







P.O. Box 15284
Wilmington, DE 19850

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

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

 Please see the Account Changes section of your statement for details regarding important changes to your account.

Your BofA Core Checking

for November 8, 2014 to December 11, 2014

Account number: 4880 1546 3335

YAN XIN LU

Account summary

Beginning balance on November 8, 2014	\$1,012.47
Deposits and other additions	3,411.25
ATM and debit card subtractions	-40.00
Other subtractions	-3,380.30
Checks	-0.00
Service fees	-0.00
Ending balance on December 11, 2014	\$1,003.42



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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Change of address - Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

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 banking 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 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 for, 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 at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a banking center for information.

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Account summary - continued

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

Deposits and other additions

Date	Description	Amount
11/14/14	William Marsh Ri Des:Payroll Id:S01179519	943.28
11/18/14	Concur Des:Expense Id:C00ivew0x001	1,428.69
11/26/14	William Marsh Ri Des:Payroll Id:S01179519	943.28
12/01/14	Jpmorgan Chase Des:Quickpay Id:4292290134	24.00
12/01/14	Jpmorgan Chase Des:Quickpay Id:4292255377	12.00
12/01/14	Jpmorgan Chase Des:Quickpay Id:4291570643	12.00
12/01/14	Jpmorgan Chase Des:Quickpay Id:4292160346	12.00
12/01/14	Jpmorgan Chase Des:Quickpay Id:4291704902	12.00
12/02/14	Jpmorgan Chase Des:Quickpay Id:4297273299	12.00
12/03/14	Jpmorgan Chase Des:Quickpay Id:4301398917	12.00

Total deposits and other additions **\$3,411.25**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
11/18/14	BKOFAMERICA ATM 11/18 #000003907 WITHDRWL STADIUM HOUSTON TX	-40.00

Total ATM and debit card subtractions **-\$40.00**

continued on the next page

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Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
11/13/14	GOG LTD. DES:IAT PAYPAL ID:J222223JFDFS4	-2.99
11/14/14	GOG LTD. DES:IAT PAYPAL ID:J222223JJTL2	-4.76
11/14/14	GOG LTD. DES:IAT PAYPAL ID:J222223JGEBH2	-3.98
11/14/14	GOG LTD. DES:IAT PAYPAL ID:J222223JJTQ6A	-1.99
11/17/14	GOG LTD. DES:IAT PAYPAL ID:J222223JUYN9E	-3.99
11/17/14	GOG LTD. DES:IAT PAYPAL ID:J222223JR23Y2	-3.39
11/17/14	GOG LTD. DES:IAT PAYPAL ID:J222223K8HLBW	-2.99
11/17/14	GOG LTD. DES:IAT PAYPAL ID:J222223JX95J4	-1.49
11/21/14	Online Banking payment to CRD 3983 Confirmation# 3757480082	-357.25
11/25/14	CHASE DES:EPAY ID:2045111428	-164.10
12/02/14	JPMorgan Chase DES:QuickPay ID:4297472115	-70.00
12/03/14	Online Banking transfer to Sav 3535 Confirmation# 1761773309	-1,976.00
12/04/14	Wilshire Park DES:Rent ID:32683695	-787.37
Total other subtractions		-\$3,380.30

 To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

Account Changes

At Bank of America, we're committed to keeping you up-to-date on any changes that may impact your banking accounts.

Starting February 3, 2015, if you have a Bank of America Debit or ATM card, you'll no longer be able to use these cards to get cash back at a merchant **without making a purchase**. You can still get cash back when you make a purchase or by making a cash withdrawal at one of our ATMs or banking centers. You can find a banking center or ATM near you by visiting bankofamerica.com/locator.

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