

IN THE CIRCUIT COURT OF ST. LOUIS COUNTY  
STATE OF MISSOURI

ANGELA M. FREINER	)	
	)	
Petitioner,	)	
vs.	)	Cause Number: 14SL-DR02617-01
	)	
JAMES S. JUDY	)	Division: 31
	)	
Respondent.	)	

**NOTICE OF INTENT TO USE BUSINESS RECORDS AND CERTIFICATE OF SERVICE OF COPIES TO ATTORNEY(S) OF RECORD**

PLEASE TAKE NOTICE that pursuant to the RSMo. Section 490.692, Respondent and his counsel intend to introduce the business records identified below into evidence at trial. Copies of the records identified below, were sent by way of email this 6<sup>th</sup> day of July, 2020 to: Venus Jackson, Guardian ad Litem, [Venusesquire@sbcglobal.net](mailto:Venusesquire@sbcglobal.net);

- Bank of America records pertaining to Angela Freiner.

Respectfully submitted by:  
LAW OFFICES OF KATHLEEN E. SHAUL, PC

/s/ Kathleen E. Shaul  
Kathleen E. Shaul, #46615  
Attorney for Respondent  
7710 Carondelet Avenue, Suite 401  
St. Louis, Missouri 63105  
(314) 863-9955 Telephone  
(314) 863-9933 Facsimile  
[Law@KShaul.com](mailto:Law@KShaul.com)

**CERTIFICATE OF SERVICE**

A copy of the above and foregoing sent via electronic filing this 6<sup>th</sup> day of July, 2020 to: Venus Jackson, Guardian ad Litem.




/s/ L.Blase\_\_\_\_\_



P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

### 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 Adv Plus Banking

for November 26, 2018 to December 14, 2018

**ANGELA MICHELLE FREINER**

### Account summary

Beginning balance on November 26, 2018	\$0.00
Deposits and other additions	2,368.00
ATM and debit card subtractions	-0.00
Other subtractions	-1,818.00
Checks	-0.00
Service fees	-30.39
<b>Ending balance on December 14, 2018</b>	<b>\$519.61</b>

Account number: 3550 1013 2558

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



## Deposits and other additions

Date	Description	Amount
12/05/18	BKOFAMERICA MOBILE 12/06 3693031244 DEPOSIT *MOBILE MO	909.00
12/05/18	Online Banking transfer from CHK 6134 Confirmation# 5206479645	550.00
12/14/18	BKOFAMERICA MOBILE 12/14 3699862536 DEPOSIT *MOBILE MO	909.00
<b>Total deposits and other additions</b>		<b>\$2,368.00</b>

## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
12/05/18	Adjustment/Correction Of Posted Item	-909.00
12/14/18	Adjustment/Correction Of Posted Item	-909.00
<b>Total other subtractions</b>		<b>-\$1,818.00</b>

## Service fees

Date	Transaction description	Amount
12/13/18	CHECK ORDER00722 DES:FEE ID:1HU01261 PMT INFO: PRODUCT(S): 28.24 S&H: 0.00 MO TAX: 2.15	-30.39
<b>Total service fees</b>		<b>-\$30.39</b>

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




This page intentionally left blank



P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

### 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 Adv Plus Banking

for December 15, 2018 to January 16, 2019

**ANGELA MICHELLE FREINER**

### Account summary

Beginning balance on December 15, 2018	\$519.61
Deposits and other additions	4,057.99
ATM and debit card subtractions	-1,508.91
Other subtractions	-310.00
Checks	-2,200.00
Service fees	-2.50
<b>Ending balance on January 16, 2019</b>	<b>\$556.19</b>

Account number: 3550 1013 2558

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
12/17/18	Counter Credit	1,773.00
12/21/18	AMAZON.COM 12/21 #000IBYZAN REFUND REFUNDAMAZON.COM SEATTLE WA	11.99
01/07/19	Counter Credit	1,773.00
01/15/19	Online Banking transfer from CHK 6134 Confirmation# 1157555983	500.00

### Total deposits and other additions

**\$4,057.99**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
12/19/18	CHECKCARD 1218 AMZN DIGITAL*M28E 888-802-3080 WA 55310208352083712818374	-0.99
12/19/18	CHECKCARD 1218 SCHNUCKS GRAVOIS ST. LOUIS MO 05436848353000361915679	-19.59
12/19/18	CHECKCARD 1218 FAMILY DOLLAR #60 AFFTON MO 55263528353837000055594	-3.70
12/19/18	CHECKCARD 1219 PHILLIPS 66 - DIR AFFTON MO 25483678353001863232200	-89.30
12/19/18	CHECKCARD 1219 AMAZON.COM*M23 SEATTLE WA	-18.36
12/20/18	CHECKCARD 1218 Area 51 St Louis MO 75337008353306500526481	-15.33
12/20/18	CHECKCARD 1220 WM SUPERCENTER KIRKWOOD MO	-10.85
12/21/18	CHECKCARD 1219 GOODWILL SOUTH CO ST LOUIS MO 55457378354206488101574	-7.00
12/21/18	CHECKCARD 1220 QT 624 060 ST LOUIS MO 15410198354993044496018	-1.45
12/21/18	CHECKCARD 1220 EXXONMOBIL 964 KIRKWOOD MO 15486808355837006610649	-1.47
12/21/18	CHECKCARD 1220 BP#8795858KIRKWOOD KIRKWOOD MO 55316588355744002860311	-1.15
12/21/18	CHECKCARD 1220 AMAZON.COM*M26 SEATTLE WA	-63.75
12/21/18	CHECKCARD 1220 AMAZON.COM*M22 SEATTLE WA	-52.16
12/21/18	CHECKCARD 1221 AMAZON.COM*M22 SEATTLE WA	-15.99

*continued on the next page*

## Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to **Profile & Settings** or use the **Mobile Banking app**!

Is your contact info up to date? Check now at [bankofamerica.com](http://bankofamerica.com).

<sup>1</sup>Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.  
Bank of America, N.A. Member FDIC.

**Withdrawals and other subtractions - continued****ATM and debit card subtractions - continued**

Date	Description	Amount
12/24/18	CHECKCARD 1221 LOWES #00764* KIRKWOOD MO 55432868356200465952461	-544.47
12/24/18	CHECKCARD 1221 FAMILY DOLLAR #60 AFFTON MO 55263528356837000059619	-12.34
12/24/18	CHECKCARD 1222 PHILLIPS 66 - DIR AFFTON MO 25483678356002155247812	-40.37
12/24/18	FIRST COMMUNIT 12/22 #000000451 WITHDRWL FIRST COMMUNITY C CRESTWOOD MO	-83.00
12/24/18	CHECKCARD 1222 ZIPS #127 SAINT LOUIS MO 85500598357024645034321	-14.95
12/24/18	CHECKCARD 1223 PHILLIPS 66 - DIR AFFTON MO 25483678357002254416895	-12.20
12/24/18	KOHL'S 067 9701 12/24 #000812592 PURCHASE KOHL'S 067 9701 WA SAINT LOUIS MO	-59.11
12/24/18	DIRT CHEAP 5 12/24 #000954440 PURCHASE 8445 GRAVOIS ROAD AFFTON MO	-8.92
12/24/18	WAL Wal-Mart S 12/24 #000304168 PURCHASE 3061 WAL-SAMS SHREWSBURY MO	-26.07
12/26/18	DIRT CHEAP 5 12/25 #000980633 PURCHASE 8445 GRAVOIS ROAD AFFTON MO	-64.70
12/27/18	CHECKCARD 1227 QUIKTRIP SAINT LOUIS MO	-24.00
01/11/19	CHECKCARD 0109 BJ NG EXIT NO 2 SAINT LOUIS MO 55436879010640102968605	-1.50
01/11/19	CHECKCARD 0109 INT*IN *ST. VINCE 800-262-3246 MO 55432869010200484776103	-33.50
01/11/19	CHECKCARD 0109 A TASTE OF CHINA SAINT LOUIS MO 75306379010161102066684	-30.97
01/11/19	CHECKCARD 0110 PHILLIPS 66 - DIR AFFTON MO 25483679010000949051009	-61.49
01/14/19	CHECKCARD 0111 FAMILY DOLLAR #60 AFFTON MO 55263529012837000084710	-16.14
01/14/19	CHECKCARD 0111 PHILLIPS 66 - DIR AFFTON MO 25483679012001126414455	-8.92
01/14/19	CHECKCARD 0111 PHILLIPS 66 - DIR AFFTON MO 25483679012001124410497	-15.39
01/14/19	CHECKCARD 0112 SCHNUCK'S SHREWSBU SAINT LOUIS MO 05436849013000231617067	-20.05
01/15/19	CHECKCARD 0114 PHILLIPS 66 - DIR AFFTON MO 25483679015001404411949	-16.76
01/15/19	CHECKCARD 0115 PHILLIPS 66 - DIR AFFTON MO 25483679015001417164030	-57.23
01/15/19	CHECKCARD 0115 WM SUPERCENTER KIRKWOOD MO	-48.96
01/16/19	CHECKCARD 0115 PHILLIPS 66 - DIR AFFTON MO 25483679015001421375929	-6.78

**Total ATM and debit card subtractions****-\$1,508.91****Other subtractions**

Date	Description	Amount
01/14/19	Online Banking transfer to CHK 6134 Confirmation# 5533755589	-310.00

**Total other subtractions****-\$310.00**

### Checks

Date	Check #	Amount
12/27/18	101	-1,100.00

Date	Check #	Amount
01/16/19	102	-1,100.00

<b>Total checks</b>	<b>-\$2,200.00</b>
<b>Total # of checks</b>	<b>2</b>

### Service fees

Date	Transaction description	Amount
12/24/18	FIRST COMMUNIT 12/22 #000000451 WITHDRWL FIRST COMMUNITY C CRESTWOOD MO FEE	-2.50

<b>Total service fees</b>	<b>-\$2.50</b>
---------------------------	----------------

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

This page intentionally left blank

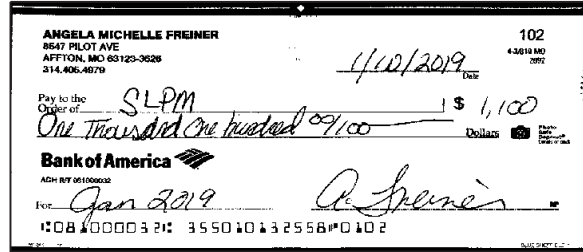
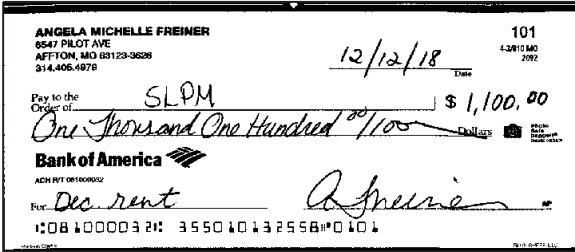


**Check images**

Account number: 3550 1013 2558

Check number: 101 | Amount: \$1,100.00

Check number: 102 | Amount: \$1,100.00






This page intentionally left blank



P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for January 17, 2019 to February 13, 2019

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on January 17, 2019	\$556.19
Deposits and other additions	607.85
ATM and debit card subtractions	-540.08
Other subtractions	-615.34
Checks	-0.00
Service fees	-12.00
<b>Ending balance on February 13, 2019</b>	<b>-\$3.38</b>

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
01/22/19	CHECKCARD 0121 AUTOZONE #0261 AFFTON MO 0543684902200023670	49.09
01/22/19	AMAZON.COM 01/21 #000W9YV2J REFUND REFUNDAMAZON.COM SEATTLE WA	32.77
01/22/19	AMAZON.COM 01/21 #000THQH05 REFUND REFUNDAMAZON.COM SEATTLE WA	25.99
02/05/19	Online Banking transfer from CHK 6134 Confirmation# 6537533727	500.00

### Total deposits and other additions

**\$607.85**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
01/17/19	CHECKCARD 0115 AUTOZONE 6708 KIRKWOOD MO 05436849016200023446280	-49.09
01/22/19	CHECKCARD 0118 Amazon Prime Amzn.com/billWA 55432869018200118222187 RECURRING	-13.54
01/22/19	CHECKCARD 0118 PHILLIPS 66 - DIR AFFTON MO 25483679018001716803541	-28.96
01/22/19	CHECKCARD 0119 IMOS PIZZA - AFFT SAINT LOUIS MO 05314619019500219903825	-25.93
01/22/19	CHECKCARD 0119 DOLLARTREE SAINT LOUIS MO 05436849020000226777364	-50.41
01/22/19	CHECKCARD 0120 PHILLIPS 66 - DIR AFFTON MO 25483679021002003293565	-60.10
01/23/19	CHECKCARD 0122 Zips Wash Club 8559477927 OK 85500599022025250303623	-14.95
01/28/19	CHECKCARD 0125 PHILLIPS 66 - DIR AFFTON MO 25483679025002387952303	-72.54
01/28/19	CHECKCARD 0125 1603 Dominos Pizz 636-947-4433 MO 05436849026500119320556	-22.66
02/04/19	CHECKCARD 0204 PHILLIPS 66 - DIR AFFTON MO 25483679035000349840341	-62.87
02/05/19	CHECKCARD 0205 METROPCS MOBIL BELLEVUE WA	-131.98
02/12/19	CHECKCARD 0211 CIRCLE K 01624 ST LOUIS MO 55432869043100881821919	-7.05

### Total ATM and debit card subtractions

**-\$540.08**

*continued on the next page*



## Experience the arts for free

Get one free general admission when you show your Bank of America® card and a photo ID at more than 200 cultural institutions on the first full weekend of every month.

Visit [bankofamerica.com/ArtsOnUs](http://bankofamerica.com/ArtsOnUs) to learn more and find a participating location near you.



LIFE / BETTER CONNECTED®

SSM-06-18-0072.C | ARB4YMCM

JUDY P.017

## Withdrawals and other subtractions - continued

### Other subtractions

Date	Description	Amount
01/31/19	Ameren Missouri Bill Payment	-122.00
02/05/19	Missouri American Water Bill Payment	-141.00
02/06/19	SPIRE FORMERLY LACLEDE/MGE Bill Payment	-150.34
02/06/19	Spire Formerly Laclede/MGE Bill Payment	-122.00
02/13/19	Online Banking transfer to CHK 6134 Confirmation# 2404474112	-80.00

### Total other subtractions

**-\$615.34**

### Service fees

Date	Transaction description	Amount
02/13/19	Monthly Maintenance Fee	-12.00

### Total service fees

**-\$12.00**




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



P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for February 14, 2019 to March 15, 2019

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on February 14, 2019	-\$3.38
Deposits and other additions	2,200.00
ATM and debit card subtractions	-28.49
Other subtractions	-0.00
Checks	-2,130.00
Service fees	-47.00
<b>Ending balance on March 15, 2019</b>	<b>-\$8.87</b>

Our Mobile Banking app<sup>1</sup> and Online Banking are both certified by J.D. Power<sup>2</sup> for providing

**“An Outstanding Customer Experience.”**

Download the app today from your app store or visit [bankofamerica.com](http://bankofamerica.com).

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

<sup>2</sup> J.D. Power 2019 Mobile App Certification Program<sup>SM</sup> and 2019 Website Certification Program<sup>SM</sup> recognition is based on successful completion of an audit and exceeding a customer experience benchmark through a survey of recent servicing interactions. For more information, visit [jdpower.com/awards](http://jdpower.com/awards). SSM-11-18-0529.C | ARFVGMFT

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



## Deposits and other additions

Date	Description	Amount
03/08/19	Online Banking transfer from CHK 6134 Confirmation# 3304866722	2,200.00

**Total deposits and other additions** **\$2,200.00**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
02/19/19	CHECKCARD 0218 Amazon Prime Amzn.com/billWA 55432869049100129777794 RECURRING	-13.54
02/25/19	CHECKCARD 0224 Zips Wash Club 8559477927 OK 85500599056026022574227	-14.95

**Total ATM and debit card subtractions** **-\$28.49**

## Checks

Date	Check #	Amount
03/11/19	103	-2,130.00

**Total checks** **-\$2,130.00**  
**Total # of checks** **1**

Are you on track for  
the retirement you want?

Run the numbers at [merrilledge.com/Learn](http://merrilledge.com/Learn).



Merrill Lynch is the marketing name for Merrill Lynch Wealth Management, and Merrill Edge®, both of which are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"). Merrill Edge is available through MLPF&S, and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing. Merrill Lynch makes available products and services offered by MLPF&S and other subsidiaries of Bank of America Corporation ("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-11-18-0530.C | ARKLMMY8

JUDY P.021

## 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	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**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
02/19/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 02-19	-35.00
03/15/19	Monthly Maintenance Fee	-12.00

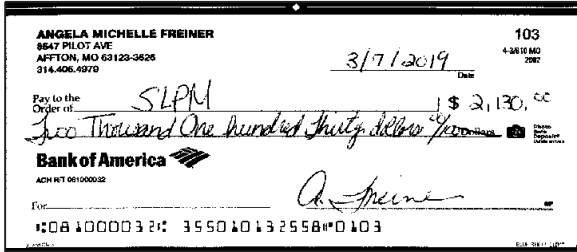
**Total service fees** **-\$47.00**

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

**Check images**

Account number: **3550 1013 2558**

Check number: 103 | Amount: \$2,130.00






This page intentionally left blank



P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

### 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 Adv Plus Banking

for March 16, 2019 to April 16, 2019

**ANGELA MICHELLE FREINER**

### Account summary

Beginning balance on March 16, 2019	- \$8.87
Deposits and other additions	1,140.00
ATM and debit card subtractions	-0.00
Other subtractions	-386.90
Checks	-0.00
Service fees	-12.00
<b>Ending balance on April 16, 2019</b>	<b>\$732.23</b>

Account number: 3550 1013 2558

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
03/25/19	Online Banking transfer from CHK 6134 Confirmation# 6247740304	1,140.00
<b>Total deposits and other additions</b>		<b>\$1,140.00</b>

## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
04/04/19	LACLEDEGAS DES:WEB_PAY ID:15174288040219 INDN:ANGELA FREINER CO ID:6430368139 WEB	-106.90
04/15/19	Speedpay DES:wuAmerenMO ID:5273105155 INDN:5273105155 CO ID:9212021104 WEB	-280.00
<b>Total other subtractions</b>		<b>-\$386.90</b>

## What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like.  
Enter code **CADD** at [bankofamerica.com/AdvisoryPanel](https://bankofamerica.com/AdvisoryPanel) to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-01-19-2128A1 | ARG377KX

**JUDY P.027**

## 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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**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
04/16/19	Monthly Maintenance Fee	-12.00

**Total service fees**

**-\$12.00**

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








P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

### 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 Adv Plus Banking

for April 17, 2019 to May 16, 2019

**ANGELA MICHELLE FREINER**

### Account summary

Beginning balance on April 17, 2019	\$732.23
Deposits and other additions	2,276.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-2,130.00
Service fees	-47.00
<b>Ending balance on May 16, 2019</b>	<b>\$831.23</b>

Account number: 3550 1013 2558

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
04/24/19	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 04-23)	1,065.00
04/24/19	Online Banking transfer from CHK 6134 Confirmation# 7512699037	367.00
04/29/19	Online Banking transfer from CHK 6134 Confirmation# 6450319915	1.00
05/16/19	Online Banking transfer from CHK 6134 Confirmation# 3305176951	843.00
<b>Total deposits and other additions</b>		<b>\$2,276.00</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
04/23/19	104	-1,065.00	04/25/19	104*	-1,065.00
<b>Total checks</b>					<b>-\$2,130.00</b>
<b>Total # of checks</b>					<b>2</b>

\* There is a gap in sequential check numbers

## 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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$35.00	\$35.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

*continued on the next page*

## What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like. Enter code **CADD** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-01-19-2128A1 | ARG377KX

**JUDY P.031**

## Service fees - continued

Date	Transaction description	Amount
04/23/19	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 04-23	-35.00
05/16/19	Monthly Maintenance Fee	-12.00

**Total service fees** **-\$47.00**

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



ANGELA MICHELLE FREINER | Account # 3550 1013 2558 | April 17, 2019 to May 16, 2019

## Check images

Account number: 3550 1013 2558

Check number: 104 | Amount: \$1,065.00

ANGELA MICHELLE FREINER 8647 PILOT AVE APPTON, MO 65128-3626 314.606.4879	3/29/2019 Date	104 ⑆2910 MC 2092
Pay to the Order of <u>SLPM</u>	\$ 1,065. <sup>00</sup> / <sub>100</sub>	Dollars
<u>One Thousand Sixty Five</u> <sup>00</sup> / <sub>100</sub>		
Bank of America		
ACH RIT 08100002		
For <u>Angela Freiner</u>		
⑆08 ⑆0000 ⑆⑆⑆ 3550 ⑆0 ⑆⑆ 2558 ⑆0 ⑆0⑆		




This page intentionally left blank



P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for May 17, 2019 to June 14, 2019

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on May 17, 2019	\$831.23
Deposits and other additions	440.00
ATM and debit card subtractions	-536.12
Other subtractions	-154.00
Checks	-0.00
Service fees	-12.00
<b>Ending balance on June 14, 2019</b>	<b>\$569.11</b>

Our Mobile Banking app<sup>1</sup> and Online Banking are both certified by J.D. Power<sup>2</sup> for providing

**“An Outstanding Customer Experience.”**

Download the app today from your app store or visit [bankofamerica.com](http://bankofamerica.com).

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

<sup>2</sup> J.D. Power 2019 Mobile App Certification Program<sup>SM</sup> and 2019 Website Certification Program<sup>SM</sup> recognition is based on successful completion of an audit and exceeding a customer experience benchmark through a survey of recent servicing interactions. For more information, visit [jdpower.com/awards](http://jdpower.com/awards). SSM-11-18-0529.C | ARFVGMFT

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



## Deposits and other additions

Date	Description	Amount
05/28/19	BKOFAMERICA MOBILE 05/26 3669951755 DEPOSIT *MOBILE MO	250.00
05/28/19	BKOFAMERICA MOBILE 05/26 3669951071 DEPOSIT *MOBILE MO	190.00
<b>Total deposits and other additions</b>		<b>\$440.00</b>

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
05/20/19	CHECKCARD 0519 PATHWAYS SAINT LOUIS MO 55446419140207733900377	-37.97
05/24/19	CHECKCARD 0523 PHILLIPS 66 - DIR AFFTON MO 25483679143002090782150	-10.13
05/24/19	CHECKCARD 0523 PHILLIPS 66 - DIR AFFTON MO 25483679143002090782200	-5.79
05/28/19	CHECKCARD 0527 FAMILY DOLLAR #60 AFFTON MO 55263529148837000044349	-74.83
05/30/19	CHECKCARD 0529 PHILLIPS 66 - DIR AFFTON MO 25483679149002633578358	-5.79
05/31/19	CHECKCARD 0530 QT 624 060 ST LOUIS MO 15410199150993051655450	-10.10
05/31/19	CHECKCARD 0530 PHILLIPS 66 - DIR AFFTON MO 25483679150002719838037	-5.79
06/03/19	CHECKCARD 0529 RAISING CANE'S #2 MAPLEWOOD MO 05140489151710049526326	-7.96
06/03/19	CHECKCARD 0531 PHILLIPS 66 - DIR AFFTON MO 25483679151002817469411	-6.61
06/03/19	CHECKCARD 0601 PHILLIPS 66 - DIR AFFTON MO 25483679152000071226286	-20.02
06/03/19	CHECKCARD 0601 GOODWILL BAYLESS SAINT LOUIS MO 55457379153200688300616	-17.50
06/03/19	CHECKCARD 0601 CITYOFSTLOUIS-LAM ST LOUIS MO 55432869153200844950858	-5.00
06/04/19	CHECKCARD 0604 METROPCS MOBIL BELLEVUE WA	-60.00
06/05/19	CHECKCARD 0605 METROPCS MOBIL BELLEVUE WA	-96.00
06/07/19	CHECKCARD 0606 PHILLIPS 66 - DIR AFFTON MO 25483679157000510492593	-5.79
06/07/19	CHECKCARD 0606 GOODWILL FENTON FENTON MO 55457379158200688401260	-30.75

*continued on the next page*

## Invest in their future

Learn about ways to fund your child's education  
at [merrilledge.com/Learn](http://merrilledge.com/Learn).



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, 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-02-19-0619.B | ARVSWN3H

**JUDY P.037**

## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
06/10/19	CHECKCARD 0607 INT*IN *DRIVERS D 314-6194230 MO 55432869158200095047250	-100.00
06/10/19	CHECKCARD 0607 PHILLIPS 66 - DIR AFFTON MO 25483679158000624829226	-15.05
06/10/19	CHECKCARD 0607 PHILLIPS 66 - DIR AFFTON MO 25483679158000624829242	-5.79
06/12/19	CHECKCARD 0611 GOODWILL SOUTH CO ST LOUIS MO 55457379163206488101201	-15.25
<b>Total ATM and debit card subtractions</b>		<b>-\$536.12</b>

### Other subtractions

Date	Description	Amount
05/20/19	Speedpay DES:wuAmerenMO ID:5273105155 INDN:5273105155 CO ID:9212021104 WEB	-154.00
<b>Total other subtractions</b>		<b>-\$154.00</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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$35.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
06/14/19	Monthly Maintenance Fee	-12.00
<b>Total service fees</b>		<b>-\$12.00</b>




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



P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for June 15, 2019 to July 17, 2019

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on June 15, 2019	\$569.11
Deposits and other additions	2,867.50
ATM and debit card subtractions	-922.12
Other subtractions	-250.00
Checks	-2,165.00
Service fees	-47.15
<b>Ending balance on July 17, 2019</b>	<b>\$52.34</b>




## Celebrate independence!

Here's to your success, prosperity and financial independence in 2019 and beyond.

