







P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  [bankofamerica.com](http://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 April 23, 2022 to May 23, 2022

Account number: 3340 2737 4487

**CHANDRA SHEKHAR SWAYAM PAKULA**

### Account summary

Beginning balance on April 23, 2022	\$411.39
Deposits and other additions	7,407.62
ATM and debit card subtractions	-1,656.16
Other subtractions	-5,530.00
Checks	-0.00
Service fees	-28.53

**Ending balance on May 23, 2022** **\$604.32**

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.

## 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
04/26/22	OVERDRAFT PROTECTION FROM 00334069579274	955.86
04/27/22	Online Banking transfer from SAV 9274 Confirmation# 1402753393	100.00
04/27/22	CHECKCARD 0425 THE HOME DEPOT #0131 DULUTH GA 7494301211601019115	33.37
04/27/22	CHECKCARD 0426 TOTARAM JEWELERS ONLINE 732-228-6300 NJ 7443106211628676610	9.39
05/02/22	Zelle Transfer Conf# m7b1v6c1z; SWAYAMPAKULA, MALLIKARJUNA	450.00
05/02/22	Zelle Transfer Conf# l5qp4meja; HINDU COMMUNITY CENTER INC, HINDU COMMUN	300.00
05/02/22	Zelle Transfer Conf# jtmkyynh1; VENKATARAMAN, MOHAN	55.00
05/09/22	Zelle Transfer Conf# l5602lly0; DHARMAVARAM, RADHA	200.00
05/10/22	Zelle payment from PRABHURAM SANTHANAM for "Catering Vidya prabhuram"; Conf# AA0AtS80x	615.00
05/13/22	BKOFAMERICA ATM 05/13 #000005683 DEPOSIT WINDWARD PARKWAY W ALPHARETTA GA	970.00
05/16/22	Zelle Transfer Conf# jywbloaq2; MYLAVARAPU, VENU	444.00
05/16/22	Zelle Transfer Conf# mtc5leq0n; THIRAVIAM, ARUMUGAM	255.00
05/20/22	Online Banking transfer from SAV 9274 Confirmation# 2507189779	700.00
05/20/22	Zelle Transfer Conf# kz98942hf; HINDU COMMUNITY CENTER INC, HINDU COMMUN	300.00
05/20/22	Zelle Transfer Conf# jf0ex91p6; SWAYAMPAKULA, MALLIKARJUNA	250.00
05/23/22	BKOFAMERICA ATM 05/22 #000003009 DEPOSIT WINDWARD PARKWAY W ALPHARETTA GA	700.00
05/23/22	Zelle Transfer Conf# 0H33819UF; Swathi Vaddamanu	1,000.00
05/23/22	Zelle Transfer Conf# m2zck6zzx; MUKKAVILLI, SATYA	70.00
<b>Total deposits and other additions</b>		<b>\$7,407.62</b>

