






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

Your Adv Plus Banking

for November 10, 2018 to December 11, 2018

YAN XIN LU

Account number: 4880 1546 3335

Account summary

Beginning balance on November 10, 2018	\$1,635.05
Deposits and other additions	6,198.29
ATM and debit card subtractions	-100.00
Other subtractions	-3,825.91
Checks	-0.00
Service fees	-0.00
Ending balance on December 11, 2018	\$3,907.43

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

SHOP (RED) SAVE LIVES

For every dollar spent during (RED)'s Shopathon through December 31, Bank of America will donate the cost of a day's worth of lifesaving AIDS medication — up to \$1.5 million. Together we have the power to make a difference.



SHOP FOR (RED) PRODUCTS AT AMAZON.COM/RED

Through December 31, 2018, for every dollar spent during the (RED) Shopathon on amazon.com, Bank of America will donate \$.20 to the US Fund for the Global Fund to Fight AIDS, Tuberculosis and Malaria to support and fund prevention and treatment of HIV/AIDS, up to a total maximum donation of \$1,500,000. Not available outside the US, UK, France and Germany.

©2018 Bank of America Corporation

SSM-09-18-0050.C | ARH55MDK

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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
11/15/18	WILLIAM MARSH RI DES:PAYROLL ID:S01179519 INDN:YANXIN LU CO ID:1174110962 PPD	1,055.74
11/19/18	Online Banking transfer from SAV 3535 Confirmation# 3468243920	5,000.00
11/30/18	WILLIAM MARSH RI DES:PAYROLL ID:S01179519 INDN:YANXIN LU CO ID:1174110962 PPD	78.85
12/11/18	AltairFBWF3044 DES:Altair FB ID:LU 0181 INDN:YANXIN LU CO ID:XXXXXXXXXC PPD	63.70

Total deposits and other additions **\$6,198.29**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
11/19/18	BKOFAMERICA ATM 11/17 #000001955 WITHDRWL STADIUM HOUSTON TX	-60.00
11/26/18	BKOFAMERICA ATM 11/26 #000009339 WITHDRWL LUCKY 745 REDWOOD REDWOOD CITY CA	-40.00

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

Other subtractions

Date	Description	Amount
11/13/18	City of Austin T DES:PAYMENT ID:8418622381 INDN:LU, YANXIN CO ID:5746000085 PPD	-51.48
11/21/18	CITI CARD ONLINE DES:PAYMENT ID:122808752581785 INDN:YANXIN LU CO ID:CITICTP WEB	-2,554.85
11/26/18	Online Banking payment to CRD 1235 Confirmation# 2519985122	-93.99
12/03/18	Zelle Transfer Conf# 2ff14b285; Yue Wang	-30.00

continued on the next page



It all starts with you.

Your life. Your priorities. Our advice and guidance.

Learn more at ML.com/you

Merrill Lynch is the marketing name for Merrill Lynch Wealth Management, and Merrill Edge®, both of which are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"). Merrill Edge is available through MLPF&S, and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing. Merrill Lynch makes available products and services offered by MLPF&S and other subsidiaries of Bank of America Corporation ("BofA Corp").

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp.

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value



Bank of America Corporation

SSM-09-18-0048.B | ARCP39H7

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
12/03/18	AVESTA-BOAOP106 DES:WEB PMTS ID:MM36P3 INDN:YanxinLu WEB CO ID:9000176649	-1,058.59
12/07/18	VENMO DES:PAYMENT ID:1558632976 INDN:YANXIN LU WEB CO ID:3264681992	-37.00
Total other subtractions		-\$3,825.91