




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

JOSEPH W CLARK
MARIA LUCIA CLARK
16222 MONTEREY LN SPC 375
HUNTINGTON BEACH, CA 92649-2258

Your Adv Plus Banking

for January 30, 2024 to February 27, 2024

Account number: 0041 3503 4206

JOSEPH W CLARK MARIA LUCIA CLARK

Account summary

Beginning balance on January 30, 2024	\$4,304.05
Deposits and other additions	8,861.10
Withdrawals and other subtractions	-9,596.60
Checks	-2,194.62
Service fees	-0.00
Ending balance on February 27, 2024	\$1,373.93

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Bank of America Life Plan^{®1} is an easy, customizable way to help you set and track goals, get personalized guidance and adjust as priorities change. It's also a great way to prepare for meeting with a financial specialist!



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¹To be eligible for Bank of America Life Plan, a client must have a Bank of America consumer banking relationship (checking, savings, or credit card account) and be digitally active on the Bank of America website or mobile app. Go to the URL for additional details.

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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
02/02/24	APEX SYSTEMS, LL DES:DIR DEP ID:3081065 INDN:CLARK,JOSEPH WILLIAM CO ID:1541773546 PPD	1,737.47
02/08/24	Counter Credit	1,083.36
02/09/24	APEX SYSTEMS, LL DES:DIR DEP ID:3081065 INDN:CLARK,JOSEPH WILLIAM CO ID:1541773546 PPD	1,737.47
02/16/24	APEX SYSTEMS, LL DES:DIR DEP ID:3081065 INDN:CLARK,JOSEPH WILLIAM CO ID:1541773546 PPD	1,765.34
02/23/24	APEX SYSTEMS, LL DES:DIR DEP ID:3081065 INDN:CLARK,JOSEPH WILLIAM CO ID:1541773546 PPD	1,737.46
02/27/24	BKOFAMERICA ATM 02/27 #000001593 DEPOSIT SPRINGDALE-EDINGER HUNTINGTON BE CA	800.00

Total deposits and other additions

\$8,861.10

Withdrawals and other subtractions

Date	Description	Amount
01/30/24	CHECKCARD 0128 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794029500581198892	-12.72
01/30/24	LendingClub DES:8885963157 ID:69323760 INDN:Joseph Clark CO ID:8510605731 PPD	-1,271.81
02/01/24	CHECKCARD 0130 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794031500592678771	-14.93
02/01/24	CVS/PHARMACY # 02/01 #000033733 PURCHASE 09551--12490 Seal Seal Beach CA	-10.32
02/01/24	CAPITAL ONE DES:ONLINE PMT ID:3WVSCFGM53IP52L INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-261.79
02/02/24	CHECKCARD 0131 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794032500618792308	-20.75
02/02/24	CHECKCARD 0131 CYPRESS-CAFISHGRILL CYPRESS CA 24269794032500618792480	-7.75
02/02/24	CHECKCARD 0201 CKE*LITTLE FISHERMEN 58 CYPRESS CA 24445004033000943094991	-15.09
02/02/24	PAYPAL DES:INST XFER ID:1032274215772 INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-551.71
02/02/24	CAPITAL ONE DES:ONLINE PMT ID:3WVZY0X8GLOMINH INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-316.00

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Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at bofa.com/helpprotectyourself

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Withdrawals and other subtractions - continued

