

David Collins

From: FAXAGE <support@faxage.com>
Sent: Thursday, April 25, 2024 1:07 PM
To: David Collins
Subject: Fax Status for Job ID 936642681 to (855)472-7715

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To: Email to FAX
Number: (855)472-7715
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Transmit Time: 00:22:48
Page Count: 47
Pages Sent: 47

David Collins

From: David Collins
Sent: Thursday, April 25, 2024 12:30 PM
To: 8554727715@faxage.com
Subject: Michael Walker, bank statements
Attachments: eStmt_2023-08-09.pdf; eStmt_2023-09-07.pdf; eStmt_2023-10-06.pdf; eStmt_2023-11-07.pdf; eStmt_2023-12-06.pdf; eStmt_2024-01-08.pdf

Thank you again!



Secure upload:



David Collins
Enrolled Agent
00150946-EA

Phone : (423) 482-9737
Fax : (423) 558-3274
Email: david@dctax.us

9301 Ocoee St, #64
Chattanooga, TN 37363

<https://dctax.us>



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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

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

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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
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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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.

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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.

Continued on next page

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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.

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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.



BANK OF AMERICA

Preferred Rewards

P.O. Box 15284
Wilmington, DE 19850

Customer service information

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✉ 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 August 10, 2023 to September 7, 2023

Account number: 3830 1360 7515

MICHAEL WALKER

Account summary

Beginning balance on August 10, 2023	\$13,142.56
Deposits and other additions	19,599.05
Withdrawals and other subtractions	-13,529.03
Checks	-0.00
Service fees	-0.00
Ending balance on September 7, 2023	\$19,212.58

BANK OF AMERICA BANKING + MERRILL INVESTING

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

Investing in securities involves risk, and there is always potential of losing money when you invest in securities.

Merrill Lynch, Pierce, Fenner & Smith Incorporated ("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. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

SSM-04-23-1044.A | 5649813

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
08/18/23	WIRE TYPE:BOOK IN DATE:230818 TIME:0435 ET TRN:2023081800026788 SNDR REF:451690274 ORIG:RUBICON PERFORMANCE ID:501028534154 PMT DET:S PLIT	19,599.05

Total deposits and other additions **\$19,599.05**

Withdrawals and other subtractions

Date	Description	Amount
08/10/23	Acorns Invest DES:Transfer ID:FTTNX81 INDN:Michael Walker CO ID:9000142693 WEB	-8.90
08/14/23	CHECKCARD 0810 CHICK-FIL-A #03930 LAS VEGAS NV 24427333223710026687348	-14.77
08/14/23	PURCHASE 0812 HELP.USEMOTION.COM HELP.USEMOTIOCA	-34.00
08/14/23	Acorns Invest DES:Transfer ID:PWKHZ81 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
08/15/23	CHECKCARD 0813 ARIA - PROPER EATS LAS VEGAS NV 24943003226796133963988	-24.01
08/15/23	CHECKCARD 0814 GOOGLE *YouTubePremium g.co/helppay#CA 24692163226106334218676 RECURRING	-11.99
08/16/23	PURCHASE 0815 SPOTIFY 877-778-1161 NY	-15.99
08/16/23	Rocket Money DES:Premium ID:ST-Z5U0M8W1O5Z5 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-5.00
08/17/23	PURCHASE 0816 CHATGPT SUBSCRIPTION OPENAI.COM CA	-20.00
08/17/23	CHECKCARD 0816 OF London 74592723228230176973621 RECURRING	-19.99
08/17/23	CHECKCARD 0816 OF London 74592723228230177047524 RECURRING	-20.00
08/17/23	CHECKCARD 0816 OF London 74592723228230177140428 RECURRING	-16.99
08/17/23	CHECKCARD 0816 OF London 74592723228230180618725 RECURRING	-9.00
08/17/23	CHECKCARD 0816 OF London 74592723228230181178927 RECURRING	-9.99
08/17/23	PURCHASE 0816 NETFLIX.COM NETFLIX.COM CA	-19.99
08/17/23	CHECKCARD 0817 CLICKFUNNELS.COM HTTPSCLICKFUNID 24492163229000009511292 RECURRING	-297.00
08/17/23	PURCHASE 0817 SP LOST BREAD CO HTTPSLOSTBREAPA	-72.61

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Account security you can see

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

To learn more, visit bofa.com/SecurityCenter or scan this code.