[bankofamerica.com](http://bankofamerica.com)





SSM-04-19-0149.B | ARNN8NHK

**JUDY P.039**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
06/17/19	BKOFAMERICA MOBILE 06/15 3686674113 DEPOSIT *MOBILE MO	1,365.00
06/21/19	BKOFAMERICA MOBILE 06/21 3641204472 DEPOSIT *MOBILE MO	250.00
06/24/19	BKOFAMERICA MOBILE 06/23 3643055246 DEPOSIT *MOBILE MO	327.00
06/24/19	BKOFAMERICA MOBILE 06/22 3642598988 DEPOSIT *MOBILE MO	125.00
06/25/19	BKOFAMERICA MOBILE 06/25 3644749444 DEPOSIT *MOBILE MO	250.00
06/25/19	BKOFAMERICA MOBILE 06/25 3644750834 DEPOSIT *MOBILE MO	240.00
07/10/19	BKOFAMERICA MOBILE 07/10 3656268734 DEPOSIT *MOBILE MO	300.00
07/11/19	PAYPAL *ETSY 07/11 #000913497 REFUND 2211 North First San Jose CA	10.50

**Total deposits and other additions**

**\$2,867.50**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
06/24/19	CHECKCARD 0624 PHILLIPS 66 - DIR AFFTON MO 25483679175002179868632	-2.30
06/25/19	CHECKCARD 0624 FAMILY DOLLAR #93 AFFTON MO 55263529176837000013257	-4.19
06/26/19	CHECKCARD 0625 BP#8795858KIRKWOOD KIRKWOOD MO 55316589177744005329284	-20.00
06/26/19	CHECKCARD 0626 AMZN DIGITAL*M67F 888-802-3080 WA 55310209177083355470328	-9.99
06/27/19	CHECKCARD 0626 AMZN MKTP US*M65R AMZN.COM/BILLWA 55310209177083378444177	-53.57
06/27/19	CHECKCARD 0627 PHILLIPS 66 - DIR AFFTON MO 25483679178002423666235	-62.99
07/01/19	CHECKCARD 0630 MARIA 85261853283 05295319181113140046367	-4.99
07/02/19	CHECKCARD 0702 AMZN MKTP US*MH5P AMZN.COM/BILLWA 55310209183083347192503	-39.89
07/02/19	CHECKCARD 0701 AMZN DIGITAL*MH22 888-802-3080 WA 55310209183083351195830	-7.99
07/03/19	CHECKCARD 0702 PHILLIPS 66 - DIR AFFTON MO 25483679183000141831084	-20.01

*continued on the next page*



**Fraud prevention:**

We're here  
to help

Help prevent fraud with these simple tips:

- **Update your contact information** so we can reach you if we suspect fraud.
- **Report suspicious activity** right away.
- **Read our Fraud Prevention Checklist** at [bankofamerica.com/FraudChecklist](http://bankofamerica.com/FraudChecklist) for more ways to help prevent fraud and identify scams.

Learn more about fraud prevention on our Security Center at [bankofamerica.com/security](http://bankofamerica.com/security).

**Withdrawals and other subtractions - continued****ATM and debit card subtractions - continued**

Date	Description	Amount
07/05/19	CHECKCARD 0704 METROPCS MOBIL BELLEVUE WA	-60.00
07/08/19	CHECKCARD 0708 AMZN DIGITAL*MH1U 888-802-3080 WA 55310209189083717814607	-9.99
07/08/19	CHECKCARD 0708 PHILLIPS 66 - DIR AFFTON MO 25483679189000642809237	-5.87
07/09/19	CHECKCARD 0708 PHILLIPS 66 - HAN MAPLEWOOD MO 25483679189000664755540	-10.09
07/09/19	CHECKCARD 0708 FAMILY DOLLAR #60 AFFTON MO 55263529190837000094549	-214.51
07/10/19	CHECKCARD 0707 OFFERUP ID#404423 8443568729 WA 55429509190637736561966	-18.00
07/10/19	CHECKCARD 0710 GOOGLE *MINECRAFT 650-253-0000 CA 55500369191083762294679	-6.99
07/10/19	CHECKCARD 0709 PAYPAL *ETSY San Jose CA	-9.75
07/10/19	CHECKCARD 0709 PAYPAL *ETSY San Jose CA	-10.50
07/11/19	CHECKCARD 0710 AMZN MKTP US*MH8F AMZN.COM/BILLWA 55310209191083360183561	-8.68
07/11/19	CHECKCARD 0710 AMZN MKTP US*MH9Q AMZN.COM/BILLWA 55310209192083748462074	-7.99
07/11/19	CHECKCARD 0710 AMZN MKTP US*MH6T AMZN.COM/BILLWA 55310209192083346140866	-7.68
07/11/19	CHECKCARD 0710 AMZN MKTP US*MH0Q AMZN.COM/BILLWA 55310209192083324233766	-8.99
07/11/19	CHECKCARD 0710 AMZN MKTP US*MH9E AMZN.COM/BILLWA 55310209191083771372951	-7.99
07/12/19	CHECKCARD 0711 AMAZON.COM*MH7YN4 AMZN.COM/BILLWA 55310209192083781481379	-6.01
07/12/19	CHECKCARD 0711 AMZN MKTP US*MH0A AMZN.COM/BILLWA 55310209192083331103754	-7.95
07/12/19	CHECKCARD 0711 AMZN MKTP US*MH7E AMZN.COM/BILLWA 55310209192083308388966	-35.99
07/12/19	CHECKCARD 0711 AMAZON.COM*MH1CW3 AMZN.COM/BILLWA 55310209192083368364352	-9.30
07/12/19	CHECKCARD 0712 AMZN MKTP US*MH6V AMZN.COM/BILLWA 55310209193083386413792	-55.24
07/12/19	CHECKCARD 0711 DOLLARTREE SAINT LOUIS MO 05436849193000262562481	-5.86
07/12/19	CHECKCARD 0711 PHILLIPS 66 - DIR AFFTON MO 25483679192000932787239	-5.87
07/15/19	CHECKCARD 0712 DOLLARTREE SAINT LOUIS MO 05436849194000271538653	-19.33
07/15/19	CHECKCARD 0712 DOLLARTREE SAINT LOUIS MO 05436849194000271538737	-5.39
07/15/19	CHECKCARD 0713 PHILLIPS 66 - DIR AFFTON MO 25483679194001077505665	-20.24
07/15/19	CHECKCARD 0713 CITYOFSTLOUIS-LAM ST LOUIS MO 55432869194200287885497	-5.00
07/15/19	CHECKCARD 0713 WALGREENS #3906 SAINT LOUIS MO 05436849195000232578359	-67.55
07/15/19	CHECKCARD 0713 DOLLARTREE SAINT LOUIS MO 05436849195000232578276	-12.93
07/15/19	CHECKCARD 0713 WM SUPERCENTER KIRKWOOD MO	-41.51
07/15/19	CHECKCARD 0715 METROPCS MOBIL BELLEVUE WA	-11.00

**Total ATM and debit card subtractions****-\$922.12***continued on the next page*

## Withdrawals and other subtractions - continued

### Other subtractions

Date	Description	Amount
07/02/19	Speedpay WEB DES:wuAmerenMO ID:5273105155 INDN:5273105155 CO ID:9212021104	-250.00
<b>Total other subtractions</b>		<b>-\$250.00</b>

### Checks

Date	Check #	Amount	Date	Check #	Amount
06/17/19	105	-2,130.00	07/12/19	106	-35.00
<b>Total checks</b>					<b>-\$2,165.00</b>
<b>Total # of checks</b>					<b>2</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	\$70.00
Total NSF: Returned Item fees	\$0.00	\$35.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
06/17/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 06-17	-35.00
07/01/19	CHECKCARD 0630 MARIA 85261853283 05295319181113140046367 INTERNATIONAL TRANSACTION FEE	-0.15
07/17/19	Monthly Maintenance Fee	-12.00
<b>Total service fees</b>		<b>-\$47.15</b>

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

This page intentionally left blank



**Check images**

Account number: 3550 1013 2558

Check number: 105 | Amount: \$2,130.00

Check number: 106 | Amount: \$35.00

ANGELA MICHELLE FREINER  
8647 PILOT AVE  
AFFTON, MO 63123-3926  
314.405.4979

105  
43818 MO  
2019

6/14/2019  
Date

Pay to the Order of SLPM \$ 2,130

Two Thousand One Hundred Thirty 00/100

Bank of America  
ACH N/T 001000002

For: A. Freiner

⑆08 100003 2⑆ 3550 1013 2558 ⑆0 105

ANGELA MICHELLE FREINER  
8647 PILOT AVE  
AFFTON, MO 63123-3926  
314.405.4979

106  
43818 MO  
2019

13445 7/18/2019  
Date

Pay to the Order of PSU \$ 35.00

Thirty Five 00/100

Bank of America  
ACH N/T 001000002

For: A. Freiner

⑆08 100003 2⑆ 3550 1013 2558 ⑆0 106




This page intentionally left blank



P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for July 18, 2019 to August 16, 2019

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on July 18, 2019	\$52.34
Deposits and other additions	2,383.44
ATM and debit card subtractions	-973.57
Other subtractions	-180.59
Checks	-1,360.00
Service fees	-82.15
<b>Ending balance on August 16, 2019</b>	<b>-\$160.53</b>

**COUNTRY MUSIC**  
A FILM BY KEN BURNS



THE POWER TO

## tell America's story through music

We're proud to support *Country Music* — a new Ken Burns film that explores this uniquely American art form. Tune in or stream on PBS, starting Sunday, September 15 at 8/7 Central.

Learn more at [bankofamerica.com/CountryMusic](http://bankofamerica.com/CountryMusic).



**COUNTRY MUSIC**  
A FILM BY KEN BURNS

SSM-04-19-0161.B | ARM6TLMW

**JUDY P.047**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
07/24/19	BKOFAMERICA MOBILE 07/24 3667021474 DEPOSIT *MOBILE MO	300.00
07/29/19	BKOFAMERICA MOBILE 07/29 3670604848 DEPOSIT *MOBILE MO	200.00
07/29/19	Online Banking transfer from CHK 6134 Confirmation# 1141361978	200.00
08/05/19	BKOFAMERICA MOBILE 08/05 3677001062 DEPOSIT *MOBILE MO	1,000.00
08/08/19	PAYPAL *MSTRAC 08/08 #000450694 REFUND 2211 North First San Jose CA	167.85
08/15/19	BKOFAMERICA MOBILE 08/15 3685137160 DEPOSIT *MOBILE MO	300.00
08/15/19	Fee Refund	35.00
08/16/19	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 08-15)	180.59

### Total deposits and other additions

**\$2,383.44**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
07/22/19	CHECKCARD 0721 CLKBANK*COM_74T2A 800-390-6035 ID 55432869202200130734413	-7.00
07/22/19	CHECKCARD 0720 PHILLIPS 66 - DIR AFFTON MO 25483679201001770890001	-10.03
07/23/19	CHECKCARD 0723 PHILLIPS 66 - DIR AFFTON MO 25483679204002043188451	-15.25
07/23/19	CHECKCARD 0723 PHILLIPS 66 - DIR AFFTON MO 25483679204002043188469	-5.87
07/29/19	CHECKCARD 0727 RALLY'S 8140 ARNOLD MO 55432869208200611754330	-19.98
07/29/19	CHECKCARD 0727 PHILLIPS 66 - DIR AFFTON MO 25483679208002431646728	-9.40
07/29/19	CHECKCARD 0729 SPIRE BILL PAYMEN 800-887-4176 MO 55432869210200046247708	-372.97
07/31/19	CHECKCARD 0730 MARIA 85261853283 05295319211113553424469 RECURRING	-4.98
08/01/19	CHECKCARD 0731 CIRCLE K 01624 ST LOUIS MO 55432869213200585644296	-20.08
08/05/19	CHECKCARD 0804 METROPCS MOBIL BELLEVUE WA	-109.00

*continued on the next page*

Experience the arts, science and more for free

Get one free general admission with Museums on Us.<sup>®</sup> Simply show your Bank of America<sup>®</sup> card and a photo ID at more than 225 cultural institutions on the first full weekend of every month.

Visit [bankofamerica.com/ArtsOnUs](http://bankofamerica.com/ArtsOnUs) to find a participating location near you.

## Withdrawals and other subtractions - continued

### ATM and debit card subtractions - continued

Date	Description	Amount
08/07/19	CHECKCARD 0806 FAMILY DOLLAR #60 AFFTON MO 55263529219837000024733	-25.00
08/07/19	CHECKCARD 0807 PHILLIPS 66 - DIR AFFTON MO 25483679219000590475167	-8.34
08/07/19	CHECKCARD 0807 PAYPAL *MSTRAC San Jose CA	-167.85
08/08/19	CHECKCARD 0807 PHILLIPS 66 - DIR AFFTON MO 25483679219000623486421	-9.92
08/08/19	CHECKCARD 0808 PAYPAL *ELLIEK San Jose CA	-131.78
08/09/19	CHECKCARD 0808 BEVERLY NATION 3142870163 MO 55429509220637193966280	-9.00
08/09/19	CHECKCARD 0808 BEVERLY NATION 3142870163 MO 55429509220637194177200	-12.00
08/09/19	CHECKCARD 0808 TACO BELL #28492 ST LOUIS MO 55263529221837000287021	-11.12
08/12/19	CHECKCARD 0808 INT*IN *ST. VINCE 800-262-3246 MO 55432869221200742251886	-6.00
08/14/19	CHECKCARD 0813 PORCH 2069604337 WA 55429509225719477502240	-18.00

**Total ATM and debit card subtractions** **-\$973.57**

### Other subtractions

Date	Description	Amount
08/15/19	Speedpay DES:wuAmerenMO ID:5273105155 INDN:5273105155 CO ID:9212021104 WEB	-180.59

**Total other subtractions** **-\$180.59**

## Checks

Date	Check #	Amount
08/05/19	107	-315.00

Date	Check #	Amount
08/15/19	108	-1,045.00

**Total checks** **-\$1,360.00**

**Total # of checks** **2**

**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	\$105.00
Total NSF: Returned Item fees	\$35.00	\$70.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
07/31/19	CHECKCARD 0730 MARIA 85261853283 0529531921113553424469 RECURRING INTERNATIONAL TRANSACTION FEE	-0.15
08/15/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-15	-35.00
08/15/19	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 08-15	-35.00
08/16/19	Monthly Maintenance Fee	-12.00

**Total service fees** **-\$82.15**

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

This page intentionally left blank



**Check images**

Account number: 3550 1013 2558

Check number: 107 | Amount: \$315.00

Check number: 108 | Amount: \$1,045.00

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3620  
314.405.4679

8/31/2019 Date

107  
43810 MO  
2012

Pay to the Order of Melissa Ripper \$ 315.00  
Three hundred fifteen 00/100 Dollars

Bank of America

ACH RT 09100002

For A. Freiner

⑆08 ⑆00003 2⑆ 3550 ⑆013 2558 ⑆0107

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3620  
314.405.4679

8/18/2019 Date

108  
43810 MO  
2012

Pay to the Order of SLPM \$ 1,045.00  
One thousand forty five 00/100 Dollars

Bank of America

ACH RT 09100002

For A. Freiner

⑆08 ⑆00003 2⑆ 3550 ⑆013 2558 ⑆0108




This page intentionally left blank



P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for August 17, 2019 to September 16, 2019

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on August 17, 2019	-\$160.53
Deposits and other additions	1,730.40
ATM and debit card subtractions	-349.98
Other subtractions	-0.00
Checks	-1,065.00
Service fees	-12.15
<b>Ending balance on September 16, 2019</b>	<b>\$142.74</b>

**COUNTRY MUSIC**  
A FILM BY KEN BURNS



THE POWER TO

## tell America's story through music

We're proud to support *Country Music* — a new Ken Burns film that explores this uniquely American art form. Tune in or stream on PBS, starting Sunday, September 15 at 8/7 Central.

Learn more at [bankofamerica.com/CountryMusic](http://bankofamerica.com/CountryMusic).



**COUNTRY MUSIC**  
A FILM BY KEN BURNS

SSM-04-19-0161.B | ARM6TLMW

**JUDY P.055**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
08/19/19	Online Banking transfer from CHK 6134 Confirmation# 2519211531	200.00
08/20/19	BKOFAMERICA MOBILE 08/20 3689183604 DEPOSIT *MOBILE MO	250.00
08/28/19	BKOFAMERICA MOBILE 08/28 3693314681 DEPOSIT *MOBILE MO	1,000.00
09/04/19	BKOFAMERICA MOBILE 09/04 3698815503 DEPOSIT *MOBILE MO	125.00
09/09/19	BKOFAMERICA MOBILE 09/07 3601312233 DEPOSIT *MOBILE MO	100.00
09/09/19	Online Banking transfer from CHK 6134 Confirmation# 5596762463	40.00
09/11/19	CHECKCARD 0910 MARIA 85261853283 05295319253213477972152	4.99
09/11/19	CHECKCARD 0910 MARIA 85261853283 05295319253213477972145	4.98
09/11/19	CHECKCARD 0910 MARIA 85261853283 05295319253213477972210	4.98
09/11/19	CHECKCARD 0910 MARIA	0.15
09/11/19	CHECKCARD 0910 MARIA	0.15
09/11/19	CHECKCARD 0910 MARIA	0.15

**Total deposits and other additions** **\$1,730.40**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
09/03/19	CHECKCARD 0830 MARIA 85261853283 05295319242213468973601 RECURRING	-4.98
09/03/19	CHECKCARD 0902 METROPCS AUTO BELLEVUE WA 00000000000000000756720 RECURRING	-96.00
09/04/19	CHECKCARD 0904 METROPCS MOBIL BELLEVUE WA	-96.00
09/10/19	CHECKCARD 0909 OFFERUP ID#521470 8443568729 WA 55429509253637812868743	-113.00
09/10/19	CHECKCARD 0909 OFFERUP ID#522600 8443568729 WA 55429509253637815759535	-40.00

**Total ATM and debit card subtractions** **-\$349.98**

THE POWER TO

get more of what you love

Discounts. Exclusive access. One-of-a-kind baseball experiences. Just for customers. What would you like the power to do?®

Learn more at [MLB.com/BankofAmericaExtras](http://MLB.com/BankofAmericaExtras).



Major League Baseball trademarks and copyrights are used with permission of Major League Baseball Properties, Inc. Visit MLB.com. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. ™/©2019 MLB ©2019 Bank of America Corporation SSM-06-19-0051.C | ARTHDVYF

## Checks

Date	Check #	Amount
08/26/19	109	-20.00

Date	Check #	Amount
09/06/19	111*	-1,045.00

<b>Total checks</b>	<b>-\$1,065.00</b>
<b>Total # of checks</b>	<b>2</b>

\* There is a gap in sequential check numbers

## 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	\$0.00	\$105.00
Total NSF: Returned Item fees	\$0.00	\$70.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
09/03/19	CHECKCARD 0830 MARIA 85261853283 05295319242213468973601 RECURRING INTERNATIONAL TRANSACTION FEE	-0.15
09/16/19	Monthly Maintenance Fee	-12.00

**Total service fees** **-\$12.15**

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

**Check images**

Account number: 3550 1013 2558

Check number: 109 | Amount: \$20.00

Check number: 111 | Amount: \$1,045.00

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626  
314.405.4879

8/13/2019  
Date

109  
4-2910 MAO  
2007

Pay to the Order of Upper School Dist \$ 20.00  
Twenty dollars 00/100 Dollars

Bank of America  
ACH NY 081000022  
For Chumpead Delilah Judy  
Angela Freiner

⑆08⑆100003⑆ 3550⑆1013⑆2558⑆0⑆109

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626  
314.405.4879

8/27/2019  
Date

111  
4-2910 MAO  
2007

Pay to the Order of SLPM \$ 1,045.00  
One thousand forty five 00/100 Dollars

Bank of America  
ACH NY 081000022  
For Angela Freiner

⑆08⑆100003⑆ 3550⑆1013⑆2558⑆0⑆111

This page intentionally left blank








P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for September 17, 2019 to October 17, 2019

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on September 17, 2019	\$142.74
Deposits and other additions	1,842.00
ATM and debit card subtractions	-54.20
Other subtractions	-600.00
Checks	-1,295.00
Service fees	-47.00
<b>Ending balance on October 17, 2019</b>	<b>-\$11.46</b>

## What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like.  
Enter code **CADD** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-01-19-2128A1 | ARG377KX

**JUDY P.061**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
09/17/19	BKOFAMERICA ATM 09/17 #000002795 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	500.00
10/03/19	BKOFAMERICA MOBILE 10/03 3601335314 DEPOSIT *MOBILE MO	1,000.00
10/07/19	BKOFAMERICA MOBILE 10/05 3602978796 DEPOSIT *MOBILE MO	135.00
10/09/19	BKOFAMERICA MOBILE 10/09 3606566098 DEPOSIT *MOBILE MO	150.00
10/16/19	Online Banking transfer from CHK 6134 Confirmation# 3524799876	57.00
<b>Total deposits and other additions</b>		<b>\$1,842.00</b>

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
09/17/19	CHECKCARD 0917 PRICELN*TVL PROTE 800-774-2354 CT 55432869260200752165903	-44.00
10/07/19	CHECKCARD 1005 CIRCLE K 01607 AFFTON MO 55432869279200160283545	-10.20
<b>Total ATM and debit card subtractions</b>		<b>-\$54.20</b>

### Other subtractions

Date	Description	Amount
09/17/19	Online Banking transfer to CHK 6134 Confirmation# 1270281461	-500.00
10/07/19	Online Banking transfer to CHK 6134 Confirmation# 2326896526	-100.00
<b>Total other subtractions</b>		<b>-\$600.00</b>

Pursue your goals with professionally managed portfolios

Learn more about Merrill Guided Investing at [merrilledge.com/Learn](https://merrilledge.com/Learn).



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, 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-07-19-0181.B | ARYG4NKK

JUDY P.063

## Checks

Date	Check #	Amount
10/07/19	110	-250.00

Date	Check #	Amount
10/15/19	112*	-1,045.00

<b>Total checks</b>	<b>- \$1,295.00</b>
<b>Total # of checks</b>	<b>2</b>

\* There is a gap in sequential check numbers

## 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	\$140.00
Total NSF: Returned Item fees	\$0.00	\$70.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
10/15/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 10-15	-35.00
10/17/19	Monthly Maintenance Fee	-12.00

**Total service fees** **- \$47.00**

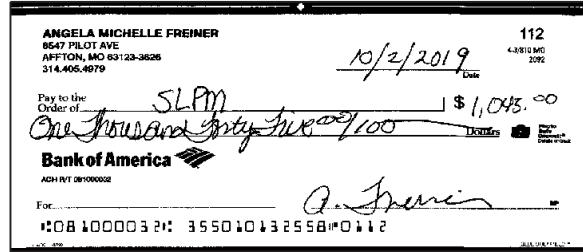
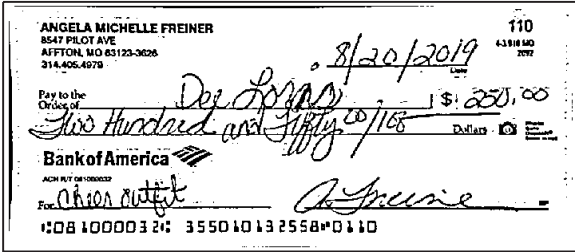
Note your Ending Balance already reflects the subtraction of Service Fees.

**Check images**

Account number: 3550 1013 2558

Check number: 110 | Amount: \$250.00

Check number: 112 | Amount: \$1,045.00






This page intentionally left blank

P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for October 18, 2019 to November 14, 2019

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on October 18, 2019	- \$11.46
Deposits and other additions	1,300.00
ATM and debit card subtractions	-104.48
Other subtractions	-0.00
Checks	-1,045.00
Service fees	-12.00
<b>Ending balance on November 14, 2019</b>	<b>\$127.06</b>



### Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to Profile & Settings or use the Mobile Banking app.<sup>1</sup>

**Is your contact info up to date?** Check now at [bankofamerica.com](http://bankofamerica.com).

<sup>1</sup>Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.  
Bank of America, N.A. Member FDIC.

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



## Deposits and other additions

Date	Description	Amount
10/21/19	Online Banking transfer from CHK 6134 Confirmation# 3251498629	50.00
10/30/19	BKOFAMERICA MOBILE 10/30 3619521605 DEPOSIT *MOBILE MO	1,000.00
10/31/19	BKOFAMERICA MOBILE 10/31 3620261097 DEPOSIT *MOBILE MO	250.00
<b>Total deposits and other additions</b>		<b>\$1,300.00</b>

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
10/21/19	CHECKCARD 1019 EBAY O*03-04023-1 San Jose CA 15270219292000192900110	-8.48
11/04/19	CHECKCARD 1102 METROPCS AUTO BELLEVUE WA 00000000000000000558294 RECURRING	-96.00
<b>Total ATM and debit card subtractions</b>		<b>-\$104.48</b>

## Checks

Date	Check #	Amount
11/13/19	113	-1,045.00
<b>Total checks</b>		<b>-\$1,045.00</b>
<b>Total # of checks</b>		<b>1</b>

### What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like. Enter code **CADD** at [bankofamerica.com/AdvisoryPanel](https://bankofamerica.com/AdvisoryPanel) to learn more and join.

## 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	\$0.00	\$140.00
Total NSF: Returned Item fees	\$0.00	\$70.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
11/14/19	Monthly Maintenance Fee	-12.00

### Total service fees

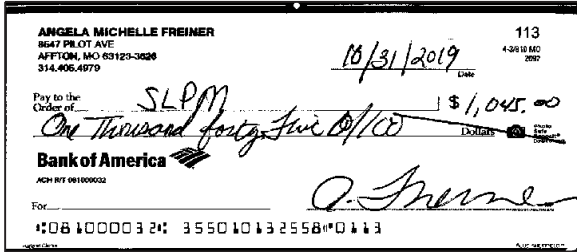
**-\$12.00**

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

## Check images

Account number: 3550 1013 2558

Check number: 113 | Amount: \$1,045.00



ANGELA MICHELLE FREINER  
8647 PILOT AVE  
AFFTON, MO 63120-3828  
314.406.4879

113  
4-3610 MO  
2017

10/31/2019

Pay to the Order of SLP \$1,045.<sup>00</sup>

One thousand forty five 00/100 DOLLARS

Bank of America

ACH NY 081000022

For A. Freiner




⑆08 100003 2⑆ 3550 1013 2558 ⑆0 113

This page intentionally left blank

P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for November 15, 2019 to December 16, 2019

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on November 15, 2019	\$127.06
Deposits and other additions	0.00
ATM and debit card subtractions	-127.06
Other subtractions	-0.00
Checks	-0.00
Service fees	-12.00
<b>Ending balance on December 16, 2019</b>	<b>-\$12.00</b>

THE POWER TO

## keep up with what matters

Everyone has priorities — from welcoming a child or buying a home to traveling the world. Let us help you with financial tools, tips and information for every stage of life at [BetterMoneyHabits.com/WhatMatters](http://BetterMoneyHabits.com/WhatMatters).

What would you like the power to do?®

**Better Money Habits®**

Powered by **BANK OF AMERICA** 

SSM-09-19-0055.B | ARL79RSV

**JUDY P.073**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
12/02/19	CHECKCARD 1129 SAMC GIFT SHOP SAINT LOUIS MO 55432869335200624196327	-19.49
12/02/19	CHECKCARD 1202 METROPCS AUTO BELLEVUE WA 00000000000000000695046 RECURRING	-96.00
12/11/19	CHECKCARD 1209 TACO BELL 3002050 SAINT LOUIS MO 55310209344838000748396	-11.57
<b>Total ATM and debit card subtractions</b>		<b>-\$127.06</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	\$0.00	\$140.00
Total NSF: Returned Item fees	\$0.00	\$70.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

*continued on the next page*

Do you know how much you need to retire?