Date	Description	Amount
02/02/24	PAYPAL DES:INST XFER ID:WALMART COM INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-40.90
02/02/24	CHASE CREDIT CRD DES:EPAY ID:7276626734 INDN:JOSEPH W CLARK CO ID:5760039224 WEB	-36.00
02/05/24	CHECKCARD 0202 TST* MAMAS ON 39 - LOS Los Alamitos CA 24692164034108872393671	-78.78
02/05/24	CHECKCARD 0203 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794035100643104434	-12.00
02/05/24	CHECKCARD 0204 SQ *RONALD PATZER Lakewood CA 24692164035100032376406	-110.00
02/05/24	CAPITAL ONE DES:ONLINE PMT ID:3WWFGSTZ7IN4BU5 INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-358.38
02/05/24	CHASE CREDIT CRD DES:EPAY ID:7279863155 INDN:JOSEPH W CLARK CO ID:5760039224 WEB	-241.76
02/05/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-14.96
02/05/24	PAYPAL DES:INST XFER ID:FASTSPRING INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-9.99
02/05/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-2.99
02/06/24	SPRINGDALE HAR 02/06 #000861051 PURCHASE SPRINGDALE HARDWA HUNTINGTN BCH CA	-33.38
02/06/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-15.96
02/07/24	CAPITAL ONE DES:ONLINE PMT ID:3WX20N4V1V5H3LY INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-30.00
02/08/24	CAPITAL ONE DES:ONLINE PMT ID:3WXA00SP79UY99 INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-286.20
02/09/24	CHECKCARD 0207 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794039500613923588	-10.57
02/09/24	PURCHASE 0208 Spectrum 855-707-7328 MO	-144.21
02/09/24	BKOFAMERICA ATM 02/09 #000007790 WITHDRWL SPRINGDALE-EDINGER HUNTINGTON BE CA	-100.00
02/09/24	LendingClub DES:8885963157 ID:69757118 INDN:Joseph Clark CO ID:8510605731 WEB	-650.00
02/09/24	PAYPAL DES:INST XFER ID:1032419160585 INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-580.00
02/09/24	CHASE CREDIT CRD DES:EPAY ID:7294726742 INDN:JOSEPH W CLARK CO ID:5760039224 WEB	-230.32
02/09/24	CAPITAL ONE DES:ONLINE PMT ID:3WXH4CXJ051990T INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-117.46
02/12/24	CHECKCARD 0208 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794040500655766835	-14.78
02/12/24	CHECKCARD 0209 SQ *RONALD PATZER Lakewood CA 24692164040100921632813	-80.00
02/12/24	CHECKCARD 0209 CYPRESS-CAFISHGRILL CYPRESS CA 24269794041500858686649	-7.75
02/12/24	CHECKCARD 0210 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794042100651466148	-12.00
02/12/24	CHECKCARD 0210 CITY OF LONG BEACH PRKN LONG BEACH CA 24431064042206460408550	-3.00
02/12/24	CHECKCARD 0210 JOHNS DINER CYPRESS CA 24275394042900013500281	-29.60
02/12/24	PAYPAL DES:INST XFER ID:1032441065195 INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-155.87

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Withdrawals and other subtractions - continued

