



P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA

Preferred Rewards

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 December 7, 2023 to January 8, 2024

Account number: 3830 1360 7515

MICHAEL WALKER

Account summary

Beginning balance on December 7, 2023	\$83,680.87
Deposits and other additions	5,339.47
Withdrawals and other subtractions	-25,295.81
Checks	-0.00
Service fees	-2.17
Ending balance on January 8, 2024	\$63,722.36



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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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
12/08/23	Preferred Rewards-ATM Oper Rebate Refund of \$9.99	9.99
12/21/23	Preferred Rewards-ATM Oper Rebate Refund of \$3.50	3.50
12/28/23	BETTERMENT SEC DES:TRANSFER ID:AXXXXXXXXXX INDN:MICHAEL WALKER CO ID:2743132639 PPD	5,079.84
12/28/23	Preferred Rewards-ATM Oper Rebate Refund of \$3.50	3.50
12/29/23	Preferred Rewards-ATM Oper Rebate Refund of \$75	75.00
12/29/23	Preferred Rewards-ATM Oper Rebate Refund of \$3.75	3.75
12/29/23	BETTERMENT SEC DES:TRANSFER ID:AXXXXXXXXXX INDN:MICHAEL WALKER CO ID:2743132639 PPD	0.69
01/02/24	Preferred Rewards-ATM Oper Rebate Refund of \$100	100.00
01/02/24	Preferred Rewards-ATM Oper Rebate Refund of \$5.99	5.99
01/05/24	BETTERMENT SEC DES:TRANSFER ID:AXXXXXXXXXX INDN:MICHAEL WALKER CO ID:2743132639 PPD	30.40
01/08/24	BETTERMENT SEC DES:TRANSFER ID:AXXXXXXXXXX INDN:MICHAEL WALKER CO ID:2743132639 PPD	17.86
01/08/24	Preferred Rewards-ATM Oper Rebate Refund of \$8.95	8.95
Total deposits and other additions		\$5,339.47

Withdrawals and other subtractions

Date	Description	Amount
12/08/23	Everi 12/07 #000968744 WITHDRWL 3730 LAS VEGAS BL LAS VEGAS NV	-1,009.99
12/11/23	Online Banking payment to CRD 9433 Confirmation# 3015506438	-9,573.00
12/11/23	PURCHASE 1211 UBER TRIP HELP.UBER.COMCA	-74.75
12/11/23	PURCHASE 1211 UBER TRIP HELP.UBER.COMCA	-5.00
12/12/23	PURCHASE 1212 HELP.USEMOTION.COM HELP.USEMOTIOCA	-34.00

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Introducing an improved mobile app experience

Managing your accounts with our Mobile Banking app¹ is easy, convenient and secure. And with a new simplified view that arranges your accounts by category, our mobile app makes it easy to help you stay confidently in control of your financial picture—all in one place.

Download the Mobile Banking app today
bankofamerica.com/mobilebanking



When you use the QRC feature, certain information is collected from your mobile device for business purposes.

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.

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Withdrawals and other subtractions - continued

