






P.O. Box 15284  
Wilmington, DE 19850

GORDON H KRAFT  
5530 BROOKS AVE  
LOOMIS, CA 95650-9204

**Customer service information**

-  Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
-  [bankofamerica.com](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Adv Plus Banking

for June 11, 2019 to July 11, 2019

**GORDON H KRAFT**

Account number: 2290 1511 3022

### Account summary

Beginning balance on June 11, 2019	-\$36.79
Deposits and other additions	2,180.00
ATM and debit card subtractions	-952.29
Other subtractions	-3.10
Checks	-1,100.00
Service fees	-245.00
<b>Ending balance on July 11, 2019</b>	<b>-\$157.18</b>

Your account has overdraft protection provided by deposit account number 0022 9055 6540.




## Celebrate independence!

Here's to your success, prosperity and financial independence in 2019 and beyond.

**bankofamerica.com**





SSM-04-19-0149.B | ARNN8NHK

## 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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## Deposits and other additions

Date	Description	Amount
06/26/19	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:GORDON H KRAFT CO ID:9031036360 PPD	1,580.00
07/11/19	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 07-10)	600.00
<b>Total deposits and other additions</b>		<b>\$2,180.00</b>

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
06/12/19	CHECKCARD 0611 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169162100227341755 RECURRING	-2.99
06/19/19	CHECKCARD 0618 WEB*NETWORKSOLUTIONS 888-6429675 FL 24906419169074915447162 RECURRING	-39.99
06/27/19	CHECKCARD 0626 PG&E/EZ-PAY 800-743-5000 CA 24692169177100219039444	-601.35
06/27/19	CHECKCARD 0626 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169177100169705515	-9.99
06/27/19	CHECKCARD 0626 Netflix.com netflix.com CA 24906419177075351404955 RECURRING	-15.99
06/27/19	CHECKCARD 0626 WEB*NETWORKSOLUTIONS 888-6429675 FL 24906419177075349373882 RECURRING	-39.99
06/27/19	CHECKCARD 0627 7-ELEVEN ROCKLIN CA	-49.06
06/27/19	7-ELEVEN 06/27 #000634936 PURCHASE 7-ELEVEN ROCKLIN CA	-8.43
06/28/19	CHECKCARD 0627 SPRINT *WIRELESS 800-639-6111 KS 24692169178100565626462	-63.16
06/28/19	CHECKCARD 0627 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169178100743632150	-39.99
06/28/19	CHECKCARD 0627 AMZN DIGITAL*M68W45R80 888-802-3080 WA 24431069178083333862593	-5.99
06/28/19	CHECKCARD 0627 Amazon Prime Amzn.com/billWA 24692169178100883756561 RECURRING	-13.96
06/28/19	CHECKCARD 0627 AMZN DIGITAL*M694M7YP2 888-802-3080 WA 24431069178083719362572	-9.99
07/01/19	CHECKCARD 0627 JACK IN THE BOX 0585 ROCKLIN CA 24692169179100368321641	-17.45

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**Fraud prevention:**

We're here  
to help

Help prevent fraud with these simple tips:

- **Update your contact information** so we can reach you if we suspect fraud.
- **Report suspicious activity** right away.
- **Read our Fraud Prevention Checklist** at [bankofamerica.com/FraudChecklist](http://bankofamerica.com/FraudChecklist) for more ways to help prevent fraud and identify scams.

Learn more about fraud prevention on our Security Center at [bankofamerica.com/security](http://bankofamerica.com/security).

## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
07/01/19	CHECKCARD 0628 VUDU.COM 408-492-1010 CA 24055239179083728371831	-3.99
07/01/19	CHECKCARD 0629 LZC* LegalZoom.com 866-6980053 CA 24906419180075494449375 RECURRING	-14.99
07/01/19	MOBILE PURCHASE 0629 Netflix.com netflix.com CA	-12.99
07/09/19	CHECKCARD 0708 GOOGLE *Google Storage 855-836-3987 CA 24692169189100823169070 RECURRING	-1.99

**Total ATM and debit card subtractions** **-\$952.29**

### Other subtractions

Date	Description	Amount
06/12/19	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
06/19/19	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
06/27/19	KEEP THE CHANGE TRANSFER TO ACCT 6540 FOR 06/27/19	-2.19
06/28/19	KEEP THE CHANGE TRANSFER TO ACCT 6540 FOR 06/28/19	-0.91
07/01/19	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
07/09/19	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00

**Total other subtractions** **-\$3.10**

## Checks

Date	Check #	Amount	Date	Check #	Amount
06/17/19	1336	-500.00	07/10/19	1337	-600.00

**Total checks** **-\$1,100.00**

**Total # of checks** **2**

**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	\$210.00	\$630.00
Total NSF: Returned Item fees	\$35.00	\$175.00

We refunded to you a total of \$105.00 in fees for Overdraft and/or NSF: Returned Items this year.

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- 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
06/12/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 06-12	-35.00
06/17/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 06-17	-35.00
06/19/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 06-19	-35.00
07/01/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-01	-35.00
07/01/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-01	-35.00
07/09/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-09	-35.00
07/10/19	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 07-10	-35.00

**Total service fees** **-\$245.00**

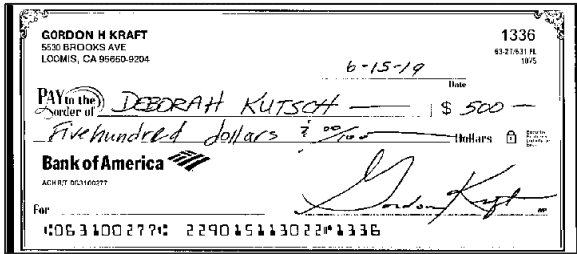
*Note your Ending Balance already reflects the subtraction of Service Fees.*

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### Check images

Account number: 2290 1511 3022

Check number: 1336 | Amount: \$500.00



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