





P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  [bankofamerica.com](https://www.bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

CARLOS BARILLAS  
33 OAKWOOD AVE  
BILLERICA, MA 01821-1621

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

## Your Bank of America Advantage Savings

for July 26, 2024 to August 26, 2024

Account number: 

**CARLOS BARILLAS**

### Account summary

Beginning balance on July 26, 2024	\$1,098.04
Deposits and other additions	0.01
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
<b>Ending balance on August 26, 2024</b>	<b>\$1,098.05</b>

Annual Percentage Yield Earned this statement period: 0.01%.  
Interest Paid Year To Date: \$0.05.



### Security tips

#### Tips to help protect yourself from trending scams:

- Hang up if you receive a suspicious call from someone saying they're from the bank. Instead, call the number on your statement or card.
- Neither Bank of America nor the U.S. government will request that you transfer money or share codes to resolve fraud.

**Learn more about trending scams.**  
Scan the code or visit [bofa.com/HelpProtectYourself](https://www.bofa.com/HelpProtectYourself).



When you use the QRC feature certain information is collected from your mobile device for business purposes. SSM-01-24-2353.B2 | 6172088

## 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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**The six-month fee waiver on your new Bank of America Advantage Savings account will expire soon.**

We hope you are enjoying your new account. As a reminder, after the waiver expires, you can continue to avoid the \$8 monthly maintenance fee when you meet ONE of these requirements each statement cycle:

- Maintain a minimum daily balance of \$500 or more, Or
- Be a member of the Preferred Rewards program, Or
- Have your savings account linked to an eligible checking account (first four savings accounts), Or
- Have an owner on the account under the age of 25.

For more information, please visit [bankofamerica.com/fees](https://bankofamerica.com/fees) to review the Personal Schedule of Fees.

## Deposits and other additions

Date	Description	Amount
08/26/24	Interest Earned	0.01

**Total deposits and other additions** **\$0.01**

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

## Order foreign currency before you travel

Use our Mobile Banking app\* or Online Banking and pick up your currency at a financial center, or have it delivered to your home (if under \$1,000).

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



\* 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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## **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.

### **Great news! Soon, you will be able to withdraw up to \$2,000 from any ATM.**

We are excited to let you know that in August 2024, we are increasing your daily ATM withdrawal limit to \$2,000 when you use your Bank of America debit or ATM card, making it more convenient to access cash at any ATM. Do not worry, if you have set up a personalized daily ATM limit, it will remain in place.

If you have any questions, please call the number on this statement. If you need a new or replacement debit or ATM card, you can order one through Online Banking or our Mobile app.

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### **Adding an owner under age 25**

You can avoid the monthly fee on Bank of America Advantage Savings and Bank of America Advantage SafeBalance Banking® accounts when at least one owner is under the age of 25. Keep in mind, when you add an owner to an account that is already open, it could take up to three business days for it to be updated and qualify for the fee to be waived.

To add an owner to your account, go to [bankofamerica.com/appointments](https://bankofamerica.com/appointments) and schedule an appointment at a financial center. The new owner will need to come with you and each of you will need to bring your driver's license or other government-issued identification. However, if they are under age 18 without a form of ID, they can apply in person with you.

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