When you use the QRC feature, certain information is collected from your mobile device for business purposes. 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
08/17/23	IRS DES:USATAXPYMT ID:222362900613232 INDN:MICHAEL WALKER CO ID:3387702000 WEB	-3,433.97
08/17/23	Acorns Invest DES:Transfer ID:6YDY191 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
08/18/23	CHECKCARD 0817 AMZN MKTP US*TO3C236K1 AMZN.COM/BILLWA 24431063229083720136355	-91.04
08/18/23	CHECKCARD 0817 AMZN MKTP US*TO5TG5KC1 AMZN.COM/BILLWA 24431063230083306839213	-21.66
08/18/23	CHECKCARD 0818 ORDER.MRBEASTBURGER.CO HTTPSORDER.MRFL 24492163230000010974031	-26.83
08/21/23	CHECKCARD 0818 AMAZON.COM*TO5KF7R81 AM AMZN.COM/BILLWA 24431063231083713771206	-26.01
08/21/23	PURCHASE 0818 ADOBE *PS CREATIVE CL 408-536-6000 CA	-20.99
08/21/23	PURCHASE 0819 Experian* Credit Report 479-3436237 CA	-26.49
08/21/23	CHECKCARD 0820 GOOGLE *YouTube g.co/helppay#CA 24692163232100955297939 RECURRING	-9.99
08/21/23	CHECKCARD 0820 INCFILE LLC Houston TX 0000000000000000RF78CA RECURRING	-29.00
08/21/23	CHECKCARD 0820 OF LONDON 74595343233000002104130 RECURRING	-10.00
08/21/23	PURCHASE 0821 a.NordVPN London	-11.95
08/21/23	EOS FITNESS ABC DES:CLUB FEES ID:2323000425008 INDN:MICHAEL WALKER CO ID:1710602737 PPD PMT INFO: - EOS FITNESS 888-827-9262	-9.99
08/21/23	Subscription DES:Acorns ID:L74KH5 INDN:Michael Walker CO ID:9000142694 WEB	-3.00
08/22/23	CHECKCARD 0821 GOOGLE *FI QVwLv2 g.co/helppay#CA 24692163233101794832919 RECURRING	-90.13
08/23/23	PURCHASE 0822 UBER PASS HELP.UBER.COMCA	-24.99
08/23/23	PURCHASE 0822 DONE HEALTH P.C. HTTPSDONEFIRSCA	-59.00
08/23/23	PURCHASE 0822 ADOBE *ACROPRO SUBS 408-536-6000 CA	-19.99
08/23/23	CHECKCARD 0822 GOOGLE *InShot Apps 855-836-3987 CA 24692163234102787264721 RECURRING	-2.99
08/24/23	CHECKCARD 0824 GOOGLE *YouTube TV g.co/helppay#CA 24692163236103870429120 RECURRING	-93.97
08/25/23	CHECKCARD 0824 AMZN MKTP US*TQ7722IRO AMZN.COM/BILLWA 24431063236083723189741	-39.80
08/25/23	CHECKCARD 0824 WALGREENS #7841 800-289-2273 NV 24445003237000736433899 RECURRING	-30.00
08/28/23	PURCHASE 0827 CLICKFUNNELS.COM HTTPSCCLICKFUNID	-297.00
08/28/23	PURCHASE 0827 Hulu 877-8244858 CA HULU.COM/BILLCA	-7.99
08/28/23	CARDMEMBER SERV DES:WEB PYMT ID:*****2041 INDN:WALKER,MICHAEL C 57 CO ID:5911111111 WEB	-3,805.64
08/28/23	Bridgecrest DES:DT RETAIL ID:17401229 INDN:Michael Walker CO ID:2860677984 PPD	-868.00
08/29/23	CHECKCARD 0828 CBI*PLESK 800-799-9570 IL 24692163240107656912948 RECURRING	-20.50
08/30/23	CHECKCARD 0829 OF London 74592723241234567737929 RECURRING	-14.99

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Withdrawals and other subtractions - continued

Date	Description	Amount
08/30/23	BILTPYMTS DES:RENT PMT ID:90803004665664 INDN:Michael Walker CO ID:7941347394 WEB	-926.79
08/31/23	PURCHASE 0830 ADOBE *DW CREATIVE CL 408-536-6000 CA	-20.99
08/31/23	CHECKCARD 0831 AMAZON.COM*TL6LQ2062 AM AMZN.COM/BILLWA 24431063243083342239647	-39.81
08/31/23	BILTPYMTS DES:RENT PMT ID:90803004665664 INDN:Michael Walker CO ID:7941347394 WEB	-2,675.00
09/05/23	CHECKCARD 0902 GOOGLE *SHOWTIME 855-836-3987 CA 24692163245101292401999 RECURRING	-10.99
09/05/23	CHECKCARD 0901 GOOGLE *WM Max LLC g.co/helpay#CA 24692163244100807592772 RECURRING	-15.99
09/05/23	PURCHASE 0904 IMPROVMX PARIS	-9.00
09/06/23	CHECKCARD 0905 AMZN MKTP US*TL8PD5KQ2 AMZN.COM/BILLWA 24431063248083747321409	-6.49
09/06/23	PURCHASE 0905 BEFUNKY.COM HTTPSBEFUNKY.OR	-8.99
09/06/23	CHECKCARD 0905 TU *TRANSUNION 800-493-3292 CA 24692163248101149061407 RECURRING	-29.95
09/06/23	PURCHASE 0905 INCFILE LLC 888-4623453 TX	-29.00
09/07/23	CHECKCARD 0906 AMZN MKTP US*TL61V1BN1 AMZN.COM/BILLWA 24431063250083752369967	-24.90
09/07/23	CHECKCARD 0906 Amazon Prime*TL7WA29X0 Amzn.com/billWA 24692163249101893651881 RECURRING	-14.99
Total withdrawals and other subtractions		-\$13,529.03

Service fees

Date	Transaction description	Amount
08/18/23	Preferred Rewards-Book Credit Fee Waiver of \$15	-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.

Reminder - here are the ways to avoid the monthly maintenance fee on your Bank of America Advantage Plus Banking® account.

Avoid the \$12 monthly fee each statement cycle when you:

- Have at least one qualifying direct deposit of \$250 or more, OR
- Maintain a minimum daily balance of \$1,500 or more in your account, OR
- Are enrolled in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 checking accounts) or Diamond or Diamond Honors tier (unlimited) – learn more at bankofamerica.com/preferred-rewards

Keep in mind, you can switch accounts if your needs change. Here are the other checking accounts we offer that have different features and monthly fees that can be avoided in other ways.

