



BANK OF AMERICA

Preferred Rewards

P.O. Box 15284
Wilmington, DE 19850

Customer service information


📞 1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

🌐 bankofamerica.com

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

MICHAEL WALKER
10852 FISHERS ISLAND ST
LAS VEGAS, NV 89141-4381

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

Your Adv Plus Banking Preferred Rewards Platinum Honors

for July 8, 2023 to August 9, 2023

Account number: 3830 1360 7515

MICHAEL WALKER

Account summary

Beginning balance on July 8, 2023	\$185,110.50
Deposits and other additions	16,506.14
Withdrawals and other subtractions	-188,474.08
Checks	-0.00
Service fees	-0.00
Ending balance on August 9, 2023	\$13,142.56

Mobile and Online Banking — convenient, secure, simple¹



Help reduce check fraud by writing fewer checks and switching to digital payments. Scammers are targeting the mail to steal checks and other information.

To learn more, scan the code or go to bofa.com/BillPay.



¹ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. When you use the QRC feature, certain information is collected from your mobile device for business purposes.

SSM-02-23-0509.C | 5471548

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
07/14/23	WIRE TYPE:BOOK IN DATE:230714 TIME:1026 ET TRN:2023071400303279 SNDR REF:446833600 ORIG:RUBICON PERFORMANCE ID:501028534154 PMT DET:O WNER DISTRIBUTION	16,492.15
07/20/23	Preferred Rewards-ATM Oper Rebate Refund of \$3.50	3.50
07/24/23	Preferred Rewards-ATM Oper Rebate Refund of \$3.50	3.50
08/07/23	Preferred Rewards-ATM Oper Rebate Refund of \$6.99	6.99

Total deposits and other additions **\$16,506.14**

Withdrawals and other subtractions

Date	Description	Amount
07/10/23	CHECKCARD 0707 AMZN MKTP US*U26PR48A3 AMZN.COM/BILLWA 24431063188083342372643	-20.57
07/10/23	CHECKCARD 0707 LIQUOR WORLD 105 LAS VEGAS NV 24269793189500712334513	-77.99
07/10/23	CHECKCARD 0708 OF London 74592723189217484047526	-18.00
07/10/23	CHECKCARD 0708 SQ *LEO Las Vegas NV 24692163189108729091101	-65.02
07/10/23	CHECKCARD 0708 THE SALT ROOM LV 702-8842080 NV 24275393190900017290931	-99.00
07/10/23	PURCHASE 0709 UBER EATS HELP.UBER.COMCA	-51.01
07/10/23	PURCHASE 0709 GOOGLE *Disney Mobile 855-836-3987 CA	-79.99
07/10/23	Acorns Invest DES:Transfer ID:R8R1881 INDN:Michael Walker CO ID:9000142693 WEB	-47.10
07/10/23	Acorns Invest DES:Transfer ID:3HQY881 INDN:Michael Walker CO ID:9000142693 WEB	-21.60
07/12/23	PURCHASE 0712 [HELP.USEMOTION.COM] HELP.USEMOTIOCA	-34.00
07/12/23	Acorns Invest DES:Transfer ID:H7RSB81 INDN:Michael Walker CO ID:9000142693 WEB	-45.10
07/13/23	CHECKCARD 0712 OF LONDON 74595343194000002589881 RECURRING	-20.00
07/13/23	CHECKCARD 0712 OF LONDON 74595343194000002578298 RECURRING	-12.00
07/14/23	CHECKCARD 0713 AMZN MKTP US*W91CX0U43 AMZN.COM/BILLWA 24431063194083715248711	-21.75

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Do you follow us on social media?

Connect with us on **Facebook** and **Twitter** for timely information and to learn more about how to reach your financial goals.