Find out at [merrilledge.com/LearnMore](http://merrilledge.com/LearnMore).



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, 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-09-19-0046.B | ARFWLLDJ

**JUDY P.075**

## Service fees - continued

Date	Transaction description	Amount
12/16/19	Monthly Maintenance Fee	-12.00

**Total service fees** **-\$12.00**




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



P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for December 17, 2019 to January 16, 2020

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on December 17, 2019	-\$12.00
Deposits and other additions	2,343.00
ATM and debit card subtractions	-96.00
Other subtractions	-0.00
Checks	-2,090.00
Service fees	-47.00
<b>Ending balance on January 16, 2020</b>	<b>\$98.00</b>



## Happy New Year!

All the best to you and yours in 2020 and beyond.  
Thank you for being a Bank of America® customer.

SSM-09-19-0762.C | AR5BNLWL

**JUDY P.077**

## 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.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
12/18/19	Online Banking transfer from CHK 6134 Confirmation# 6372617539	12.00
01/03/20	Online Banking transfer from CHK 6134 Confirmation# 7409707549	131.00
01/13/20	Online Banking transfer from CHK 6134 Confirmation# 1574267288	2,000.00
01/13/20	BKOFAMERICA MOBILE 01/13 3661582746 DEPOSIT *MOBILE MO	150.00
01/13/20	Online Banking transfer from CHK 6134 Confirmation# 2584418151	50.00
<b>Total deposits and other additions</b>		<b>\$2,343.00</b>

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
01/02/20	CHECKCARD 0102 METROPCS AUTO BELLEVUE WA 00000000000000000961880 RECURRING	-96.00
<b>Total ATM and debit card subtractions</b>		<b>-\$96.00</b>

## Checks

Date	Check #	Amount
01/15/20	114	-2,090.00
<b>Total checks</b>		<b>-\$2,090.00</b>
<b>Total # of checks</b>		<b>1</b>



### Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to Profile & Settings or use the Mobile Banking app.<sup>1</sup>

**Is your contact info up to date?** Check now at [bankofamerica.com](https://www.bankofamerica.com).

<sup>1</sup>Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.  
Bank of America, N.A. Member FDIC.

## 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	\$175.00
Total NSF: Returned Item fees	\$0.00	\$70.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
01/02/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 01-02	-35.00
01/16/20	Monthly Maintenance Fee	-12.00

### Total service fees

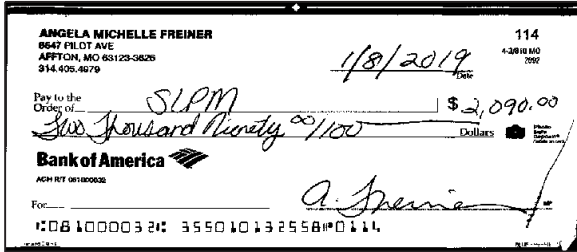
**-\$47.00**

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

## Check images

Account number: 3550 1013 2558

Check number: 114 | Amount: \$2,090.00



This page intentionally left blank



P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for January 17, 2020 to February 13, 2020

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on January 17, 2020	\$98.00
Deposits and other additions	1,185.00
ATM and debit card subtractions	-109.73
Other subtractions	-0.00
Checks	-1,100.00
Service fees	-12.00
<b>Ending balance on February 13, 2020</b>	<b>\$61.27</b>

THE POWER TO

## experience the arts like never before

Get one free general admission with Museums on Us®. Simply show your Bank of America® card and a photo ID at more than 225 cultural institutions on the first full weekend of every month.

Visit [bankofamerica.com/ArtsOnUs](http://bankofamerica.com/ArtsOnUs) to find a participating location near you.

SSM-10-19-0670.C | 2841280

**JUDY P.083**

## 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.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



## Deposits and other additions

Date	Description	Amount
02/03/20	BKOFAMERICA MOBILE 02/03 3673409996 DEPOSIT *MOBILE MO	1,000.00
02/03/20	BKOFAMERICA MOBILE 02/03 3673562906 DEPOSIT *MOBILE MO	120.00
02/03/20	Online Banking transfer from CHK 6134 Confirmation# 7476859965	65.00

**Total deposits and other additions** **\$1,185.00**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
02/03/20	CHECKCARD 0202 METROPCS AUTO BELLEVUE WA 0000000000000000969786 RECURRING	-96.00
02/12/20	CHECKCARD 0212 Amazon Prime*EE9Z Amzn.com/billWA 55432860043200887035099 RECURRING	-13.73

**Total ATM and debit card subtractions** **-\$109.73**

## Checks

Date	Check #	Amount
02/10/20	126	-1,100.00

**Total checks** **-\$1,100.00**  
**Total # of checks** **1**



### Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to Profile & Settings or use the Mobile Banking app.<sup>1</sup>

**Is your contact info up to date?** Check now at [bankofamerica.com](https://www.bankofamerica.com).

<sup>1</sup>Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. Bank of America, N.A. Member FDIC.

## Service fees

Date	Transaction description	Amount
02/13/20	Monthly Maintenance Fee	-12.00

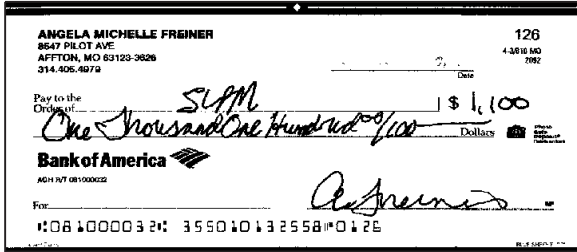
**Total service fees** **-\$12.00**

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

## Check images

Account number: 3550 1013 2558

Check number: 126 | Amount: \$1,100.00



This page intentionally left blank



P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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

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

## Your Adv Plus Banking

for February 14, 2020 to March 17, 2020

Account number: 3550 1013 2558

**ANGELA MICHELLE FREINER**

### Account summary

Beginning balance on February 14, 2020	\$61.27
Deposits and other additions	1,154.00
ATM and debit card subtractions	-109.73
Other subtractions	-0.00
Checks	-1,065.00
Service fees	-82.00
<b>Ending balance on March 17, 2020</b>	<b>-\$41.46</b>

## What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like.  
Enter code **CADD** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-09-19-0761.A1 | ARG5T4RM

**JUDY P.089**

## 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.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
03/09/20	Online Banking transfer from CHK 6134 Confirmation# 5470934061	1,000.00
03/09/20	Online Banking transfer from CHK 6134 Confirmation# 2478567468	100.00
03/09/20	Online Banking transfer from CHK 6134 Confirmation# 7170937033	35.00
03/16/20	BKOFAMERICA MOBILE 03/17 3646099233 DEPOSIT *MOBILE MO	19.00

**Total deposits and other additions** **\$1,154.00**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
03/02/20	CHECKCARD 0302 METROPCS AUTO BELLEVUE WA 0000000000000000946063 RECURRING	-96.00
03/12/20	CHECKCARD 0312 Amazon Prime*IQ2P Amzn.com/billWA 55432860072200227739743 RECURRING	-13.73

**Total ATM and debit card subtractions** **-\$109.73**

## Checks

Date	Check #	Amount
03/10/20	176	-1,065.00

**Total checks** **-\$1,065.00**

**Total # of checks** **1**

Are you on track for your retirement goals?

Find out with our personal retirement calculator at [merrilledge.com/LearnMore](https://merrilledge.com/LearnMore).



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, 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-12-19-0082.B | 2847602

JUDY P.091

## 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	\$70.00	\$70.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
03/02/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 03-02	-35.00
03/12/20	OVERDRAFT ITEM FEE FOR ACTIVITY OF 03-12	-35.00
03/17/20	Monthly Maintenance Fee	-12.00

### Total service fees

**-\$82.00**

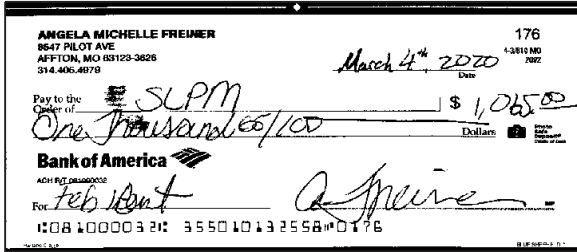
*Note your Ending Balance already reflects the subtraction of Service Fees.*



## Check images

Account number: 3550 1013 2558

Check number: 176 | Amount: \$1,065.00



ANGELA MICHELLE FREINER  
8647 PILOT AVE  
AFFTON, MO 63123-3826  
314.406.4070

176  
1-3810 MO 2020

March 4<sup>th</sup> 2020  
Date

Pay to the Order of SLPM \$ 1,065.00  
One Thousand and 65/100 Dollars

Bank of America  
ACH RPT 08090002  
For Feb Rent A Freiner

⑆08⑆1000032⑆355010132558⑆0176

## 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.

**On May 21, 2020, we are increasing the amount of funds that will be available when a check deposit is put on hold.**

Here are the updates to your Deposit Agreement and Disclosures. You can see these updates at [bankofamerica.com/depositagreement](http://bankofamerica.com/depositagreement) after the May effective date.

When a hold is placed on your check deposit:

- The first \$225 (previously \$200) of your check deposit will be available the next business day (see “Longer Delays May Apply”).
- For certain check deposits into new accounts, the first \$5,525 (previously \$5,000) of a day’s total deposits will be available the next business day (see “Special Rules for New Accounts”).
- Cash withdrawal limitations will no longer apply (previously \$400) (see “Cash-Withdrawal Limitation,” to be deleted in May).

In addition, we may place a longer hold when you deposit checks totaling more than \$5,525 (previously \$5,000) on any one day (see “Longer Delays May Apply”).




For additional information regarding the availability of funds after a check deposit, please review the “When Funds are Available for Withdrawal and Deposit Holds” section of our Deposit Agreement at [www.bankofamerica.com/depositagreement](http://www.bankofamerica.com/depositagreement).

---

P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for March 18, 2020 to April 16, 2020

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on March 18, 2020	-\$41.46
Deposits and other additions	60.00
ATM and debit card subtractions	-13.73
Other subtractions	-0.00
Checks	-0.00
Service fees	-12.00
<b>Ending balance on April 16, 2020</b>	<b>-\$7.19</b>



**Celebrate Earth Day's 50th anniversary**

Help make a difference by going paperless

*It's easy. Just sign in to Online Banking.*

**Find other ways you can get involved at [EarthDay.org/earth-day-2020](http://EarthDay.org/earth-day-2020).**

SSM-01-20-2305.C | 2906625

**JUDY P.095**

## 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.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

## Deposits and other additions

Date	Description	Amount
03/30/20	BKOFAMERICA MOBILE 03/30 3655866171 DEPOSIT *MOBILE MO	60.00

**Total deposits and other additions** **\$60.00**

## Withdrawals and other subtractions

### ATM and debit card subtractions

Date	Description	Amount
04/13/20	CHECKCARD 0412 Amazon Prime*A83X Amzn.com/billWA 55432860103200009172868 RECURRING	-13.73

**Total ATM and debit card subtractions** **-\$13.73**

## What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like. Enter code **CADD** at [bankofamerica.com/AdvisoryPanel](https://bankofamerica.com/AdvisoryPanel) to learn more and join.

## 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	\$0.00	\$70.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
04/16/20	Monthly Maintenance Fee	-12.00

### Total service fees




**-\$12.00**

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

P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for April 17, 2020 to May 14, 2020

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on April 17, 2020	- \$7.19
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-12.00
<b>Ending balance on May 14, 2020</b>	<b>- \$19.19</b>



### Know how to prevent fraud

- Never provide access codes to an unsolicited caller or through email or text.
- Protect your account numbers by using Zelle<sup>®1</sup> or Bill Pay for digital payments.
- Don't abbreviate the year 2020. Scammers can easily manipulate it.

For more tips and information, visit [bankofamerica.com/Security](http://bankofamerica.com/Security).

<sup>1</sup> Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

## 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.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



## 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	\$0.00	\$70.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
05/14/20	Monthly Maintenance Fee	-12.00

### Total service fees

**-\$12.00**

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




Thank you for being a Bank of America® customer

This page intentionally left blank

P.O. Box 15284  
Wilmington, DE 19850

ANGELA MICHELLE FREINER  
8547 PILOT AVE  
AFFTON, MO 63123-3626

**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 Adv Plus Banking

for May 15, 2020 to June 16, 2020

**ANGELA MICHELLE FREINER**

Account number: 3550 1013 2558

### Account summary

Beginning balance on May 15, 2020	- \$19.19
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-12.00
<b>Ending balance on June 16, 2020</b>	<b>- \$31.19</b>



### Know how to identify and avoid scams

- Don't buy gift cards for someone you don't know, and never send gift cards as payment.
- Never provide access codes to an unsolicited caller or through email or text.
- Hang up if an unsolicited caller asks for money or personal information. Scammers can fake caller ID to trick you, so hang up and call back through a trusted number.

For more tips and information on the tricks scammers use, visit [bankofamerica.com/Security](http://bankofamerica.com/Security).

SSM-01-20-2301.C | 2880298

**JUDY P.103**

## 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.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**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	\$0.00	\$70.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
06/16/20	Monthly Maintenance Fee	-12.00

**Total service fees** **-\$12.00**

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

**What's on your mind?**

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like. Enter code **CADD** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

This page intentionally left blank




P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
6633 WEBER RD  
SAINT LOUIS, MO 63123-3225

## Your Business Fundamentals Checking

for January 1, 2017 to January 31, 2017

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on January 1, 2017	\$1,677.23
Deposits and other credits	4,999.07
Withdrawals and other debits	-5,364.37
Checks	-750.00
Service fees	-0.00
<b>Ending balance on January 31, 2017</b>	<b>\$561.93</b>

# of deposits/credits: 17

# of withdrawals/debits: 45

# of items-previous cycle<sup>1</sup>: 10

# of days in cycle: 31

Average ledger balance: \$819.29

<sup>1</sup>Includes checks paid, deposited items & other debits

#### Here's a tip

Don't miss important account notifications — keep your contact information updated.

It's quick and easy to keep your phone number, email and mailing address up to date. Go to **Profile & Settings** and review your information. You'll help make sure you receive all of your notices and help stay on top of your account.

**Is your contact info up to date? Check now in Online Banking at [bankofamerica.com](http://bankofamerica.com).**

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**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. Or, you can call our Customer Service team.

**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 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 for, 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 at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



**Deposits and other credits**

Date	Description	Amount
01/03/17	BKOFAMERICA ATM 01/01 #000009365 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	350.00
01/03/17	Temporary Credit Adjustment on 01/03/17	255.10
01/03/17	Temporary Credit Adjustment on 01/03/17	75.00
01/03/17	Temporary Credit Adjustment on 01/04/17	38.66
01/03/17	Temporary Credit Adjustment on 01/03/17	21.52
01/03/17	Temporary Credit Adjustment on 01/03/17	21.09
01/03/17	Temporary Credit Adjustment on 01/03/17	19.95
01/03/17	RUSH REPLACEMENT ATM OR DEBIT CARD FEE REFUND	15.00
01/03/17	Temporary Credit Adjustment on 01/03/17	1.92
01/06/17	BKOFAMERICA ATM 01/05 #000001839 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	320.00
01/06/17	BKOFAMERICA ATM 01/06 #000006324 DEPOSIT LADUE ST LOUIS MO	60.00
01/09/17	BKOFAMERICA ATM 01/08 #000003227 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	765.00
01/10/17	BKOFAMERICA ATM 01/09 #000005031 DEPOSIT HAMPTON ST LOUIS MO	2,355.00
01/18/17	CHECKCARD 0117 TARGET 00015156 ST LOUIS MO 7416407701709101240	13.94
01/20/17	BKOFAMERICA ATM 01/20 #000003378 DEPOSIT LADUE ST LOUIS MO	530.00
01/27/17	BKOFAMERICA ATM 01/27 #000001947 DEPOSIT LADUE ST LOUIS MO	140.00
01/31/17	CHECKCARD 0130 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 7469216703000028966	16.89

**Total deposits and other credits** **\$4,999.07**

**Withdrawals and other debits**

Date	Description	Amount
01/04/17	LACLEDE GAS COMPANY Bill Payment	-112.17
01/04/17	AMEREN MO Bill Payment	-81.53
01/26/17	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-66.95

*continued on the next page*

Thank you for choosing Bank of America.

## Withdrawals and other debits - continued

Date	Description	Amount
Card account # XXXX XXXX XXXX 1328		
01/03/17	CHECKCARD 1230 WEBSTER GROVES ANIMAL H SAINT LOUIS MO 24632696366000874338436 CKCD 0742 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-260.00
01/03/17	CHECKCARD 1230 FAMILY DOLLAR #9383 AFFTON MO 24231686366837000055244 CKCD 5331 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-17.14
01/03/17	CHECKCARD 1231 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015176366004353271290 CKCD 5541 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-15.21
01/03/17	CHECKCARD 1231 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015176366004353271308 CKCD 5541 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-1.92
01/03/17	FAMILY DOLLAR 12/31 #000465677 PURCHASE FAMILY DOLLAR # AFFTON MO	-3.21
01/03/17	FAMILY DOLLAR 12/31 #000357821 PURCHASE FAMILY DOLLAR # AFFTON MO	-2.14
01/03/17	DIRT CHEAP 5 12/31 #000716638 PURCHASE DIRT CHEAP 5 AFFTON MO	-27.65
01/03/17	CHECKCARD 0102 INTUIT *QB ONLINE 800-286-6800 CA 24692167002000320661745 RECURRING CKCD 5734 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-18.00
01/04/17	CHECKCARD 0103 PAPA JOHN'S #01772 314-918-8484 MO 24692167003000982067362 CKCD 5814 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-29.96
01/04/17	SHELL Service 01/04 #000303002 PURCHASE SHELL Service Sta SAINT LOUIS MO	-10.00
01/05/17	CHECKCARD 0104 DAIRYLAND AUTO 800-334-0090 WI 24431057005207232055090 CKCD 6300 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-119.07
01/05/17	CHECKCARD 0104 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177004000512509873 CKCD 5541 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-8.37
01/06/17	BKOFAMERICA ATM 01/05 #000001840 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-500.00
01/06/17	BKOFAMERICA ATM 01/06 #000006325 WITHDRWL LADUE ST LOUIS MO	-60.00
01/06/17	FAMILY DOLLAR 01/06 #000211850 PURCHASE FAMILY DOLLAR # AFFTON MO	-19.71
01/09/17	BKOFAMERICA ATM 01/07 #000002352 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-380.00
01/09/17	CHECKCARD 0108 AMAZON VIDEO ON DEMAND 866-216-1072 WA 24431067009083700623361 CKCD 5735 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-3.99
01/09/17	DIRT CHEAP 5 01/08 #000706323 PURCHASE DIRT CHEAP 5 AFFTON MO	-4.16
01/10/17	CHECKCARD 0109 TMOBILE*POSTPAID PDA 800-937-8997 WA 24692167009000760741950 CKCD 4814 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-78.29
01/11/17	CHECKCARD 0110 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167010000975865351 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-14.28
01/11/17	DIRT CHEAP 5 01/11 #000772727 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.03
01/11/17	BKOFAMERICA ATM 01/11 #000004092 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-300.00
01/12/17	CHECKCARD 0111 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177011001476062447 CKCD 5541 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-6.19
01/12/17	CHECKCARD 0111 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177011001476788694 CKCD 5541 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-4.17
01/12/17	CHECKCARD 0111 AFFTON AUTO SERVICE SAINT LOUIS MO 24013397011001523223089 CKCD 7538 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-36.00
01/12/17	CHECKCARD 0111 KOETTING FORD GRANITE CITY IL 24692167012000920113590 CKCD 5511 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-2,676.27
01/13/17	CHECKCARD 0112 QVC*492758659802*3 OF 6 800-367-9444 PA 24357567013000003504158 CKCD 5399 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-40.44
01/13/17	CHECKCARD 0112 QVC*492758659801*3 OF 6 800-367-9444 PA 24357567013000002951780 CKCD 5399 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-15.19
01/13/17	CHECKCARD 0112 QVC*492758659802*6 OF 6 800-367-9444 PA 24357567013000002773788 CKCD 5399 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-40.44

continued on the next page

**Withdrawals and other debits - continued**

Date	Description	Amount
01/13/17	CHECKCARD 0112 QVC*492758659802*5 OF 6 800-367-9444 PA 24357567013000003031137 CKCD 5399 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-40.44
01/13/17	CHECKCARD 0112 QVC*492758659802*4 OF 6 800-367-9444 PA 24357567013000003588300 CKCD 5399 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-40.44
01/17/17	CHECKCARD 0115 CHARTER COMMUNICATIONS 888-438-2427 MO 24692167015000674389708 CKCD 4899 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-164.95
01/17/17	CHECKCARD 0115 AMAZON DIGITAL SVCS 866 866-216-1072 WA 24431067015083755721237 CKCD 5735 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-8.99
01/19/17	CHECKCARD 0118 TMOBILE*AAL TEL 800-937-8997 WA 24692167018000853790772 CKCD 4812 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-43.07
01/23/17	CHECKCARD 0120 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167020000744516507 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-8.99
01/23/17	CHECKCARD 0121 WorthPoint 877-4815750 GA 24906417021034954417510 CKCD 8999 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-19.99
01/23/17	CHECKCARD 0122 Amazon Digital Svcs AMZN.COM/billWA 24692167022000882305729 CKCD 5735 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-7.99
01/26/17	CHECKCARD 0125 NORWEX USA INC. 214-614-6707 TX 24692167025000579954760 CKCD 7349 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-28.11
01/30/17	CHECKCARD 0129 GOOGLE *MachineZone g.co/payhelp#CA 24692167029000801065290 CKCD 5734 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-19.99
01/30/17	CHECKCARD 0129 GOOGLE *MachineZone g.co/payhelp#CA 24692167029000806491095 CKCD 5734 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-9.99
<b>Subtotal for card account # XXXX XXXX XXXX 1328</b>		<b>-\$5,089.78</b>
Card account # XXXX XXXX XXXX 6940		
01/19/17	CHECKCARD 0117 TARGET 00015156 ST LOUIS MO 24164077018091012402383 CKCD 5411 XXXXXXXXXXXXX6940 XXXX XXXX XXXX 6940	-13.94
<b>Subtotal for card account # XXXX XXXX XXXX 6940</b>		<b>-\$13.94</b>
<b>Total withdrawals and other debits</b>		<b>-\$5,364.37</b>

**Checks**

Date	Check #	Amount
01/03/17	1282	-750.00
<b>Total checks</b>		<b>-\$750.00</b>
<b>Total # of checks</b>		<b>1</b>

## Service fees

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 12/30/16:

At least one of the following occurred

- \$250+ in net new purchases on a linked Business debit card
- \$250+ in net new purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
01/01	1,677.23	01/11	3,153.64	01/20	567.05
01/03	1,380.20	01/12	431.01	01/23	530.08
01/04	1,146.54	01/13	254.06	01/26	435.02
01/05	1,019.10	01/17	80.12	01/27	575.02
01/06	819.39	01/18	94.06	01/30	545.04
01/09	1,196.24	01/19	37.05	01/31	561.93
01/10	3,472.95				



P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
6633 WEBER RD  
SAINT LOUIS, MO 63123-3225

## Your Business Fundamentals Checking

for February 1, 2017 to February 28, 2017

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on February 1, 2017	\$561.93
Deposits and other credits	5,393.79
Withdrawals and other debits	-2,894.55
Checks	-1,537.32
Service fees	-35.00
<b>Ending balance on February 28, 2017</b>	<b>\$1,488.85</b>

# of deposits/credits: 25

# of withdrawals/debits: 60

# of items-previous cycle<sup>1</sup>: 13

# of days in cycle: 28

Average ledger balance: \$1,571.96

<sup>1</sup>Includes checks paid, deposited items & other debits



Small Business  
Online Banking

#### TIP OF THE MONTH

## Stay informed around the clock

**Online Alerts<sup>1</sup>** help keep you informed.

- Monitor your account balances and receive alerts when payments are due
- Be notified when transactions have cleared

To activate Alerts, go to [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) and click on **Alerts** in the Activity Center.



<sup>1</sup>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. | ARXHLMSM | SSM-10-16-0044.B

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**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. Or, you can call our Customer Service team.

**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 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 for, 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 at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
02/02/17	BKOFAMERICA ATM 02/02 #000006193 DEPOSIT HAMPTON MAIN ST LOUIS MO	190.00
02/03/17	BKOFAMERICA ATM 02/03 #000005899 DEPOSIT LADUE ST LOUIS MO	260.00
02/07/17	BKOFAMERICA ATM 02/06 #000007198 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	2,550.00
02/08/17	Temporary Credit Adjustment on 12/02/16	61.57
02/08/17	Temporary Credit Adjustment on 12/06/16	56.04
02/08/17	Temporary Credit Adjustment on 12/22/16	44.00
02/08/17	Temporary Credit Adjustment on 12/12/16	39.98
02/08/17	Temporary Credit Adjustment on 12/02/16	39.90
02/08/17	Temporary Credit Adjustment on 12/15/16	34.47
02/08/17	Temporary Credit Adjustment on 12/12/16	33.08
02/08/17	Temporary Credit Adjustment on 12/19/16	30.98
02/08/17	Temporary Credit Adjustment on 12/21/16	25.96
02/08/17	Temporary Credit Adjustment on 12/13/16	25.00
02/08/17	Temporary Credit Adjustment on 12/01/16	14.95
02/08/17	Temporary Credit Adjustment on 12/07/16	12.95
02/08/17	Temporary Credit Adjustment on 12/16/16	12.63
02/08/17	Temporary Credit Adjustment on 12/08/16	12.00
02/08/17	Temporary Credit Adjustment on 12/16/16	11.99
02/08/17	Temporary Credit Adjustment on 12/01/16	9.94
02/08/17	Temporary Credit Adjustment on 12/15/16	9.69
02/08/17	Temporary Credit Adjustment on 12/16/16	3.66
02/09/17	FEE REVERSAL	35.00
02/17/17	BKOFAMERICA ATM 02/17 #000007217 DEPOSIT LADUE ST LOUIS MO	180.00

*continued on the next page*

Read our article online:

**“How much do I *really* need to save for retirement?”**

Find out if you’re saving enough at [merrilledge.com/howmuch](http://merrilledge.com/howmuch)



Merrill Edge® is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation. Merrill Lynch, Merrill Edge, the Merrill Edge logo, and Merrill Edge Advisory Center are trademarks of Bank of America Corporation.

