



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

P.O. Box 15284  
Wilmington, DE 19850

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

## Your Adv Plus Banking Preferred Rewards Platinum Honors

for July 15, 2025 to August 12, 2025

Account number: 4880 1546 3335

YAN XIN LU

### Account summary

Beginning balance on July 15, 2025	\$51,395.22
Deposits and other additions	68,536.47
ATM and debit card subtractions	-0.00
Other subtractions	-77,220.69
Checks	-0.00
Service fees	-45.00

**Ending balance on August 12, 2025** **\$42,666.00**

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.

### Products and solutions to move your business forward

- Business Fundamentals® Checking - now with no monthly fee on new accounts for 12 months
- Business credit cards
- Named among Best Banks for Small Business by SmartAsset\*

**Scan to learn more and get started.**

\* SmartAsset.com 2025

When you use the QRC feature, certain information is collected from your mobile device for business purposes. This credit card program is issued and administered by Bank of America, N.A. Banking products are provided by Bank of America, N.A., Members FDIC as well as affiliates and other subsidiaries of Bank of America Corporation.



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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
07/18/25	META DES:DIRECT DEP ID:928538096641LZX INDN:LU,YANXIN CO ID:9111111101 PPD	5,633.41
07/21/25	Online Banking transfer from SAV 3535 Confirmation# 2010763011	50,000.00
07/24/25	BKOFAMERICA MOBILE 07/24 3727950555 DEPOSIT *MOBILE TX	181.00
07/29/25	BKOFAMERICA MOBILE 07/29 3858255944 DEPOSIT *MOBILE TX	6,407.53
08/01/25	META DES:PAYROLL ID:672071913173LZX INDN:LU,YANXIN CO ID:9111111101 PPD	6,314.53

**Total deposits and other additions** **\$68,536.47**

## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
07/18/25	CITI CARD ONLINE DES:PAYMENT ID:431751716191994 INDN:YANXIN LU CO ID:CITICTP WEB	-2,938.87
07/18/25	CHASE CREDIT CRD DES:EPAY ID:8570717157 INDN:YANXIN LU CO ID:5760039224 WEB	-406.49
07/18/25	VENMO DES:PAYMENT ID:1043588971080 INDN:YANXIN LU CO ID:3264681992 WEB	-83.00
07/21/25	PAYPAL DES:INST XFER ID:GOOGLE TRANSOCK INDN:YANXIN LU CO ID:PYPALS177 WEB	-5.40
07/24/25	SCHWAB BROKERAGE DES:MONEYLINK ID:558622477626713 INDN:YAN XIN LU CO ID:9005586224 PPD	-60,000.00

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## Help prevent check fraud

Consider writing fewer checks and paying bills in our Mobile app, Online Banking, or setting up automatic payments directly on utility sites.

**Scan the code to learn more or visit: [bofa.com/HelpPreventFraud](https://bofa.com/HelpPreventFraud)**



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.

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## Withdrawals and other subtractions - continued

### Other subtractions - continued

Date	Description	Amount
07/25/25	PAYPAL DES:INST XFER ID:SPOTIFY*P38E3AF INDN:YANXIN LU CO ID:PAYPALS177 WEB	-11.99
07/28/25	VENMO DES:PAYMENT ID:1043769023717 INDN:YANXIN LU CO ID:3264681992 WEB	-145.00
07/29/25	WIRE TYPE:INTL OUT DATE:250729 TIME:1415 ET TRN:2025072900457986 SERVICE REF:727344 BNF:YANXIN LU ID:6225880207183188 BNF BK:CHINA MER CHANTS BANK - ID:006550390127 PMT DET:563729358 PO P Family Support	-6,000.00
07/31/25	Zelle payment to GUSTAVO LARA for "pool service for July"; Conf# ge0mddlot	-187.50
07/31/25	Zelle payment to Jason Tsou for "marital art class"; Conf# dx36mqgm8	-65.00
08/01/25	JPMORGAN CHASE DES:CHASE ACH ID:1360684321 INDN:XUEWEI JIANG CO ID:1000008113 PPD	-6,697.76
08/07/25	SoCalGas DES:PAID SCGC ID:1375028676 INDN:301601474291733693 CO ID:6951240705 WEB	-25.65
08/08/25	LADWP DES:WEB PAY ID:6121958424 INDN:YAN XIN LU CO ID:4956000736 WEB	-654.03
<b>Total other subtractions</b>		<b>-\$77,220.69</b>

### Service fees

Date	Transaction description	Amount
07/29/25	Wire Transfer Fee	-45.00
<b>Total service fees</b>		<b>-\$45.00</b>

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.