Bank of America Advantage SafeBalance Banking®

Avoid the \$4.95 monthly fee for this checkless account each statement cycle that you:

- Have an owner on the account under the age of 25, OR
- Maintain a minimum daily balance of \$500 or more in the account, OR
- Are enrolled in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 checking accounts) or Diamond or Diamond Honors tier (unlimited)

Bank of America Advantage Relationship Banking®

Avoid the \$25 monthly fee each statement cycle that you:

- Maintain a minimum daily balance of \$20,000 or more in the account, OR
- Are enrolled in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 checking accounts) or Diamond or Diamond Honors tier (unlimited)

Visit bankofamerica.com/checking to compare accounts and find your fit. If you are interested in switching, schedule an appointment with one of our specialists at bankofamerica.com/appointments or call the number on this statement.

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P.O. Box 15284
Wilmington, DE 19850

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

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

Your Adv Plus Banking Preferred Rewards Platinum Honors

for September 8, 2023 to October 6, 2023

MICHAEL WALKER

Account number: 3830 1360 7515

Account summary

Beginning balance on September 8, 2023	\$19,212.58
Deposits and other additions	112,369.43
Withdrawals and other subtractions	-37,238.49
Checks	-0.00
Service fees	-0.00
Ending balance on October 6, 2023	\$94,343.52

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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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.
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- Tell us the dollar amount of the suspected error.

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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
09/21/23	Online Banking transfer from BRK 6035 Confirmation# 0432173958	99,000.00
09/21/23	Online Banking Transfer Conf# pv3f1be04; GODZILLA MEDIA LLC, GODZILLA MEDIA LLC	4,506.53
09/22/23	WIRE TYPE:BOOK IN DATE:230922 TIME:0434 ET TRN:2023092200103383 SNDR REF:456638880 ORIG:RUBICON PERFORMANCE ID:501028534154 PMT DET:A UGUST PROFIT	8,862.90

Total deposits and other additions

\$112,369.43

Withdrawals and other subtractions

Date	Description	Amount
09/11/23	CHECKCARD 0910 AMZN MKTP US*TR2UD4VOO AMZN.COM/BILLWA 24431063254083336789256	-60.97
09/11/23	Acorns Invest DES:Transfer ID:ZC54H91 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
09/12/23	PURCHASE 0912 (HELP.USEMOTION.COM) HELP.USEMOTIOCA	-34.00
09/12/23	Acorns Invest DES:Transfer ID:D44KJ91 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
09/13/23	CHASE CREDIT CRD DES:AUTOPAY ID:000000000417921 INDN:WALKER MICHAEL CO ID:4760039224 PPD	-10,078.94
09/15/23	CHECKCARD 0914 GOOGLE *YouTubePremium g.co/helppay#CA 24692163257108176583243 RECURRING	-13.99
09/18/23	PURCHASE 0915 SPOTIFY 877-778-1161 NY	-16.99
09/18/23	CHECKCARD 0916 AMZN MKTP US*TR7WP42H1 SEATTLE WA 24431063259083727871551	-16.22
09/18/23	PURCHASE 0916 CHATGPT SUBSCRIPTION OPENAI.COM CA	-20.00
09/18/23	PURCHASE 0916 NETFLIX.COM NETFLIX.COM CA	-19.99
09/18/23	CHECKCARD 0916 OF London 74592723259241869743223 RECURRING	-20.00
09/18/23	CHECKCARD 0916 OF London 74592723259241869870323 RECURRING	-16.99
09/18/23	CHECKCARD 0916 OF London 74592723259241870448820 RECURRING	-9.00
09/18/23	PURCHASE 0916 APTTRADER REF: 67912 HTTPSAPPOINTMNV	-40.00
09/18/23	PURCHASE 0917 CLICKFUNNELS.COM HTTPSCCLICKFUNID	-297.00

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Check fraud is on the rise

Consider writing fewer checks and paying bills in our Mobile app, Online Banking, or setting up automatic payments directly on utility sites.

Scan the code to learn more or visit: bofa.com/HelpPreventFraud



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

SSM-05-23-0809.C | 5695722

Withdrawals and other subtractions - continued

Date	Description	Amount
09/18/23	CHECKCARD 0917 GOOGLE *YouTube TV g.co/helppay#CA 24692163260100685926422 RECURRING	-299.00
09/18/23	CHECKCARD 0918 PETSSCREENING.COM HTTPSWWW.PETSNC 24011343261000011327280	-25.00
09/18/23	Acorns Invest DES:Transfer ID:Q8L6M91 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
09/18/23	Rocket Money DES:Premium ID:ST-C4M1N1A5P1M6 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-5.00
09/19/23	PURCHASE 0918 ADOBE *PS CREATIVE CL 408-536-6000 CA	-20.99
09/19/23	EOS FITNESS ABC DES:CLUB FEES ID:2326100197333 INDN:MICHAEL WALKER CO ID:1710602737 PPD PMT INFO: - EOS FITNESS 888-827-9262	-9.99
09/20/23	CHECKCARD 0919 Experian* Credit Report 479-3436237 CA 24906413262183059894268 RECURRING	-26.49
09/20/23	CHECKCARD 0919 DNH*GODADDY.COM https://www.gAZ 24430993263400903017366 RECURRING	-32.16
09/21/23	CHECKCARD 0920 GOOGLE *YouTube g.co/helppay#CA 24692163263102581683435 RECURRING	-9.99
09/21/23	CHECKCARD 0919 HOT N JUICY CRAWFISH 702-776-3030 NV 24941663263970769012744	-87.37
09/21/23	PURCHASE 0920 INCFILE LLC 888-4623453 TX	-29.00
09/21/23	PURCHASE 0921 a.NordVPN London	-11.95
09/21/23	Online Banking payment to CRD 9433 Confirmation# 4132673866	-5,000.00
09/21/23	Online Banking payment to CRD 9433 Confirmation# 4132677765	-8,000.00
09/21/23	Subscription DES:Acorns ID:49DCM5 INDN:Michael Walker CO ID:9000142694 WEB	-3.00
09/22/23	CHECKCARD 0921 GOOGLE *FI SzS5PR g.co/helppay#CA 24692163264103554527988 RECURRING	-83.56
09/22/23	PURCHASE 0921 FI - @FI.DOGS HTTPSWWW.TRYFNY	-99.00
09/22/23	Acorns Invest DES:Transfer ID:V8Q5R91 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
09/25/23	PURCHASE 0922 UBER PASS HELP.UBER.COMCA	-9.99
09/25/23	PURCHASE 0922 DONE HEALTH P.C. HTTPSDONEFIRSCA	-59.00
09/25/23	PURCHASE 0922 ADOBE *ACROPRO SUBS 408-536-6000 CA	-19.99
09/25/23	CHECKCARD 0922 GOOGLE *InShot Apps 855-836-3987 CA 24692163265104557181087 RECURRING	-2.99
09/25/23	CHECKCARD 0924 GOOGLE *YouTube TV g.co/helppay#CA 24692163267105750959276 RECURRING	-93.97
09/25/23	CHECKCARD 0924 AMZN MKTP US*T13QY2ANO SEATTLE WA 24431063267083719681273	-10.71
09/25/23	PURCHASE 0924 UBER TRIP HELP.UBER.COMCA	-39.28
09/25/23	PURCHASE 0924 UBER TRIP HELP.UBER.COMCA	-4.00
09/25/23	PURCHASE 0925 KEEPS.COM HTTPSWWW.KEEPNY	-179.00
09/25/23	Customer Withdrawal Image	-4,681.00
09/26/23	CHECKCARD 0926 ALLERGAN 800-811-4148 CA 24692163269107334404751	-319.71
09/26/23	CHECKCARD 0925 WALGREENS #7841 800-289-2273 NV 24445003269000723427103 RECURRING	-10.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
09/26/23	PURCHASE 0925 UBER TRIP HELP.UBER.COMCA	-45.69
09/26/23	PURCHASE 0925 UBER TRIP HELP.UBER.COMCA	-5.00
09/26/23	Acorns Invest DES:Transfer ID:316GT91 INDN:Michael Walker CO ID:9000142693 WEB	-7.90
09/27/23	CHECKCARD 0926 PARCEL PENDING 855-977-1676 CA 24692163269107803514361	-20.00
09/27/23	PURCHASE 0927 CLICKFUNNELS.COM HTTPSCCLICKFUNID	-297.00
09/27/23	CHECKCARD 0926 WEB*Hostgator.com 713-5745287 MA 24906413269183590934279 RECURRING	-227.88
09/27/23	Bridgecrest DES:DT RETAIL ID:17401229 INDN:Michael Walker CO ID:2860677984 PPD	-868.00
09/28/23	CHECKCARD 0926 PIZZA HUT 026624 https://ipchaNV 24943003270091731000218	-19.80
09/28/23	PURCHASE 0927 Hulu 877-8244858 CA HULU.COM/BILLCA	-7.99
09/28/23	CHECKCARD 0927 THE LOVESAC COMPANY 203-817-2279 CT 24492153270717047269075	-783.00
09/28/23	CHECKCARD 0927 WEB*Hostgator.com 713-5745287 MA 24906413270183662290334 RECURRING	-83.88
09/28/23	CARDMEMBER SERV DES:WEB PYMT ID:*****2041 INDN:WALKER,MICHAEL C 58 CO ID:5911111111 WEB	-1,286.48
09/28/23	Acorns Invest DES:Transfer ID:WQMPV91 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
09/29/23	CHECKCARD 0928 AMZN MKTP US*T94UF21G2 SEATTLE WA 24431063271083754197353	-26.32
09/29/23	CHECKCARD 0929 AMZN MKTP US*T17QR7VB1 SEATTLE WA 24431063272083312694973	-10.80
09/29/23	CHECKCARD 0928 CBI*PLESK 800-799-9570 IL 24692163271109422099192 RECURRING	-20.50
09/29/23	BILTPYMTS DES:RENT PMT ID:90803004665664 INDN:Michael Walker CO ID:7941347394 WEB	-658.60
10/02/23	CHECKCARD 0929 OF LONDON 74595343272000010342708 RECURRING	-14.99
10/02/23	PURCHASE 0929 ADOBE *DW CREATIVE CL 408-536-6000 CA	-20.99
10/02/23	CHECKCARD 0929 AMZN MKTP US*T908Z6MJ2 SEATTLE WA 24431063273083724667350	-6.49
10/02/23	PURCHASE 0930 APTTRADER REF: 86536 HTTPSPPOINTMNV	-65.00
10/02/23	CHECKCARD 1001 GOOGLE *WM Max LLC 855-836-3987 CA 24692163274102016905384 RECURRING	-15.99
10/02/23	CHECKCARD 1002 UBER TRIP HELP.UBER.COMCA 24492153275713884406990	-44.22
10/02/23	CHECKCARD 1002 UBER TRIP HELP.UBER.COMCA 24492153275717891186792	-5.00
10/02/23	BILTPYMTS DES:RENT PMT ID:90803004665664 INDN:Michael Walker CO ID:7941347394 WEB	-2,675.00
10/02/23	Acorns Invest DES:Transfer ID:K8T3X91 INDN:Michael Walker CO ID:9000142693 WEB	-9.10
10/03/23	CHECKCARD 1002 GOOGLE *SHOWTIME g.co/helppay#CA 24692163275102347109911 RECURRING	-10.99
10/03/23	Acorns Invest DES:Transfer ID:V4FTY91 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
10/04/23	CHECKCARD 1003 UBER TRIP HELP.UBER.COMCA 24492153276719169357708	-23.02

