02/28/25	UNITED HOMECARE DES:REG.SALARY ID:XXXXXXXXX INDN:RAMOS, ADA I ID:1591523943 PPD CO	427.54
02/28/25	BKOFAMERICA ATM 02/28 #000008003 DEPOSIT CENTRAL PLAZA MIAMI FL	416.00
03/03/25	Zelle payment from JOSE RAMOS Conf# ma3r2ghh7	100.00
03/03/25	Zelle payment from JENNIFER FRANCO RAMOS Conf# w62gv5jo5	70.00
03/05/25	BKOFAMERICA ATM 03/05 #000002396 DEPOSIT LITTLE HAVANA MIAMI FL	240.00
03/06/25	Zelle payment from BRAYAN SERRANO Conf# TOYLJVZHQ	100.00
03/07/25	BKOFAMERICA MOBILE 03/07 3708292126 DEPOSIT *MOBILE FL	416.00
03/07/25	UNITED HOMECARE DES:REG.SALARY ID:XXXXXXXXX INDN:RAMOS, ADA I ID:1591523943 PPD CO	341.68

continued on the next page




Account security you can see

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

To learn more, visit bofa.com/SecurityCenter or scan this code.

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.



SSM-11-23-0458.C | 6115469

Deposits and other additions - continued

Date	Description	Amount
03/10/25	BKOFAMERICA ATM 03/08 #000002913 DEPOSIT CENTRAL PLAZA MIAMI FL	2,290.00
03/10/25	Zelle payment from JOSE RAMOS Conf# j64rvidq2	100.00
03/10/25	Zelle payment from JULIO FRANCO RAMOS Conf# q7opyyzwj	20.00

Total deposits and other additions**\$9,030.47**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
02/11/25	CHECKCARD 0210 CVSEExtraCare 8007 8333202273 RI 02305375041200087183464 RECURRING	-5.00
02/14/25	CHECKCARD 0213 PRESIDENTE #11 CORAL GABLES FL 02305375045600074930619	-13.65
02/14/25	SUPER BUFFET B 02/14 #000958149 PURCHASE 2267 NW 28TH ST MIAMI FL	-45.00
02/18/25	CHECKCARD 0213 FARMACIA 22-24 CE MIAMI FL 85434915047980000512164	-49.50
02/18/25	CHECKCARD 0214 MI RANCHITO SALVA MIAMI FL 75122225047000000040058	-38.59
02/18/25	CHECKCARD 0214 SQ *FLAGAMI LIQUO Miami FL 55432865045206813696976	-44.19
02/18/25	CHECKCARD 0214 PUBLIX #1288 MIAMI FL 02305375046500463306224	-21.99
02/18/25	CHECKCARD 0215 PRESIDENTE #11 CORAL GABLES FL 02305375047600081419091	-60.61
02/18/25	DOLLARTREE 02/16 #000010891 PURCHASE 1049 W FLAGLER ST MIAMI FL	-23.64
02/18/25	CHECKCARD 0217 MCDONALD'S F11599 MIAMI FL 05140485048720248170805	-5.77
02/18/25	CHECKCARD 0218 GAS XPRESS-57T MIAMI FL	-25.00
02/20/25	CHECKCARD 0219 HP *INSTANT INK 8557852777 CA 55432865050208376186280 RECURRING	-1.59
02/21/25	CHECKCARD 0220 MCDONALD'S F2287 MIAMI FL 05140485051720251606863	-7.16
02/24/25	CHECKCARD 0222 PRESIDENTE #11 CORAL GABLES FL 02305375054600172317410	-68.94
02/24/25	CHECKCARD 0223 METRO BY T MOB BELLEVUE WA 0000000000000000977163 RECURRING	-169.00
02/24/25	FAMILY DOLLAR 02/23 #000137937 PURCHASE 1795 SW 8TH ST MIAMI FL	-33.18
02/25/25	CHECKCARD 0224 PRESIDENTE #11 CORAL GABLES FL 02305375056600074756549	-37.73
02/26/25	CHECKCARD 0225 POLLO CAMPERO R08 MIAMI FL 55309595057111200001772	-47.73
02/26/25	BKOFAMERICA ATM 02/26 #000007120 WITHDRWL CENTRAL PLAZA MIAMI FL	-200.00
02/27/25	CHECKCARD 0226 FRESCO Y MAS #252 CORAL GABLES FL 05436845058500154583885	-23.86
02/28/25	CHECKCARD 0227 BURGER KING #3029 MIAMI FL 52708285059033755894387	-18.16
02/28/25	CHECKCARD 0228 SHEIN.COM 1372105366 DE 12302025059000003674030	-22.54
02/28/25	BKOFAMERICA ATM 02/28 #000008004 WITHDRWL CENTRAL PLAZA MIAMI FL	-900.00
02/28/25	FARMACIA 22-24 02/28 #000002289 PURCHASE 1266 WEST FLAGLER MIAMI FL	-75.50
03/03/25	CHECKCARD 0228 PRESIDENTE #11 CORAL GABLES FL 02305375060600085966800	-12.29
03/03/25	CHECKCARD 0301 PRESIDENTE #11 CORAL GABLES FL 02305375061600088167165	-113.32