When you use the QRC feature certain information is collected from your mobile device for business purposes. SSM-05-22-0100.C | 4718133

Withdrawals and other subtractions - continued

Date	Description	Amount
07/14/23	Zelle Transfer Conf# nvi8wju1h; Diana Suited Connector	-500.00
07/14/23	Acorns Invest DES:Transfer ID:RGW2D81 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
07/17/23	CHECKCARD 0713 WESTJET 83821780581 CALGARY AB 74041813195004022000672	-3,914.85
07/17/23	CHECKCARD 0714 GOOGLE *YouTubePremium g.co/helppay#CA 24692163195100912514389 RECURRING	-11.99
07/17/23	CHECKCARD 0714 PIZZA HUT 026624 https://ipchaNV 24943003196091737000353	-19.80
07/17/23	PURCHASE 0715 STARBUCKS 800- SEATTLE WA	-25.00
07/17/23	PURCHASE 0715 SPOTIFY 877-778-1161 NY	-15.99
07/17/23	CHECKCARD 0715 OF London 74592723196219978798920	-8.00
07/17/23	CHECKCARD 0716 AMZN MKTP US*4HOW17Y23 AMZN.COM/BILLWA 24431063197083323880480	-43.97
07/17/23	CHECKCARD 0716 AMZN MKTP US*VN25E9BJ3 AMZN.COM/BILLWA 24431063198083315704143	-152.79
07/17/23	CHECKCARD 0716 AMZN MKTP US*DL7VM89S3 AMZN.COM/BILLWA 24431063197083741641449	-37.92
07/17/23	CHECKCARD 0716 OF London 74592723197195772398316	-4.00
07/17/23	PURCHASE 0716 CHATGPT SUBSCRIPTION OPENAI.COM CA	-20.00
07/17/23	CHECKCARD 0716 OF London 74592723197195771981310	-4.00
07/17/23	CHECKCARD 0716 OF London 74592723197195772576614	-5.10
07/17/23	CHECKCARD 0716 OF London 74592723197195772951619	-3.15
07/17/23	CHECKCARD 0716 OF London 74592723197195774046913	-5.00
07/17/23	CHECKCARD 0716 OF LONDON 74595343197000007563888 RECURRING	-18.00
07/17/23	CHECKCARD 0716 NETFLIX COM LOS GATOS CA 0000000000000000928826 RECURRING	-19.99
07/17/23	CHECKCARD 0717 CLICKFUNNELS.COM HTTPSCLICKFUNID 24492163198000007390183 RECURRING	-297.00
07/17/23	Acorns Invest DES:Transfer ID:7FNZD81 INDN:Michael Walker CO ID:9000142693 WEB	-20.00
07/17/23	Rocket Money DES:Premium ID:ST-W117G7J2Y8D6 INDN:ROCKET MONEY INC CO ID:4270465600 CCD	-5.00
07/18/23	CHECKCARD 0717 AMAZON.COM*860U36A73 AM AMZN.COM/BILLWA 24431063198083739054125	-142.29
07/18/23	PURCHASE 0718 UBER EATS HELP.UBER.COMCA	-28.94
07/19/23	CHECKCARD 0718 AMAZON.COM*JL2G07RD3 AM AMZN.COM/BILLWA 24431063199083339601191	-105.12
07/19/23	CHECKCARD 0718 AMZN MKTP US*BM3AL9GJ3 AMZN.COM/BILLWA 24431063199083301003210	-10.82
07/19/23	PURCHASE 0718 ADOBE *PS CREATIVE CL 408-536-6000 CA	-20.99
07/19/23	EOS FITNESS ABC DES:CLUB FEES ID:2319900221682 INDN:MICHAEL WALKER CO ID:1710602737 PPD PMT INFO: - EOS FITNESS 888-827-9262	-9.99
07/20/23	CHECKCARD 0719 Experian* Credit Report 479-3436237 CA 24906413200178659090197 RECURRING	-26.49

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Withdrawals and other subtractions - continued