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

ARPGXDQ5 | SSM-11-16-0060.B



## Deposits and other credits - continued

Date	Description	Amount
02/23/17	BKOFAMERICA ATM 02/23 #000006968 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	1,550.00
02/24/17	BKOFAMERICA ATM 02/24 #000008992 DEPOSIT LADUE ST LOUIS MO	150.00

### Total deposits and other credits

**\$5,393.79**

## Withdrawals and other debits

Date	Description	Amount
02/28/17	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-162.98

### Card account # XXXX XXXX XXXX 1328

02/01/17	CHECKCARD 0131 TMOBILE*AUTO PAY 800-937-8997 WA 24692167031000844033665 RECURRING CKCD 4814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-8.32
02/01/17	CHECKCARD 0131 HSM MACKLIND ADOPTION SAINT LOUIS MO 24717057031170317812368 CKCD 8398 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-145.00
02/02/17	CHECKCARD 0201 INTUIT *QB ONLINE 800-286-6800 CA 24692167032000610896625 RECURRING CKCD 5734 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-18.00
02/03/17	CHECKCARD 0202 GOOGLE *MachineZone g.co/payhelp#CA 24692167033000126612960 CKCD 5734 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-9.99
02/06/17	CHECKCARD 0204 Amazon Digital Svcs 866-216-1072 WA 24692167035000175623403 CKCD 5818 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-14.99
02/06/17	CHECKCARD 0205 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167036000827913300 CKCD 5942 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-8.99
02/07/17	CHECKCARD 0206 QVC*492758659801*4 OF 6 800-367-9444 PA 24357567038000003081018 CKCD 5399 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-15.19
02/07/17	CHECKCARD 0205 TACO BELL #029672 SAINT LOUIS MO 24231687037286188902073 CKCD 5814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-13.02
02/08/17	CHECKCARD 0207 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167038000964148262 CKCD 5942 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-9.99
02/08/17	BKOFAMERICA ATM 02/08 #000005568 WITHDRWL WARSON WOODS ST LOUIS MO	-100.00
02/08/17	BKOFAMERICA ATM 02/08 #000005569 WITHDRWL WARSON WOODS ST LOUIS MO	-100.00
02/09/17	CHECKCARD 0207 TEQUILA MEXICAN RESTAUR SAINT LOUIS MO 24632697039500409778241 CKCD 5812 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-65.00
02/09/17	CHECKCARD 0207 QT 624 06006241 ST LOUIS MO 24399007039993016300308 CKCD 5541 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-2.15
02/09/17	CHECKCARD 0209 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167040000985775446 CKCD 5942 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-41.99
02/09/17	SHELL Service 02/09 #000993641 PURCHASE SHELL Service Sta SAINT LOUIS MO	-35.64
02/10/17	BKOFAMERICA ATM 02/10 #000005445 WITHDRWL LADUE ST LOUIS MO	-500.00
02/13/17	CHECKCARD 0210 JACK IN THE BOX #4034 ST LOUIS MO 24435657042400148000064 CKCD 5814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-12.67
02/13/17	CHECKCARD 0211 NORWEX USA INC. 214-614-6707 TX 24692167042000113479570 CKCD 7349 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-66.92
02/13/17	CHECKCARD 0212 CHARTER COMMUNICATIONS 888-438-2427 MO 24692167043000663182391 CKCD 4899 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-114.72
02/13/17	CHECKCARD 0211 ELICIAS PIZZA SAINT LOUIS MO 24013397043001681008019 CKCD 5812 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-35.58
02/14/17	CHECKCARD 0213 HSN*HSN1398249862 10F4 800-9332887 FL 24906417044035807413609 CKCD 5969 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-18.61

*continued on the next page*



**Withdrawals and other debits - continued**

Date	Description	Amount
02/14/17	CHECKCARD 0213 PAPA JOHN'S #01772 314-918-8484 MO 24692167044000401687296 CKCD 5814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-33.65
02/14/17	FAMILY DOLLAR 02/14 #000624016 PURCHASE FAMILY DOLLAR # AFFTON MO	-1.07
02/14/17	SHELL Service 02/14 #000354059 PURCHASE SHELL Service Sta SAINT LOUIS MO	-8.14
02/15/17	CHECKCARD 0214 RAY'S QUICK STOP ST. LOUIS MO 24323047045232000161015 CKCD 5499 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-18.19
02/15/17	CHECKCARD 0215 AMAZON DIGITAL SVCS 866 866-216-1072 WA 24431067046083707278966 CKCD 5735 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-8.99
02/16/17	SHELL Service 02/16 #000427436 PURCHASE SHELL Service S SAINT LOUIS MO	-10.27
02/17/17	CHECKCARD 0216 ARBY'S 6962 KIRKWOOD MO 24224437048104012746754 CKCD 5814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-13.02
02/17/17	BKOFAMERICA ATM 02/17 #000007218 WITHDRWL LADUE ST LOUIS MO	-300.00
02/21/17	CHECKCARD 0217 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167048000826996302 CKCD 5942 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-8.82
02/21/17	CHECKCARD 0217 PAPA JOHN'S #00511 314-482-3100 MO 24692167048000770755993 CKCD 5814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-20.97
02/21/17	U GAS MACKENZI 02/17 #000885340 PURCHASE U GAS MACKENZIE AFFTON MO	-26.79
02/21/17	CHECKCARD 0218 PAPA JOHN'S #00511 314-482-3100 MO 24692167049000384802578 CKCD 5814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-32.00
02/21/17	Wal-Mart Super 02/18 #000202124 PURCHASE Wal-Mart Super Ce KIRKWOOD MO	-28.10
02/21/17	CHECKCARD 0218 TACO BELL #029665 SAINT LOUIS MO 24231687050207388701943 CKCD 5814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-24.28
02/21/17	DIRT CHEAP 5 02/19 #000827698 PURCHASE DIRT CHEAP 5 AFFTON MO	-8.78
02/21/17	DIRT CHEAP 5 02/19 #000795816 PURCHASE DIRT CHEAP 5 AFFTON MO	-35.01
02/21/17	FAMILY DOLLAR 02/19 #000847543 PURCHASE FAMILY DOLLAR # AFFTON MO	-161.44
02/21/17	BKOFAMERICA ATM 02/19 #000005097 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-200.00
02/21/17	CHECKCARD 0219 TACO BELL #029663 SAINT LOUIS MO 24231687051286288902123 CKCD 5814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-13.90
02/21/17	CHECKCARD 0220 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167051000663945234 CKCD 5942 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-49.55
02/21/17	CHECKCARD 0221 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167052000899024787 CKCD 5942 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-7.99
02/21/17	CHECKCARD 0220 GOOGLE *MachineZone g.co/payhelp#CA 24692167051000728189950 CKCD 5734 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-19.99
02/21/17	DIRT CHEAP 5 02/20 #000706360 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.16
02/21/17	BKOFAMERICA ATM 02/21 #000005828 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-60.00
02/21/17	AUTOZONE 0261 02/21 #000823637 PURCHASE AUTOZONE 0261 94 AFFTON MO	-16.06
02/22/17	CHECKCARD 0221 IMO'S PIZZA ( REAVIS B 314-638-0400 MO 24801637053286309000439 CKCD 5812 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-32.46
02/23/17	CHECKCARD 0222 AMAZON MKTPLACE PMTS AMAZON MKTPLAWA 24692167053000641639576 CKCD 5942 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-8.98
02/23/17	CHECKCARD 0222 AMAZON DIGITAL SVCS AMZ 866-216-1072 WA 24431067053083711140160 CKCD 5735 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-7.99
02/23/17	CHECKCARD 0222 AMAZON MKTPLACE PMTS AMAZON MKTPLAWA 24692167053000788767875 CKCD 5942 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-9.99

continued on the next page

## Withdrawals and other debits - continued

Date	Description	Amount
02/24/17	BKOFAMERICA ATM 02/24 #000008993 WITHDRWL LADUE ST LOUIS MO	-100.00
02/27/17	CHECKCARD 0223 ST LOUIS MUNICIPAL COU 866-2905400 MO 24071057055627154744310 CKCD 9211 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-52.75
02/28/17	CHECKCARD 0227 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177058003962239558 CKCD 5541 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-10.46
02/28/17	BKOFAMERICA ATM 02/27 #000009202 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-60.00
<b>Subtotal for card account # XXXX XXXX XXXX 1328</b>		<b>-\$2,731.57</b>
<b>Total withdrawals and other debits</b>		<b>-\$2,894.55</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
02/08/17	1265	-9.00	02/16/17	1292*	-242.22
02/13/17	1284*	-760.00	02/15/17	1293	-526.10
<b>Total checks</b>					<b>-\$1,537.32</b>
<b>Total # of checks</b>					<b>4</b>

\* There is a gap in sequential check numbers

## 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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$35.00	\$35.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 01/31/17:

At least one of the following occurred

- \$250+ in net new purchases on a linked Business debit card
- \$250+ in net new purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

continued on the next page

**Service fees - continued**

Date	Transaction description	Amount
02/02/17	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 02-02	-35.00
<b>Total service fees</b>		<b>-\$35.00</b>

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

**Daily ledger balances**


Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
02/01	408.61	02/10	2,943.45	02/21	234.46
02/02	545.61	02/13	1,953.56	02/22	202.00
02/03	795.62	02/14	1,892.09	02/23	1,725.04
02/06	771.64	02/15	1,338.81	02/24	1,775.04
02/07	3,293.43	02/16	1,086.32	02/27	1,722.29
02/08	3,553.23	02/17	953.30	02/28	1,488.85
02/09	3,443.45				


This page intentionally left blank

P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
6633 WEBER RD  
SAINT LOUIS, MO 63123-3225

**Your Business Fundamentals Checking**

for March 1, 2017 to March 31, 2017

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

**Account summary**

Beginning balance on March 1, 2017	\$1,488.85
Deposits and other credits	8,673.50
Withdrawals and other debits	-5,275.70
Checks	-3,129.70
Service fees	-0.00
<b>Ending balance on March 31, 2017</b>	<b>\$1,756.95</b>

# of deposits/credits: 9

# of withdrawals/debits: 82

# of items-previous cycle<sup>1</sup>: 10

# of days in cycle: 31

Average ledger balance: \$2,043.06

<sup>1</sup>Includes checks paid, deposited items & other debits



Small Business  
Online Banking

**TIP OF THE MONTH**

**Banking at your fingertips**

Our **Mobile Banking app**<sup>1</sup> can help you gain more control.

Text **BizAPP** to **226526** to download the app.<sup>2</sup> By texting us, you agree to receive an automated text message reply. Not a condition of purchasing any products or services.

<sup>1</sup> Mobile Banking requires enrollment through the Mobile Banking app, Mobile website or Online Banking. Enrollment through the Mobile Banking app is not available on all devices. View the Online Banking Service Agreement at bankofamerica.com/serviceagreement for more information. Data connection required. Wireless carrier fees may apply. <sup>2</sup> For the text message, supported carriers include but are not limited to AT&T, Verizon Wireless, T-Mobile®, MetroPCS, Sprint, Boost, Virgin Mobile USA, Cincinnati Bell, U.S. Cellular®. Text **STOP** to 226526 to cancel and text **HELP** to 226526 for help. ©2017 Bank of America Corporation. | ARPH6MVV | SSM-10-16-0611.B



## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**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. Or, you can call our Customer Service team.

**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 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 for, 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 at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
03/03/17	BKOFAMERICA ATM 03/03 #000002625 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	3,445.00
03/03/17	CHECKCARD 0302 Amazon Digital Svcs 866-216-1072 WA 7469216706100093476	14.99
03/03/17	CHECKCARD 0302 AMAZON DIGITAL SVCS 866 866-216-1072 WA 7443106706108300316	8.99
03/07/17	BKOFAMERICA ATM 03/06 #000004176 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	300.00
03/16/17	CHECKCARD 0315 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 7469216707400081380	36.47
03/16/17	CHECKCARD 0315 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 7469216707400081287	31.26
03/16/17	CHECKCARD 0315 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 7469216707400081249	11.99
03/24/17	BKOFAMERICA ATM 03/24 #000003829 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	4,764.80
03/31/17	BKOFAMERICA ATM 03/31 #000006807 DEPOSIT CONCORD VILLAGE ST LOUIS MO	60.00

**Total deposits and other credits** **\$8,673.50**

**Withdrawals and other debits**

Date	Description	Amount
03/02/17	AMEREN MO Bill Payment	-150.00
03/16/17	MO TLR cash withdrawal from CHK 6134	-400.00
03/20/17	MO TLR cash withdrawal from CHK 6134	-500.00
03/20/17	CHARTER COMMUNIC DES:CHARTER CO ID:0102133695 SPA INDN:FREINER,ANGELA CO ID:CXXXXXXXXX WEB	-114.72
03/21/17	Misc Debit Adjustment on 12/06/16	-42.98
03/28/17	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-75.16

**Card account # XXXX XXXX XXXX 1328**

03/01/17	CHECKCARD 0228 TMOBILE*AUTO PAY 800-937-8997 WA 24692167059000307659557 RECURRING CKCD 4814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-104.68
03/02/17	CHECKCARD 0301 GOOGLE *MachineZone g.co/payhelp#CA 24692167060000195470452 CKCD 5734 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-19.99
03/02/17	CHECKCARD 0301 VISTAPR*VistaPrint.com 866-8936743 MA 24692167060000005876989 CKCD 2741 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-29.41
03/02/17	HERE TODAY 03/02 #000130216 PURCHASE HERE TODAY SHREWSBURY MO	-36.05

*continued on the next page*

**Celebrate 20 years of Museums on Us®**

During the first full weekend of every month, just show your Bank of America® debit or credit card and a photo ID for **one free general admission** to more than 150 cultural institutions.

Learn more at [bankofamerica.com/artsonus](http://bankofamerica.com/artsonus).

Make a date  
with your  
favorite museum

## Withdrawals and other debits - continued

Date	Description	Amount
03/02/17	DIRT CHEAP 5 03/02 #000801834 PURCHASE DIRT CHEAP 5 AFFTON MO	-8.83
03/03/17	CHECKCARD 0302 INTUIT *QB ONLINE 800-286-6800 CA 24692167061000580096911 RECURRING CKCD 5734 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-28.00
03/03/17	CHECKCARD 0302 GOOGLE *MachineZone g.co/payhelp#CA 24692167061000890160787 CKCD 5734 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-19.99
03/03/17	FAMILY DOLLAR 03/03 #000015065 PURCHASE FAMILY DOLLAR # SAINT LOUIS MO	-59.74
03/03/17	T-MOBILE #1427 03/03 #000002033 PURCHASE T-MOBILE #1427 ST LOUIS MO	-21.72
03/03/17	BKOFAMERICA ATM 03/03 #000002627 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-200.00
03/06/17	CHECKCARD 0303 MO SEC OF STATE WWW.SOS.MO.GOMO 24540457063232560546402 CKCD 9399 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-8.25
03/06/17	CHECKCARD 0303 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177062000377742899 CKCD 5541 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-9.33
03/06/17	CHECKCARD 0304 GOOGLE *MachineZone g.co/payhelp#CA 24692167063000305352662 CKCD 5734 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-19.99
03/06/17	CHECKCARD 0305 AMAZON MKTPLACE PMTS AMAZON MKTPLAWA 24692167064000650877023 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-13.45
03/06/17	BKOFAMERICA ATM 03/05 #000003318 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-600.00
03/06/17	CHECKCARD 0305 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167064000686824254 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-10.99
03/06/17	SHELL Service 03/06 #000586540 PURCHASE SHELL Service S AFFTON MO	-5.59
03/07/17	CHECKCARD 0307 AMAZON MKTPLACE PMTS AMAZON MKTPLAWA 24692167066000527531165 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-79.99
03/07/17	CHECKCARD 0306 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167065000112372489 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-62.52
03/07/17	CHECKCARD 0307 AMAZON MKTPLACE PMTS AMAZON MKTPLAWA 24692167066000508761260 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-10.37
03/07/17	CHECKCARD 0306 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167065000334329028 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-5.99
03/07/17	DIRT CHEAP 5 03/06 #000859138 PURCHASE DIRT CHEAP 5 AFFTON MO	-35.71
03/07/17	BKOFAMERICA ATM 03/06 #000004177 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-600.00
03/08/17	CHECKCARD 0307 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167066000054322889 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-24.98
03/08/17	SHELL Service 03/08 #000121298 PURCHASE SHELL Service Sta SAINT LOUIS MO	-6.07
03/09/17	CHECKCARD 0308 AMAZON MKTPLACE PMTS AMAZON MKTPLAWA 24692167067000551645567 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-4.45
03/09/17	CHECKCARD 0308 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167067000322120536 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-36.47
03/09/17	CHECKCARD 0308 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167067000322120536 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-36.47
03/09/17	CHECKCARD 0308 QVC*492758659801*5 OF 6 800-367-9444 PA 24357567068000002982862 CKCD 5399 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-15.19
03/09/17	CHECKCARD 0309 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167068000742755670 CKCD 5942 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-10.99
03/09/17	CHECKCARD 0308 IMO'S PIZZA ( REAVIS B 314-638-0400 MO 24801637068286309500241 CKCD 5812 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-25.94
03/09/17	BKOFAMERICA ATM 03/09 #000005431 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-260.00
03/13/17	CHECKCARD 0310 THE JOINT-SUNSET HILLS ST LOUIS MO 24431867071980018542645 CKCD 8041 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-29.00
03/13/17	CHECKCARD 0310 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177069001447568564 CKCD 5541 XXXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-9.80

continued on the next page



**Withdrawals and other debits - continued**

Date	Description	Amount
03/13/17	CHECKCARD 0310 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177069001447568572 CKCD 5541 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-5.16
03/13/17	CHECKCARD 0310 THE JOINT-SUNSET HILLS ST LOUIS MO 24431867071980018542645 CKCD 8041 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-29.00
03/13/17	CHECKCARD 0310 FIVE BELOW 807 SAINT LOUIS MO 24445007070500488093917 CKCD 5331 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-50.93
03/13/17	CHECKCARD 0311 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167070000296347664 CKCD 5942 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-23.98
03/13/17	CHECKCARD 0311 PAPA JOHN'S #00511 314-968-8800 MO 24692167070000229806737 CKCD 5814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-48.17
03/13/17	CHECKCARD 0311 DUNKIN #347647 Q35 KIRKWOOD MO 24610437071072020717798 CKCD 5814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-16.87
03/13/17	CHECKCARD 0311 TACO BELL #029663 SAINT LOUIS MO 24231687071286288902525 CKCD 5814 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-16.10
03/14/17	BKOFAMERICA ATM 03/14 #000007466 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-60.00
03/14/17	SHELL Service 03/14 #000658301 PURCHASE SHELL Service Sta SAINT LOUIS MO	-7.73
03/15/17	CHECKCARD 0314 HSN*HSN1405224696 1OF4 800-9332887 FL 24906417073037018786306 CKCD 5969 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-23.12
03/16/17	CHECKCARD 0315 QVC*492119564302*4 OF 5 800-367-9444 PA 24357567075000003439103 CKCD 5399 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-14.58
03/16/17	CHECKCARD 0315 QVC*493245254201*3 OF 6 800-367-9444 PA 24357567075000003167845 CKCD 5399 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-39.95
03/16/17	CHECKCARD 0315 QVC*493245254201*4 OF 6 800-367-9444 PA 24357567075000002640198 CKCD 5399 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-39.95
03/16/17	CHECKCARD 0315 QVC*492119564302*5 OF 5 800-367-9444 PA 24357567075000003167605 CKCD 5399 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-14.58
03/16/17	CHECKCARD 0315 HSN*HSN1398249862 2OF4 800-9332887 FL 24906417074037058064381 CKCD 5969 XXXXXXXXXXXX1328 XXXX XXXX XXXX 1328	-9.98
<b>Subtotal for card account # XXXX XXXX XXXX 1328</b>		<b>-\$2,850.05</b>
<b>Card account # XXXX XXXX XXXX 2553</b>		
03/22/17	CHECKCARD 0321 TRAVELOCITY*7253357644 WWW.TVLY.COM WA 24692167080000206080643 CKCD 4722 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-119.13
03/23/17	CHECKCARD 0322 RUTHIE DS LAKE OZARK MO 24013397081003244691862 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-120.07
03/23/17	CHECKCARD 0322 PHILLIPS 66 - WESTLAND KINGDOM CITY MO 24015177081003252344168 CKCD 5542 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-36.53
03/24/17	CHECKCARD 0322 LODGE OF FOUR SEASONS A LAKE OZARK MO 24013397082003376703336 CKCD 7011 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-12.96
03/27/17	CHECKCARD 0325 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177084003729837338 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-4.66
03/27/17	BKOFAMERICA ATM 03/25 #000004563 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-80.00
03/27/17	CHECKCARD 0326 IMO'S PIZZA ( REAVIS B 314-638-0400 MO 24801637086286309300186 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-49.51
03/27/17	BKOFAMERICA ATM 03/26 #000004960 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-200.00
03/27/17	SHELL Service 03/26 #000947425 PURCHASE SHELL Service Sta SAINT LOUIS MO	-10.00
03/28/17	SHELL Service 03/28 #000142466 PURCHASE SHELL Service Sta SAINT LOUIS MO	-31.52

continued on the next page

## Withdrawals and other debits - continued

Date	Description	Amount
03/28/17	SHELL Service 03/28 #000335469 PURCHASE SHELL Service Sta SAINT LOUIS MO	-12.37
03/29/17	BKOFAMERICA ATM 03/29 #00006364 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-100.00
03/29/17	LOWE'S #2300 03/29 #000961263 PURCHASE LOWE'S #2300 SAINT LOUIS MO	-47.12
03/30/17	CHECKCARD 0329 SQ *GOSQ.COM ANDREW BEL SAINT LOUIS MO 24692167089000497600365 CKCD 7299 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-150.00
03/30/17	WALGREENS STOR 03/29 #000121066 PURCHASE WALGREENS STORE 7 SAINT LOUIS MO	-13.32
03/30/17	DIRT CHEAP 5 03/30 #000789645 PURCHASE DIRT CHEAP 5 AFFTON MO	-7.35
03/30/17	BKOFAMERICA ATM 03/30 #00006846 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-40.00
03/30/17	FAMILY DOLLAR 03/30 #000743825 PURCHASE FAMILY DOLLAR # AFFTON MO	-31.71
03/31/17	CHECKCARD 0330 DONUT HOUSE LLC SAINT LOUIS MO 24431067090200023200137 CKCD 5462 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-20.30
03/31/17	CHECKCARD 0330 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167089000848361949 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.97
03/31/17	DIRT CHEAP 5 03/31 #000802969 PURCHASE DIRT CHEAP 5 AFFTON MO	-7.27
03/31/17	BKOFAMERICA ATM 03/31 #00006787 WITHDRWL CONCORD VILLAGE ST LOUIS MO	-20.00
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$1,142.79</b>
<b>Total withdrawals and other debits</b>		<b>-\$5,275.70</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
03/27/17	1266	-1,279.70	03/31/17	1295	-750.00
03/27/17	1268*	-200.00	03/06/17	5023*	-150.00
03/01/17	1294*	-750.00			
<b>Total checks</b>					<b>-\$3,129.70</b>
<b>Total # of checks</b>					<b>5</b>

\* There is a gap in sequential check numbers

## Service fees

<b>Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.</b>		
	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$35.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

*continued on the next page*

**Service fees - continued**

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 02/28/17:

At least one of the following occurred

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
03/01	634.17	03/13	1,567.67	03/23	104.07
03/02	389.89	03/14	1,499.94	03/24	4,855.91
03/03	3,529.42	03/15	1,476.82	03/27	3,032.04
03/06	2,711.82	03/16	1,037.50	03/28	2,912.99
03/07	2,217.24	03/20	422.78	03/29	2,765.87
03/08	2,186.19	03/21	379.80	03/30	2,523.49
03/09	1,796.68	03/22	260.67	03/31	1,756.95

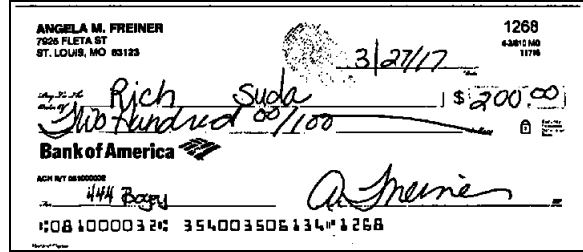
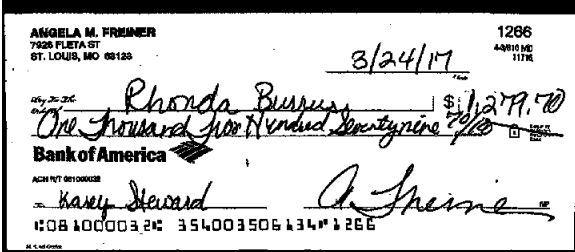
This page intentionally left blank

**Check images**

Account number: 3540 0350 6134

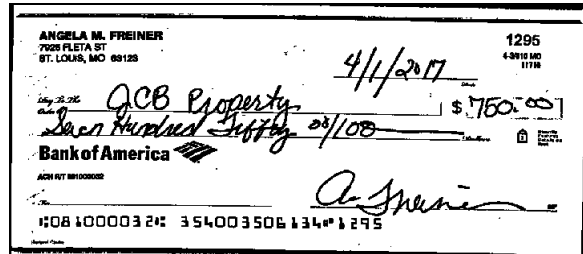
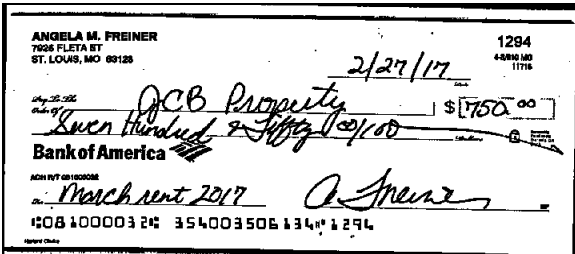
Check number: 1266 | Amount: \$1,279.70

Check number: 1268 | Amount: \$200.00

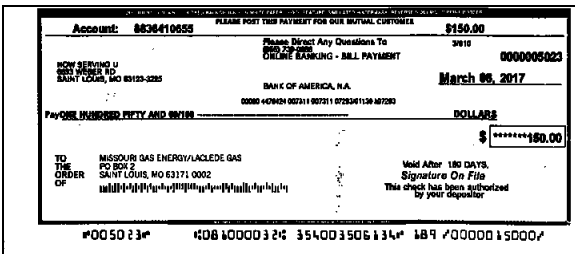


Check number: 1294 | Amount: \$750.00

Check number: 1295 | Amount: \$750.00



Check number: 5023 | Amount: \$150.00



This page intentionally left blank




P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
6633 WEBER RD  
SAINT LOUIS, MO 63123-3225

## Your Business Fundamentals Checking

for April 1, 2017 to April 30, 2017

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on April 1, 2017	\$1,756.95
Deposits and other credits	3,271.26
Withdrawals and other debits	-2,714.33
Checks	-822.00
Service fees	-5.00
<b>Ending balance on April 30, 2017</b>	<b>\$1,486.88</b>

# of deposits/credits: 6

# of withdrawals/debits: 75

# of items-previous cycle<sup>1</sup>: 9

# of days in cycle: 30

Average ledger balance: \$860.73

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

## Our country is built on businesses like yours

In cities and towns across the country, we celebrate business owners like you during **National Small Business Week**, April 30–May 6, and throughout the month of May.

