

P.O. Box 15284 Wilmington, DE 19850

SHARPCLOUD INC. 4050 LAAR CT FAIRFAX, VA 22033-3252

## **Business Advantage**

#### **Customer service information**

1.888.BUSINESS (1.888.287.4637)

Account number: 4350 4345 5025

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

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

# Your Business Advantage Fundamentals™ Banking

for May 1, 2023 to May 31, 2023

SHARPCLOUD INC.

### **Account summary**

Ending balance on May 31, 2023	\$26.00	<sup>1</sup> Includes checks paid, deposited items and other debits
Service fees	-16.00	Average ledger balance: \$26.00
Checks	-0.00	# of days in cycle: 31
Withdrawals and other debits	-0.00	# of items-previous cycle¹: 0
Deposits and other credits	0.00	# of withdrawals/debits: 1
Beginning balance on May 1, 2023	\$42.00	# of deposits/credits: 0

# Making moves that matter

We're celebrating Asian American and Pacific Islander Heritage Month and the business owners serving these communities.

Learn more about our commitment to supporting businesses at **bankofamerica.com/aapi-business**.

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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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SHARPCLOUD INC. | Account # 4350 4345 5025 | May 1, 2023 to May 31, 2023

#### Service fees

Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

\$250+ in new net purchases on a linked Business debit card

\$5,000+ combined average monthly balance in linked business accounts

Become a member of Preferred Rewards for Business

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.

Date Transaction description Amount 05/01/23 Monthly Fee Business Adv Fundamentals -16.00

Based on the activity on your business accounts for the statement period ending 04/28/23, a Monthly Fee was charged for your primary

Total service fees -\$16.00

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

### Daily ledger balances

Date		Balance (\$)
05/0	1	26.00

BANK OF AMERICA BUSINESS ADVANTAGE

# Start receiving online alerts today

Get alerts about your account activity online, by phone or by email. Turn on alerts at **bankofamerica.com/SmallBusiness** by clicking on **Alerts** in the Activity Center.

You may elect to receive alerts via text or email. Bank of America does not charge for this service, but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

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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.

#### Good news - we are lowering and eliminating fees related to international wires and transactions!

Starting May 21, we will lower the Incoming International Wire Transfer Fee from \$16 to \$15.

As a reminder, on May 23, 2023, we will stop charging an International Transaction Fee when an international debit card purchase is processed in U.S. dollars. However, keep in mind, debit card purchases processed in a foreign currency will continue to be charged the International Transaction Fee which is equal to 3% of the U.S. dollar amount of the transaction.

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