





P.O. Box 15284
Wilmington, DE 19850

Customer service information

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

CHANDRA SHEKHAR SWAYAM PAKULA
3007 LAKE UNION HILL WAY
ALPHARETTA, GA 30004-3879

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

Your Adv Plus Banking

for February 19, 2022 to March 24, 2022

Account number: 3340 2737 4487

CHANDRA SHEKHAR SWAYAM PAKULA

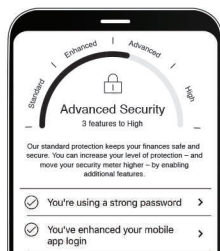
Account summary

Beginning balance on February 19, 2022	\$1,373.57
Deposits and other additions	3,075.00
ATM and debit card subtractions	-971.25
Other subtractions	-3,290.00
Checks	-0.00
Service fees	-14.50

Ending balance on March 24, 2022 **\$172.82**

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.

Introducing security you can see



Our new security meter lets you visualize your account security and moves up as you take additional steps to help protect your account.

Visit the Security Center in the Mobile Banking app or Online Banking to see your security level today. To learn more, scan this code or visit bofa.com/SecurityCenter.



Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-07-21-0033.B | 3647905

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.

© 2022 Bank of America Corporation

Deposits and other additions

Date	Description	Amount
02/23/22	Zelle Transfer Conf# kabhx2wsr; RAO, ANJANA	60.00
02/28/22	Zelle Transfer Conf# u6ckgx4kh; RAO, ANJANA	75.00
03/01/22	Zelle Transfer Conf# wlgm7afci; HINDU COMMUNITY CENTER INC, HINDU COMMUN	450.00
03/01/22	Zelle Transfer Conf# hlyczd654; SWAYAMPAKULA, MALLIKARJUNA	350.00
03/09/22	Zelle Transfer Conf# 9999mpq3a; RATNA D TUMULURI	270.00
03/10/22	Zelle Transfer Conf# qidch57xp; HINDU COMMUNITY CENTER INC, HINDU COMMUN	500.00
03/10/22	Zelle Transfer Conf# pd8akrkw7; SWAYAMPAKULA, MALLIKARJUNA	500.00
03/15/22	Zelle Transfer Conf# u46wfdy62; MENON, LATHA	225.00
03/15/22	Zelle Transfer Conf# sxvnqdk2; KOTTUR GURURAJ, PRADEEP BHARGAV	45.00
03/18/22	Zelle Transfer Conf# 08BOCWLXQ; LEELA SAI BANDARU	200.00
03/24/22	Online Banking transfer from SAV 9274 Confirmation# 1317001095	400.00

Total deposits and other additions

\$3,075.00

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
02/22/22	CHECKCARD 0218 RACEWAY 930 90509308 MANCHESTER TN 24164072050978600480500	-14.54
02/22/22	CHECKCARD 0218 BUC-EE'S #52 CALHOUN GA 24692162050100436977340	-16.14
02/22/22	CHECKCARD 0219 ABM ATLANTA ARPRT 0796 ATLANTA GA 24789302052904500177248	-3.00
02/22/22	QT 782 OUTSIDE 02/19 #000929901 PURCHASE QT 782 OUTSIDE ALPHARETTA GA	-60.39
02/22/22	CHECKCARD 0220 MCDONALD'S F24308 ALPHARETTA GA 24427332051720242872011	-11.50
02/22/22	CHECKCARD 0222 ASPCA GUARDIAN 800-628-0028 NY 24492152053715162070190 RECURRING	-20.00
02/25/22	PROBATE COURT- 02/25 #000035068 PURCHASE 136 PRYOR STREET ATLANTA GA	-20.00

