







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

SREENATH REDDY VUTUKURU  
13154 THEDFORD DR  
FRISCO, TX 75035-1424

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

## Your Adv Plus Banking

for February 11, 2022 to March 16, 2022

Account number: 2910 1461 0949

**SREENATH REDDY VUTUKURU**

### Account summary

Beginning balance on February 11, 2022	\$2,251.10
Deposits and other additions	10,838.19
ATM and debit card subtractions	-0.00
Other subtractions	-9,142.66
Checks	-250.00
Service fees	-0.00
<b>Ending balance on March 16, 2022</b>	<b>\$3,696.63</b>

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## 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
02/11/22	Zelle Transfer Conf# TOQ8MYFLC; ASWINI REDDY	1,000.00
02/15/22	JPMORGAN CHASE B DES:PAYROLL DD ID:R621080 INDN:Vutukuru Sreenath Redd CO ID:1134994650 PPD	3,279.40
02/28/22	JPMORGAN CHASE B DES:PAYROLL DD ID:R621080 INDN:Vutukuru Sreenath Redd CO ID:1134994650 PPD	3,279.39
03/15/22	JPMORGAN CHASE B DES:PAYROLL DD ID:R621080 INDN:Vutukuru Sreenath Redd CO ID:1134994650 PPD	3,279.40

**Total deposits and other additions** **\$10,838.19**

## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
02/15/22	Zelle Transfer Conf# uys67aot5; Pavan Anna Usa	-2,000.00
02/15/22	JPMC FBO InstaMe DES:INSTAMED A ID:021000028069591 INDN:SREENATH REDDY VUTUKUR CO ID:9221883201 WEB	-17.77
02/15/22	Bank of America Credit Card Bill Payment	-6.27
02/16/22	NSC FIELD OFFICE DES:PAYMENT CHECK #:0127 INDN:16449420030056365122 CO ID:7001010391 ARC	-2,500.00
02/16/22	CHASE CREDIT CRD DES:EPAY ID:5782835479 INDN:SREENATH REDDY VUTUKUR CO ID:5760039224 WEB	-450.00
02/17/22	Zelle Transfer Conf# rcdabd7pi; sreenath reddy vutukuru	-500.00
02/25/22	City of Frisco TX Bill Payment	-108.49
03/01/22	AMERIHOM MTG DES:LOAN PAYMT ID:0173199175 INDN:SREENATH REDDY VUTUKUR CO ID:9DRAFTING WEB	-3,364.45
03/03/22	Zelle Transfer Conf# loviuhtmh; Ravi Thedford	-38.57
03/03/22	Zelle Transfer Conf# qf77x8tmz; Praveen Singh Thedford	-7.11

*continued on the next page*

Thank you for being a Bank of America customer

## Withdrawals and other subtractions - continued

### Other subtractions - continued

Date	Description	Amount
03/11/22	Zelle Transfer Conf# hniw47y2n; SARATH	-30.00
03/14/22	Zelle Transfer Conf# ttw5ne9re; GTAX FILE LLC	-120.00
<b>Total other subtractions</b>		<b>-\$9,142.66</b>



## Checks

Date	Check #	Amount
02/24/22	128	-250.00
<b>Total checks</b>		<b>-\$250.00</b>
<b>Total # of checks</b>		<b>1</b>

## Check images

Account number: 2910 1461 0949

Check number: 128 | Amount: \$250.00

SREENATH REDDY VUTUKURU 8401 MEMORIAL LN APT 7349 PLANO, TX 75024-5801		096735.999999	128
		9-Feb-2022	20-0818 L 98213
Pay to the Order of	Oglethorpe Deakins	\$ 250.00	
Two Hundred and Fifty only		Dollars	
<b>BANK OF AMERICA</b> 			
ACH RT 08150408			
For	HTB Premium	v. Sreenath Reddy	
⑆08190480⑆ 291014610949⑆0128			

## 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).

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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](https://bankofamerica.com/fees).

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