Date	Description	Amount
02/12/24	CHASE CREDIT CRD DES:EPAY ID:7300760009 INDN:JOSEPH W CLARK CO ID:5760039224 WEB	-62.64
02/13/24	BKOFAMERICA ATM 02/13 #000004303 WITHDRWL SPRINGDALE-EDINGER HUNTINGTON BE CA	-140.00
02/13/24	CAPITAL ONE DES:ONLINE PMT ID:3WYBIX6Y12CQFAL INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-240.94
02/13/24	CAPITAL ONE DES:ONLINE PMT ID:3WYBIV8NJBK0K1Y INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-19.99
02/13/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-5.98
02/13/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-3.98
02/14/24	CAPITAL ONE DES:ONLINE PMT ID:3WYJ4GB0V5WJR3H INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-30.29
02/15/24	CHECKCARD 0213 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794045500526364179	-21.14
02/15/24	SO CAL EDISON CO DES:BILL PAYMT ID:700814567547 INDN:Clark W Joseph CO ID:4951240335 WEB	-110.64
02/15/24	CHASE CREDIT CRD DES:EPAY ID:7306561422 INDN:JOSEPH W CLARK CO ID:5760039224 WEB	-14.52
02/16/24	CHECKCARD 0215 CITY OF LONG BEACH PRKN LONG BEACH CA 24431064047206460916318	-1.00
02/16/24	CAPITAL ONE DES:ONLINE PMT ID:3WYY94Y4HOOYTWT INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-658.50
02/16/24	PAYPAL DES:INST XFER ID:NETFLIX.COM INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-15.49
02/20/24	CHECKCARD 0216 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794048500708392664	-24.23
02/20/24	CHECKCARD 0218 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794050500585271234	-23.25
02/20/24	PAYPAL DES:INST XFER ID:1032583012359 INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-580.00
02/20/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-26.93
02/20/24	CAPITAL ONE DES:ONLINE PMT ID:3WZDKWK9SXT1LS6 INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-24.99
02/20/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-17.97
02/20/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-11.98
02/20/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-8.98
02/20/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-7.97
02/20/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-6.98
02/20/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PAYPALS177 WEB	-6.97
02/21/24	CHECKCARD 0219 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794051500552837958	-24.23
02/21/24	CHECKCARD 0220 TST* GREENLEAF - JOHN W COSTA MESA CA 24137464051100380221572	-16.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
02/21/24	AAA INSURANCE DES:PAYMENT ID:200144087685164 INDN:CLARK CO ID:1313338001 PPD	-166.75
02/23/24	PURCHASE 0222 ATT* BILL PAYMENT 800-331-0500 TX	-165.51
02/23/24	CVS/PHARMACY # 02/23 #000058826 PURCHASE CVS/PHARMACY #08 SEAL BEACH CA	-24.03
02/23/24	CAPITAL ONE DES:ONLINE PMT ID:3X0FL1RCFRBG831 INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-571.52
02/23/24	CAPITAL ONE DES:ONLINE PMT ID:3X0FKYITX2XK686 INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-113.57
02/26/24	CHECKCARD 0223 STARBUCKS STORE 13748 SEAL BEACH CA 24692164055102581345720	-8.90
02/26/24	CHECKCARD 0223 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794055500728163384	-19.04
02/26/24	CHECKCARD 0224 FANTASTIC CAFE - WESTM WESTMINSTER CA 24269794056100679550959	-15.03
02/26/24	CHECKCARD 0224 MAMA COZZAS 714-6350063 CA 24540454056010701183491	-66.29
02/26/24	CAPITAL ONE DES:ONLINE PMT ID:3XONDQUXT12WS19 INDN:JOSEPH W CLARK CO ID:9279744391 WEB	-193.99
02/26/24	SO CAL GAS DES:PAID SCGC ID:1315380990 INDN:301601474248711368 CO ID:1992052494 WEB	-65.69
02/26/24	CHASE CREDIT CRD DES:EPAY ID:7330737951 INDN:JOSEPH W CLARK CO ID:5760039224 WEB	-39.99
02/27/24	CHECKCARD 0225 JOHN WAYNE AIRPORT SANTA ANA CA 24493984057091283000412	-1.00
02/27/24	SPROUTS FARMER 02/27 #000701722 PURCHASE SPROUTS FARMERS M HUNTINGTON BE CA	-7.99
02/27/24	BKOFAMERICA ATM 02/27 #000003266 WITHDRWL SPRINGDALE-EDINGER HUNTINGTON BE CA	-140.00
02/27/24	PAYPAL DES:INST XFER ID:CHIRP INDN:JOSEPH CLARK CO ID:PYPALSI77 WEB	-1.98
Total withdrawals and other subtractions		-\$9,596.60

Checks

Date	Check #	Amount	Date	Check #	Amount
01/31/24	1128	-60.00	02/06/24	1130	-1,807.62
02/12/24	1129	-207.00	02/21/24	1131	-120.00
Total checks				-\$2,194.62	
Total # of checks				4	

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Check images

Account number: 0041 3503 4206

Check number: 1128 | Amount: \$60.00

Check image 1128: Issued by Joseph W. Clark, 16252 Monterey Ln, Huntington Beach, CA 92649. Date: 1/5/24. Payable to: *William Clark* for \$60.00. Bank of America logo and routing information are visible.

Check number: 1129 | Amount: \$207.00

Check image 1129: Issued by Joseph W. Clark, 16252 Monterey Ln, Huntington Beach, CA 92649. Date: 2/1/24. Payable to: *DMY* for \$207.00. Bank of America logo and routing information are visible.

Check number: 1130 | Amount: \$1,807.62

Check image 1130: Issued by Joseph W. Clark, 16252 Monterey Ln, Huntington Beach, CA 92649. Date: 2/3/24. Payable to: *RONALDO DEL REAL* for \$1,807.62. Bank of America logo and routing information are visible.

Check number: 1131 | Amount: \$120.00

Check image 1131: Issued by Joseph W. Clark, 16252 Monterey Ln, Huntington Beach, CA 92649. Date: 2/15/24. Payable to: *MARGISO MENSOZA* for \$120.00. Bank of America logo and routing information are visible.

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