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/03/25	CHECKCARD 0301 EL GUAJIRO MEAT M HIALEAH FL 75345515060900010901883	-152.83
03/03/25	CHECKCARD 0301 DON PAN MIAMI FL 85428145061980030457821	-48.19
03/03/25	DOLLARTREE 03/01 #000037089 PURCHASE 3631 W FLAGLER ST MIAMI FL	-11.24
03/03/25	CHECKCARD 0302 SYNCB PHONE PAYME 8002927508 GA 55548075061089213258001	-100.00
03/04/25	CHECKCARD 0303 CVS/PHARMACY #033 MIAMI FL 02305375063000552929323	-9.99
03/05/25	CHECKCARD 0303 FARMACIA 22-24 CE MIAMI FL 85434915063980000512130	-36.00
03/06/25	CHECKCARD 0305 BURGER KING #3029 MIAMI FL 52708285065034543883791	-28.43
03/07/25	CHECKCARD 0306 ACI FL POWER & LI 8002263545 FL 55432865065203407568260	-112.25
03/10/25	CHECKCARD 0308 PRESIDENTE #11 CORAL GABLES FL 02305375068600086198132	-116.15
03/10/25	CHECKCARD 0308 METRO BY T MOB BELLEVUE WA	-26.75
03/11/25	CHECKCARD 0310 CVSEExtraCare 8007 8333202273 RI 02305375069200089844193 RECURRING	-5.00

Total ATM and debit card subtractions **-\$2,710.77**

Other subtractions

Date	Description	Amount
02/13/25	Zelle payment to Casa Princesa Conf# r6vfs90sj	-20.00
02/18/25	Zelle payment to Rigo Jarfinero Corte De Grama Conf# ndhqkke16	-60.00
02/18/25	Zelle payment to JOSE Conf# qndv99pk3	-500.00
02/18/25	FORTH-CORDOBA DES:8778005577 ID:1683451456 INDN:ADAIRISRAMOS CO ID:1208585167 PPD	-303.81
02/24/25	Zelle payment to Julio Cesar Miami Conf# q9c4fs636	-100.00
02/25/25	Zelle payment to Ingrid Conf# kgbz4ycbd	-80.00
02/25/25	Zelle payment to JOSE Conf# kp7mox7t	-850.00
02/25/25	Zelle payment to Lic Notaria Conf# raw93yg5u	-30.00
02/25/25	LIFE INS OF SW DES:XXXXXXXXXX ID:66522646 INDN:ADA IRIS RAMOS CO ID:1954349000 PPD PMT INFO:XXXXXXXXXX	-100.00
02/27/25	Zelle payment to JOSE Conf# mvaa8g9yf	-100.00
02/27/25	Zelle payment to Julio Cesar Miami Conf# jxbuvz2fg	-325.00
02/27/25	Zelle payment to Julio Cesar Miami Conf# jw2d55f2e	-25.00
02/27/25	Zelle payment to Casa Princesa Conf# rw3lpz5kw	-400.00
02/27/25	Zelle payment to Rigo Jarfinero Corte De Grama Conf# l3yug14u5	-140.00

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
03/03/25	Zelle payment to JOSE Conf# nyw8jmvjr	-15.00
03/03/25	OscarInsuranceCo DES:PURCHASE ID:XXXXXXXXX INDN:Ada Ramos CO ID:9000020311 WEB	-11.00
03/10/25	Zelle payment to Senor Juan De Casa Conf# rg7mhgv7u	-3,300.00
03/10/25	FORTH-CORDOBA DES:8778005577 ID:1683451459 INDN:ADAIRISRAMOS CO ID:1208585167 PPD	-303.81

Total other subtractions - \$6,663.62

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	\$10.00	\$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.

Date	Transaction description	Amount
03/10/25	OVERDRAFT ITEM FEE FOR ACTIVITY OF 03-10	-10.00

Total service fees - \$10.00

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 and enter Visually Impaired Access from the home page.

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!

Soon, more funds may be available if we place a hold on your check deposit.

Starting May 19, 2025, here is what to expect if we place a hold on your check deposit and where you can find these changes in our Deposit Agreement and Disclosures after this date:

- The first \$275 (previously \$225) may be available the next business day.
- When you deposit checks totaling more than \$6,725 (previously \$5,525) on any one day, we may continue to place a longer hold.
- For certain check deposits into accounts open less than 30 days, the first \$6,725 (previously \$5,525) of a day's total deposits may be available the next business day.

Our Deposit Agreement and Disclosures document is available at bankofamerica.com/depositagreement. Details can be found in the sections called "Longer Delays May Apply" and "Special Rules for New Accounts". You may also find helpful information in the "When Funds are Available for Withdrawal and Deposit Holds" section of the Agreement.

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank