






P.O. Box 15284  
Wilmington, DE 19850

SHMUEL HAYEMPOUR  
357A CENTRAL AVE  
BROOKLYN, NY 11221-4701

#### Customer service information

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

## Your eBanking

for November 16, 2017 to December 14, 2017

**SHMUEL HAYEMPOUR**

### Account summary

Beginning balance on November 16, 2017	\$517.43
Deposits and other additions	2,528.50
ATM and debit card subtractions	-2,602.78
Other subtractions	-420.10
Checks	-0.00
Service fees	-37.50
<b>Ending balance on December 14, 2017</b>	<b>-\$14.45</b>

Account number: 4830 4788 6257

## 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
11/16/17	BKOFAMERICA ATM 11/16 #000001418 DEPOSIT CROWN HEIGHTS BROOKLYN NY	1,500.00
11/21/17	BKOFAMERICA ATM 11/21 #000004825 DEPOSIT ELMHURST ELMHURST NY	181.00
11/27/17	BKOFAMERICA ATM 11/26 #000008422 DEPOSIT CROWN HEIGHTS BROOKLYN NY	100.00
11/28/17	Online Banking transfer from CHK 8439 Confirmation# 6292678202	70.00
11/28/17	Online Banking transfer from CHK 8439 Confirmation# 5489202816	50.00
12/05/17	BKOFAMERICA ATM 12/05 #000006109 DEPOSIT CROWN HEIGHTS BROOKLYN NY	100.00
12/11/17	Online Banking transfer from CHK 8439 Confirmation# 7100724005	500.00
12/11/17	Online Banking transfer from CHK 8439 Confirmation# 6100732343	18.00
12/11/17	Online Banking transfer from CHK 8439 Confirmation# 6195128157	6.50
12/11/17	Online Banking transfer from CHK 8439 Confirmation# 6402128053	3.00
<b>Total deposits and other additions</b>		<b>\$2,528.50</b>

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
11/16/17	CHECKCARD 1114 HOLESOME BAGELS BROOKLYN NY 24760627319475500781745	-12.47
11/16/17	CHECKCARD 1114 ALBANY BAKERY BROOKLYN NY 24801667319030022449532	-12.08
11/16/17	CHECKCARD 1114 EMPIRE GRILL BROOKLYN NY 24760627319385800237134	-8.71
11/16/17	BKOFAMERICA ATM 11/16 #000009798 WITHDRWL CROWN HEIGHTS BROOKLYN NY	-20.00
11/17/17	CHECKCARD 1116 TST* SUNFLOWER CAFE NYC NEW YORK NY 24445007321000511831273	-27.78
11/17/17	CHECKCARD 1115 CAFE K NEW YORK NY 24688087320016023974293	-50.00
11/17/17	CHECKCARD 1117 ATIREGAL CINEMAS REGMOVIES.COMCA 24492157321715993898640	-37.30
11/17/17	CHECKCARD 1116 NYCDOT PARKING METERS LONG IS CITY NY 24755417321123215045217	-3.00