Date	Description	Amount
07/20/23	L642023 07/20 #000153703 WITHDRWL WOLF VEGAS -6420 LAS VEGAS NV	-63.50
07/21/23	CHECKCARD 0720 GOOGLE *YouTube g.co/helppay#CA 24692163201105535602315 RECURRING	-8.99
07/21/23	PURCHASE 0720 INCFILE LLC 888-4623453 TX	-29.00
07/21/23	PURCHASE 0721 a.NordVPN London	-11.95
07/21/23	Online Banking transfer to BRK 6035 Confirmation# 1392297075	-175,000.00
07/21/23	Subscription DES:Acorns ID:HP8SC5 INDN:Michael Walker CO ID:9000142694 WEB	-3.00
07/24/23	CHECKCARD 0721 GOOGLE *FI w6KL6R g.co/helppay#CA 24692163202106513190207 RECURRING	-49.74
07/24/23	PURCHASE 0722 DONE HEALTH P.C. HTTPSDONEFIRSCA	-59.00
07/24/23	PURCHASE 0722 ADOBE *ACROPRO SUBS 408-536-6000 CA	-19.99
07/24/23	CHECKCARD 0722 GOOGLE *InShot Apps g.co/helppay#CA 24692163203107634782558	-2.99
07/24/23	CHECKCARD 0724 GOOGLE *YouTube TV g.co/helppay#CA 24692163205108676713236 RECURRING	-93.97
07/24/23	L642027 07/24 #000481209 WITHDRWL NEURO 10 -6420 LAS VEGAS NV	-73.50
07/26/23	CHECKCARD 0725 WALGREENS #7841 800-289-2273 NV 24445003207000752428340 RECURRING	-30.00
07/26/23	Acorns Invest DES:Transfer ID:2W6TL81 INDN:Michael Walker CO ID:9000142693 WEB	-29.80
07/27/23	PURCHASE 0727 CLICKFUNNELS.COM HTTPSCCLICKFUNID	-297.00
07/27/23	Bridgecrest DES:DT RETAIL ID:17401229 INDN:Michael Walker CO ID:2860677984 PPD	-868.00
07/28/23	PURCHASE 0727 Hulu 877-8244858 CA HULU.COM/BILLCA	-7.99
07/28/23	CHECKCARD 0727 WALGREENS #7841 800-289-2273 NV 24445003209000761360508 RECURRING	-5.10
07/28/23	CHECKCARD 0727 AMZN MKTP US*T66ZE4WJ2 AMZN.COM/BILLWA 24431063208083739370701	-49.27
07/28/23	CARDMEMBER SERV DES:WEB PYMT ID:*****2041 INDN:WALKER,MICHAEL C 56 CO ID:5911111111 WEB	-966.26
07/28/23	Acorns Invest DES:Transfer ID:85H4N81 INDN:Michael Walker CO ID:9000142693 WEB	-7.80
07/31/23	CHECKCARD 0728 CBI*PLESK 800-799-9570 IL 24692163209102546586233 RECURRING	-20.50
07/31/23	CHECKCARD 0729 AMZN MKTP US*TH5RC9J42 AMZN.COM/BILLWA 24431063210083345786056	-90.97
07/31/23	CHECKCARD 0729 OF LONDON 74595343210000008424893 RECURRING	-14.99
07/31/23	PURCHASE 0730 ADOBE *DW CREATIVE CL 408-536-6000 CA	-20.99
07/31/23	Acorns Invest DES:Transfer ID:WK5YP81 INDN:Michael Walker CO ID:9000142693 WEB	-36.90
07/31/23	Acorns Invest DES:Transfer ID:SPBLP81 INDN:Michael Walker CO ID:9000142693 WEB	-18.10
08/01/23	PURCHASE 0731 UBER TRIP HELP.UBER.COMCA	-94.99
08/01/23	PURCHASE 0731 UBER TRIP HELP.UBER.COMCA	-64.59

