



P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA

Preferred Rewards

Customer service information

📞 1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

🌐 bankofamerica.com

✉️ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

YAN XIN LU
12421 SANFORD ST
LOS ANGELES, CA 90066-6954

Your Adv Plus Banking Preferred Rewards Platinum Honors

for May 13, 2025 to June 10, 2025

Account number: 4880 1546 3335

YAN XIN LU

Account summary

Beginning balance on May 13, 2025	\$40,194.40
Deposits and other additions	13,438.20
ATM and debit card subtractions	-0.00
Other subtractions	-9,616.26
Checks	-0.00
Service fees	-0.00

Ending balance on June 10, 2025 **\$44,016.34**

Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

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 is likely a scam.

Treat Zelle® payments like cash – once you send money, you are 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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Put your savings account to work for you. As a Preferred Rewards member, you will earn extra interest when you convert your savings account to a Bank of America Advantage Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937).

Deposits and other additions

Date	Description	Amount
05/23/25	META DES:DIRECT DEP ID:390098818917LZX INDN:LU,YANXIN ID:9111111101 PPD CO	5,633.40
06/06/25	META DES:DIRECT DEP ID:937235797985LZX INDN:LU,YANXIN ID:9111111101 PPD CO	7,804.80


Total deposits and other additions **\$13,438.20**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
05/20/25	CITI CARD ONLINE DES:PAYMENT ID:421700795585144 INDN:YANXIN LU ID:CITICTP WEB CO	-1,219.73
05/20/25	CHASE CREDIT CRD DES:EPAY ID:8419193640 INDN:YANXIN LU CO ID:5760039224 WEB	-561.88
05/22/25	NINTENDO DES:IAT PAYPAL ID:1042349101194 INDN:YANXIN LU ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000399 CO	-3.99
05/27/25	Zelle payment to Myriam Pulido for "gardening for May"; Conf# e73mlbhn	-150.00
05/27/25	PAYPAL DES:INST XFER ID:PXXXXXXXXX INDN:YANXIN LU CO ID:PAYPALS177 WEB	-11.99
05/28/25	Zelle payment to GUSTAVO LARA for "pool service for May"; Conf# ift6yv17	-150.00
06/02/25	JPMORGAN CHASE DES:CHASE ACH ID:1360684321 INDN:XUEWEI JIANG ID:1000008113 PPD CO	-6,697.76
06/02/25	NINTENDO DES:IAT PAYPAL ID:1042584187382 INDN:YANXIN LU ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000005999 CO	-59.99

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Security tips

Tips to help protect yourself from trending scams:

- Hang up if you receive a suspicious call from someone saying they are from the bank. Instead, call the number on your statement or card.
- Neither Bank of America nor the U.S. government will request that you transfer money or share codes to resolve fraud.

Learn more about trending scams.
Scan the code or visit bofa.com/HelpProtectYourself.

When you use the QRC feature, certain information is collected from your mobile device for business purposes.



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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
06/02/25	NINTENDO DES:IAT PAYPAL ID:1042584170655 INDN:YANXIN LU CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000005999	-59.99
06/02/25	NINTENDO DES:IAT PAYPAL ID:1042584113964 INDN:YANXIN LU CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000002099	-20.99
06/09/25	LADWP DES:WEB PAY ID:6121958424 INDN:YAN XIN LU CO ID:4956000736 WEB	-626.47
06/09/25	SO CAL GAS DES:PAID SCGC ID:1375028676 INDN:301601474283435651 CO ID:1992052494 WEB	-53.47

Total other subtractions **-\$9,616.26**

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.