continued on the next page

Thank you for being a Bank of America customer

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
02/28/22	CHECKCARD 0225 EINSTEIN BROS BAGELS346 ALPHARETTA GA 24941662057838000172407	-20.35
02/28/22	CHECKCARD 0225 LANIER PARKING 21074900 ATLANTA GA 24034542057002690814685	-12.00
03/02/22	CHECKCARD 0301 SUVIDHA INTL MARKET APR ALPHARETTA GA 24055232061837000304604	-60.06
03/03/22	CHECKCARD 0302 HOT BOX ALPHARETTA GA 24765012062091734000403	-41.60
03/07/22	CHECKCARD 0305 TACO BELL 030594 ALPHARETTA GA 24943002065838003765469	-10.43
03/07/22	CHECKCARD 0306 LN *FULTON CO DMV KIOSK CARLSBAD CA 24445002066000788326072	-17.92
03/09/22	CHECKCARD 0308 141 EMISSIONS JOHNS CREEK GA 24055222067200630000131	-17.00
03/09/22	CHECKCARD 0308 LN *FULTON CO DMV KIOSK CARLSBAD CA 24445002068000899395816	-20.00
03/10/22	CHECKCARD 0308 JERUSALEM BAKERY & GRIL ALPHARETTA GA 24765012068010000844546	-20.44
03/14/22	CHECKCARD 0310 QT 782 ALPHARETTA GA 24692162070100148838414	-10.02
03/14/22	CHECKCARD 0311 CHAAT N DOSA INDIAN CAF FRISCO TX 24013392071001291581187	-13.03
03/14/22	CHECKCARD 0311 CHAAT N DOSA INDIAN CAF FRISCO TX 24013392071001291581237	-12.36
03/15/22	CHECKCARD 0314 SUVIDHA INTL MARKET APR ALPHARETTA GA 24055232074837000333061	-9.63
03/16/22	CHECKCARD 0314 STARBUCKS F PS ATL ATLANTA GA 24692162074100792035214	-10.15
03/16/22	CHECKCARD 0315 MCDONALD'S F3323 ROSWELL GA 24427332074720247791698	-8.39
03/17/22	CHECKCARD 0316 CAKE WORLD ALPHARETTA GA 24081622075017023550426	-18.80
03/21/22	CHECKCARD 0320 ASPCA GUARDIAN 800-628-0028 NY 24492152079745678055658 RECURRING	-20.00
03/24/22	CHASE 03/24 #000027875 WITHDRWL 11798 HAYNES BRID ALPHARETTA GA	-503.50

Total ATM and debit card subtractions **-\$971.25**

Other subtractions

Date	Description	Amount
02/22/22	Online Banking payment to CRD 9301 Confirmation# 4137279280	-650.00
02/22/22	Online Banking transfer to SAV 9274 Confirmation# 3537282274	-300.00
02/28/22	Zelle Transfer Conf# sq380tevl; Sherya	-15.00
03/01/22	Zelle Transfer Conf# skajtvisb; Simala Neeli	-750.00
03/07/22	Online Banking payment to CRD 9301 Confirmation# 1766379892	-100.00
03/10/22	Zelle Transfer Conf# ggduo0ozf; Sujana	-1,000.00
03/17/22	Online Banking payment to CRD 9301 Confirmation# 0153463692	-125.00
03/17/22	Online Banking transfer to SAV 9274 Confirmation# 2353466122	-250.00
03/17/22	Online Banking payment to CRD 9301 Confirmation# 2853473196	-100.00

Total other subtractions **-\$3,290.00**

Service fees

Date	Transaction description	Amount
03/24/22	CHASE 03/24 #000027875 WITHDRWL 11798 HAYNES BRID ALPHARETTA GA FEE	-2.50
03/24/22	Monthly Maintenance Fee	-12.00

Total service fees **-\$14.50**

Note your Ending Balance already reflects the subtraction of Service Fees.

This page intentionally left blank

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!

We are eliminating non-sufficient fund (NSF) fees and the transfer fee for Balance Connect(TM) for overdraft protection on personal and small business checking accounts.

These new fee changes and earlier changes over the last decade, together with industry-leading solutions, are helping our clients create long-term financial wellness and avoid overdraft fees.

- Starting February 18, 2022 - NSF: Returned Item Fees will no longer be charged if we DECLINE or RETURN an item unpaid when there are not enough funds in your account to cover it.
- Starting May 24, 2022 - Overdraft Protection Transfer Fees will no longer be charged for transfers to your checking account from your linked backup account(s) for the amount needed to cover the transaction if you are enrolled in Balance Connect for overdraft protection.

Keep in mind, overdraft protection transfers from credit accounts and home equity lines of credit will continue to accrue interest, and transfers from personal savings accounts may still lead to a Withdrawal Limit Fee, as they do today.

We are also reducing overdraft fees on personal and small business checking accounts.

- Starting May 24, 2022 - Overdraft Item Fees will be lowered from \$35 to \$10 for each item we PAY when there are not enough funds to cover it, resulting in an overdraft on your account. We will also charge no more than two of these fees each day on any checking account (previously up to four fees were charged each day).

Effective February 18, 2022, we will now waive the \$4.95 monthly maintenance fee each statement cycle in which an owner or co-owner of Bank of America Advantage SafeBalance Banking account is under the age of 18. Please note, fiduciary titled accounts, including UTMA/UGMA, do not qualify for the under the age of 18 waiver.

For more information about your account, please review the Personal Schedule of Fees at bankofamerica.com/fees.

This page intentionally left blank