







P.O. Box 15284
Wilmington, DE 19850

YAN XIN LU
3517 N HILLS DR APT A104
AUSTIN, TX 78731-3119

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

Your Adv Plus Banking

for October 13, 2018 to November 9, 2018

Account number: 4880 1546 3335

YAN XIN LU

Account summary

Beginning balance on October 13, 2018	\$1,247.48
Deposits and other additions	2,655.48
ATM and debit card subtractions	-100.00
Other subtractions	-2,167.91
Checks	-0.00
Service fees	-0.00
Ending balance on November 9, 2018	\$1,635.05

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



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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
10/15/18	WILLIAM MARSH RI DES:PAYROLL ID:S01179519 INDN:YANXIN LU CO ID:1174110962 PPD	1,055.74
10/22/18	BKOFAMERICA MOBILE 10/22 3683257076 DEPOSIT *MOBILE TX	544.00
10/31/18	WILLIAM MARSH RI DES:PAYROLL ID:S01179519 INDN:YANXIN LU CO ID:1174110962 PPD	1,055.74

Total deposits and other additions **\$2,655.48**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
10/15/18	CHECKCARD 1011 ALANTE AUSTIN TX 24431868285030028224527	-20.00
10/22/18	BKOFAMERICA ATM 10/21 #000008865 WITHDRWL UNIV OF TEXAS AT AUSTIN TX	-80.00

Total ATM and debit card subtractions **-\$100.00**

Other subtractions

Date	Description	Amount
10/15/18	VENMO DES:PAYMENT ID:1414045277 INDN:YANXIN LU CO ID:3264681992 WEB	-20.00
10/22/18	CITI CARD ONLINE DES:PAYMENT ID:112781544725522 INDN:YANXIN LU CO ID:CITICTP WEB	-984.86
10/26/18	CHASE CREDIT CRD DES:EPAY ID:3814214429 INDN:YANXIN LU CO ID:5760039224 WEB	-1.59
10/29/18	DISCOVER DES:E-PAYMENT ID:3272 INDN:LU YANXIN CO ID:2510020270 WEB	-107.68
11/02/18	AVESTA-BOAOP106 DES:WEB PMTS ID:TSJYK3 INDN:YanxinLu CO ID:9000176649 WEB	-1,053.78

Total other subtractions **-\$2,167.91**





See how millennials are living on \$50k or less

Recently, we hosted an event for 50 millennials who are living on the typical salary of a new college grad.

Read their stories and learn more about Better Money Habits at 50Under50K.com.

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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.

Reminder:

The name of Bank of America Core Checking® changed to Bank of America Advantage Plus Banking(TM). There are no changes to your account number, debit cards, checks or monthly maintenance fee.

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