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/01/23	PURCHASE 0731 UBER TRIP HELP.UBER.COMCA	-29.12
08/01/23	CHECKCARD 0801 GOOGLE *AppyHapps 855-836-3987 CA 24692163213105108054023 RECURRING	-0.99
08/01/23	BILTPYMTS DES:RENT PMT ID:90803004665664 INDN:Michael Walker CO ID:7941347394 WEB	-2,675.00
08/02/23	CHECKCARD 0801 GOOGLE *WM Max LLC g.co/helppay#CA 24692163213105719275405 RECURRING	-15.99
08/02/23	Acorns Invest DES:Transfer ID:2503R81 INDN:Michael Walker CO ID:9000142693 WEB	-19.80
08/03/23	CHECKCARD 0802 GOOGLE *SHOWTIME 855-836-3987 CA 24692163214106127339436 RECURRING	-10.99
08/03/23	Acorns Invest DES:Transfer ID:HZ70S81 INDN:Michael Walker CO ID:9000142693 WEB	-15.10
08/04/23	PURCHASE 0803 UBER TRIP HELP.UBER.COMCA	-104.71
08/04/23	CHECKCARD 0803 AMZN MKTP US*TA7UE4L32 AMZN.COM/BILLWA 24431063216083351030476	-29.24
08/04/23	CHECKCARD 0804 SP 111SKIN GLOBAL LONDON 74208473216000004624833	-160.00
08/07/23	CHECKCARD 0804 OF LONDON 74595343216000009655689 RECURRING	-10.99
08/07/23	PURCHASE 0804 IMPROVMX PARIS	-9.00
08/07/23	PURCHASE 0805 BEFUNKY.COM HTTPSBEFUNKY.OR	-8.99
08/07/23	CHECKCARD 0805 TU *TRANSUNION 800-493-3292 CA 24692163217109201143200 RECURRING	-29.95
08/07/23	PURCHASE 0805 INCFILE LLC 888-4623453 TX	-29.00
08/07/23	CHECKCARD 0805 PIN KAOW THAI RESTAURA LAS VEGAS NV 24000973218220904170909	-57.22
08/07/23	CHECKCARD 0806 OF LONDON 74595343218000006505174 RECURRING	-9.99
08/07/23	PURCHASE 0806 APTTRADER REF: 67147 HTTPSAPPOINTMNV	-40.00
08/07/23	CHECKCARD 0806 Amazon Prime*TA27N4MK2 Amzn.com/billWA 24692163218109949516815 RECURRING	-14.99
08/07/23	Everi 08/06 #000236121 WITHDRWL 3131 LAS VEGAS BL LAS VEGAS NV	-1,006.99
08/08/23	Acorns Invest DES:Transfer ID:VXB1W81 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
08/09/23	CHECKCARD 0807 TST* Taco y Taco - East Las Vegas NV 24692163220101195511802	-26.92
08/09/23	Acorns Invest DES:Transfer ID:2ZPXW81 INDN:Michael Walker CO ID:9000142693 WEB	-20.90
Total withdrawals and other subtractions		-\$188,474.08

Service fees

Date	Transaction description	Amount
07/14/23	Preferred Rewards-Book Credit Fee Waiver of \$15	-0.00
07/20/23	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00

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Service fees - continued

Date	Transaction description	Amount
07/24/23	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00
08/07/23	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00

Total service fees **-\$0.00**

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

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.

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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.

Beginning August 19, 2023, you are invited to access a new feature on your Bank of America Advantage Banking account.

Beginning August 19, 2023, you will be able to link your eligible Merrill Cash Management Account® (CMA®) and/or Bank of America Loan Management Account® (LMA®) if applicable to your eligible Bank of America checking account(s) via Bank of America's Balance Connect® (Footnote 1) for overdraft protection service.

How does Balance Connect® work?

The optional Balance Connect® for overdraft protection service can help you cover your transactions and avoid overdrafts and/or declined transactions when you do not have sufficient funds in your checking account. Balance Connect® allows you to link up to 5 eligible backup accounts to your eligible checking account (covered account). When you do not have enough available funds in the covered account to cover an item, Bank of America may automatically transfer/advance available funds from the linked backup account(s) to the covered account.

Please carefully review the Balance Connect® portion of your Deposit Agreement and the account agreements for the backup accounts you link through Balance Connect® to understand the fees or charges that apply when funds are transferred from those accounts.

What is changing?

If you use your CMA, a brokerage account at Merrill for this service, disbursements are made from Cash Balances, then from balances in the Primary Money Account and then from balances in the Secondary Money Account(s) excluding any funds designated for the Directed Reserve Program. If your CMA is enrolled in the Margin Lending Program, extensions of credit from the available loan value will be used to satisfy disbursements triggered by Balance Connect®, but only after the Cash Balances and Primary and Secondary Money Accounts are depleted. Any funds advanced under the Margin Lending Program are an extension of credit subject to credit availability and interest charges under the terms of the Margin Lending Program. Please see your CMA Financial Service Account Agreement and Program Description and/or the Margin Lending Program Client Agreement for further details and for a reminder of the risks and potential conflicts of interest related to the Margin Lending Program and securities-based loans. Capitalized terms used in this paragraph that are not defined in this notice shall have the meaning provided for them in the CMA Financial Service Account Agreement and Program Description.