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/04/23	CHECKCARD 1003 UBER TRIP HELP.UBER.COMCA 24492153276745175859015	-4.00
10/05/23	CHECKCARD 1004 AMZN MKTP US*TE6IQ5ZU2 SEATTLE WA 24431063277083727222928	-11.69
10/05/23	CHECKCARD 1004 IMPROVMX PARIS 74609053277000003970444 RECURRING	-9.00
10/06/23	CHECKCARD 1005 BEFUNKY.COM HTTPSBEFUNKY.OR 24011343278000020740680 RECURRING	-8.99
10/06/23	CHECKCARD 1005 TU *TRANSUNION 800-493-3292 CA 24692163278105292063683 RECURRING	-29.95
10/06/23	CHECKCARD 1005 INCFILE LLC 888-4623453 TX 24793383278000166307344	-29.00
10/06/23	Acorns Invest DES:Transfer ID:LF9R0B1 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
Total withdrawals and other subtractions		-\$37,238.49

Service fees

Date	Transaction description	Amount
09/22/23	Preferred Rewards-Book Credit Fee Waiver of \$15	-0.00
Total service fees		-\$0.00

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

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Preferred Rewards

Customer service information

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

Your Adv Plus Banking Preferred Rewards Platinum Honors

for October 7, 2023 to November 7, 2023

MICHAEL WALKER

Account number: 3830 1360 7515

Account summary

Beginning balance on October 7, 2023	\$94,343.52
Deposits and other additions	339,485.67
Withdrawals and other subtractions	-400,862.78
Checks	-0.00
Service fees	-90.00
Ending balance on November 7, 2023	\$32,876.41

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
10/12/23	Acorns Invest DES:Transfer ID:1W2Y3B1 INDN:Michael Walker CO ID:9000142693 PPD	14,434.75
10/17/23	INTERACTIVE BROK DES:ACH TRANSF ID:REQ :XXXXXXXXX INDN:MICHAEL CLARENCE WALKE CO ID:9133863700 PPD PMT INFO:ACH TRANSFER REFCODE:XXXXXXXXX TRANNO: 1 0470044	7,331.00
10/17/23	ROBINHOOD DES:CREDITS ID:XXXXXXXXX INDN:Michael Walker CO ID:5321710001 PPD	3,099.85
10/17/23	MSPBNA DES:ACH TRNSFR ID:91203149906 INDN:XXXXXXXXX CO ID:1391321258 PPD	322.65
10/23/23	COINBASE INC. DES:8889087930 ID:RTL-BQZUYZK5 INDN:MICHAEL WALKER CO ID:1327000623 PPD	54,051.78
10/23/23	BETTERMENT SEC DES:TRANSFER ID:AXXXXXXXXXX INDN:MICHAEL WALKER CO ID:2743132639 PPD	53,978.28
10/23/23	WIRE TYPE:BOOK IN DATE:231023 TIME:0435 ET TRN:2023102300169097 SNDR REF:460986990 ORIG:YESSIRSKI LLC ID:501027101410	15,670.00
10/23/23	COINBASE INC. DES:8889087930 ID:RTL-3WDZRXA9 INDN:MICHAEL WALKER CO ID:1327000623 PPD	424.67
10/24/23	Online Banking transfer from BRK 6035 Confirmation# 4012694616	99,000.00
10/24/23	VENMO DES:CASHOUT ID:1030161947687 INDN:MICHAEL WALKER CO ID:5264681992 PPD	1,172.69
11/01/23	Agent Assisted transfer from BRK 6035 Confirmation# 0185696399	90,000.00

Total deposits and other additions **\$339,485.67**

Withdrawals and other subtractions

Date	Description	Amount
10/10/23	CHECKCARD 1006 Amazon Prime*TE0XZ9132 Amzn.com/billWA 24692163279106012778401 RECURRING	-14.99
10/10/23	CHECKCARD 1007 UBER TRIP HELP.UBER.COMCA 24492153280713733163589	-34.63
10/10/23	CHECKCARD 1007 UBER TRIP HELP.UBER.COMCA 24492153280715741455139	-5.00
10/12/23	CHECKCARD 1011 UBER TRIP HELP.UBER.COMCA 24492153284717469970907	-19.74

continued on the next page

Can you spot a scam?

Be aware of these common red flags:



Contacted unexpectedly and asked for sensitive information



Pressured to act immediately



Asked to provide codes or click links to verify information



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Withdrawals and other subtractions - continued