Whatever the size of your business, we take the time to help you find the smartest path to long-term growth. Visit [bankofamerica.com/bizweek](http://bankofamerica.com/bizweek) today.



Bank of America, N.A. ©2017 Bank of America Corporation. | ARSG7DYC | SSM-01-17-2126.B

**JUDY P.131**

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**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. Or, you can call our Customer Service team.

**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 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 for, 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 at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



**Deposits and other credits**

Date	Description	Amount
04/03/17	CHECKCARD 0401 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 7469216709100085627	31.26
04/10/17	BKOFAMERICA ATM 04/10 #000004530 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	470.00
04/21/17	FAM SUPP PAY CEN DES:MO2905180 ID:201704200006850 INDN:FREINER,ANGELA CO ID:2581115569 PPD	350.00
04/21/17	BKOFAMERICA ATM 04/21 #000001780 DEPOSIT LADUE ST LOUIS MO	250.00
04/24/17	BKOFAMERICA MOBILE 04/22 3546971328 DEPOSIT *MOBILE MO	2,080.00
04/25/17	BKOFAMERICA MOBILE 04/25 3548108111 DEPOSIT *MOBILE MO	90.00

**Total deposits and other credits** **\$3,271.26**

**Withdrawals and other debits**

Date	Description	Amount
04/26/17	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-102.69

**Card account # XXXX XXXX XXXX 2553**

04/03/17	CHECKCARD 0330 Area 51 St Louis MO 24760627090307200782712 CKCD 5993 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.77
04/03/17	CHECKCARD 0330 A TASTE OF CHINA ST LOUIS MO 24061067090980000746973 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-25.38
04/03/17	CHECKCARD 0331 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177090004643854096 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.16
04/03/17	CHECKCARD 0401 TM *TICKETMASTER TICKT 800-653-8000 CA 24692167091000897191110 CKCD 7922 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-33.60
04/03/17	CHECKCARD 0401 PAPA JOHN'S #01772 314-918-8484 MO 24692167091000894081413 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-19.15
04/03/17	CHECKCARD 0402 QVC*493245254201*5 OF 6 800-367-9444 PA 24357567093000001491575 RECURRING CKCD 5399 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-39.95
04/03/17	P297284 04/01 #000006139 WITHDRWL 5000 S GRAND ST. LOUIS MO	-42.00
04/03/17	CHECKCARD 0401 TMOBILE*POSTPAID PDA 800-937-8997 WA 24692167091000194246658 CKCD 4814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-79.80
04/03/17	VICTORIA'S SEC 04/01 #000039500 PURCHASE VICTORIA'S SECRET SAINT LOUIS MO	-164.41

*continued on the next page*



**Small Business  
Online Banking**

TIP OF THE MONTH

## Dreading the shredding?

**Go paperless** and make a statement.

- Your secure paperless statements don't need storing or shredding
- Get email reminders that link right to your statements for easy access
- View and download your business statements anytime, with no paper waste

Click **Profile & Settings** (in the upper right next to **Sign Out**) when logged in at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).



## Withdrawals and other debits - continued

Date	Description	Amount
04/03/17	CHECKCARD 0401 JCPENNEY 1373 ST LOUIS MO 24431067091832374120594 CKCD 5311 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-160.00
04/03/17	CHECKCARD 0401 JCPENNEY 1373 ST LOUIS MO 24431067091832374122186 CKCD 5311 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.69
04/03/17	BKOFAMERICA ATM 04/01 #000001867 WITHDRWL LEMAY FERRY ST LOUIS MO	-200.00
04/03/17	U GAS MACKENZI 04/01 #000727819 PURCHASE U GAS MACKENZIE AFFTON MO	-9.37
04/03/17	CHECKCARD 0401 TACO BELL #029672 SAINT LOUIS MO 24231687092286188902059 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-17.91
04/04/17	CHECKCARD 0402 5SCOTTTRADE CR10703205 ST LOUIS MO 24164077093307640587322 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.50
04/04/17	CHECKCARD 0402 2SCOTTTRADE CR10703304 ST LOUIS MO 24164077093307640532013 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-23.00
04/04/17	CHECKCARD 0402 2SCOTTTRADE CR10703304 ST LOUIS MO 24164077093307640570575 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.00
04/04/17	CHECKCARD 0402 2SCOTTTRADE CR10703304 ST LOUIS MO 24164077093307640559552 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.50
04/04/17	CHECKCARD 0402 2SCOTTTRADE CR10703304 ST LOUIS MO 24164077093307640533417 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.00
04/04/17	P320342 04/04 #000001555 WITHDRWL 8455 GRAVOIS RD AFFTON MO	-102.75
04/04/17	DIRT CHEAP 5 04/04 #000168234 PURCHASE DIRT CHEAP 5 AFFTON MO	-6.22
04/05/17	CHECKCARD 0403 A TASTE OF CHINA ST LOUIS MO 24061067094980000746961 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-20.27
04/05/17	CHECKCARD 0404 AMAZON MKTPLACE PMTS AMAZON MKTPLAWA 24692167094000104579823 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.99
04/05/17	CHECKCARD 0404 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177094000531713648 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.16
04/05/17	CHECKCARD 0404 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177094000561360930 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.79
04/05/17	BKOFAMERICA ATM 04/05 #000001489 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-460.00
04/06/17	CHECKCARD 0405 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 24431067095083703509042 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-25.00
04/07/17	FAMILY DOLLAR 04/06 #000821570 PURCHASE FAMILY DOLLAR # AFFTON MO	-17.27
04/07/17	U GAS MACKENZI 04/06 #000838084 PURCHASE U GAS MACKENZIE AFFTON MO	-10.00
04/07/17	SEI 23889 04/06 #000764794 PURCHASE SEI 23889 AFFTON MO	-2.59
04/10/17	CHECKCARD 0407 INTUIT *QB ONLINE 800-286-6800 CA 24692167097000908503489 RECURRING CKCD 5734 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.00
04/10/17	CHECKCARD 0408 QVC*492758659801*6 OF 6 800-367-9444 PA 24357567099000001665768 RECURRING CKCD 5399 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-15.19
04/10/17	PETCO 1689 04/07 #000386673 PURCHASE PETCO 1689 ST LOUIS MO	-74.86
04/10/17	SHELL Service 04/10 #000479694 PURCHASE SHELL Service Sta SAINT LOUIS MO	-10.02
04/10/17	SHELL Service 04/10 #000480640 PURCHASE SHELL Service Sta SAINT LOUIS MO	-1.27
04/10/17	BATES BP 04/10 #000531985 PURCHASE BATES BP SAINT LOUIS MO	-2.20
04/12/17	CHECKCARD 0411 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177101001614243462 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.37
04/12/17	CHECKCARD 0411 VISTAPR*VistaPrint.com 866-8936743 MA 24692167101000442017495 CKCD 2741 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-26.70
04/12/17	DIRT CHEAP 5 04/12 #000788218 PURCHASE DIRT CHEAP 5 AFFTON MO	-7.08
04/12/17	DIRT CHEAP 5 04/12 #000700216 PURCHASE DIRT CHEAP 5 AFFTON MO	-3.21
04/12/17	GLOBE CUT RATE 04/12 #000095916 PURCHASE GLOBE CUT RATE DR ST. LOUIS MO	-15.14

continued on the next page

**Withdrawals and other debits - continued**

Date	Description	Amount
04/13/17	CHECKCARD 0412 QVC*501038391701*4 OF 6 800-367-9444 PA 24357567103000000350366 RECURRING CKCD 5399 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-92.05
04/13/17	CHECKCARD 0412 NORTH PARKING GARAGE ST LOUIS MO 24755427102271020357352 CKCD 7523 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-3.00
04/13/17	FAMILY DOLLAR 04/13 #000654892 PURCHASE FAMILY DOLLAR # AFFTON MO	-17.67
04/14/17	CHECKCARD 0413 VISTAPR*VistaPrint.com 866-8936743 MA 24692167103000360183772 CKCD 2741 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-22.37
04/14/17	DIRT CHEAP 5 04/14 #000752104 PURCHASE DIRT CHEAP 5 AFFTON MO	-9.37
04/17/17	CHECKCARD 0415 TM *TICKETMASTER TICKT 800-653-8000 CA 24692167105000758857365 CKCD 7922 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.80
04/17/17	CHECKCARD 0416 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167106000208982671 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-37.43
04/17/17	CHECKCARD 0416 THE PAGEANT NIGHTCLU ST. LOUIS MO 24323047106212000438387 CKCD 5813 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-95.00
04/17/17	CHECKCARD 0416 PEACOCK LOOP DINER SAINT LOUIS MO 24013397106002474045774 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-14.70
04/17/17	DIRT CHEAP 5 04/16 #000740610 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.25
04/17/17	FAMILY DOLLAR 04/16 #000329604 PURCHASE FAMILY DOLLAR # AFFTON MO	-32.06
04/19/17	CHECKCARD 0418 HSN*HSN1405224696 2OF4 800-9332887 FL 24906417108038408919985 CKCD 5969 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-17.48
04/20/17	CHECKCARD 0419 HSN*HSN1398249862 3OF4 800-9332887 FL 24906417109038448661794 CKCD 5969 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.98
04/24/17	CHECKCARD 0421 QVC*493245254201*6 OF 6 800-367-9444 PA 24357567112000002718676 RECURRING CKCD 5399 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-39.95
04/24/17	CHECKCARD 0421 TACO BELL #029663 SAINT LOUIS MO 24231687112286288902765 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-14.90
04/24/17	QUIKTRIP 04/23 #000355839 PURCHASE QUIKTRIP ST LOUIS MO	-19.20
04/25/17	CHECKCARD 0422 A TASTE OF CHINA ST LOUIS MO 24061067114029010070560 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-32.65
04/25/17	CHECKCARD 0423 IMOS PIZZA REAVIS BAR 314-6380400 MO 24071057114253114024898 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-35.67
04/26/17	WALGREENS STOR 04/25 #000029557 PURCHASE WALGREENS STORE 1 AFFTON MO	-9.63
04/26/17	FAMILY DOLLAR 04/26 #000825351 PURCHASE FAMILY DOLLAR # AFFTON MO	-5.57
04/27/17	CHECKCARD 0425 RAY'S QUICK STOP ST. LOUIS MO 24323047116210200319595 CKCD 5499 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-25.25
04/27/17	BKOFAMERICA ATM 04/26 #00003853 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-160.00
04/27/17	BKOFAMERICA ATM 04/27 #000003979 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-40.00
04/27/17	SHELL Service 04/27 #000169561 PURCHASE SHELL Service Sta SAINT LOUIS MO	-8.37
04/28/17	CHECKCARD 0427 AVID PETTRAC 951-3717505 CA 24717057117161174103089 CKCD 8734 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-19.95
04/28/17	AFFTON VETERIN 04/28 #000822740 PURCHASE AFFTON VETERINARY ST LOUIS MO	-100.07
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$2,611.64</b>
<b>Total withdrawals and other debits</b>		<b>-\$2,714.33</b>

## Checks

Date	Check #	Amount
04/27/17	1269	-400.00
04/25/17	1296*	-12.00
04/24/17	1297	-235.00

Date	Check #	Amount
04/24/17	1298	-55.00
04/24/17	1299	-120.00

**Total checks** **-\$822.00**  
**Total # of checks** **5**

\* There is a gap in sequential check numbers

## 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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$35.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 03/31/17:

At least one of the following occurred

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
04/03/17	P297284 04/01 #000006139 WITHDRWL 5000 S GRAND ST. LOUIS MO FEE CKCD XXXXXXXXXXXX2553	-2.50
04/04/17	P320342 04/04 #000001555 WITHDRWL 8455 GRAVOIS RD AFFTON MO FEE CKCD XXXXXXXXXXXX2553	-2.50

**Total service fees** **-\$5.00**

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

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
04/01	1,756.95	04/05	302.84	04/10	586.44
04/03	971.52	04/06	277.84	04/12	525.94
04/04	806.05	04/07	247.98	04/13	413.22

continued on the next page

**Daily ledger balances - continued**

<u>Date</u>	<u>Balance (\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance (\$)</u>
04/14	381.48	04/21	752.78	04/26	2,240.52
04/17	180.24	04/24	2,348.73	04/27	1,606.90
04/19	162.76	04/25	2,358.41	04/28	1,486.88
04/20	152.78				

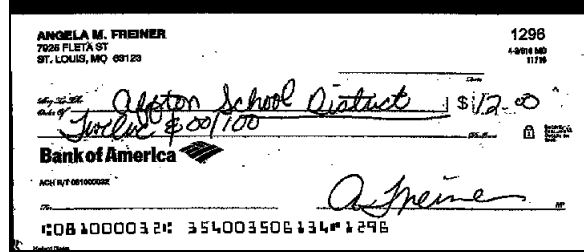
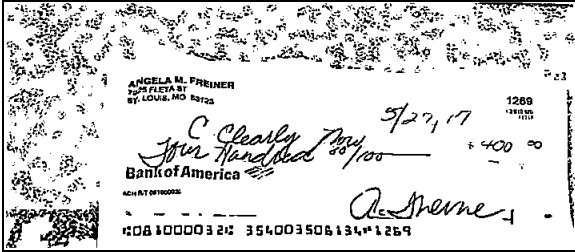
This page intentionally left blank

Check images

Account number: 3540 0350 6134

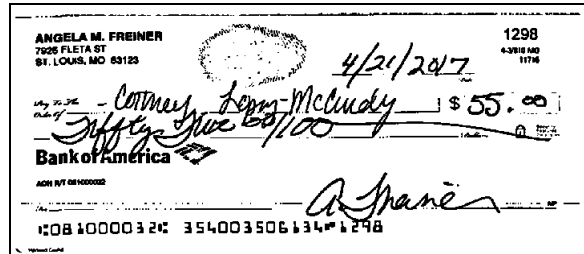
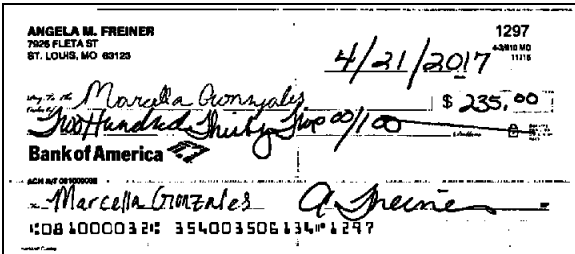
Check number: 1269 | Amount: \$400.00

Check number: 1296 | Amount: \$12.00

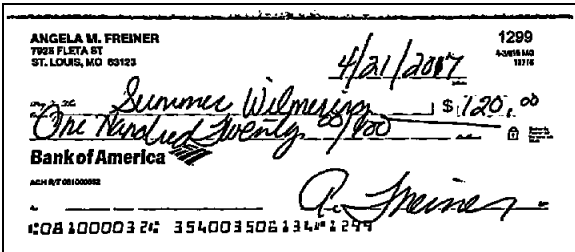


Check number: 1297 | Amount: \$235.00

Check number: 1298 | Amount: \$55.00



Check number: 1299 | Amount: \$120.00




This page intentionally left blank




P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
6633 WEBER RD  
SAINT LOUIS, MO 63123-3225

**Your Business Fundamentals Checking**

for May 1, 2017 to May 31, 2017


Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

**Account summary**

Beginning balance on May 1, 2017	\$1,486.88
Deposits and other credits	5,305.01
Withdrawals and other debits	-5,100.90
Checks	-1,283.23
Service fees	-35.00
<b>Ending balance on May 31, 2017</b>	<b>\$372.76</b>

# of deposits/credits: 10  
# of withdrawals/debits: 94  
# of items-previous cycle<sup>1</sup>: 13  
# of days in cycle: 31  
Average ledger balance: \$1,927.93  
<sup>1</sup>Includes checks paid, deposited items & other debits




Small Business  
Online Banking

## Banking at your fingertips

Our **Mobile Banking app**<sup>1</sup> can help you gain more control.

Text **BizAPP** to **226526** to download the app.<sup>2</sup> By texting us, you agree to receive an automated text message reply. Not a condition of purchasing any products or services.

<sup>1</sup> Mobile Banking requires enrollment through the Mobile Banking app, Mobile website or Online Banking. Enrollment through the Mobile Banking app is not available on all devices. View the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for more information. Data connection required. Wireless carrier fees may apply. <sup>2</sup> For the text message, supported carriers include but are not limited to AT&T, Verizon Wireless, T-Mobile®, MetroPCS, Sprint, Boost, Virgin Mobile USA, Cincinnati Bell, U.S. Cellular®. Text **STOP** to 226526 to cancel and text **HELP** to 226526 for help. ©2017 Bank of America Corporation. | ARPH6MVV | SSM-10-16-0611.B



**TIP OF THE MONTH**

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**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. Or, you can call our Customer Service team.

**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 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 for, 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 at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
05/02/17	BKOFAMERICA MOBILE 05/02 3550473375 DEPOSIT *MOBILE MO	2,040.00
05/05/17	BKOFAMERICA MOBILE 05/05 3551501525 DEPOSIT *MOBILE MO	80.00
05/08/17	BKOFAMERICA MOBILE 05/07 3552343987 DEPOSIT *MOBILE MO	200.00
05/12/17	BKOFAMERICA MOBILE 05/12 3554082639 DEPOSIT *MOBILE MO	60.00
05/15/17	BKOFAMERICA MOBILE 05/13 3554493340 DEPOSIT *MOBILE MO	420.00
05/15/17	CHECKCARD 0514 VISTAPR*VistaPrint.com 866-8936743 MA 7469216713400002385	225.00
05/17/17	BKOFAMERICA MOBILE 05/17 3555903776 DEPOSIT *MOBILE MO	2,145.00
05/19/17	BKOFAMERICA MOBILE 05/19 3556593736 DEPOSIT *MOBILE MO	80.00
05/22/17	CHECKCARD 0518 MAURIZIO'S PIZZA & SPOR SAINT LOUIS MO 7470780713903004695	44.01
05/22/17	CHECKCARD 0520 PICKLEMAN'S KIRKWOOD KIRKWOOD MO 7405523714120708860	11.00

**Total deposits and other credits** **\$5,305.01**

**Withdrawals and other debits**

Date	Description	Amount
05/09/17	ameren mo Bill Payment	-150.00
05/11/17	Customer Withdrawal Image	-1,105.00
05/19/17	REPUBLICSERVICES DES:RSIBILLPAY ID:303460333320 INDN:ANGELA FREINER CO ID:7860843596 TEL	-65.89
05/26/17	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-225.86

**Card account # XXXX XXXX XXXX 2553**

05/01/17	CHECKCARD 0428 BP#8768186SIMKO BP SAINT LOUIS MO 24122547119740119280073 CKCD 5542 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-37.60
05/01/17	CHECKCARD 0427 TACO BELL #029672 SAINT LOUIS MO 24231687118286188902570 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.18
05/01/17	CHECKCARD 0429 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167119000950961639 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.99
05/01/17	CHECKCARD 0429 WENDY'S 717 SAINT LOUIS MO 24445007119500550557305 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.70

*continued on the next page*



TIP OF THE MONTH

**Dreading the shredding?**

**Go paperless** and make a statement.

- Your secure paperless statements don't need storing or shredding
- Get email reminders that link right to your statements for easy access
- View and download your business statements anytime, with no paper waste

Click **Profile & Settings** (in the upper right next to **Sign Out**) when logged in at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).



## Withdrawals and other debits - continued

Date	Description	Amount
05/01/17	CHECKCARD 0429 COTTON'S ACE HDWE SAINT LOUIS MO 24431067120206394700732 CKCD 5251 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-15.38
05/01/17	CHECKCARD 0430 TMOBILE*AUTO PAY 800-937-8997 WA 24692167120000924104453 RECURRING CKCD 4814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-94.00
05/01/17	CHECKCARD 0430 PAYPAL *JIANGLI 402-935-7733 CA 24492157120894949956456 CKCD 5533 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-4.90
05/02/17	CHECKCARD 0501 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167121000715468777 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-3.79
05/02/17	CHECKCARD 0501 INTUIT *QB ONLINE 800-286-6800 CA 24692167121000679876304 RECURRING CKCD 5734 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.00
05/02/17	CHECKCARD 0501 VISTAPR*VistaPrint.com 866-8936743 MA 24692167121000775391307 CKCD 2741 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-39.94
05/02/17	BKOFAMERICA ATM 05/02 #000007110 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-60.00
05/03/17	CHECKCARD 0501 ZAZZLE USD 888-892-9953 CA 24493987123026744859447 CKCD 5399 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-20.05
05/03/17	FAMILY DOLLAR 05/03 #000103410 PURCHASE FAMILY DOLLAR # AFFTON MO	-80.66
05/04/17	CHECKCARD 0503 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167123000829354770 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.76
05/04/17	CHECKCARD 0502 A TASTE OF CHINA ST LOUIS MO 24061067123029010042782 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-29.75
05/05/17	DIRT CHEAP 5 05/04 #000790977 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.25
05/08/17	CHECKCARD 0504 PAYPAL *PCCMOTOR 402-935-7733 CA 24492157125894102170718 CKCD 5945 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-14.95
05/08/17	CHECKCARD 0506 PAPA JOHN'S #01772 314-918-8484 MO 24692167126000847689626 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-14.02
05/08/17	CHECKCARD 0506 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177126000832383200 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-29.28
05/08/17	CHECKCARD 0507 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177127001005596957 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.51
05/08/17	BKOFAMERICA ATM 05/07 #000001275 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-200.00
05/09/17	CHECKCARD 0507 TACO BELL #029624 SAINT LOUIS MO 24231687128207988501279 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.27
05/10/17	CHECKCARD 0509 PHILLIPS 66 - U GAS MAC AFFTON MO 24015177129001294342186 CKCD 5542 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-36.52
05/10/17	CHECKCARD 0509 CVS/PHARMACY #10071 ARNOLD MO 24445007130000750921711 CKCD 5912 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-13.67
05/10/17	MPC 53 05/10 #000875609 PURCHASE MPC 53 CUBA MO	-16.15
05/10/17	MPC 53 05/10 #000750510 PURCHASE MPC 53 CUBA MO	-5.08
05/10/17	SEI 23889 05/10 #000794206 PURCHASE SEI 23889 AFFTON MO	-10.94
05/10/17	SHELL Service 05/10 #000979427 PURCHASE SHELL Service Sta AFFTON MO	-6.19
05/11/17	CHECKCARD 0510 QVC*501038391701*5 OF 6 800-367-9444 PA 24357567131000000515030 RECURRING CKCD 5399 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-92.05
05/11/17	CHECKCARD 0510 QVC*501038391701*6 OF 6 800-367-9444 PA 24357567131000000306133 RECURRING CKCD 5399 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-92.05
05/11/17	CHECKCARD 0510 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177130001447249996 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-13.72
05/12/17	CHECKCARD 0510 LONE STAR ANTIQUE MALL CUBA MO 24071057131987173235858 CKCD 5932 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-55.00
05/12/17	CHECKCARD 0510 THE FOUR WAY CUBA MO 24013397131001558416835 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-40.00

continued on the next page

**Withdrawals and other debits - continued**

Date	Description	Amount
05/12/17	CHECKCARD 0511 MCDONALD'S F11186 ST. LOUIS MO 24427337131720051390793 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-17.60
05/12/17	SHELL Service 05/11 #000123895 PURCHASE SHELL Service Sta SAINT LOUIS MO	-6.70
05/12/17	SHELL Service 05/11 #000931553 PURCHASE SHELL Service Sta SAINT LOUIS MO	-2.09
05/12/17	BKOFAMERICA ATM 05/12 #000003371 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-140.00
05/12/17	SHELL Service 05/12 #000758415 PURCHASE SHELL Service Sta SAINT LOUIS MO	-6.70
05/12/17	SHELL Service 05/12 #000775170 PURCHASE SHELL Service Sta SAINT LOUIS MO	-6.17
05/12/17	SHELL Service 05/12 #000962711 PURCHASE SHELL Service Sta SAINT LOUIS MO	-20.00
05/15/17	CHECKCARD 0511 IMOS PIZZA REAVIS BAR 314-6380400 MO 24071057132253132311804 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-67.32
05/15/17	CHECKCARD 0513 HSN*HSN1405224696 30F4 800-9332887 FL 24906417133039423499580 CKCD 5969 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-17.48
05/15/17	CHECKCARD 0513 ELICIAS PIZZA SAINT LOUIS MO 24013397133001894309411 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-19.63
05/15/17	CHECKCARD 0513 SQ *SOUTH JEFFERSON ST. LOUIS MO 24492157133741387288006 CKCD 7299 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-597.80
05/15/17	CHECKCARD 0514 VISTAPR*VistaPrint.com 866-8936743 MA 24692167134000605351633 RECURRING CKCD 7372 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-225.00
05/15/17	CHECKCARD 0514 HSN*HSN1398249862 40F4 800-9332887 FL 24906417134039456111705 CKCD 5969 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.98
05/15/17	DIRT CHEAP 5 05/14 #000716065 PURCHASE DIRT CHEAP 5 AFFTON MO	-6.48
05/16/17	CHECKCARD 0515 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177135002242167628 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.47
05/16/17	P297284 05/16 #000719648 WITHDRWL 5000 S GRAND ST. LOUIS MO	-62.00
05/17/17	CHECKCARD 0516 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177136002379882238 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.47
05/17/17	CHECKCARD 0517 EL MAGUEY ST LOUIS MO 24431067137400277000168 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-40.00
05/17/17	DIRT CHEAP 5 05/17 #000907176 PURCHASE DIRT CHEAP 5 AFFTON MO	-14.35
05/17/17	DIRT CHEAP 5 05/17 #000807932 PURCHASE DIRT CHEAP 5 AFFTON MO	-3.21
05/18/17	CHECKCARD 0516 SHELL OIL 57443310008 AFFTON MO 24316057137548578054861 CKCD 5542 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-20.17
05/19/17	CHECKCARD 0517 MAURIZIO'S PIZZA & SPOR SAINT LOUIS MO 24707807138030044403752 CKCD 5813 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-44.01
05/19/17	CHECKCARD 0517 PICKLEMAN'S KIRKWOOD KIRKWOOD MO 24055237139207088600892 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-25.10
05/19/17	CHECKCARD 0518 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177138002684818974 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.25
05/19/17	FAMILY DOLLAR 05/18 #000484613 PURCHASE FAMILY DOLLAR # AFFTON MO	-28.65
05/19/17	DIRT CHEAP 5 05/18 #000747581 PURCHASE DIRT CHEAP 5 AFFTON MO	-16.19
05/19/17	SHELL Service 05/19 #000363675 PURCHASE SHELL Service Sta AFFTON MO	-5.00
05/22/17	CHECKCARD 0519 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177139002852806396 CKCD 5542 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-33.17
05/22/17	CHECKCARD 0519 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177139002857897192 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-23.15

