






P.O. Box 15284  
Wilmington, DE 19850

SAGAR V SREEKANDAN NAIR  
44 CENTER GROVE RD APT L-21  
RANDOLPH, NJ 07869-4476

### Customer service information

-  Customer service: 1.800.432.1000  
TDD/TTY users only: 1.800.288.4408  
En Español: 1.800.688.6086
-  [bankofamerica.com](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your combined statement

for January 19, 2018 to February 14, 2018

Your deposit accounts	Account/plan number	Ending balance	Details on
BofA Core Checking	2290 4397 6752	\$5,687.43	Page 3
Regular Savings	2290 4581 0926	\$259.93	Page 7
<b>Total balance</b>		<b>\$5,947.36</b>	

Thank you for choosing Bank of America.

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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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## Your BofA Core Checking

SAGAR V SREEKANDAN NAIR

### Account summary

Beginning balance on January 19, 2018	\$5,579.14
Deposits and other additions	4,784.59
ATM and debit card subtractions	-570.10
Other subtractions	-4,096.70
Checks	-7.00
Service fees	-2.50

**Ending balance on February 14, 2018** **\$5,687.43**

Your account has overdraft protection provided by deposit account number 2290 4581 0926.

### Deposits and other additions

Date	Description	Amount
01/22/18	TATA CONSULTANCY DES:DIRECT DEP ID:792045750579TLS INDN:VS,SAGAR CO ID:9111111103 PPD	2,298.37
02/07/18	TATA CONSULTANCY DES:DIRECT DEP ID:938605935944TLS INDN:VS,SAGAR CO ID:9111111103 PPD	2,486.22

**Total deposits and other additions** **\$4,784.59**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
01/22/18	STOP & SHOP 08 01/22 #000130894 PURCHASE STOP & SHOP 0893 MORRIS PLAINS NJ	-508.00
01/31/18	BKOFAMERICA ATM 01/31 #000003956 WITHDRWL RANDOLPH RANDOLPH NJ	-20.00
02/14/18	JS CONVENIENCE 02/14 #000927456 WITHDRWL 2959 ROUTE 10 EAS MORRIS PLAINS NJ	-42.10
<b>Total ATM and debit card subtractions</b>		<b>-\$570.10</b>

### Other subtractions

Date	Description	Amount
01/22/18	CITI CARD ONLINE DES:PAYMENT ID:122546594518078 INDN:SAGA VIJAYAVILAS CO ID:CITICTP WEB	-238.14
01/22/18	Bank of America Credit Card Bill Payment	-200.00
01/22/18	CITI CARD ONLINE DES:PAYMENT ID:112546601139657 INDN:SAGAR V NAIR CO ID:CITICTP WEB	-200.00
01/22/18	AMERICAN EXPRESS DES:ACH PMT ID:W2580 INDN:SAGAR VIJAYAVILAS SREE CO ID:1133133497 WEB	-183.00
01/22/18	Bank of America Credit Card Bill Payment	-39.60
01/23/18	Xoom.com DES:DEBIT O ID:000000059620712 INDN:VIJAYAVILAS SREEKANDAN CO ID:1943401054 WEB	-501.99
01/30/18	PROG GARDEN ST DES:INS PREM ID:POL XXXXXXXXX INDN:Sagar nair CO ID:9409348088 WEB	-152.51
01/30/18	MORRIS DES:CABLE PMNT ID:49945413 INDN:S NAIR CO ID:9078760001 PPD	-50.27
02/01/18	Valley National DES:Payment ID:XXXXXXXXX INDN:Sagar vijayavilassreek CO ID:1841393599 WEB	-280.00
02/01/18	FIRSTENERGY OPCO DES:ACH ID:003363161135 INDN:SAGAR V NAIR CO ID:1341968288 PPD	-26.59
02/05/18	Gateways at Rand DES:Rent ID:78481356 INDN:Sagar V Sreekandan Nai CO ID:1861072180 WEB	-1,337.93
02/07/18	Xoom.com DES:DEBIT O ID:000000060285166 INDN:VIJAYAVILAS SREEKANDAN CO ID:1943401054 WEB	-477.99
02/08/18	CITI CARD ONLINE DES:PAYMENT ID:132562314218044 INDN:SAGAR V NAIR CO ID:CITICTP WEB	-200.00
02/13/18	AMERICAN EXPRESS DES:ACH PMT ID:W0494 INDN:SAGAR VIJAYAVILAS SREE CO ID:1133133497 WEB	-77.37
02/13/18	Bank of America Credit Card Bill Payment	-76.00
02/13/18	Bank of America Credit Card Bill Payment	-39.60
02/14/18	DISCOVER DES:E-PAYMENT ID:9445 INDN:NAIR SAGAR CO ID:2510020270 WEB	-15.71
<b>Total other subtractions</b>		<b>-\$4,096.70</b>

**Checks**

Date	Check #	Amount
01/31/18	1028	-7.00
<b>Total checks</b>		<b>-\$7.00</b>
<b>Total # of checks</b>		<b>1</b>

**Service fees**

Date	Transaction description	Amount
02/14/18	JS CONVENIENCE 02/14 #000927456 WITHDRWL 2959 ROUTE 10 EAS MORRIS PLAINS NJ FEE	-2.50
<b>Total service fees</b>		<b>-\$2.50</b>

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

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## Your Regular Savings

SAGAR V SREEKANDAN NAIR

### Account summary

Beginning balance on January 19, 2018	\$264.93
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-5.00
<b>Ending balance on February 14, 2018</b>	<b>\$259.93</b>

### Service fees

Date	Transaction description	Amount
02/14/18	Monthly Maintenance Fee	-5.00
<b>Total service fees</b>		<b>-\$5.00</b>

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

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SAGAR V SREEKANDAN NAIR | Account # 2290 4397 6752 | January 19, 2018 to February 14, 2018

## Check images

Account number: 2290 4397 6752

Check number: 1028 | Amount: \$7.00

SAGAR V SREEKANDAN NAIR 1227 FAIRLAKE TRACE APT 707 WESTON FL 33326-2871		1028 63-27831 FL 817
01-30-2018		
Pay to the order of FERNBROOK SCHOOL	\$ 7.00	
SEVEN DOLLARS ONLY		
Bank of America		
ACH INT 003100277		
FIELD TRIP		
⑆063100277⑆ 229043976752⑆1028		

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