



BANK OF AMERICA

# Preferred Rewards

P.O. Box 15284  
Wilmington, DE 19850

## 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 June 11, 2025 to July 14, 2025

Account number: 4880 1546 3335

YAN XIN LU

### Account summary

Beginning balance on June 11, 2025	\$44,016.34
Deposits and other additions	191,266.82
ATM and debit card subtractions	-0.00
Other subtractions	-183,887.94
Checks	-0.00
Service fees	-0.00

**Ending balance on July 14, 2025** **\$51,395.22**

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.

## Your goals are waiting. Let us make a plan.

The enhanced Bank of America Life Plan® is a streamlined experience to help you track your goals, whether you are improving your credit or planning for retirement.

Scan the QR code or go to [bankofamerica.com/LifePlan](https://bankofamerica.com/LifePlan).

When you use the QRC feature, certain information is collected from your mobile device for business purposes. To be eligible for Bank of America Life Plan, a client must have a Bank of America consumer account and login credentials for the Bank of America website or mobile app.



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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
06/20/25	SCHWAB BROKERAGE DES:MONEYLINK ID:558622477626713 INDN:YAN XIN LU CO ID:9005586224 PPD	100,000.00
06/20/25	Online Banking transfer from SAV 3535 Confirmation# 1937413527	80,000.00
06/20/25	META DES:DIRECT DEP ID:782077797641LZX INDN:LU,YANXIN CO ID:9111111101 PPD	5,633.41
07/03/25	META DES:DIRECT DEP ID:325062903673LZX INDN:LU,YANXIN CO ID:9111111101 PPD	5,633.41

**Total deposits and other additions** **\$191,266.82**

## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
06/23/25	Zelle payment to James Chu Conf# e9htrfkrp	-550.00
06/25/25	PAYPAL DES:INST XFER ID:SPOTIFY*P37F929 INDN:YANXIN LU CO ID:PAYPALS177 WEB	-11.99
06/30/25	IRS DES:USATAXPYMT ID:200558173702984 INDN:YANXIN LU & XUEWEI JIA CO ID:3387702000 PPD	-161,421.00
06/30/25	FRANCHISE TAX BO DES:PAYMENTS ID:XXXXXXXXX PM INDN:LU CO ID:1282532045 PPD	-12,121.00
07/01/25	Zelle payment to GUSTAVO LARA for "pool service for June"; Conf# f346tj8ia	-275.00
07/01/25	Zelle payment to Jason Tsou for "martial art class"; Conf# c3nmjhkc0	-65.00
07/01/25	JPMORGAN CHASE DES:CHASE ACH ID:1360684321 INDN:XUEWEI JIANG CO ID:1000008113 PPD	-6,697.76

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Available in English and Spanish

### Send wire transfers in the Mobile Banking app

Use our app or Online Banking to send domestic wires or international wires in 140+ currencies to over 200 countries.

**Scan the code or visit [bofa.com/wiretransfers](https://bofa.com/wiretransfers).**

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. Fees or other costs may apply to wire transfers. See the Online Banking Service Agreement at [bankofamerica.com](https://bankofamerica.com). Data connection required. Carrier fees may apply.



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## Withdrawals and other subtractions - continued

### Other subtractions - continued

Date	Description	Amount
07/01/25	CITI CARD ONLINE DES:PAYMENT ID:421737167128838 INDN:YANXIN LU CO ID:CITICTP WEB	-2,470.46
07/01/25	CHASE CREDIT CRD DES:EPAY ID:8525391433 INDN:YANXIN LU CO ID:5760039224 WEB	-94.33
07/07/25	Zelle payment to Myriam Pulido for "gardening service in june"; Conf# eih05b7ht	-150.00
07/08/25	SoCalGas DES:PAID SCGC ID:1375028676 INDN:301601474289505569 CO ID:6951240705 WEB	-25.01
07/10/25	NINTENDO DES:IAT PAYPAL ID:1043417957689 INDN:YANXIN LU CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000639	-6.39

**Total other subtractions** **-\$183,887.94**

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](http://bankofamerica.com) and enter Visually Impaired Access from the home page.

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