continued on the next page

## Withdrawals and other debits - continued

Date	Description	Amount
05/22/17	CHECKCARD 0519 IMO'S PIZZA ( REAVIS B 314-638-0400 MO 24801637140286309500755 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-37.33
05/22/17	CHECKCARD 0520 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177140003044473530 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-23.15
05/22/17	CHECKCARD 0521 IMO'S PIZZA ( REAVIS B 314-638-0400 MO 24801637142286309700742 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-11.12
05/22/17	PNCBANK 05/21 #000005550 WITHDRWL 8930 GRAVOIS AFFTON MO	-203.50
05/22/17	FAMILY DOLLAR 05/21 #000910019 PURCHASE FAMILY DOLLAR # AFFTON MO	-12.16
05/22/17	MPC 55 05/22 #000717350 PURCHASE MPC 55 SAINT LOUIS MO	-7.66
05/22/17	AUTOZONE 0261 05/22 #000502306 PURCHASE AUTOZONE 0261 94 AFFTON MO	-28.73
05/23/17	CHECKCARD 0522 COTTON'S ACE HDWE SAINT LOUIS MO 24431067143206394700610 CKCD 5251 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-25.67
05/23/17	FAMILY DOLLAR 05/23 #000409672 PURCHASE FAMILY DOLLAR # AFFTON MO	-12.31
05/24/17	CHECKCARD 0522 GOODWILL BAYLESS SAINT LOUIS MO 24412957143200688300273 CKCD 5931 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-3.50
05/24/17	CHECKCARD 0522 TACO BELL #029663 SAINT LOUIS MO 24231687143286288900937 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.11
05/24/17	CHECKCARD 0523 COTTON'S ACE HDWE SAINT LOUIS MO 24431067144206394800740 CKCD 5251 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.49
05/24/17	CHECKCARD 0523 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177143003482954345 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.42
05/25/17	CHECKCARD 0524 DAIRY QUEEN #41801 SAINT LOUIS MO 2423168714420600001284 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-23.01
05/25/17	CHECKCARD 0524 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177144003657449179 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.25
05/25/17	BKOFAMERICA ATM 05/24 #000001272 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-400.00
05/26/17	CHECKCARD 0525 ZAZZLE USD 888-892-9953 CA 24493987146026968096059 CKCD 5399 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.95
05/30/17	FAMILY DOLLAR 05/26 #000797187 PURCHASE FAMILY DOLLAR # AFFTON MO	-4.28
05/30/17	CHECKCARD 0527 PAPA JOHN'S #01772 314-918-8484 MO 24692167147000937928020 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-24.53
05/30/17	CHECKCARD 0527 PFH*PETFIRST PETPOLICY 866-937-7387 IN 24692167147000120866839 RECURRING CKCD 6300 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-30.95
05/30/17	Wal-Mart Super 05/28 #000487416 PURCHASE Wal-Mart Super Ce ARNOLD MO	-38.83
05/30/17	DIRT CHEAP 5 05/30 #000712975 PURCHASE DIRT CHEAP 5 AFFTON MO	-16.71
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$3,554.15</b>
<b>Total withdrawals and other debits</b>		<b>-\$5,100.90</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
05/24/17	1271	-1,095.00	05/26/17	5026	-138.23
05/15/17	5025*	-50.00			
<b>Total checks</b>					<b>-\$1,283.23</b>
<b>Total # of checks</b>					<b>3</b>

\* There is a gap in sequential check numbers



**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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$35.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 04/28/17:

At least one of the following occurred

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
05/16/17	Stop Payment Fee	-30.00
05/16/17	P297284 05/16 #000719648 WITHDRWL 5000 S GRAND ST. LOUIS MO FEE CKCD XXXXXXXXXXXX2553	-2.50
05/22/17	PNCBANK 05/21 #000005550 WITHDRWL 8930 GRAVOIS AFFTON MO FEE CKCD XXXXXXXXXXXX2553	-2.50

**Total service fees** **-\$35.00**

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

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
05/01	1,292.13	05/10	2,816.35	05/19	2,773.32
05/02	3,200.40	05/11	1,513.53	05/22	2,445.86
05/03	3,099.69	05/12	1,279.27	05/23	2,407.88
05/04	3,059.18	05/15	930.58	05/24	1,290.36
05/05	3,133.93	05/16	827.61	05/25	862.10
05/08	3,065.17	05/17	2,906.58	05/26	488.06
05/09	2,904.90	05/18	2,886.41	05/30	372.76

This page intentionally left blank



**Check images**

Account number: 3540 0350 6134

Check number: 1271 | Amount: \$1,095.00

Check number: 5025 | Amount: \$50.00

ANGELA M. FREINER  
7206 PLETA ST  
ST. LOUIS, MO 63125

1271  
43610 MO  
1178

5/18/2017

Pay to the order of *St. Louis Property Management* \$ 1,095.00  
*One thousand ninety five and 00/100*

Bank of America

ACH NY 00 000000

May rent *A. Freiner*

⑆08⑆1000032⑆354003506134⑆1271

Account: 8838410856 PLEASE PRINT THE PAYMENT FOR OUR MUTUAL CUSTOMER \$50.00

Please Direct Any Questions To 3610  
800.726.8888  
ONLINE BANKING - BILL PAYMENT 0000005025

NOW SERVING U  
800 WESPER RD  
SAINT LOUIS, MO 63123-3229

BANK OF AMERICA, N.A.  
80041 482750 018664 018664 0001400000 11890

May 11, 2017

Pay FIFTY AND 00/100 DOLLARS \$ \*\*\*\*\*50.00

TO THE ORDER OF MISSOURI GAS ENERGY/LACLEDE GAS  
PO BOX 2  
SAINT LOUIS, MO 63171 0002

Void After 180 DAYS.  
Signature On File  
This check has been authorized  
by your depositor

⑆005025⑆⑆08⑆1000032⑆354003506134⑆189⑆0000005000⑆

Check number: 5026 | Amount: \$138.23

Account: 8838410856 PLEASE PRINT THE PAYMENT FOR OUR MUTUAL CUSTOMER \$138.23

Please Direct Any Questions To 3610  
800.726.8888  
ONLINE BANKING - BILL PAYMENT 0000005026

NOW SERVING U  
800 WESPER RD  
SAINT LOUIS, MO 63123-3229

BANK OF AMERICA, N.A.  
80041 482750 018664 018664 0001400000 11890

May 23, 2017

Pay ONE HUNDRED THIRTY EIGHT AND 23/100 DOLLARS \$ \*\*\*\*\*138.23

TO THE ORDER OF MISSOURI GAS ENERGY/LACLEDE GAS  
PO BOX 2  
SAINT LOUIS, MO 63171 0002

Void After 180 DAYS.  
Signature On File  
This check has been authorized  
by your depositor


⑆005026⑆⑆08⑆1000032⑆354003506134⑆189⑆0000013823⑆


This page intentionally left blank

P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
6633 WEBER RD  
SAINT LOUIS, MO 63123-3225

## Your Business Fundamentals Checking

for June 1, 2017 to June 30, 2017

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on June 1, 2017	\$372.76
Deposits and other credits	2,490.00
Withdrawals and other debits	-1,119.85
Checks	-1,600.00
Service fees	-40.00
<b>Ending balance on June 30, 2017</b>	<b>\$102.91</b>

# of deposits/credits: 2

# of withdrawals/debits: 34

# of items-previous cycle<sup>1</sup>: 10

# of days in cycle: 30

Average ledger balance: \$752.68

<sup>1</sup>Includes checks paid, deposited items & other debits



Small Business  
Online Banking

**TIP OF THE MONTH**

## Stay informed around the clock

**Online Alerts**<sup>1</sup> help keep you informed.

- Monitor your account balances and receive alerts when payments are due
- Be notified when transactions have cleared

To activate Alerts, go to [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) and click on **Alerts** in the Activity Center.



<sup>1</sup>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. | ARXHLMSM | SSM-10-16-0044.B

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**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. Or, you can call our Customer Service team.

**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 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 for, 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 at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**


Date	Description	Amount
06/06/17	BKOFAMERICA MOBILE 06/06 3562440273 DEPOSIT *MOBILE MO	60.00
06/09/17	BKOFAMERICA MOBILE 06/09 3563876991 DEPOSIT *MOBILE MO	2,430.00
<b>Total deposits and other credits</b>		<b>\$2,490.00</b>

**Withdrawals and other debits**

Date	Description	Amount
<b>Card account # XXXX XXXX XXXX 2553</b>		
06/01/17	CHECKCARD 0531 TMOBILE*AUTO PAY 800-937-8997 WA 24692167151000372695459 RECURRING CKCD 4814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-77.32
06/02/17	CHECKCARD 0601 INTUIT *QB ONLINE 800-286-6800 CA 24692167152000092990304 RECURRING CKCD 5734 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.00
06/05/17	CHECKCARD 0602 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177153000288150679 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.47
06/05/17	DIRT CHEAP 5 06/05 #000765936 PURCHASE DIRT CHEAP 5 AFFTON MO	-25.36
06/06/17	CHECKCARD 0604 THE ORIGINALS SPRINGS OKAWVILLE IL 24071057156987135646390 CKCD 7011 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-80.97
06/07/17	CHECKCARD 0606 STUBHUB, INC. 866-788-2482 CA 24492157157717256395636 CKCD 7922 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-138.32
06/12/17	FIRST BANK 06/11 #000004349 WITHDRWL FIRST BANK ST LOUIS MO	-303.00
06/13/17	CHECKCARD 0612 HSN*HSN1405224696 4OF4 800-9332887 FL 24906417163040599534740 CKCD 5969 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-17.48
06/13/17	CHECKCARD 0612 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177163001881338032 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.25
06/13/17	CHECKCARD 0612 IMO'S PIZZA ( REAVIS B 314-638-0400 MO 24801637164286309900220 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-17.00
06/13/17	FAMILY DOLLAR 06/13 #000725222 PURCHASE FAMILY DOLLAR # AFFTON MO	-6.69
06/15/17	FAMILY DOLLAR 06/15 #000913200 PURCHASE FAMILY DOLLAR # AFFTON MO	-98.51
06/16/17	CHECKCARD 0616 NORWEX USA INC. 214-614-6707 TX 24692167167100222428085 CKCD 7349 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.99
06/16/17	DIRT CHEAP 5 06/15 #000765774 PURCHASE DIRT CHEAP 5 AFFTON MO	-25.25
06/19/17	CHECKCARD 0617 TACO BELL #7029672 314-353-6661 MO 24231687169837000012499 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.27

*continued on the next page*

**Bank of America Business Advantage**



**Thank you for your business.  
Here's to your continued success.**

We're committed to finding the smartest path to long-term growth for your business. Our small business specialists will work to help you strengthen your business and plan for the future. Please visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) to learn more.

ARLLD94V | SSM-02-17-0642.B

## Withdrawals and other debits - continued

Date	Description	Amount
06/21/17	SEI 27838 06/21 #000792338 PURCHASE SEI 27838 AFFTON MO	-10.00
06/22/17	CHECKCARD 0621 AMAZON DIGITAL SVCS AMZ 866-216-1072 WA 24431067172083353275833 CKCD 5735 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.99
06/23/17	CHECKCARD 0621 GOODWILL BAYLESS SAINT LOUIS MO 24412957173200688300219 CKCD 5931 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-21.59
06/23/17	CHECKCARD 0621 GOODWILL BAYLESS SAINT LOUIS MO 24412957173200688300235 CKCD 5931 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-65.00
06/23/17	CHECKCARD 0621 WALGREENS #3906 SAINT LOUIS MO 24445007173100233544094 CKCD 5912 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-23.99
06/26/17	CHECKCARD 0624 GOODWILL BAYLESS SAINT LOUIS MO 24412957176200688301057 CKCD 5931 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-19.00
06/26/17	CHECKCARD 0624 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177175003913805414 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.09
06/26/17	CHECKCARD 0625 PAPA JOHN'S #01772 314-918-8484 MO 24692167176100117145454 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-13.30
06/26/17	U.S. BANK 06/26 #000818593 WITHDRWL QUIKTRIP #624 SAINT LOUIS MO	-23.00
06/27/17	CHECKCARD 0626 BP#5994389AFFTON CONVEN SAINT LOUIS MO 24122547178740178430302 CKCD 5542 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.06
06/27/17	QUIKTRIP 06/27 #000975834 PURCHASE QUIKTRIP ST LOUIS MO	-10.00
06/28/17	CHECKCARD 0627 PFH*PETFIRST PETPOLICY 866-937-7387 IN 24692167178100601371176 RECURRING CKCD 6300 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-30.95
06/29/17	DIRT CHEAP 5 06/29 #000891893 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.01
06/30/17	CHECKCARD 0629 STARZ SUBSCRIPTION 866- 866-216-1072 WA 24431067180083302435751 CKCD 5735 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.99
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$1,119.85</b>
<b>Total withdrawals and other debits</b>		<b>-\$1,119.85</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
06/12/17	1273	-500.00	06/19/17	1285*	-1,100.00
<b>Total checks</b>					<b>-\$1,600.00</b>
<b>Total # of checks</b>					<b>2</b>

\* There is a gap in sequential check numbers

## Service fees

<b>Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.</b>		
	Total for this period	Total year-to-date
Total Overdraft fees	\$35.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$35.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

*continued on the next page*

**Service fees - continued**

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 05/31/17:

At least one of the following occurred

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit bankofamerica.com/smallbusiness.

Date	Transaction description	Amount
06/06/17	OVERDRAFT ITEM FEE FOR ACTIVITY OF 06-06	-35.00
06/12/17	FIRST BANK 06/11 #000004349 WITHDRWL FIRST BANK ST LOUIS MO FEE CKCD XXXXXXXXXXXX2553	-2.50
06/26/17	U.S. BANK 06/26 #000818593 WITHDRWL QUIKTRIP #624 SAINT LOUIS MO FEE CKCD XXXXXXXXXXXX2553	-2.50

**Total service fees** **-\$40.00**

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

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
06/01	295.44	06/13	1,617.40	06/23	226.81
06/02	267.44	06/15	1,518.89	06/26	162.92
06/05	233.61	06/16	1,483.65	06/27	147.86
06/06	177.64	06/19	355.38	06/28	116.91
06/07	39.32	06/21	345.38	06/29	111.90
06/09	2,469.32	06/22	337.39	06/30	102.91
06/12	1,663.82				

This page intentionally left blank

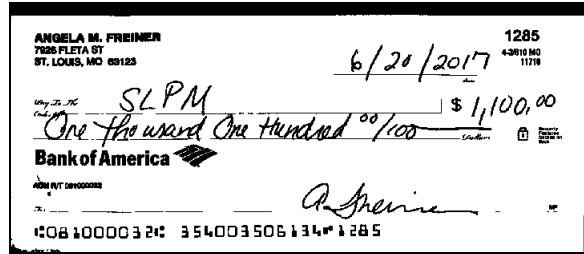
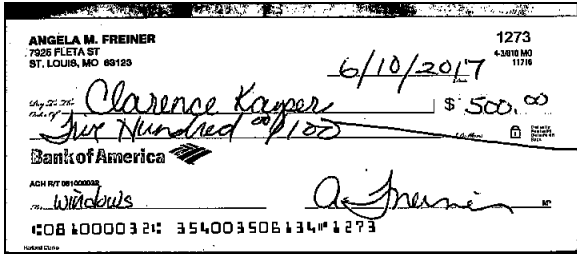


**Check images**

Account number: 3540 0350 6134

Check number: 1273 | Amount: \$500.00

Check number: 1285 | Amount: \$1,100.00



This page intentionally left blank



P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
6633 WEBER RD  
SAINT LOUIS, MO 63123-3225

## Your Business Fundamentals Checking

for July 1, 2017 to July 31, 2017

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on July 1, 2017	\$102.91
Deposits and other credits	2,195.00
Withdrawals and other debits	-1,062.42
Checks	-1,100.00
Service fees	-37.50
<b>Ending balance on July 31, 2017</b>	<b>\$97.99</b>

# of deposits/credits: 13

# of withdrawals/debits: 35

# of items-previous cycle<sup>1</sup>: 4

# of days in cycle: 31

Average ledger balance: \$618.70

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**



Online Banking  
**TIP OF THE MONTH**

## Stay informed around the clock

**Online Alerts**<sup>1</sup> help keep you informed.

- Monitor your account balances and receive alerts when payments are due
- Be notified when transactions have cleared

Log in or enroll at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) and click on **Alerts** in the Activity Center.

<sup>1</sup>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. ©2017 Bank of America Corporation. | ARVB5JGG | SSM-04-17-0040.B

**JUDY P.159**

## 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.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
07/07/17	BKOFAMERICA MOBILE 07/07 3573014513 DEPOSIT *MOBILE MO	325.00
07/07/17	BKOFAMERICA MOBILE 07/07 3573016082 DEPOSIT *MOBILE MO	200.00
07/07/17	BKOFAMERICA MOBILE 07/07 3573015774 DEPOSIT *MOBILE MO	125.00
07/07/17	BKOFAMERICA MOBILE 07/07 3573015455 DEPOSIT *MOBILE MO	60.00
07/07/17	BKOFAMERICA MOBILE 07/07 3573015024 DEPOSIT *MOBILE MO	60.00
07/07/17	BKOFAMERICA MOBILE 07/07 3573287972 DEPOSIT *MOBILE MO	60.00
07/11/17	BKOFAMERICA MOBILE 07/11 3574434731 DEPOSIT *MOBILE MO	150.00
07/17/17	BKOFAMERICA MOBILE 07/17 3576526522 DEPOSIT *MOBILE MO	300.00
07/17/17	BKOFAMERICA MOBILE 07/17 3576527945 DEPOSIT *MOBILE MO	60.00
07/21/17	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX07338 INDN:FREINER,ANGELA CO ID:2581115569 PPD	500.00
07/21/17	BKOFAMERICA MOBILE 07/21 3577847689 DEPOSIT *MOBILE MO	150.00
07/21/17	BKOFAMERICA ATM 07/21 #00006520 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	80.00
07/26/17	BKOFAMERICA MOBILE 07/26 3579422453 DEPOSIT *MOBILE MO	125.00

**Total deposits and other credits** **\$2,195.00**

**Withdrawals and other debits**

Date	Description	Amount
07/12/17	PROG ADVANCED DES:RETRY PYMT ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-127.51
07/25/17	AMEREN MO Bill Payment	-100.00
<b>Card account # XXXX XXXX XXXX 2553</b>		
07/03/17	CHECKCARD 0630 TMOBILE*AUTO PAY 800-937-8997 WA 24692167181100370898651 RECURRING CKCD 4814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-80.84
07/10/17	CHECKCARD 0709 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177190001401259897 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.60
07/10/17	FAMILY DOLLAR 07/09 #000694251 PURCHASE FAMILY DOLLAR # AFFTON MO	-18.16

*continued on the next page*

How can we improve your business banking?

Join the **Bank of America® Advisory Panel**. You can help us learn what we're doing right and what we can do better. And you'll be entered into a drawing for a chance to win Visa® gift cards totaling **\$3,000** just for joining.

To learn more and join, enter code **SBDD** at [bankofamerica.com/advisorypanel](http://bankofamerica.com/advisorypanel) today.

No purchase necessary. Sweepstakes ends 12/31/2017. Inclusion on the Advisory Panel subject to qualifications. For official rules and entry go to [bankofamerica.com/advisorypanel](http://bankofamerica.com/advisorypanel). Void where prohibited. ©2017 Bank of America Corporation. SSM-02-17-0048.B | ARW78P9K

## Withdrawals and other debits - continued

Date	Description	Amount
07/11/17	CHECKCARD 0710 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167191100978668108 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-11.99
07/11/17	CHECKCARD 0710 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177191001535246751 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.59
07/12/17	CHECKCARD 0711 POSHMARK 650-488-7740 CA 24492157192713324301091 CKCD 5699 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-48.00
07/12/17	CHECKCARD 0711 POSHMARK 650-488-7740 CA 24492157192713324301604 CKCD 5699 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-41.49
07/12/17	CHECKCARD 0711 POSHMARK 650-488-7740 CA 24492157192713326692422 CKCD 5699 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.49
07/13/17	FAMILY DOLLAR 07/13 #000169585 PURCHASE FAMILY DOLLAR # AFFTON MO	-6.64
07/14/17	CHECKCARD 0713 INTUIT *QB ONLINE 800-286-6800 CA 24692167194100018094239 RECURRING CKCD 5734 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.00
07/17/17	CHECKCARD 0715 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177196002362832577 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.25
07/17/17	DIRT CHEAP 5 07/15 #000777395 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.02
07/18/17	CHECKCARD 0717 PAPA JOHN'S #01772 314-918-8484 MO 24692167198100434208179 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-50.50
07/24/17	CHECKCARD 0723 QVC*560361801101*1 OF 6 800-367-9444 PA 24357567205000001591288 RECURRING CKCD 5399 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-44.42
07/24/17	CHECKCARD 0721 AMAZON DIGITAL SVCS AMZ 866-216-1072 WA 24431067202083704977032 CKCD 5818 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.99
07/24/17	CHECKCARD 0721 STATE BEAUTY SUPPLY CON SAINT LOUIS MO 24323047203394300076984 CKCD 5999 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-32.87
07/24/17	DIRT CHEAP 5 07/21 #000784778 PURCHASE DIRT CHEAP 5 AFFTON MO	-8.47
07/24/17	CHECKCARD 0722 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167203100805420083 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-27.17
07/24/17	CHECKCARD 0722 POSHMARK 650-488-7740 CA 24492157203717680814164 CKCD 5699 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-17.49
07/24/17	CHECKCARD 0723 FAMILY DOLLAR #9383 AFFTON MO 24231687205837000028293 CKCD 5331 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-12.85
07/26/17	DIRT CHEAP 5 07/26 #000720618 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.00
07/26/17	BKOFAMERICA ATM 07/26 #000009355 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-20.00
07/26/17	GAS N SHOP 07/26 #000784227 PURCHASE GAS N SHOP LAKE SAINT LO MO	-36.15
07/27/17	WM SUPERC Wal- 07/26 #000525188 PURCHASE WM SUPERC Wal-Mar COMMERCE CITY CO	-28.18
07/28/17	CHECKCARD 0727 PFH*PETFIRST PETPOLICY 866-937-7387 IN 24692167208100917261107 RECURRING CKCD 6300 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-30.95
07/31/17	CHECKCARD 0728 CONOCO - GARRYOWEN CONO GARRYOWEN MT 24015177209004572247658 CKCD 5542 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-44.71
07/31/17	CHECKCARD 0729 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167210100810337059 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-12.37
07/31/17	CHECKCARD 0729 STARZ Subscription 866-216-1072 WA 24692167210100973414661 CKCD 5818 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.99
07/31/17	EFX 07/29 #000207675 WITHDRWL 4615 E. COLFAX DENVER CO	-157.00
07/31/17	CHECKCARD 0730 PHILLIPS 66 - I C 66 HAYS KS 24015177211005013162535 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-1.73
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$834.91</b>
<b>Total withdrawals and other debits</b>		<b>-\$1,062.42</b>

**Checks**

Date	Check #	Amount
07/24/17	1272	-1,100.00
<b>Total checks</b>		<b>-\$1,100.00</b>
<b>Total # of checks</b>		<b>1</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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$35.00	\$70.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**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.

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 06/30/17:

At least one of the following occurred

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
07/06/17	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 07-06	-35.00
07/31/17	EFX 07/29 #000207675 WITHDRWL 4615 E. COLFAX DENVER CO FEE CKCD XXXXXXXXXXXX2553	-2.50

**Total service fees** **-\$37.50**

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

## Daily ledger balances

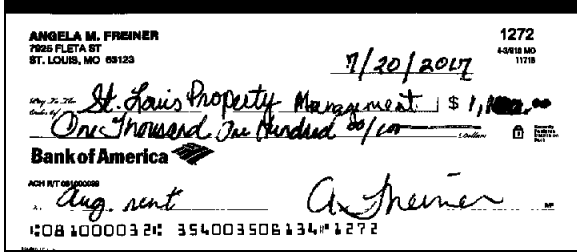
Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
07/01	102.91	07/12	687.24	07/24	425.57
07/03	22.07	07/13	680.60	07/25	325.57
07/06	-12.93	07/14	652.60	07/26	384.42
07/07	817.07	07/17	997.33	07/27	356.24
07/10	789.31	07/18	946.83	07/28	325.29
07/11	920.73	07/21	1,676.83	07/31	97.99



## Check images

Account number: 3540 0350 6134

Check number: 1272 | Amount: \$1,100.00





This page intentionally left blank

P.O. Box 15284  
Wilmington, DE 19850


**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
6633 WEBER RD  
SAINT LOUIS, MO 63123-3225

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

**Your Business Fundamentals Checking**

for August 1, 2017 to August 31, 2017


Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

**Account summary**

Beginning balance on August 1, 2017	\$97.99	# of deposits/credits: 12
Deposits and other credits	7,633.99	# of withdrawals/debits: 112
Withdrawals and other debits	-5,307.98	# of items-previous cycle <sup>1</sup> : 12
Checks	-1,707.50	# of days in cycle: 31
Service fees	-37.50	Average ledger balance: \$2,058.66
<b>Ending balance on August 31, 2017</b>	<b>\$679.00</b>	<sup>1</sup> Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**



**Thank you for your business.  
Here's to your continued success.**

We're committed to finding the smartest path to long-term growth for your business. Our small business specialists will work to help you strengthen your business and plan for the future. Please visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) to learn more.