Date	Description	Amount
10/12/23	CHECKCARD 1011 UBER TRIP HELP.UBER.COMCA 24492153284745476887269	-4.00
10/12/23	CHECKCARD 1012 Hubspot Inc. 888-4827768 MA 24204293284343602899961 RECURRING	-216.00
10/12/23	PURCHASE 1012 HELP.USEMOTION.COM HELP.USEMOTIOCA	-34.00
10/13/23	OVERDRAFT PROTECTION TO 000000000501029487860	-30.21
10/13/23	CHASE CREDIT CRD DES:AUTOPAY ID:00000000421653 INDN:WALKER MICHAEL CO ID:4760039224 PPD	-120.00
10/16/23	CHECKCARD 1014 UBER TRIP HELP.UBER.COMCA 24492153287745882628395	-108.24
10/16/23	CHECKCARD 1014 UBER TRIP HELP.UBER.COMCA 24492153287743890246185	-9.08
10/16/23	CHECKCARD 1014 GOOGLE *YouTubePremium g.co/helppay#CA 24692163287102714192942 RECURRING	-13.99
10/16/23	PURCHASE 1015 SPOTIFY 877-778-1161 NY	-16.99
10/16/23	CHECKCARD 1016 UBER TRIP HELP.UBER.COMCA 24492153289715248957331	-67.72
10/16/23	CHECKCARD 1016 UBER TRIP HELP.UBER.COMCA 24492153289713256330434	-8.36
10/16/23	Rocket Money DES:Premium ID:ST-W1P5I3Z1F1S4 INDN:ROCKET MONEY INC CO ID:4270465600 CCD	-5.00
10/17/23	CHECKCARD 1016 CHATGPT SUBSCRIPTION HTTPSOPENAI.CCA 24492163289000017969554 RECURRING	-20.00
10/17/23	CHECKCARD 1017 CLICKFUNNELS.COM HTTPSCCLICKFUNID 24492163290000009124231 RECURRING	-297.00
10/18/23	Acorns Invest DES:Transfer ID:WJP07B1 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
10/19/23	PURCHASE 1018 ADOBE *PS CREATIVE CL 408-536-6000 CA	-20.99
10/19/23	Acorns Invest DES:Transfer ID:S34R7B1 INDN:Michael Walker CO ID:9000142693 WEB	-28.00
10/19/23	EOS FITNESS ABC DES:CLUB FEES ID:2329100199735 INDN:MICHAEL WALKER CO ID:1710602737 PPD PMT INFO: - EOS FITNESS 888-827-9262	-9.99
10/20/23	CHECKCARD 1019 Experian* Credit Report 479-3436237 CA 24906413292185249735149 RECURRING	-26.49
10/20/23	Acorns Invest DES:Transfer ID:RT1C8B1 INDN:Michael Walker CO ID:9000142693 WEB	-20.70
10/23/23	CHECKCARD 1020 GOOGLE *YouTube g.co/helppay#CA 24692163293107161500473 RECURRING	-9.99
10/23/23	CHECKCARD 1020 INCFILE LLC 888-4623453 TX 24793383293000088224644	-29.00
10/23/23	PURCHASE 1021 a.NordVPN London	-11.95
10/23/23	CHECKCARD 1021 GOOGLE *FI zDLRw9 g.co/helppay#CA 24692163294108192937626 RECURRING	-69.18
10/23/23	CHECKCARD 1022 UBER TRIP HELP.UBER.COMCA 24492153295745219082027	-54.45
10/23/23	CHECKCARD 1022 UBER TRIP HELP.UBER.COMCA 24492153295745225723598	-5.00
10/23/23	CHECKCARD 1022 UBER ONE HELP.UBER.COMCA 24492153295715261281314 RECURRING	-9.99
10/23/23	CHECKCARD 1022 DONE HEALTH P.C. HTTPSDONEFIRSCA 24011343295000016357969	-59.00
10/23/23	PURCHASE 1022 ADOBE INC. 408-536-6000 CA	-19.99
10/23/23	CHECKCARD 1022 GOOGLE *InShot Apps 855-836-3987 CA 24692163295109236579621 RECURRING	-2.99

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/23/23	Acorns Invest DES:Transfer ID:YSFX8B1 INDN:Michael Walker CO ID:9000142693 WEB	-31.00
10/23/23	Subscription DES:Acorns ID:C2B4R5 INDN:Michael Walker CO ID:9000142694 WEB	-3.00
10/24/23	CHECKCARD 1024 GOOGLE *YouTube TV g.co/helppay#CA 24692163297100338707838 RECURRING	-93.97
10/24/23	Online Banking payment to CRD 9433 Confirmation# 4015998192	-16,142.00
10/24/23	WIRE TYPE:BOOK OUT DATE:231024 TIME:1310 ET TRN:2023102400360415 RELATED REF:461274238 BNF:RUBICON PERFORMANCE ID:501028534154	-200,000.00
10/25/23	WIRE TYPE:BOOK OUT DATE:231025 TIME:0943 ET TRN:2023102500324581 RELATED REF:461401414 BNF:RUBICON PERFORMANCE ID:501028534154	-100,000.00
10/27/23	CHECKCARD 1027 CLICKFUNNELS.COM HTTPSCCLICKFUNID 2449216330000009181429 RECURRING	-297.00
10/27/23	Bridgecrest DES:DT RETAIL ID:17401229 INDN:Michael Walker CO ID:2860677984 PPD	-868.00
10/27/23	VENMO DES:PAYMENT ID:1030234854410 INDN:MICHAEL WALKER CO ID:3264681992 WEB	-100.00
10/30/23	CHECKCARD 1027 Hulu 877-8244858 CA HULU.COM/BILLCA 24906413300185799063603 RECURRING	-7.99
10/30/23	CHECKCARD 1028 CBI*PLESK 800-799-9570 IL 24692163301101248993140 RECURRING	-20.50
10/30/23	NV TLR cash withdrawal from CHK 7515	-1,000.00
10/30/23	COINBASE INC. DES:8889087930 ID:RTL-Q83WH5TU INDN:MICHAEL WALKER CO ID:1327000623 WEB	-1,200.00
10/30/23	CARDMEMBER SERV DES:WEB PYMT ID:*****2041 INDN:WALKER,MICHAEL C 59 CO ID:5911111111 WEB	-1,061.03
10/30/23	BILTPYMTS DES:RENT PMT ID:90803004665664 INDN:Michael Walker CO ID:7941347394 WEB	-516.13
10/30/23	Acorns Invest DES:Transfer ID:KX7ZDB1 INDN:Michael Walker CO ID:9000142693 WEB	-12.50
10/31/23	PURCHASE 1030 ADOBE INC. 408-536-6000 CA	-20.99
10/31/23	Acorns Invest DES:Transfer ID:SCZBGB1 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
11/01/23	CHECKCARD 1101 GOOGLE *AppyHapps 855-836-3987 CA 24692163305103738571754 RECURRING	-0.99
11/01/23	CHECKCARD 1101 GOOGLE *AppyHapps g.co/helppay#CA 24692163305103738230542 RECURRING	-0.99
11/01/23	BILTPYMTS DES:RENT PMT ID:90803004665664 INDN:Michael Walker CO ID:7941347394 WEB	-2,675.00
11/02/23	CHECKCARD 1101 UBER TRIP HELP.UBER.COMCA 24492153305745031223161	-23.17
11/02/23	CHECKCARD 1101 GOOGLE *WM Max LLC 855-836-3987 CA 24692163305104318225985 RECURRING	-15.99
11/02/23	CHECKCARD 1101 UBER TRIP HELP.UBER.COMCA 24492153305745038701656	-4.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/02/23	WIRE TYPE:BOOK OUT DATE:231102 TIME:1405 ET TRN:2023110200410711 RELATED REF:462839866 BNF:RUBICON PERFORMANCE ID:501028534154	-75,000.00
11/03/23	CHECKCARD 1102 GOOGLE *SHOWTIME 855-836-3987 CA 24692163306104716805197 RECURRING	-10.99
11/03/23	VENMO DES:PAYMENT ID:1030370640878 INDN:MICHAEL WALKER CO ID:3264681992 WEB	-9.99
11/06/23	CHECKCARD 1104 UBER TRIP HELP.UBER.COMCA 24492153308717449713635	-78.40
11/06/23	CHECKCARD 1104 UBER TRIP HELP.UBER.COMCA 24492153308743457855738	-7.05
11/06/23	CHECKCARD 1104 IMPROVMX PARIS 74609053308000004261713 RECURRING	-9.00
11/06/23	CHECKCARD 1104 UBER TRIP HELP.UBER.COMCA 24492153308745585023402	-52.51
11/06/23	CHECKCARD 1105 BEFUNKY.COM HTTPSBEFUNKY.OR 24011343309000019091239 RECURRING	-8.99
11/06/23	CHECKCARD 1105 INCFILE LLC 888-4623453 TX 24793383309000508145041	-29.00
11/06/23	CHECKCARD 1105 TU *TRANSUNION 800-493-3292 CA 24692163309107754268134 RECURRING	-29.95
11/07/23	PURCHASE 1107 ESPN Plus 800-7271800 NY	-109.99