If you use your LMA account, a Bank of America, N.A. (Bank) demand line of credit secured by designated brokerage account(s) at Merrill, for this service, advances are made under, and are subject to, the terms and conditions described in your LMA account agreement. Each advance under your LMA account is subject to credit availability and approval of the Bank, in its sole discretion, and any funds advanced are subject to interest charges under the LMA agreement. Please see your LMA account agreement for more information and for a reminder of the risks, potential conflicts of interest, and use of proceeds limitations associated with the LMA account and securities-based loans. Certain LMA accounts to entities and businesses may not be eligible for this service.

How to enroll

You will see your eligible CMA and/or LMA accounts in Balance Connect® enrollment options in online banking or contact your advisor team to enroll. Once enrolled, you can add, edit, or remove the accounts at any time.

Thank you for being our valued client.

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(Footnote 1) Balance Connect® for overdraft protection allows you to link your eligible Bank of America checking account with up to 5 eligible Bank of America accounts for overdraft protection. This optional service can help you cover your payments and purchases, and help avoid overdrafts and overdraft fees by automatically transferring available funds from your linked backup account(s) when needed. If your linked backup account does not have enough available funds to cover the necessary amount, we may decline to make the transfer. Overdraft protection transfers from a linked savings account count towards the six transactions you're allowed each month from your savings account and may lead to a Withdrawal Limit Fee on your linked consumer savings account(s). Please refer to your Personal Schedule of Fees for details. Overdraft protection transfers from a linked Bank of America Home Equity Line of Credit are considered advances and the amount advanced is subject to interest or finance charges as provided in the Line of Credit Agreement. Please refer to your Line of Credit Agreement for additional details. Overdraft protection transfers from a linked credit card will be Bank Cash Advances under your Credit Card Agreement and will accrue interest at the APR stated in your Credit Card Agreement. Please refer to your Credit Card Agreement for additional details.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "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.

The Loan Management Account® (LMA® account) is a demand line of credit provided by Bank of America, N.A., Member FDIC. Equal Opportunity Lender. The LMA account requires a brokerage account at Merrill Lynch, Pierce, Fenner & Smith Incorporated and sufficient eligible collateral to support a minimum credit facility size of \$100,000. All securities are subject to credit approval and Bank of America, N.A. may change its collateral maintenance requirements at any time. Securities-based financing involves special risks and is not for everyone. When considering a securities-based loan, consideration should be given to individual requirements, portfolio composition and risk tolerance, as well as capital gains, portfolio performance expectations and investment time horizon. The securities or other assets in any collateral account may be sold to meet a collateral call without notice to the client, the client is not entitled to an extension of time on the collateral call, and the client is not entitled to choose which securities or other assets will be sold. The client can lose more funds than deposited in such collateral account. The LMA account is uncommitted and Bank of America, N.A. may demand full repayment at any time. A complete description of the loan terms can be found within the LMA agreement. Clients should consult their own independent tax and legal advisors. Some restrictions may apply to purpose loans, and not all managed accounts are eligible as collateral.

All applications for LMA accounts are subject to approval by Bank of America, N.A. For fixed- rate and term advances, principal payments made prior to the due date will be subject to a breakage fee.

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC, and wholly owned subsidiaries of Bank of America Corporation.

Investment products are provided by Merrill Lynch, Pierce, Fenner & Smith Incorporated and:

Are Not FDIC Insured, Are Not Bank Guaranteed, May Lose Value

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Now funds deposited by check may be available to you earlier.

We are changing when funds are available to you when your check deposit is not made in person to one of our employees at a financial center. Beginning August 11, 2023, the funds from your check deposit will be available the first business day after the day of your deposit.

Please keep in mind, all deposits are subject to a hold review at any time – and we may place longer holds on certain items in some cases, which could impact your ability to withdraw or use the deposited funds or result in a reduction of your available balance. For more information, please refer to your Deposit Agreement & Disclosures at bankofamerica.com/deposits/resources/deposit-agreements.go.deposit.
