







P.O. Box 15284  
Wilmington, DE 19850

**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

YAN XIN LU  
2686 MURWORTH DR APT 713  
HOUSTON, TX 77054-1611

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

## Your BofA Core Checking

for September 12, 2018 to October 12, 2018

Account number: 4880 1546 3335

YAN XIN LU

### Account summary

Beginning balance on September 12, 2018	\$1,337.81
Deposits and other additions	2,111.48
ATM and debit card subtractions	-0.00
Other subtractions	-2,201.81
Checks	-0.00
Service fees	-0.00
<b>Ending balance on October 12, 2018</b>	<b>\$1,247.48</b>

Your account has overdraft protection provided by deposit account number 4880 1399 3535.



### Join our fight. Save lives.

Breast cancer kills more than 41,000 people each year in the U.S. That's **#unacceptable**. Join us in cutting breast cancer deaths in half by 2026.

Learn more at [Komen.org/JoinTheFight](http://Komen.org/JoinTheFight).



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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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**Deposits and other additions**

Date	Description	Amount
09/14/18	WILLIAM MARSH RI DES:PAYROLL PPD ID:S01179519 INDN:YANXIN LU CO ID:1174110962	1,055.74
09/28/18	WILLIAM MARSH RI DES:PAYROLL PPD ID:S01179519 INDN:YANXIN LU CO ID:1174110962	1,055.74

**Total deposits and other additions** **\$2,111.48**

**Withdrawals and other subtractions**

**Other subtractions**

Date	Description	Amount
09/20/18	CITI CARD ONLINE DES:PAYMENT ID:112755631165626 INDN:YANXIN LU CO ID:CITICTP WEB	-887.87
09/28/18	DISCOVER DES:E-PAYMENT ID:3272 INDN:LU YANXIN CO ID:2510020270 WEB	-132.45
10/02/18	AVESTA-BOAOP106 DES:WEB PMTS ID:JNOPG3 INDN:YanxinLu CO ID:9000176649 WEB	-1,057.27
10/10/18	CHASE CREDIT CRD DES:EPAY WEB ID:3791429816 INDN:YANXIN LU CO ID:5760039224	-69.55
10/12/18	City of Austin T DES:PAYMENT PPD ID:8418622381 INDN:LU, YANXIN CO ID:5746000085	-54.67

**Total other subtractions** **-\$2,201.81**

What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like. Enter code **CADD** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.

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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.

**We are changing the name of Bank of America Core Checking® to Bank of America Advantage Plus Banking(TM) on November 3, 2018.**

There are no changes to your account number, debit cards, checks or monthly maintenance fee.

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