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## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
11/20/17	CHECKCARD 1116 HOLESOME BAGELS BROOKLYN NY 24760627321478400838199	-13.02
11/20/17	CHECKCARD 1116 COMFORT INN EDGEWATER NJ 24755427321163216339960	-145.22
11/20/17	CHECKCARD 1118 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167322100456846129	-44.97
11/20/17	CHECKCARD 1117 KOL TUV GROCERY BROOKLYN NY 24801667323017035888685	-28.82
11/20/17	CHECKCARD 1117 INCFILE COM 888-462-3453 TX 24431867323030053959571	-50.00
11/20/17	CHECKCARD 1118 AMAZON DIGITAL SVCS AMZ 888-482-7820 WA 24431067322083754060627	-3.99
11/20/17	MYRTLE GRACE G 11/20 #000768258 PURCHASE MYRTLE GRACE GA BROOKLYN NY	-20.46
11/20/17	BKOFAMERICA ATM 11/20 #000003098 WITHDRWL CROWN HEIGHTS BROOKLYN NY	-800.00
11/21/17	CHECKCARD 1120 USA*SNACK SODA VENDING BROOKLYN NY 24692167325100995931322	-2.45
11/21/17	BKOFAMERICA ATM 11/21 #000003716 WITHDRWL CROWN HEIGHTS BROOKLYN NY	-20.00
11/21/17	BKOFAMERICA ATM 11/21 #000003720 WITHDRWL CROWN HEIGHTS BROOKLYN NY	-300.00
11/22/17	CHECKCARD 1120 HOLESOMEBAGELS.COM 347-9555300 NY 24760627325473900958528	-10.34
11/22/17	CHECKCARD 1121 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167325100129029324	-29.99
11/22/17	CHECKCARD 1120 HOLESOME BAGELS BROOKLYN NY 24760627325473900952042	-6.81
11/22/17	CHECKCARD 1121 SQ *CHOCOLATTE ESPR BROOKLYN NY 24492157325741443829023	-2.75
11/27/17	CHECKCARD 1124 KOL TUV GROCERY BROOKLYN NY 24801667330017034906323	-8.36
11/27/17	CHECKCARD 1125 AMC 84TH STREET 6 #2102 NEW YORK NY 24610437330072009460193	-39.98
11/28/17	CHECKCARD 1127 FSI*CONED BILL PAYMENT 866-405-1924 NY 24692167331100232253722	-40.31
11/28/17	CHECKCARD 1126 BUSHWICK PUBLIC HOUSE BROOKLYN NY 24194337331017025857513	-10.00
11/28/17	CHECKCARD 1127 KINGSTON MEATS BROOKLYN NY 24061067331027010076006	-19.78
11/28/17	CHECKCARD 1127 R & R FRUIT & PRODUCE BROOKLYN NY 24760627331233200033279	-14.96
11/29/17	CHECKCARD 1127 HOLESOME BAGELS BROOKLYN NY 24760627332473701037382	-10.35
11/29/17	CHECKCARD 1127 KETTLE & CORD BROOKLYN NY 24760627332303900232841	-15.23
11/29/17	CHECKCARD 1127 WEINTSTEINS BROOKLYN NY 24760627332303900245595	-60.40
11/29/17	CHECKCARD 1127 EBERS LIQUOR AND WINE BROOKLYN NY 24760627332303901046893	-31.56
11/29/17	CHECKCARD 1128 SQ *CHOCOLATTE ESPR BROOKLYN NY 24492157332741483034287	-7.72
11/29/17	CHECKCARD 1128 DNH*GODADDY.COM 480-5058855 AZ 24906417332047456292367	-20.17
11/29/17	CHECKCARD 1128 CHABAD HEIGHTS 347-277-6908 NY 24687207332027010994484	-10.00
11/30/17	CHECKCARD 1128 PROMENADE BAR & GRILL NEW YORK NY 24251377333017037097771	-80.00
12/01/17	CHECKCARD 1130 AMAZON.COM WWW.AMAZON.C WWW.AMAZON.COWA 24431067334083705753102	-7.49
12/04/17	CHECKCARD 1202 AMAZON.COM WWW.AMAZON.C WWW.AMAZON.COWA 24431067336083355566190	-9.99
12/04/17	CHECKCARD 1202 AMAZON.COM WWW.AMAZON.C WWW.AMAZON.COWA 24431067336083313511320	-21.21

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## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
12/04/17	CHECKCARD 1202 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 24431067336083008785908	-8.38
12/11/17	CHECKCARD 1209 MR LEMON BROOKLYN NY 24755427344263442778263	-5.77
12/11/17	APPLE 12/11 #000880569 WITHDRWL 318 ALBANY AVENUE BROOKLYN NY	-503.00
12/13/17	CHECKCARD 1211 USZOOM-IPOSTAL1 845-579-5770 NY 24801667346017031603081	-9.99
12/13/17	CHECKCARD 1211 HOLESOME BAGELS BROOKLYN NY 24760627346473500855483	-17.97
<b>Total ATM and debit card subtractions</b>		<b>-\$2,602.78</b>

### Other subtractions

Date	Description	Amount
11/17/17	Online Banking transfer to CHK 8439 Confirmation# 7592510120	-300.00
11/20/17	PAYPAL DES:ECHECK ID:4L6J2AB882LDS INDN:SHMUEL HAYEMPOUR CO ID:PAYPALEC88 WEB	-38.00
12/01/17	PAYPAL DES:INST XFER ID:FITZGERALDS PUB INDN:SHMUEL HAYEMPOUR CO ID:PAYPALSI77 WEB	-70.10
12/14/17	Online Banking transfer to CHK 8439 Confirmation# 7530298749	-12.00
<b>Total other subtractions</b>		<b>-\$420.10</b>

## Service fees

**Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.**

	Total for this period	Total year-to-date
Total Overdraft fees	\$35.00	\$455.00
Total NSF: Returned Item fees	\$0.00	\$70.00

**To help avoid overdraft and returned item fees, you can set up:**

Customized alerts – get email or text message alerts (footnote 1) to let you know if your balance is low

Overdraft Protection – enroll to help protect yourself from overdrafts and declined transactions

To enroll, go to [bankofamerica.com/online](http://bankofamerica.com/online), call us at the number listed on this statement, or come see us at your nearest financial center.

(footnote 1) Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. This feature is not available on the Mobile website. Wireless carrier fees may apply.

Date	Transaction description	Amount
12/01/17	OVERDRAFT ITEM FEE FOR ACTIVITY OF 12-01	-35.00
12/11/17	APPLE 12/11 #000880569 WITHDRWL 318 ALBANY AVENUE BROOKLYN NY FEE	-2.50

### Total service fees

**-\$37.50**

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