Total withdrawals and other subtractions **-\$400,862.78**

Service fees

Date	Transaction description	Amount
10/23/23	Preferred Rewards-Book Credit Fee Waiver of \$15	-0.00
10/24/23	Wire Transfer Fee	-30.00
10/25/23	Wire Transfer Fee	-30.00
11/02/23	Wire Transfer Fee	-30.00

Total service fees **-\$90.00**

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

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for November 8, 2023 to December 6, 2023

MICHAEL WALKER

Account number: 3830 1360 7515

Account summary

Beginning balance on November 8, 2023	\$32,876.41
Deposits and other additions	59,641.48
Withdrawals and other subtractions	-8,837.02
Checks	-0.00
Service fees	-0.00
Ending balance on December 6, 2023	\$83,680.87

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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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.

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Deposits and other additions

Date	Description	Amount
11/08/23	Agent Assisted transfer from BRK 6035 Confirmation# 2647148864	59,629.49
11/24/23	Preferred Rewards-ATM Oper Rebate Refund of \$2	2.00
11/29/23	Preferred Rewards-ATM Oper Rebate Refund of \$9.99	9.99

Total deposits and other additions **\$59,641.48**

Withdrawals and other subtractions

Date	Description	Amount
11/08/23	Online Banking transfer to CHK 7860 Confirmation# 4547224206	-100.00
11/08/23	NV TLR cash withdrawal from CHK 7515	-1,000.00
11/08/23	Acorns Invest DES:Transfer ID:5GQPMB1 INDN:Michael Walker CO ID:9000142693 WEB	-10.00
11/10/23	Acorns Invest DES:Transfer ID:M303PB1 INDN:Michael Walker CO ID:9000142693 WEB	-7.70
11/13/23	PURCHASE 1112 (HELP.USEMOTION.COM) HELP.USEMOTIOCA	-34.00
11/13/23	PURCHASE 1113 UBER TRIP HELP.UBER.COMCA	-123.75
11/13/23	PURCHASE 1113 UBER TRIP HELP.UBER.COMCA	-7.78
11/13/23	CHASE CREDIT CRD DES:AUTOPAY ID:000000000424017 INDN:WALKER MICHAEL CO ID:4760039224 PPD	-580.03
11/13/23	Acorns Invest DES:Transfer ID:WD3BQB1 INDN:Michael Walker CO ID:9000142693 WEB	-9.80
11/14/23	Acorns Invest DES:Transfer ID:M818RB1 INDN:Michael Walker CO ID:9000142693 WEB	-36.80
11/15/23	PURCHASE 1114 UBER TRIP HELP.UBER.COMCA	-60.50
11/15/23	PURCHASE 1114 UBER TRIP HELP.UBER.COMCA	-5.96
11/15/23	VENMO DES:PAYMENT ID:1030632702418 INDN:MICHAEL WALKER CO ID:3264681992 WEB	-300.00
11/15/23	Acorns Invest DES:Transfer ID:XJZWRB1 INDN:Michael Walker CO ID:9000142693 WEB	-14.10
11/16/23	PURCHASE 1115 SPOTIFY 877-778-1161 NY	-16.99
11/16/23	Acorns Invest DES:Transfer ID:8C3QSB1 INDN:Michael Walker CO ID:9000142693 WEB	-14.20