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**BANK OF AMERICA** 

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**Are Not FDIC Insured**

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**May Lose Value**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
04/25/22	CHECKCARD 0422 TOTARAM JEWELERS ONLINE 732-228-6300 NJ 24431062112286766700131	-168.44
04/26/22	CHECKCARD 0425 SQ *SARAH DONUTS Duluth GA 24692162115100000407792	-7.97
04/26/22	CHECKCARD 0425 HOT BOX ALPHARETTA GA 24765012116091738000413	-28.84
04/27/22	CHECKCARD 0425 THE HOME DEPOT #0131 DULUTH GA 24943012116010191158901	-150.00
04/28/22	CHECKCARD 0426 INDIA CO - ATLANTA JOHNS CREEK GA 24269792117500615514665	-13.42
05/04/22	SHELL SERVICE 05/04 #000251075 PURCHASE SHELL SERVICE STA ALPHARETTA GA	-63.55
05/13/22	CHECKCARD 0512 PUBLIX #226 JOHNS CREEK GA 24137462133001526609405	-8.93
05/16/22	CHECKCARD 0514 FANDANGO *fandango.com CA 24492152134894741581549	-37.50
05/16/22	CHECKCARD 0514 MOVIE TAVERN SANDYPLN F& ROSWELL GA 24943002135206688101119	-31.42
05/16/22	CHECKCARD 0515 VIVEK FLOWERS ALPHARETTA GA 24275392135900011500079	-15.00
05/16/22	BKOFAMERICA ATM 05/16 #000004913 WITHDRWL JIMMY CARTER BLVD NORCROSS GA	-200.00
05/17/22	CHECKCARD 0515 ROMEO'S NY PIZZA JOHNS CREEK GA 24183102136900010300052	-13.36
05/18/22	PUBLIX SUPER M 05/17 #000853656 PURCHASE PUBLIX SUPER MAR ALPHARETTA GA	-76.78
05/20/22	CHECKCARD 0518 SPICES HUT INDIAN GROCE ALPHARETTA GA 24269792139500645755209	-176.23
05/20/22	CHECKCARD 0519 RAZ*Taruni Clothing Pvt Hyderabad 74110752140034601746082	-151.00
05/20/22	CHECKCARD 0519 GOKUL SWEETS DECATUR GA 24765012139207000000476	-57.13
05/20/22	QT 782 OUTSIDE 05/20 #000305849 PURCHASE QT 782 OUTSIDE ALPHARETTA GA	-66.34
05/20/22	LAKSHMI FLORIS 05/20 #000929767 PURCHASE LAKSHMI FLORIST CUMMING GA	-17.02
05/20/22	LAKSHMI FLORIS 05/20 #000607252 PURCHASE LAKSHMI FLORIST CUMMING GA	-7.49
05/20/22	PUBLIX SUPER M 05/20 #000555401 PURCHASE PUBLIX SUPER MAR DULUTH GA	-6.23
05/23/22	CHECKCARD 0519 PATEL BROTHERS DECATUR GA 24137462140200196402577	-180.65
05/23/22	CHECKCARD 0520 INDIAN PLAZA ALPHARETTA GA 24055222141091040000096	-70.00
05/23/22	CHECKCARD 0520 VIVEK FLOWERS ALPHARETTA GA 24275392140900012300142	-60.00
05/23/22	CHECKCARD 0521 ASPCA GUARDIAN 800-628-0028 NY 24492152141713645100779 RECURRING	-20.00
05/23/22	CHECKCARD 0521 QT 782 ALPHARETTA GA 24692162142100607935689	-4.30
05/23/22	CHECKCARD 0521 INDIAN PLAZA ALPHARETTA GA 24055222142091659000691	-24.56

### Total ATM and debit card subtractions

**-\$1,656.16**

### Other subtractions

Date	Description	Amount
04/25/22	Zelle Transfer Conf# jf9pizyqi; MALLIKARJUNA SWAYAMPAKULA	-1,000.00
05/02/22	Zelle Transfer Conf# ifkey59nq; Simala Neeli	-750.00
05/10/22	Online Banking payment to CRD 9301 Confirmation# 1724151346	-130.00

continued on the next page

## Withdrawals and other subtractions - continued

### Other subtractions - continued

Date	Description	Amount
05/11/22	Online Banking transfer to SAV 9274 Confirmation# 1224146301	-700.00
05/16/22	Online Banking payment to CRD 9301 Confirmation# 0657931040	-500.00
05/20/22	Zelle Transfer Conf# mfaooig4w; TARUN	-1,000.00
05/23/22	Online Banking payment to CRD 9301 Confirmation# 4125642823	-1,000.00
05/23/22	Online Banking payment to CRD 9301 Confirmation# 1735881031	-450.00
<b>Total other subtractions</b>		<b>-\$5,530.00</b>

### Service fees

Date	Transaction description	Amount
04/26/22	Overdraft Protection Transfer Fee	-12.00
05/20/22	CHECKCARD 0519 RAZ*Taruni Clothing Pvt Hyderabad 74110752140034601746082 INTERNATIONAL TRANSACTION FEE	-4.53
05/23/22	Monthly Maintenance Fee	-12.00
<b>Total service fees</b>		<b>-\$28.53</b>

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

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

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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.

### More Great News!

On March 4, 2022, we stopped charging Returned Item Chargeback fees on personal and small business checking accounts if a check or item that we cashed for you or accepted for deposit to your account is returned to us unpaid.

Earlier this year, we also announced these changes:

- NSF: Returned Item Fees are no longer 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) through Balance Connect(TM) 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).

These 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.

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