Date	Description	Amount
12/13/23	CHASE CREDIT CRD DES:AUTOPAY ID:00000000426532 INDN:WALKER MICHAEL CO ID:4760039224 PPD	-4,427.26
12/14/23	Acorns Invest DES:Transfer ID:BCVY9C1 INDN:Michael Walker CO ID:9000142693 WEB	-9.50
12/15/23	PURCHASE 1214 CLICKFUNNELS.COM HTTPSCCLICKFUNID	-20.00
12/15/23	Acorns Invest DES:Transfer ID:VRPWBC1 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
12/18/23	PURCHASE 1215 SPOTIFY 877-778-1161 NY	-16.99
12/18/23	PURCHASE 1216 CHATGPT SUBSCRIPTION HTTPSSOPENAI.CCA	-20.00
12/18/23	PURCHASE 1217 CLICKFUNNELS.COM HTTPSCCLICKFUNID	-297.00
12/18/23	PURCHASE 1218 UBER TRIP HELP.UBER.COMCA	-68.63
12/18/23	PURCHASE 1218 UBER TRIP HELP.UBER.COMCA	-6.00
12/18/23	Acorns Invest DES:Transfer ID:20G8DC1 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
12/18/23	Rocket Money DES:Premium ID:ST-Z3E310H2J6B8 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-5.00
12/19/23	PURCHASE 1218 ADOBE *PS CREATIVE CL 408-536-6000 CA	-20.99
12/19/23	Acorns Invest DES:Transfer ID:RMLCFC1 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
12/19/23	EOS FITNESS ABC DES:CLUB FEES ID:2335200211797 INDN:MICHAEL WALKER CO ID:1710602737 PPD PMT INFO: - EOS FITNESS 888-827-9262	-9.99
12/20/23	PURCHASE 1219 Experian* Credit Report 479-3436237 CA	-26.49
12/21/23	PURCHASE 1220 INCFILE LLC 888-4623453 TX	-29.00
12/21/23	PURCHASE 1221 a.NordVPN London	-11.95
12/21/23	THRIVE CANNABI 12/21 #000608892 WITHDRWL 3698 W CACTUS AVE LAS VEGAS NV	-143.50
12/21/23	Subscription DES:Acorns ID:8W6MZ5 INDN:Michael Walker CO ID:9000142694 WEB	-3.00
12/22/23	PURCHASE 1222 UBER ONE HELP.UBER.COMCA	-9.99
12/22/23	Acorns Invest DES:Transfer ID:7ZF8HC1 INDN:Michael Walker CO ID:9000142693 WEB	-5.00
12/26/23	PURCHASE 1222 ADOBE *ACROPRO SUBS 408-536-6000 CA	-19.99
12/26/23	PURCHASE 1225 KEEPS.COM HTTPSSWWW.KEEPNY	-179.00
12/27/23	PURCHASE 1226 UBER* TRIP CIUDAD DE MEX	-65.52
12/27/23	PURCHASE 1226 UBER* TRIP CIUDAD DE MEX	-6.74
12/27/23	PURCHASE 1227 CLICKFUNNELS.COM HTTPSCCLICKFUNID	-297.00
12/27/23	Bridgecrest DES:DT RETAIL ID:17401229 INDN:Michael Walker CO ID:2860677984 PPD	-868.00
12/27/23	Acorns Invest DES:Transfer ID:G57CKC1 INDN:Michael Walker CO ID:9000142693 WEB	-57.70
12/28/23	CHECKCARD 1227 Hulu 877-8244858 CA HULU.COM/BILLCA 24906413361190210934339 RECURRING	-7.99
12/28/23	THRIVE CANNABI 12/28 #000395267 WITHDRWL 3698 W CACTUS AVE LAS VEGAS NV	-263.50
12/28/23	CARDMEMBER SERV DES:WEB PYMT ID:*****2041 INDN:WALKER,MICHAEL C 61 CO ID:5911111111 WEB	-56.98
12/28/23	Acorns Invest DES:Transfer ID:J7DKLC1 INDN:Michael Walker CO ID:9000142693 WEB	-14.90

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Withdrawals and other subtractions - continued