ARLLD94V | SSM-02-17-0642.B

**JUDY P.167**

## 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.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
08/01/17	BKOFAMERICA MOBILE 08/01 3581389909 DEPOSIT *MOBILE MO	125.00
08/01/17	BKOFAMERICA MOBILE 08/01 3581389772 DEPOSIT *MOBILE MO	75.00
08/04/17	BKOFAMERICA ATM 08/04 #000004243 DEPOSIT LADUE ST LOUIS MO	80.00
08/08/17	BKOFAMERICA MOBILE 08/09 3584347833 DEPOSIT *MOBILE MO	1,500.00
08/11/17	IRS TREAS 310 DES: TAX REF ID:XXXXXXXXXX00909 INDN:FREINER, ANGELA M CO ID:9111036170 PPD	2,702.00
08/11/17	BKOFAMERICA MOBILE 08/11 3585350284 DEPOSIT *MOBILE MO	60.00
08/14/17	BKOFAMERICA MOBILE 08/12 3585646182 DEPOSIT *MOBILE MO	150.00
08/14/17	BKOFAMERICA MOBILE 08/12 3585645394 DEPOSIT *MOBILE MO	125.00
08/17/17	BKOFAMERICA MOBILE 08/17 3587350825 DEPOSIT *MOBILE MO	2,250.00
08/22/17	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX08327 INDN:FREINER,ANGELA CO ID:2581115569 PPD	400.00
08/25/17	BKOFAMERICA ATM 08/25 #000007803 DEPOSIT LADUE ST LOUIS MO	140.00
08/30/17	CHECKCARD 0829 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 7469216724110092539	26.99

**Total deposits and other credits** **\$7,633.99**

**Withdrawals and other debits**

Date	Description	Amount
08/11/17	PROG ADVANCED DES:RETRY PYMT ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-127.51
08/28/17	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-127.51
08/31/17	ameren mo Bill Payment	-246.29
08/31/17	Missouri American Water Bill Payment	-71.08

*continued on the next page*

Bank of America **Business Advantage**



**Banking at your fingertips**

Mobile Banking<sup>1</sup> allows you to manage your business account on the go.

Download our free Mobile Banking app at [bankofamerica.com/getmobileapp](http://bankofamerica.com/getmobileapp).

Online Banking

**TIP OF THE MONTH**

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. View the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for more information. Data connection required. Wireless carrier fees may apply. ©2017 Bank of America Corporation. | ART3K7YD | SSM-04-17-0042.B

## Withdrawals and other debits - continued

Date	Description	Amount
<b>Card account # XXXX XXXX XXXX 2553</b>		
08/01/17	CHECKCARD 0731 TMOBILE*AUTO PAY 800-937-8997 WA 24692167212100234470005 RECURRING CKCD 4814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-80.84
08/01/17	CHECKCARD 0731 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177212005196143566 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.38
08/02/17	CHECKCARD 0801 PAPA JOHN'S #01772 314-918-8484 MO 24692167213100853096023 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-29.12
08/02/17	BKOFAMERICA ATM 08/02 #00004553 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-40.00
08/03/17	CHECKCARD 0802 FAMILY DOLLAR #6066 AFFTON MO 24231687215837000021130 CKCD 5331 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-15.00
08/03/17	BKOFAMERICA ATM 08/03 #00005411 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-40.00
08/04/17	CHECKCARD 0803 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177215000533115622 CKCD 5542 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-20.00
08/04/17	BKOFAMERICA ATM 08/04 #00004244 WITHDRWL LADUE ST LOUIS MO	-40.00
08/07/17	CHECKCARD 0805 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177217000896308614 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.47
08/07/17	#633 WALLIS 08/05 #000784388 PURCHASE #633 WALLIS BRENTWOOD MO	-7.20
08/07/17	CHECKCARD 0806 INTUIT *QB ONLINE 800-286-6800 CA 24692167218100437179746 RECURRING CKCD 5734 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.00
08/07/17	CHECKCARD 0806 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177218001106651040 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.59
08/07/17	FAMILY DOLLAR 08/06 #000745209 PURCHASE FAMILY DOLLAR # AFFTON MO	-3.21
08/07/17	DIRT CHEAP 5 08/06 #000784018 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.40
08/07/17	DIRT CHEAP 5 08/06 #000788698 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.25
08/09/17	DIRT CHEAP 5 08/09 #000726889 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.04
08/09/17	BKOFAMERICA ATM 08/09 #000008769 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-200.00
08/09/17	DIERBERGS FENT 08/09 #000179853 PURCHASE DIERBERGS FENTON FENTON MO	-21.51
08/10/17	CHECKCARD 0809 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177221001694787144 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-13.19
08/10/17	DIRT CHEAP 5 08/09 #000776563 PURCHASE DIRT CHEAP 5 AFFTON MO	-30.10
08/10/17	BKOFAMERICA ATM 08/10 #000009372 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-160.00
08/11/17	#230 WALLIS 08/11 #000661311 PURCHASE #230 WALLIS KIRKWOOD MO	-5.36
08/14/17	CHECKCARD 0812 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177224002337295286 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.47
08/14/17	BKOFAMERICA ATM 08/11 #000001542 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-400.00
08/14/17	CHECKCARD 0812 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177224002455025325 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-21.07
08/14/17	CHECKCARD 0812 Area 51 St Louis MO 24760627225301700716187 CKCD 5993 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-24.99
08/14/17	CHECKCARD 0813 USA*MINUTE KEY, INC. BOULDER MO 24692167225100941291897 CKCD 7299 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.69
08/14/17	CHECKCARD 0814 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167226100056030873 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-44.82
08/14/17	CHECKCARD 0813 USA*MINUTE KEY, INC. BOULDER MO 24692167225100941291293 CKCD 7299 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.69
08/14/17	WM SUPERC Wal- 08/13 #000310022 PURCHASE WM SUPERC Wal-Mar SHREWSBURY MO	-676.12
08/14/17	BKOFAMERICA ATM 08/13 #000002646 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-100.00

continued on the next page

**Withdrawals and other debits - continued**

Date	Description	Amount
08/15/17	CHECKCARD 0814 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167226100442566507 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.28
08/15/17	CHECKCARD 0814 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167226100305154540 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-13.51
08/15/17	CHECKCARD 0814 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167226100240043626 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.90
08/15/17	CHECKCARD 0814 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167226100178333189 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-164.35
08/15/17	CHECKCARD 0814 IMO'S PIZZA ( REAVIS B 314-638-0400 MO 24801637227286309100768 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-24.05
08/15/17	CHECKCARD 0814 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177226002795811085 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.69
08/15/17	MARSHALL' 3200 08/15 #000008287 PURCHASE MARSHALL' 3200F L MAPLEWOOD MO	-232.91
08/16/17	CHECKCARD 0816 EL MAGUEY ST LOUIS MO 24431067228400276000474 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-57.00
08/16/17	BKOFAMERICA ATM 08/15 #000003587 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-200.00
08/16/17	DIRT CHEAP 5 08/16 #000725538 PURCHASE DIRT CHEAP 5 AFFTON MO	-3.15
08/16/17	LOWE'S #2300 08/16 #000749216 PURCHASE LOWE'S #2300 SAINT LOUIS MO	-142.67
08/17/17	CHECKCARD 0815 SHELL OIL 57443313507 SAINT LOUIS MO 24316057228548591039956 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-11.39
08/17/17	CHECKCARD 0815 SHELL OIL 57443313507 SAINT LOUIS MO 24316057228548592039955 CKCD 5542 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-31.65
08/17/17	DIRT CHEAP 5 08/17 #000783620 PURCHASE DIRT CHEAP 5 AFFTON MO	-15.38
08/21/17	CHECKCARD 0818 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167230100090491010 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-77.16
08/21/17	CHECKCARD 0818 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167230100934447350 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-26.99
08/21/17	CHECKCARD 0821 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167233100490010714 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-1.89
08/21/17	CHECKCARD 0819 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167231100318565388 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-1.85
08/21/17	CHECKCARD 0818 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177230003599663973 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-11.59
08/21/17	CHECKCARD 0818 TACO BELL #029672 SAINT LOUIS MO 24231687231837000371303 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.72
08/21/17	Wal-Mart Super 08/19 #000109322 PURCHASE Wal-Mart Super Ce ST LOUIS MO	-108.22
08/21/17	CHECKCARD 0819 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177231003862248444 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-26.79
08/21/17	CHECKCARD 0819 POINTERS PIZZA - ECOMM SAINT LOUIS MO 24269797232100546605911 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-40.00
08/21/17	DIRT CHEAP 5 08/20 #000714656 PURCHASE DIRT CHEAP 5 AFFTON MO	-23.88
08/21/17	BKOFAMERICA ATM 08/20 #000005871 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-20.00
08/21/17	BKOFAMERICA ATM 08/20 #000005872 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-100.00
08/21/17	DIRT CHEAP 5 08/20 #000719213 PURCHASE DIRT CHEAP 5 AFFTON MO	-20.00
08/21/17	CHECKCARD 0820 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177232004017574907 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-11.78

continued on the next page

## Withdrawals and other debits - continued

Date	Description	Amount
08/22/17	CHECKCARD 0821 Amazon Digital Svcs AMZN.COM/billWA 24692167233100768348499 CKCD 5818 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.99
08/22/17	CHECKCARD 0821 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177233004213570583 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.19
08/22/17	DIRT CHEAP 5 08/22 #000870527 PURCHASE DIRT CHEAP 5 AFFTON MO	-6.48
08/22/17	SCHNUCKS 1007 08/22 #000719049 PURCHASE SCHNUCKS 10070 G ST. LOUIS MO	-9.14
08/22/17	BKOFAMERICA ATM 08/22 #000007220 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-200.00
08/23/17	CHECKCARD 0821 WHITE CASTLE 110032 ST. LOUIS MO 24755427234152342127965 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-14.25
08/23/17	CVS/PHARM 0566 08/22 #000117521 PURCHASE CVS/PHARM 05669-- St. Louis MO	-44.08
08/23/17	U GAS MACKENZI 08/22 #000797178 PURCHASE U GAS MACKENZIE AFFTON MO	-3.11
08/23/17	SHELL Service 08/23 #000348478 PURCHASE SHELL Service Sta AFFTON MO	-3.42
08/24/17	CHECKCARD 0823 QVC*560361801101*2 OF 6 800-367-9444 PA 24357567236000002623604 RECURRING CKCD 5399 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-44.42
08/24/17	CHECKCARD 0823 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177235004614257788 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.65
08/24/17	SCHNUCKS 1007 08/23 #000421087 PURCHASE SCHNUCKS 10070 G ST. LOUIS MO	-4.27
08/25/17	FAMILY DOLLAR 08/25 #000235538 PURCHASE FAMILY DOLLAR # AFFTON MO	-6.43
08/28/17	CHECKCARD 0824 RICH & CHARLIE'S - CRES SAINT LOUIS MO 24342857237018016975127 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-106.85
08/28/17	CHECKCARD 0825 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177237005097116654 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.47
08/28/17	CHECKCARD 0826 MCDONALD'S F577 ST. LOUIS MO 24427337238720049318155 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-19.69
08/28/17	WATERWAY #5 08/26 #000178193 PURCHASE WATERWAY #5 SAINT LOUIS MO	-12.01
08/28/17	SHELL Service 08/26 #000642830 PURCHASE SHELL Service Sta SAINT LOUIS MO	-5.83
08/28/17	CHECKCARD 0827 PFH*PETFIRST PETPOLICY 866-937-7387 IN 24692167239100726794275 RECURRING CKCD 6300 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-30.95
08/28/17	P297284 08/27 #000777565 WITHDRWL 5000 S GRAND ST. LOUIS MO	-142.00
08/28/17	QUIKTRIP 08/28 #000776140 PURCHASE QUIKTRIP ST LOUIS MO	-36.57
08/29/17	CHECKCARD 0828 PAPA JOHN'S #01772 314-918-8484 MO 24692167240100074114073 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-17.37
08/29/17	CHECKCARD 0828 QT 624 06006241 ST LOUIS MO 24399007240993117155473 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.40
08/29/17	FAMILY DOLLAR 08/28 #000831296 PURCHASE FAMILY DOLLAR # SAINT LOUIS MO	-33.94
08/29/17	T-MOBILE #1427 08/29 #000430266 PURCHASE T-MOBILE #1427 ST LOUIS MO	-32.58
08/30/17	CHECKCARD 0829 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177241005828325115 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-17.11
08/30/17	CHECKCARD 0828 A TASTE OF CHINA ST LOUIS MO 24061067241029010036815 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.63
08/30/17	CHECKCARD 0828 A TASTE OF CHINA ST LOUIS MO 24061067241029010036823 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.54
08/30/17	CHECKCARD 0828 A TASTE OF CHINA ST LOUIS MO 24061067241029010036831 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-2.03
08/30/17	CHECKCARD 0829 Amazon Digital Ser 866-216-1072 WA 24692167241100681369150 CKCD 5818 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.99
08/30/17	CHECKCARD 0829 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177241005876846582 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.38

continued on the next page



**Withdrawals and other debits - continued**

Date	Description	Amount
08/30/17	CHECKCARD 0829 REPUBLIC SERVICES TRASH 866-576-5548 AZ 24431057241083707569533 CKCD 4900 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-81.45
08/30/17	DIRT CHEAP 5 08/30 #000822418 PURCHASE DIRT CHEAP 5 AFFTON MO	-6.59
08/30/17	SCHNUCKS 1007 08/30 #000215184 PURCHASE SCHNUCKS 10070 G ST. LOUIS MO	-27.20
08/30/17	FAMILY DOLLAR 08/30 #000111415 PURCHASE FAMILY DOLLAR # AFFTON MO	-5.57
08/31/17	CHECKCARD 0829 BETTER BUSINESS BURE 314-6450606 MO 24760627242385700112710 CKCD 8699 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-38.00
08/31/17	CHECKCARD 0830 TACO BELL #029663 SAINT LOUIS MO 24231687242837003379078 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-11.13
08/31/17	CHECKCARD 0831 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167243100853554314 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-47.54
08/31/17	CHECKCARD 0830 POSHMARK 650-488-7740 CA 24492157242715984882211 CKCD 5699 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-66.49
08/31/17	CHECKCARD 0830 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177242006070778687 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-13.81
08/31/17	CHECKCARD 0830 COTTON'S ACE HDWE SAINT LOUIS MO 24431067243206874800889 CKCD 5251 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-34.78
08/31/17	CHECKCARD 0830 COTTON'S ACE HDWE SAINT LOUIS MO 24431067243206394500878 CKCD 5251 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-19.27
08/31/17	FAMILY DOLLAR 08/31 #000241669 PURCHASE FAMILY DOLLAR # AFFTON MO	-8.68
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$4,735.59</b>
<b>Total withdrawals and other debits</b>		<b>-\$5,307.98</b>

**Checks**

Date	Check #	Amount	Date	Check #	Amount
08/23/17	1274	-187.50	08/29/17	1280*	-20.00
08/29/17	1275	-400.00	08/24/17	1300*	-1,100.00
<b>Total checks</b>					<b>-\$1,707.50</b>
<b>Total # of checks</b>					<b>4</b>

\* There is a gap in sequential check numbers

## 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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$35.00	\$105.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**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.

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 07/31/17:

At least one of the following occurred

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
08/07/17	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 08-07	-35.00
08/28/17	P297284 08/27 #000777565 WITHDRWL 5000 S GRAND ST. LOUIS MO FEE CKCD XXXXXXXXXXXX2553	-2.50

**Total service fees -\$37.50**

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

## Daily ledger balances

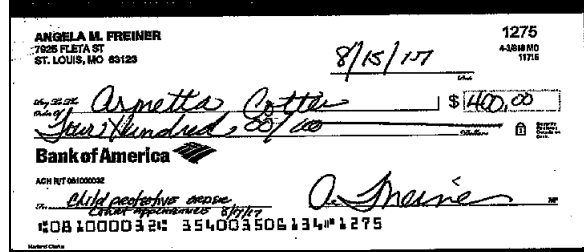
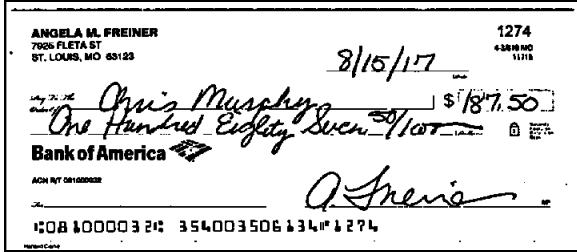
Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
08/01	210.77	08/11	3,701.82	08/23	3,428.01
08/02	141.65	08/14	2,683.97	08/24	2,268.67
08/03	86.65	08/15	2,222.28	08/25	2,402.24
08/04	106.65	08/16	1,819.46	08/28	1,909.86
08/07	7.53	08/17	4,011.04	08/29	1,399.57
08/08	1,507.53	08/21	3,512.17	08/30	1,236.07
08/09	1,275.98	08/22	3,680.37	08/31	679.00
08/10	1,072.69				

**Check images**

Account number: 3540 0350 6134

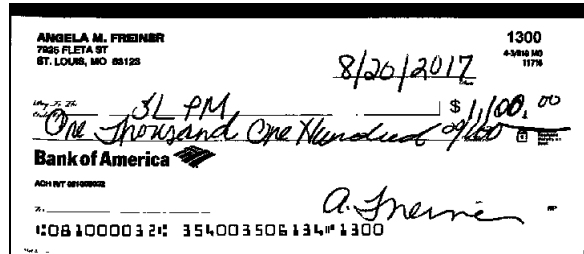
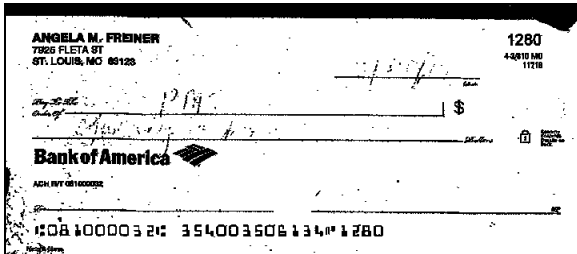
Check number: 1274 | Amount: \$187.50

Check number: 1275 | Amount: \$400.00



Check number: 1280 | Amount: \$20.00

Check number: 1300 | Amount: \$1,100.00



## Important Messages - Please Read

We want to make sure you stay up-to-date on changes, updates, reminders, and any other important details that could impact you.

### **We are making changes to the discounts we offer for business check and deposit slip orders.**

Starting November 3, 2017, we will no longer offer a \$5 discount on business checks or deposit slips ordered by phone.

We will continue to offer a \$5 discount on business checks and deposit slips ordered through the Mobile Banking app and Online Banking. For more information about business checks and deposit slip orders, please go to [bankofamerica.com/orderbusinesschecks](http://bankofamerica.com/orderbusinesschecks).

Keep in mind, there are other ways to make payments instead of using a check. You can use Mobile or Online Banking to pay your bills through Bill Pay (Footnote 1). Additionally, with the Mobile Banking app, you can deposit a check using your smartphone or tablet using Mobile Check Deposit (Footnote 2). You can learn more about online product and service solutions for your business needs at [bankofamerica.com/onlinetools](http://bankofamerica.com/onlinetools).

(Footnote 1) Mobile banking requires that you download the mobile banking app and is only available for select mobile devices. Message and Data fees may apply.

(Footnote 2) Mobile Check Deposits are subject to verification and not available for immediate withdrawal. In the Mobile Banking app, select Help & Support, then Mobile Check Deposit for details, including funds availability, deposit limits, proper disposal of checks, restrictions and terms and conditions. Requires at least a 2-megapixel camera. Data connection required. Wireless carrier fees may apply.

---



P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
6633 WEBER RD  
SAINT LOUIS, MO 63123-3225

## Your Business Fundamentals Checking

for September 1, 2017 to September 30, 2017

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on September 1, 2017	\$679.00
Deposits and other credits	3,313.28
Withdrawals and other debits	-2,449.35
Checks	-1,070.00
Service fees	-12.50
<b>Ending balance on September 30, 2017</b>	<b>\$460.43</b>

# of deposits/credits: 11

# of withdrawals/debits: 86

# of items-previous cycle<sup>1</sup>: 14

# of days in cycle: 30

Average ledger balance: \$1,149.47

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**



Online Banking  
**TIP OF  
THE MONTH**

## Send payments with ACH

As a small business owner, did you know you can pay vendors and suppliers at other financial institutions — outside of Bank of America — using ACH payments?

Simply use Online Banking to make cost-effective electronic fund transfers with ACH: \$10 for next-day delivery and \$3 for 3-day delivery. Log in or enroll at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness). Click the **Transfers** tab, then select **Send Money to Someone** and then **Using Their Account Number at Another Bank**.

AR7C4S9  
SSM-02-17-0641.B

**JUDY P.177**

## 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.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

During the month of October, Bank of America will be celebrating Women’s Small Business Month. Visit the Small Business Community online at [bankofamerica.com/sbc](http://bankofamerica.com/sbc) to view our 2017 Women Business Owner Spotlight, read articles from small business experts and join the discussions.

Celebrate 20 years of Museums on Us®. During the first full weekend of every month, just show your Bank of America® credit card and a photo ID for one free general admission to more than 175 cultural institutions. Learn more at [bankofamerica.com/artsonus](http://bankofamerica.com/artsonus).

**Deposits and other credits**

Date	Description	Amount
09/01/17	BKOFAMERICA MOBILE 09/01 3592227828 DEPOSIT *MOBILE MO	60.00
09/06/17	CHECKCARD 0905 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 7469216724910064164	47.54
09/07/17	BKOFAMERICA MOBILE 09/07 3594422419 DEPOSIT *MOBILE MO	2,047.00
09/11/17	CHECKCARD 0909 AMAZON DIGITAL SER 866- 866-216-1072 WA 7443106725208300995	8.99
09/12/17	CHECKCARD 0912 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 7469216725510058259	49.75
09/21/17	BKOFAMERICA MOBILE 09/21 3598987798 DEPOSIT *MOBILE MO	100.00
09/22/17	BKOFAMERICA MOBILE 09/22 3599506132 DEPOSIT *MOBILE MO	270.00
09/22/17	BKOFAMERICA MOBILE 09/22 3599396049 DEPOSIT *MOBILE MO	120.00
09/22/17	BKOFAMERICA MOBILE 09/22 3599396564 DEPOSIT *MOBILE MO	80.00
09/27/17	BKOFAMERICA MOBILE 09/27 3600891604 DEPOSIT *MOBILE MO	80.00
09/29/17	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX06991 INDN:FREINER,ANGELA CO ID:2581115569 PPD	450.00

**Total deposits and other credits** **\$3,313.28**

**Withdrawals and other debits**

Date	Description	Amount
09/05/17	MISSOURI GAS ENERGY/LACLEDE GAS Bill Payment	-100.00
09/26/17	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-127.42
09/27/17	ameren mo Bill Payment	-100.00

*continued on the next page*

Bank of America **Business Advantage**



**Dreading the shredding?**

**Go paperless** and make a statement.

- Eliminate storing and shredding
- Get email reminders that link to your statements
- View and download business statements anytime

Online Banking  
**TIP OF THE MONTH**

Just log in to Online Banking, and click on **Profiles & Settings** (in the upper right, next to **Sign Out**). To enroll in Online Banking, visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

