







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

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 April 15, 2022 to May 13, 2022

Account number: 2910 1461 0949

SREENATH REDDY VUTUKURU

Account summary

Beginning balance on April 15, 2022	\$1,376.32
Deposits and other additions	12,506.94
ATM and debit card subtractions	-0.00
Other subtractions	-8,039.44
Checks	-0.00
Service fees	-0.00
Ending balance on May 13, 2022	\$5,843.82

Better Money Habits®

Pursue your goals with confidence

Make more informed decisions with education and guidance from Better Money Habits®.

- Tackle financial stress.
- Find ways to save.
- Get information and ideas on a variety of money-related topics.

Get started today at BetterMoneyHabits.com.

SSM-09-21-0034.B | 3713953

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
04/15/22	JPMORGAN CHASE B DES:PAYROLL DD ID:R621080 INDN:Vutukuru Sreenath Redd CO ID:1134994650 PPD	3,279.40
04/18/22	ROBINHOOD DES:CREDITS ID:XXXXXXXX INDN:sreenath reddy vutukur CO ID:5321710001 PPD	3.29
04/21/22	ROBINHOOD DES:CREDITS ID:XXXXXXXX INDN:sreenath reddy vutukur CO ID:5321710001 PPD	0.72
04/22/22	WEBULL FINANCIAL DES:ACH ID:20220421028438 INDN:SREENATH REDDY VUTUKUR CO ID:2561673990 PPD	536.72
04/29/22	PAYMENTECH, LLC DES:PAYROLL DD ID:R621080 INDN:Vutukuru Sreenath Redd CO ID:1260406045 PPD	5,250.92
05/13/22	PAYMENTECH, LLC DES:PAYROLL DD ID:R621080 INDN:Vutukuru Sreenath Redd CO ID:1260406045 PPD	3,435.89

Total deposits and other additions **\$12,506.94**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
04/18/22	CHASE CREDIT CRD DES:EPAY ID:5902259656 INDN:SREENATH REDDY VUTUKUR CO ID:5760039224 WEB	-958.82
04/25/22	City of Frisco TX Bill Payment	-100.08
04/27/22	WESTERN UNION DES: CAPTURE ID:211686466312974 INDN:SREENATH REDDY VUTUKUR CO ID:2222993574 WEB	-1,200.99
04/29/22	ICICI Bank Limi DES:EDI PAYMTS ID:0428M2E03193768 INDN:SreenathReddy Vutukur CO ID:9557170011 IAT PMT INFO: WEB 00000000000030400 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	-304.00
05/02/22	AMERIHOM MTG DES:LOAN PAYMT ID:0173199175 INDN:SREENATH REDDY VUTUKUR CO ID:9DRAFTING WEB	-3,364.45

continued on the next page



Invest your way with Merrill

Get a range of personalized tools and advice to help you pursue your investing goals. Get started at merrilledge.com/InvestYourWay.



Investing in securities involves risk, and there is always potential of losing money when you invest in securities.

Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BoFA Corp. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

SSM-01-22-2457.B | 4359409

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
05/02/22	KA OF EAST FRISC DES:9729759093 ID:XXXXXXXXX INDN:Sreenath Vutukuru Redd CO ID:1470259040 PPD	-325.00
05/03/22	DISCOVER DES:E-PAYMENT ID:2023 INDN:VUTUKURU SREENATH CO ID:2510020270 WEB	-1,582.24
05/04/22	Zelle Transfer Conf# lehcxt35e; sreenath reddy vutukuru	-200.00
05/13/22	Bank of America Credit Card Bill Payment	-3.86

Total other subtractions

-\$8,039.44

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 and enter Visually Impaired Access from the home page.

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.

This page intentionally left blank