Date	Description	Amount
12/29/23	PURCHASE 1228 UBER TRIP HELP.UBER.COMCA	-34.01
12/29/23	PURCHASE 1228 UBER TRIP HELP.UBER.COMCA	-4.00
12/29/23	P244372 12/29 #000797070 WITHDRWL SPEARMINT RHINO A LAS VEGAS NV	-575.00
12/29/23	Everi 12/29 #000602258 WITHDRWL 9777 LAS VEGAS BO LAS VEGAS NV	-503.75
12/29/23	Acorns Invest DES:Transfer ID:6K47MC1 INDN:Michael Walker CO ID:9000142693 WEB	-18.60
01/02/24	PURCHASE 1230 ADOBE *DW CREATIVE CL 408-536-6000 CA	-20.99
01/02/24	Zelle payment to Icelynn CH Conf# mrcbu5gui	-300.00
01/02/24	Zelle payment to Icelynn CH Conf# jbn4br0se	-300.00
01/02/24	Zelle payment to Icelynn CH Conf# nxtwi9fxz	-200.00
01/02/24	00000000025731 12/31 #000867408 WITHDRWL Russell Road Food Las Vegas NV	-600.00
01/02/24	Everi 01/01 #000937910 WITHDRWL 6903 S DURANGO DR LAS VEGAS NV	-505.99
01/02/24	CHEVRON/TERRIB 01/02 #000794726 PURCHASE CHEVRON/TERRIBLE LAS VEGAS NV	-21.89
01/02/24	BILTPYMTS DES:RENT PMT ID:90803004665664 INDN:Michael Walker CO ID:7941347394 WEB	-2,675.00
01/02/24	BILTPYMTS DES:RENT PMT ID:90803004665664 INDN:Michael Walker CO ID:7941347394 WEB	-325.74
01/02/24	Acorns Invest DES:Transfer ID:53J1NC1 INDN:Michael Walker CO ID:9000142693 WEB	-13.40
01/03/24	Acorns Invest DES:Transfer ID:QW4NPC1 INDN:Michael Walker CO ID:9000142693 WEB	-35.00
01/04/24	PURCHASE 0104 IMPROVMX PARIS	-9.00
01/04/24	Acorns Invest DES:Transfer ID:LQY0QC1 INDN:Michael Walker CO ID:9000142693 WEB	-44.90
01/05/24	BANK OF AMERICA CREDIT CARD Bill Payment	-305.00
01/08/24	PURCHASE 0105 BEFUNKY.COM HTTPSBEFUNKY.OR	-8.99
01/08/24	CHECKCARD 0105 TU *TRANSUNION 800-493-3292 CA 24692164005106698865067 RECURRING	-29.95
01/08/24	PURCHASE 0106 INCFILE LLC 888-4623453 TX	-29.00
01/08/24	Everi 01/07 #000069086 WITHDRWL 1 SEMINOLE WAY FORT LAUDERDA FL	-1,008.95
01/08/24	Acorns Invest DES:Transfer ID:FQPGRC1 INDN:Michael Walker CO ID:9000142693 WEB	-22.30
01/08/24	Acorns Invest DES:Transfer ID:V3LBSC1 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
Total withdrawals and other subtractions		-\$25,295.81

Service fees

Date	Transaction description	Amount
12/08/23	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00
12/21/23	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00

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Service fees - continued

Date	Transaction description	Amount
12/27/23	PURCHASE 1226 UBER* TRIP CIUDAD DE MEX 74048923360000000361440 INTERNATIONAL TRANSACTION FEE	-1.97
12/27/23	PURCHASE 1226 UBER* TRIP CIUDAD DE MEX 74048923360000000455812 INTERNATIONAL TRANSACTION FEE	-0.20
12/28/23	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00
12/29/23	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00
12/29/23	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00
01/02/24	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00
01/02/24	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00
01/08/24	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00

Total service fees **-\$2.17**

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](https://www.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.

Good news!

We no longer charge these service fees — here are the details.

- **Legal Order Process Fee**

On October 16, 2023, we stopped charging a fee for each legal order or process that directs us to freeze, attach or withhold funds or other property.

- **Check Image Service Fee**

On November 6, 2023, we stopped charging a fee for returning images of canceled checks with statements sent in the mail.

In addition, we stopped charging these service fees on December 11, 2023:

- **Check and Statement Copy Fees**

For ordering one or more copies of your checks or statements

- **Deposit Slips and other Credit Item Copies**

For ordering one or more copies of your deposit slips or credit items

- **ATM Balance Inquiry Fees**

For requesting an account balance at a non-Bank of America ATM in the U.S. or in a foreign country

- **NY Protest Fee**

For New York residents filing a certificate of protest when a payment instrument has not been honored

- **Bond Coupon Collection Fees**

For debt obligations with coupons that represent semiannual interest payments

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