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/16/23	Rocket Money DES:Premium ID:ST-V0R3J6B3G0F6 INDN:ROCKET MONEY INC CO ID:4270465600 CCD	-5.00
11/17/23	PURCHASE 1116 CHATGPT SUBSCRIPTION HTTPSOPENAI.CCA	-20.00
11/17/23	PURCHASE 1117 CLICKFUNNELS.COM HTTPSCLICKFUNID	-297.00
11/20/23	PURCHASE 1118 ADOBE *PS CREATIVE CL 408-536-6000 CA	-20.99
11/20/23	PURCHASE 1119 UBER TRIP HELP.UBER.COMCA	-39.25
11/20/23	PURCHASE 1119 UBER TRIP HELP.UBER.COMCA	-5.00
11/20/23	Acorns Invest DES:Transfer ID:8M84VB1 INDN:Michael Walker CO ID:9000142693 WEB	-31.00
11/20/23	EOS FITNESS ABC DES:CLUB FEES ID:2332100321845 INDN:MICHAEL WALKER CO ID:1710602737 PPD PMT INFO: - EOS FITNESS 888-827-9262	-9.99
11/20/23	Acorns Invest DES:Transfer ID:3XJHVB1 INDN:Michael Walker CO ID:9000142693 WEB	-6.70
11/20/23	Subscription DES:Acorns ID:4P9WV5 INDN:Michael Walker CO ID:9000142694 WEB	-3.00
11/21/23	PURCHASE 1120 INCFILE LLC 888-4623453 TX	-29.00
11/21/23	PURCHASE 1121 a.NordVPN London	-11.95
11/21/23	Acorns Invest DES:Transfer ID:D92KWB1 INDN:Michael Walker CO ID:9000142693 WEB	-9.70
11/22/23	PURCHASE 1122 UBER ONE HELP.UBER.COMCA	-9.99
11/22/23	Acorns Invest DES:Transfer ID:RTX5XB1 INDN:Michael Walker CO ID:9000142693 WEB	-56.20
11/24/23	PURCHASE 1122 ADOBE *ACROPRO SUBS 408-536-6000 CA	-19.99
11/24/23	CHECKCARD 1123 Experian* Credit Report 479-3436237 CA 24906413327187758353735 RECURRING	-26.49
11/24/23	0000000021567 11/23 #000899554 WITHDRWL Cactus Marketplac Las Vegas NV	-202.00
11/24/23	Acorns Invest DES:Transfer ID:46VVXB1 INDN:Michael Walker CO ID:9000142693 WEB	-17.50
11/27/23	PURCHASE 1127 CLICKFUNNELS.COM HTTPSCLICKFUNID	-297.00
11/27/23	Bridgecrest DES:DT RETAIL ID:17401229 INDN:Michael Walker CO ID:2860677984 PPD	-868.00
11/27/23	Acorns Invest DES:Transfer ID:KV1JZB1 INDN:Michael Walker CO ID:9000142693 WEB	-12.90
11/28/23	CHECKCARD 1127 Hulu 877-8244858 CA HULU.COM/BILLCA 24906413331188002274895 RECURRING	-7.99
11/28/23	CARDMEMBER SERV DES:WEB PYMT ID:*****2041 INDN:WALKER,MICHAEL C 60 CO ID:5911111111 WEB	-49.34
11/28/23	Acorns Invest DES:Transfer ID:CNVKOC1 INDN:Michael Walker CO ID:9000142693 WEB	-24.10
11/29/23	Everi 11/28 #000774502 WITHDRWL 3730 LAS VEGAS BL LAS VEGAS NV	-1,209.99
11/29/23	Acorns Invest DES:Transfer ID:RG271C1 INDN:Michael Walker CO ID:9000142693 WEB	-35.00
11/30/23	PURCHASE 1129 ADOBE *DW CREATIVE CL 408-536-6000 CA	-20.99
12/01/23	BILTPYMTS DES:RENT PMT ID:90803004665664 INDN:Michael Walker CO ID:7941347394 WEB	-337.82
12/01/23	Acorns Invest DES:Transfer ID:H72V1C1 INDN:Michael Walker CO ID:9000142693 WEB	-6.30
12/04/23	PURCHASE 1204 IMPROVMX PARIS	-9.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
12/04/23	BILTPYMTS DES:RENT PMT ID:90803004665664 INDN:Michael Walker CO ID:7941347394 WEB	-2,675.00
12/04/23	Acorns Invest DES:Transfer ID:53MM3C1 INDN:Michael Walker CO ID:9000142693 WEB	-49.70
12/04/23	VENMO DES:PAYMENT ID:1031014742729 INDN:MICHAEL WALKER CO ID:3264681992 WEB	-9.99
12/06/23	PURCHASE 1205 BEFUNKY.COM HTTPSBEFUNKY.OR	-8.99
12/06/23	PURCHASE 1205 INCFILE LLC 888-4623453 TX	-29.00
12/06/23	CHECKCARD 1205 TU *TRANSUNION 800-493-3292 CA 24692163339103067934318 RECURRING	-29.95
12/06/23	Acorns Invest DES:Transfer ID:GK725C1 INDN:Michael Walker CO ID:9000142693 WEB	-13.60

Total withdrawals and other subtractions **-\$8,837.02**

Service fees

Date	Transaction description	Amount
11/24/23	Preferred Rewards-ATM Wthdrwl Fee Waiver of \$2.50	-0.00
11/29/23	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.

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P.O. Box 15284
Wilmington, DE 19850

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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.

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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 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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