



P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage


### Customer service information

📞 1.888.BUSINESS (1.888.287.4637)

🌐 bankofamerica.com

✉ Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

ILAN GLOBAL LLC  
445 HAWKS CREEK PKWY  
FORT MILL, SC 29708-0141

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

## Your Business Advantage Fundamentals™ Banking

for October 1, 2022 to October 31, 2022

Account number: 2370 4799 8951

**ILAN GLOBAL LLC**

### Account summary

Beginning balance on October 1, 2022	\$1,093.35	# of deposits/credits: 4
Deposits and other credits	4,050.00	# of withdrawals/debits: 6
Withdrawals and other debits	-947.13	# of items-previous cycle <sup>1</sup> : 0
Checks	-2,105.00	# of days in cycle: 31
Service fees	-0.00	Average ledger balance: \$1,002.85
<b>Ending balance on October 31, 2022</b>	<b>\$2,091.22</b>	<sup>1</sup> Includes checks paid, deposited items and other debits

## 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 credits**

Date	Description	Amount
10/17/22	Zelle Transfer Conf# OH740Y5PY; WILLIAM THOMPSON	875.00
10/26/22	Zelle Transfer Conf# ox907zst3; KASTURI, AMJATH	2,200.00
10/26/22	Zelle Transfer Conf# lxxxcqbjd; KASTURI, AMJATH	100.00
10/31/22	Zelle Transfer Conf# OH7I65PLH; WILLIAM THOMPSON	875.00

**Total deposits and other credits** **\$4,050.00**

**Withdrawals and other debits**

Date	Description	Amount
10/14/22	Zelle Transfer Conf# aqkj7pldw; AP Freight Inc	-550.00
10/17/22	Zelle Transfer Conf# eeoe90arc; Pallet Place LLC	-150.00

Card account # XXXX XXXX XXXX 6470

10/06/22	BKOFAMERICA ATM 10/06 #000002451 WITHDRWL TRANSAMERICA SQUAR CHARLOTTE NC	-100.00
10/06/22	CHECKCARD 1006 SHELL SERVICE FT MILL SC CKCD 5542 XXXXXXXXXXXXX6470 XXXX XXXX XXXX 6470	-47.13
10/12/22	CHECKCARD 1012 SHELL SERVICE FT MILL SC CKCD 5542 XXXXXXXXXXXXX6470 XXXX XXXX XXXX 6470	-100.00

**Subtotal for card account # XXXX XXXX XXXX 6470** **-\$247.13**

**Total withdrawals and other debits** **-\$947.13**

**Checks**

Date	Check #	Amount
10/26/22	1001	-2,105.00

**Total checks** **-\$2,105.00**

**Total # of checks** **1**

## Service fees

The Monthly Fee on your primary Business Advantage Fundamentals Banking account was waived for the statement period ending 09/30/22. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card has been met
- \$5,000+ combined average monthly balance in linked business accounts has not been met
- Become a member of Preferred Rewards for Business has not been met

For information on how to open a new product, link an existing service to your account, or about Preferred Rewards for Business please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](https://bankofamerica.com/smallbusiness).

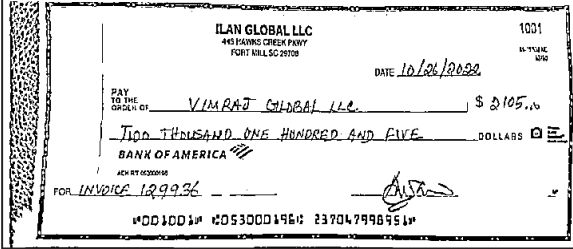
## Daily ledger balances

<u>Date</u>	<u>Balance (\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance (\$)</u>
10/01	1,093.35	10/14	296.22	10/26	1,216.22
10/06	946.22	10/17	1,021.22	10/31	2,091.22
10/12	846.22				

## Check images

Account number: 2370 4799 8951

Check number: 1001 | Amount: \$2,105.00



## 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 have made changes to overdraft fees.

We are committed to helping with your long-term financial wellness — that is why we want to make sure you have heard about these significant changes to reduce or eliminate certain fees on personal and small business checking accounts.

Earlier this year, we stopped charging these fees:

- NSF: Returned Item Fee — previously charged if we DECLINE or RETURN an item unpaid when there were not enough funds in the account to cover it.
- Returned Item Chargeback Fee — previously charged if a check or item that we cashed for you or accepted for deposit to your account is returned to us unpaid.
- Overdraft Protection Transfer Fee — previously charged for transfers to checking accounts from your linked backup account(s) through Balance Connect® for overdraft protection (Footnote 1). 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.

Overdraft Item Fees are now lower:

- Overdraft Item Fee (Footnote 2) — this fee was 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 also charge no more than two Overdraft Item fees each day on any checking account (previously up to four fees were charged each day).

If you would like to learn about our overdraft settings and the tools we offer that can help you avoid overdrafts, including Balance Connect for overdraft protection (Footnote 1), please visit us online at [bankofamerica.com/overdraft](https://bankofamerica.com/overdraft).

(Footnote 1) Balance Connect® for overdraft protection allows you to link your eligible checking account with up to five eligible Bank of America accounts for overdraft protection. This optional service can help you cover your payments and purchases and help avoid overdrafts and overdraft fees by automatically transferring available funds from your linked backup account(s) when needed. If your linked backup account does not have enough available funds to cover the necessary amount, we may decline to make the transfer. Overdraft protection transfers from a linked savings account count towards the six transactions you are allowed each month from your savings account and may lead to a Withdrawal Limit Fee on your linked consumer savings accounts. Please refer to your Schedule of Fees for details. Overdraft protection transfers from a linked Bank of America Home Equity line of credit are considered advances, and the amount advanced is subject to interest or finance charges as provided in the line of credit agreement. Please refer to your line of credit agreement for additional details. Overdraft protection transfers from a linked credit card will be Bank Cash Advances under your Credit Card Agreement and will accrue interest at the APR stated in your Credit Card Agreement. Please refer to your Credit Card Agreement for additional details.

(Footnote 2) Our \$10 Overdraft Item Fee may apply for overdrafts created by check, debit card transactions or other electronic means. Keep in mind that your consumer accounts are not charged Overdraft Item Fees for everyday non-recurring debit card transactions. If your account is overdrawn, you must immediately bring your account to a positive balance. We pay overdrafts at our discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing. Please refer to the Personal or Business Schedule of Fees for additional information. For SafeBalance Banking accounts, while your account may become overdrawn, we do not charge Overdraft Item Fees. The only change in this communication that applies to SafeBalance Banking accounts is the elimination of the Returned Item Chargeback Fee.

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**Beginning November 12, some annual safe deposit box rental fees will change.**

If you have a safe deposit box with a fee change, the new price will appear on your next annual invoice due on or after December 17. As a reminder, you can set up automatic payments from a Bank of America checking or savings account to receive a 15% discount (up to \$70) on your safe deposit box rent.

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