## Withdrawals and other debits - continued

Date	Description	Amount
Card account # XXXX XXXX XXXX 2553		
09/01/17	CHECKCARD 0830 CLAYTON PKING VIOLATION CLAYTON MO 24412957243091071000250 CKCD 7523 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-62.00
09/01/17	CHECKCARD 0831 TMOBILE*AUTO PAY 800-937-8997 WA 24692167243100007223758 RECURRING CKCD 4814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-80.84
09/01/17	CHECKCARD 0831 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177243006320202206 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.88
09/01/17	DIRT CHEAP 5 09/01 #000831930 PURCHASE DIRT CHEAP 5 AFFTON MO	-12.45
09/01/17	FAMILY DOLLAR 09/01 #000490415 PURCHASE FAMILY DOLLAR # AFFTON MO	-5.30
09/05/17	CHECKCARD 0901 INTUIT *QB ONLINE 800-286-6800 CA 24692167244100862763210 RECURRING CKCD 5734 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.00
09/05/17	CHECKCARD 0901 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177244000055447952 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-11.64
09/05/17	CHECKCARD 0901 PAPA JOHN'S #01772 314-918-8484 MO 24692167245100451406600 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-35.20
09/05/17	CHECKCARD 0901 COTTON'S ACE HDWE SAINT LOUIS MO 24431067245206394700757 CKCD 5251 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-1.60
09/05/17	CHECKCARD 0901 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167245100071046042 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-49.75
09/05/17	BKOFAMERICA ATM 09/01 #000004169 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-80.00
09/05/17	U GAS MACKENZI 09/01 #000723126 PURCHASE U GAS MACKENZIE AFFTON MO	-6.10
09/05/17	WALGREENS STOR 09/01 #000910140 PURCHASE WALGREENS STORE 7 SAINT LOUIS MO	-43.55
09/05/17	CHECKCARD 0902 QT 624 06006241 ST LOUIS MO 24399007245993087879875 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.73
09/05/17	CHECKCARD 0902 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177245000366082562 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.59
09/05/17	CHECKCARD 0902 TACO BELL #029672 SAINT LOUIS MO 24231687246837004045310 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.00
09/06/17	CHECKCARD 0905 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177248000899334545 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.59
09/06/17	DIRT CHEAP 5 09/06 #000786843 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.00
09/06/17	ALDI 41019 09/06 #000610568 PURCHASE ALDI 41019 ST LOUIS MO	-100.15
09/07/17	CHECKCARD 0905 FORT TACO SAINT LOUIS MO 24013397249001131151031 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.06
09/07/17	CHECKCARD 0905 TACO BELL #029665 SAINT LOUIS MO 24231687249837008153950 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-14.99
09/08/17	CHECKCARD 0907 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177250001342920190 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.25
09/08/17	CITIZENS NAT B 09/07 #000310819 WITHDRWL 9111 MACKENZIE AFFTON MO	-43.00
09/08/17	FAMILY DOLLAR 09/08 #000693210 PURCHASE FAMILY DOLLAR # AFFTON MO	-34.92
09/08/17	DIRT CHEAP 5 09/08 #000785824 PURCHASE DIRT CHEAP 5 AFFTON MO	-37.06
09/11/17	CHECKCARD 0908 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177251001536765269 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.40
09/11/17	BKOFAMERICA ATM 09/09 #000008927 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-100.00
09/11/17	CHECKCARD 0910 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177253001956251533 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.47
09/11/17	CHECKCARD 0910 STEAK-N-SHAKE#0060 Q99 ST LOUIS MO 24445007254000692948665 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-35.07

continued on the next page



**Withdrawals and other debits - continued**

Date	Description	Amount
09/11/17	CHECKCARD 0910 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167253100819714769 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-59.90
09/11/17	CHECKCARD 0910 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167253100738597949 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.94
09/11/17	DIRT CHEAP 5 09/10 #000780461 PURCHASE DIRT CHEAP 5 AFFTON MO	-8.56
09/11/17	CHECKCARD 0910 IMO'S PIZZA ( REAVIS B 314-638-0400 MO 24801637254286309800785 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-29.01
09/11/17	BKOFAMERICA ATM 09/11 #000008845 WITHDRWL CLARKSON ELLISVILLE MO	-20.00
09/11/17	PNCBANK 09/11 #000000476 WITHDRWL 8930 GRAVOIS AFFTON MO	-43.50
09/11/17	SCHNUCKS 1007 09/11 #000013142 PURCHASE SCHNUCKS 10070 G ST. LOUIS MO	-4.65
09/12/17	CHECKCARD 0911 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167254100074264319 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-35.74
09/12/17	PETROMART 12 09/12 #000753001 PURCHASE PETROMART 12 SAINT LOUIS MO	-26.16
09/12/17	FAMILY DOLLAR 09/12 #000092598 PURCHASE FAMILY DOLLAR # AFFTON MO	-15.00
09/12/17	PNCBANK 09/12 #000000709 WITHDRWL 8930 GRAVOIS AFFTON MO	-23.50
09/13/17	PNCBANK 09/13 #000001021 WITHDRWL 8930 GRAVOIS AFFTON MO	-43.50
09/13/17	BKOFAMERICA ATM 09/13 #000001857 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-40.00
09/14/17	CHECKCARD 0913 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177256002574601239 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.47
09/15/17	CHECKCARD 0914 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177257002828118211 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.25
09/18/17	CHECKCARD 0915 BETTER BUSINESS BURE 314-6450606 MO 24760627259389800237328 CKCD 8699 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-38.00
09/18/17	DIRT CHEAP 5 09/15 #000832208 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.12
09/18/17	DIRT CHEAP 5 09/15 #000735017 PURCHASE DIRT CHEAP 5 AFFTON MO	-9.53
09/18/17	HARBOR FREIGHT 09/16 #000013027 PURCHASE HARBOR FREIGHT TO ST LOUIS MO	-15.18
09/18/17	ALDI 41044 09/16 #000351008 PURCHASE ALDI 41044 CRESTWOOD MO	-117.50
09/18/17	CHECKCARD 0916 COTTON'S ACE HDWE SAINT LOUIS MO 24431067260206394100313 CKCD 5251 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-15.51
09/18/17	BKOFAMERICA ATM 09/17 #000003946 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-240.00
09/21/17	DIRT CHEAP 5 09/21 #000824726 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.01
09/21/17	DIRT CHEAP 5 09/21 #000890528 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.08
09/22/17	CHECKCARD 0921 AMAZON DIGITAL SVCS AMZ 866-216-1072 WA 24431067264083703183371 CKCD 5818 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.99
09/22/17	DIRT CHEAP 5 09/22 #000719567 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.00
09/25/17	CHECKCARD 0922 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177265004404980972 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.39
09/25/17	CHECKCARD 0922 PHILLIPS 66 - DIRT CHEA AFFTON MO 2401517726500440313360 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-4.21
09/25/17	CHECKCARD 0923 IMO'S PIZZA ( REAVIS B 314-638-0400 MO 24801637267286309100843 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-30.67
09/25/17	CHECKCARD 0923 QVC*560361801101*3 OF 6 800-367-9444 PA 24357567267000001820526 RECURRING CKCD 5399 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-44.42
09/25/17	DIRT CHEAP 5 09/22 #000890422 PURCHASE DIRT CHEAP 5 AFFTON MO	-20.02
09/25/17	DIRT CHEAP 5 09/22 #000759444 PURCHASE DIRT CHEAP 5 AFFTON MO	-32.17

continued on the next page

## Withdrawals and other debits - continued

Date	Description	Amount
09/25/17	CHECKCARD 0923 TACO BELL #029663 SAINT LOUIS MO 24231687266837000610047 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-12.09
09/25/17	05640029 09/23 #000035457 WITHDRWL Great Southern Ba Afton MO	-23.00
09/25/17	DIRT CHEAP 5 09/24 #000743163 PURCHASE DIRT CHEAP 5 AFFTON MO	-7.06
09/25/17	BKOFAMERICA ATM 09/24 #000006930 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-80.00
09/25/17	KIRKWOOD BP 09/24 #000778470 PURCHASE KIRKWOOD BP KIRKWOOD MO	-8.97
09/25/17	FAMILY DOLLAR 09/25 #000478477 PURCHASE FAMILY DOLLAR # AFFTON MO	-40.92
09/27/17	CHECKCARD 0926 MCDONALD'S F3337 KIRKWOOD MO 24427337269720034520817 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.29
09/27/17	CHECKCARD 0926 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177269005216428015 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.25
09/28/17	CHECKCARD 0927 PFH*PETFIRST PETPOLICY 866-937-7387 IN 24692167270100109168311 RECURRING CKCD 6300 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-30.95
09/28/17	CHECKCARD 0927 WEBERS 8713 GRILL & TAP AFFTON MO 24453887271000016700183 CKCD 5813 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.07
09/28/17	SHELL Service 09/28 #000945238 PURCHASE SHELL Service Sta SAINT LOUIS MO	-4.52
09/29/17	CHECKCARD 0928 QT 624 06006241 ST LOUIS MO 24399007271993039544038 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-12.58
09/29/17	SHOP 'N SAVE # 09/28 #000043953 PURCHASE SHOP 'N SAVE #179 ST. LOUIS MO	-3.23
09/29/17	DIRT CHEAP 5 09/29 #000701956 PURCHASE DIRT CHEAP 5 AFFTON MO	-2.32
09/29/17	SHELL Service 09/29 #000369637 PURCHASE SHELL Service Sta AFFTON MO	-5.11
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$2,121.93</b>
<b>Total withdrawals and other debits</b>		<b>-\$2,449.35</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
09/08/17	1278	-70.00	09/28/17	1279	-1,000.00
<b>Total checks</b>				<b>-\$1,070.00</b>	
<b>Total # of checks</b>				<b>2</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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$105.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**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.

*continued on the next page*

**Service fees - continued**

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 08/31/17:

At least one of the following occurred

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit bankofamerica.com/smallbusiness.

Date	Transaction description	Amount
09/08/17	CITIZENS NAT B 09/07 #000310819 WITHDRWL 9111 MACKENZIE AFFTON MO FEE CKCD XXXXXXXXXXXXX2553	-2.50
09/11/17	PNCBANK 09/11 #000000476 WITHDRWL 8930 GRAVOIS AFFTON MO FEE CKCD XXXXXXXXXXXXX2553	-2.50
09/12/17	PNCBANK 09/12 #000000709 WITHDRWL 8930 GRAVOIS AFFTON MO FEE CKCD XXXXXXXXXXXXX2553	-2.50
09/13/17	PNCBANK 09/13 #000001021 WITHDRWL 8930 GRAVOIS AFFTON MO FEE CKCD XXXXXXXXXXXXX2553	-2.50
09/25/17	05640029 09/23 #000035457 WITHDRWL Great Southern Ba Afton MO FEE CKCD XXXXXXXXXXXXX2553	-2.50

**Total service fees** **-\$12.50**

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

**Daily ledger balances**

Date	Balance (\$)	Date	Balance (\$)	Date	Balance (\$)
09/01	572.53	09/12	1,574.23	09/22	1,570.59
09/05	183.37	09/13	1,488.23	09/25	1,248.17
09/06	114.17	09/14	1,479.76	09/26	1,120.75
09/07	2,139.12	09/15	1,474.51	09/27	1,085.21
09/08	1,946.39	09/18	1,028.67	09/28	33.67
09/11	1,627.38	09/21	1,118.58	09/29	460.43

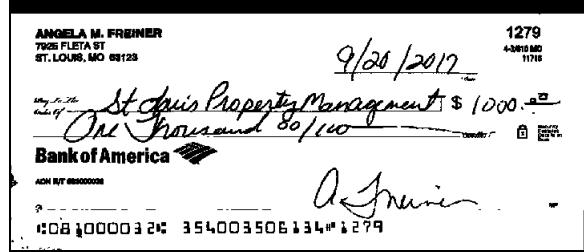
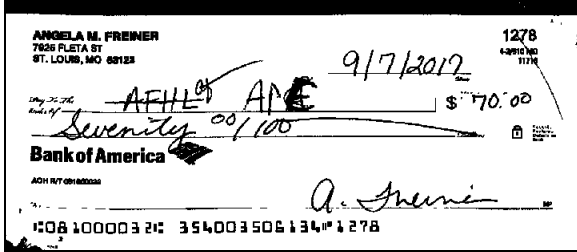
This page intentionally left blank

**Check images**

Account number: 3540 0350 6134

Check number: 1278 | Amount: \$70.00

Check number: 1279 | Amount: \$1,000.00



This page intentionally left blank



P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
6633 WEBER RD  
SAINT LOUIS, MO 63123-3225

## Your Business Fundamentals Checking

for October 1, 2017 to October 31, 2017

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on October 1, 2017	\$460.43
Deposits and other credits	2,608.00
Withdrawals and other debits	-2,527.50
Checks	-0.00
Service fees	-35.00
<b>Ending balance on October 31, 2017</b>	<b>\$505.93</b>

# of deposits/credits: 10

# of withdrawals/debits: 46

# of items-previous cycle<sup>1</sup>: 9

# of days in cycle: 31

Average ledger balance: \$339.84

<sup>1</sup>Includes checks paid, deposited items & other debits

How can we  
improve your  
business banking?

Join the **Bank of America® Advisory Panel**. You can help us learn what we're doing right and what we can do better.

To learn more and join, enter code **SBDD** at [bankofamerica.com/advisorypanel](http://bankofamerica.com/advisorypanel) today.

Inclusion on the Advisory Panel subject to qualifications.  
©2017 Bank of America Corporation.

SSM-06-17-0635.A1 | AR687WH3

**JUDY P.187**

## 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.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



**Deposits and other credits**

Date	Description	Amount
10/06/17	BKOFAMERICA MOBILE 10/06 3604481666 DEPOSIT *MOBILE MO	60.00
10/12/17	BKOFAMERICA MOBILE 10/12 3606536211 DEPOSIT *MOBILE MO	80.00
10/13/17	BKOFAMERICA MOBILE 10/13 3606895178 DEPOSIT *MOBILE MO	60.00
10/16/17	BKOFAMERICA MOBILE 10/16 3607807148 DEPOSIT *MOBILE MO	1,560.00
10/16/17	BKOFAMERICA MOBILE 10/14 3607164772 DEPOSIT *MOBILE MO	100.00
10/20/17	BKOFAMERICA MOBILE 10/21 3609411428 DEPOSIT *MOBILE MO	60.00
10/27/17	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX07226 INDN:FREINER,ANGELA CO ID:2581115569 PPD	273.00
10/27/17	BKOFAMERICA MOBILE 10/27 3611473804 DEPOSIT *MOBILE MO	80.00
10/27/17	BKOFAMERICA MOBILE 10/27 3611459568 DEPOSIT *MOBILE MO	60.00
10/30/17	BKOFAMERICA MOBILE 10/29 3611994517 DEPOSIT *MOBILE MO	275.00

**Total deposits and other credits** **\$2,608.00**

**Withdrawals and other debits**


Date	Description	Amount
10/11/17	AMEREN MO Bill Payment	-100.00
10/17/17	MO TLR cash withdrawal from CHK 6134	-1,100.00

**Card account # XXXX XXXX XXXX 2553**

10/02/17	CHECKCARD 0930 TMOBILE*AUTO PAY 800-937-8997 WA 24692167273100664976816 RECURRING CKCD 4814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-120.87
10/02/17	CHECKCARD 1002 INTUIT *QB ONLINE 800-286-6800 CA 24692167275100727920460 RECURRING CKCD 5734 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.00
10/02/17	DIRT CHEAP 5 10/01 #000851830 PURCHASE DIRT CHEAP 5 AFFTON MO	-20.47
10/02/17	GASMART 11 10/02 #000370948 PURCHASE GASMART 11 SAINT LOUIS MO	-3.24
10/04/17	CHECKCARD 1003 AmazonPrime Membership amzn.com/prmeWA 24692167276100403317840 RECURRING CKCD 5968 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-103.18
10/05/17	CHECKCARD 1003 TACO BELL #7029672 314-353-6661 MO 24231687277837000015095 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-26.74

*continued on the next page*

**Bank of America Business Advantage**



Thank you for your business.  
Here's to your continued success.

We're committed to finding the smartest path to long-term growth for your business. Our small business specialists will work to help you strengthen your business and plan for the future. Please visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) to learn more.

ARLLD94V | SSM-02-17-0642.B

## Withdrawals and other debits - continued

Date	Description	Amount
10/10/17	CHECKCARD 1008 ELICIASEPIZZ SLICELIFE.COMNY 24492157281637307489684 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-20.65
10/10/17	CHECKCARD 1008 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177281001533445232 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.47
10/11/17	CHECKCARD 1009 JACK IN THE BOX 4034 MARLBOROUGH MO 24692167283100307651246 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.38
10/13/17	WAL-MART #3061 10/13 #000824986 PURCHASE WAL-MART #3061 SHREWSBURY MO	-62.97
10/16/17	CHECKCARD 1012 DOMINO'S 1603 636-947-4433 MO 24445007286500435820685 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-19.25
10/16/17	CHECKCARD 1013 HUCK'S FOOD & FUEL STO KIRKWOOD MO 24427337287710064679102 CKCD 5542 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.00
10/16/17	CHECKCARD 1013 RONNIES 20 CINE SAINT LOUIS MO 24431067287091344007241 CKCD 7832 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-20.00
10/16/17	CHECKCARD 1013 DAIRY QUEEN #41839 ST LOUIS MO 2423168728728600000269 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.00
10/16/17	SHOP 'N SAVE # 10/14 #000826011 PURCHASE SHOP 'N SAVE #181 KIRKWOOD MO	-6.99
10/16/17	FAMILY DOLLAR 10/16 #000039083 PURCHASE FAMILY DOLLAR # AFFTON MO	-35.63
10/17/17	CHECKCARD 1015 BETTER BUSINESS BURE 314-6450606 MO 24760627289383200155127 CKCD 8699 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-38.00
10/17/17	CHECKCARD 1016 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177289003157569158 CKCD 5542 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.11
10/18/17	SHELL Service 10/18 #000062155 PURCHASE SHELL Service Sta AFFTON MO	-20.01
10/19/17	CHECKCARD 1018 MCDONALD'S F11186 ST. LOUIS MO 24427337291720048478814 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.69
10/20/17	CHECKCARD 1019 TM *PRIMUS 800-653-8000 CA 24692167292100146274175 CKCD 7922 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-329.00
10/23/17	CHECKCARD 1020 JACK IN THE BOX 4048 CRESTWOOD MO 24692167293100527522753 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.36
10/23/17	CHECKCARD 1021 AMAZON DIGITAL SVCS AMZ 888-482-7820 WA 24431067294083703436468 CKCD 5818 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.99
10/23/17	CHECKCARD 1022 GOOGLE *Domains g.co/helppay#CA 24692167295100287838058 CKCD 7399 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-12.00
10/23/17	CHECKCARD 1022 IMO'S PIZZA KIRKWOOD 314-366-3666 MO 24801637296200362200783 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-23.77
10/23/17	DIRT CHEAP 5 10/21 #000853014 PURCHASE DIRT CHEAP 5 AFFTON MO	-15.67
10/23/17	CHECKCARD 1021 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177294004202904146 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.54
10/23/17	KIRKWOOD BP 10/23 #000523442 PURCHASE KIRKWOOD BP KIRKWOOD MO	-6.01
10/25/17	CHECKCARD 1024 QVC*560361801101*4 OF 6 800-367-9444 PA 24357567298000002974044 RECURRING CKCD 5399 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-44.42
10/25/17	CHECKCARD 1023 TACO BELL #029672 SAINT LOUIS MO 24231687297837005321494 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-12.38
10/25/17	CHECKCARD 1024 FAMILY DOLLAR #6066 AFFTON MO 24231687298837000056201 CKCD 5331 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-14.53
10/25/17	CHECKCARD 1024 MCDONALD'S F577 ST. LOUIS MO 24427337297720046892754 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-11.47
10/30/17	CHECKCARD 1027 PFH*PETFIRST PETPOLICY 866-937-7387 IN 24692167300200195805737 RECURRING CKCD 6300 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-30.95
10/30/17	CHECKCARD 1028 IMO'S PIZZA ( REAVIS B 314-638-0400 MO 24801637302286309600963 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-26.00

continued on the next page

**Withdrawals and other debits - continued**

Date	Description	Amount
10/30/17	CHECKCARD 1027 TACO BELL #7029672 314-353-6661 MO 24231687301837000015749 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-14.45
10/30/17	CHECKCARD 1028 TACO BELL #029657 ARNOLD MO 24231687302837004193806 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-14.07
10/30/17	CHECKCARD 1028 REDBOX *DVD RENTAL 866-733-2693 IL 24692167301200910797622 CKCD 7841 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-22.93
10/30/17	CHECKCARD 1029 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177302005840426186 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.06
10/30/17	FAMILY DOLLAR 10/29 #000785494 PURCHASE FAMILY DOLLAR # AFFTON MO	-31.97
10/30/17	DIRT CHEAP 5 10/30 #000717071 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.09
10/31/17	CHECKCARD 1030 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167303200938801032 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-15.99
10/31/17	SCHNUCKS 1007 10/31 #000925677 PURCHASE SCHNUCKS 10070 G ST. LOUIS MO	-13.41
10/31/17	FAMILY DOLLAR 10/31 #000957095 PURCHASE FAMILY DOLLAR # AFFTON MO	-68.79
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$1,327.50</b>
<b>Total withdrawals and other debits</b>		<b>-\$2,527.50</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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$35.00	\$140.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**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.

*continued on the next page*

## Service fees - continued

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 09/29/17:

At least one of the following occurred

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
10/26/17	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 10-26	-35.00
<b>Total service fees</b>		<b>-\$35.00</b>

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

## Daily ledger balances


Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
10/01	460.43	10/12	162.43	10/23	194.44
10/02	287.85	10/13	159.46	10/25	111.64
10/04	184.67	10/16	1,721.59	10/26	76.64
10/05	157.93	10/17	573.48	10/27	489.64
10/06	217.93	10/18	553.47	10/30	604.12
10/10	188.81	10/19	543.78	10/31	505.93
10/11	82.43	10/20	274.78		

P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for November 1, 2017 to November 30, 2017

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on November 1, 2017	\$505.93
Deposits and other credits	2,483.98
Withdrawals and other debits	-2,678.61
Checks	-0.00
Service fees	-0.00
<b>Ending balance on November 30, 2017</b>	<b>\$311.30</b>

# of deposits/credits: 7

# of withdrawals/debits: 46

# of items-previous cycle<sup>1</sup>: 9

# of days in cycle: 30

Average ledger balance: \$970.15

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**



## Banking at your fingertips

Mobile Banking<sup>1</sup> allows you to manage your business account on the go.

Download our free Mobile Banking app at [bankofamerica.com/getmobileapp](http://bankofamerica.com/getmobileapp).

Online Banking

**TIP OF THE MONTH**

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. View the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for more information. Data connection required. Wireless carrier fees may apply. ©2017 Bank of America Corporation. | ART3K7YD | SSM-04-17-0042.B

**JUDY P.193**

## 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.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
11/03/17	BKOFAMERICA MOBILE 11/03 3614008446 DEPOSIT *MOBILE MO	2,040.00
11/03/17	BKOFAMERICA MOBILE 11/03 3614124472 DEPOSIT *MOBILE MO	60.00
11/24/17	CHECKCARD 1123 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 7469216732710095282	23.98
11/27/17	BKOFAMERICA MOBILE 11/27 3622040666 DEPOSIT *MOBILE MO	100.00
11/27/17	BKOFAMERICA MOBILE 11/27 3622041070 DEPOSIT *MOBILE MO	100.00
11/27/17	BKOFAMERICA MOBILE 11/27 3622041290 DEPOSIT *MOBILE MO	80.00
11/27/17	BKOFAMERICA MOBILE 11/27 3622041521 DEPOSIT *MOBILE MO	80.00

**Total deposits and other credits** **\$2,483.98**

**Withdrawals and other debits**

Date	Description	Amount
11/01/17	PROG ADVANCED DES:RETRY PYMT ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-122.86
11/07/17	MO TLR cash withdrawal from CHK 6134	-600.00
11/15/17	ameren mo Bill Payment	-300.00
11/15/17	Missouri American Water Bill Payment	-166.95
11/15/17	Missouri Gas Energy/Laclede Gas Bill Payment	-100.00
11/15/17	Republic Services Bill Payment	-33.16
11/28/17	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-122.83

**Card account # XXXX XXXX XXXX 2553**

11/01/17	CHECKCARD 1101 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167305200698545348 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-84.45
11/01/17	CHECKCARD 1031 TMOBILE*AUTO PAY 800-937-8997 WA 24692167304200350165667 RECURRING CKCD 4814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-105.30
11/02/17	CHECKCARD 1101 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167305200925527465 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-2.75
11/02/17	CHECKCARD 1102 INTUIT *QB ONLINE 800-286-6800 CA 24692167306200422757663 RECURRING CKCD 5734 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.00

*continued on the next page*

How can we improve your business banking?

Join the **Bank of America® Advisory Panel**. You can help us learn what we're doing right and what we can do better.

To learn more and join, enter code **SBDD** at [bankofamerica.com/advisorypanel](http://bankofamerica.com/advisorypanel) today.

Inclusion on the Advisory Panel subject to qualifications. ©2017 Bank of America Corporation.

SSM-06-17-0635.A1 | AR687WH3



## Withdrawals and other debits - continued

Date	Description	Amount
11/06/17	ON THE RUN #63 11/03 #000028305 PURCHASE ON THE RUN #633 BRENTWOOD MO	-41.39
11/06/17	CHECKCARD 1105 IMO'S PIZZA ( REAVIS B 314-638-0400 MO 24801637310286309400018 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-27.20
11/09/17	CHECKCARD 1108 QT 624 06006241 ST LOUIS MO 24399007312993025933733 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-4.66
11/09/17	CHECKCARD 1109 Q LINK WIRELESS LLC 855-754-6543 FL 24493987313207603509113 CKCD 4812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-25.00
11/10/17	CHECKCARD 1108 A TASTE OF CHINA ST LOUIS MO 24061067313029010031876 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-26.58
11/10/17	CHECKCARD 1109 BREAKFAST & BURGER SAINT LOUIS MO 24431067314207341300796 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-23.31
11/10/17	FAMILY DOLLAR 11/09 #000181743 PURCHASE FAMILY DOLLAR # AFFTON MO	-14.53
11/13/17	CHECKCARD 1110 IMOS PIZZA - REAVIS - E 314-638-0400 MO 24269797315500781966029 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.76
11/13/17	CHECKCARD 1112 IMOS PIZZA - REAVIS - E 314-638-0400 MO 24269797317000954592858 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.00
11/13/17	DIRT CHEAP 5 11/13 #000862162 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.06
11/16/17	CHECKCARD 1116 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167320100429742357 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-23.98
11/17/17	CHECKCARD 1115 BETTER BUSINESS BURE 314-6450606 MO 24760627320476900352480 CKCD 8699 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-38.00
11/17/17	CHECKCARD 1116 ELICIASEPIZZ SLICELIFE.COMNY 24492157320637561352415 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-18.26
11/17/17	CHECKCARD 1116 QT 624 06006241 ST LOUIS MO 24399007320993037790949 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.07
11/20/17	CHECKCARD 1116 A TASTE OF CHINA ST LOUIS MO 24061067321029010030704 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-17.80
11/20/17	CHECKCARD 1117 AFFTON VETERINARY CLINI AFFTON MO 24717057321273217011336 CKCD 0742 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-228.84
11/20/17	FAMILY DOLLAR 11/17 #000538206 PURCHASE FAMILY DOLLAR # AFFTON MO	-58.36
11/20/17	FAMILY DOLLAR 11/17 #000537024 PURCHASE FAMILY DOLLAR # AFFTON MO	-5.71
11/20/17	QUIKTRIP 11/17 #000497676 PURCHASE QUIKTRIP ST LOUIS MO	-5.00
11/20/17	BKOFAMERICA ATM 11/19 #000008800 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-80.00
11/20/17	FAMILY DOLLAR 11/19 #000728110 PURCHASE FAMILY DOLLAR # AFFTON MO	-23.20
11/20/17	FAMILY DOLLAR 11/20 #000868466 PURCHASE FAMILY DOLLAR # AFFTON MO	-16.71
11/21/17	U GAS MACKENZI 11/21 #000885479 PURCHASE U GAS MACKENZIE AFFTON MO	-20.00
11/22/17	CHECKCARD 1121 AMAZON DIGITAL SVCS AMZ 888-802-3080 WA 24431067325083703052771 CKCD 5818 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.99
11/22/17	CHECKCARD 1121 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177325004421421644 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.62
11/24/17	CHECKCARD 1121 RAY'S QUICK STOP ST. LOUIS MO 24323047326214200187685 CKCD 5499 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-18.90
11/24/17	CHECKCARD 1123 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431067327083354994873 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.99
11/24/17	WM SUPERC Wal- 11/23 #000230780 PURCHASE WM SUPERC Wal-Mar KIRKWOOD MO	-12.93
11/27/17	CHECKCARD 1124 QVC*560361801101*5 OF 6 800-367-9444 PA 24357567329000003520666 RECURRING CKCD 5399 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-44.42
11/27/17	BUCKY'S 657 11/27 #000673436 PURCHASE BUCKY'S 657 SAINT LOUIS MO	-10.04
11/27/17	FAMILY DOLLAR 11/27 #000701868 PURCHASE FAMILY DOLLAR # AFFTON MO	-11.84

continued on the next page



**Withdrawals and other debits - continued**

Date	Description	Amount
11/28/17	CHECKCARD 1127 PFH*PETFIRST PETPOLICY 866-937-7387 IN 24692167331100195364078 RECURRING CKCD 6300 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-30.95
11/29/17	CHECKCARD 1128 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177332005770420864 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.40
11/30/17	CHECKCARD 1129 FEED MY PEOPLE SAINT LOUIS MO 24013397333006026025635 CKCD 8398 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-76.27
11/30/17	DIRT CHEAP 5 11/29 #000724429 PURCHASE DIRT CHEAP 5 AFFTON MO	-15.54
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$1,232.81</b>
<b>Total withdrawals and other debits</b>		<b>-\$2,678.61</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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$140.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**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.

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 10/31/17:

At least one of the following occurred

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
11/01	193.32	11/03	2,262.57	11/07	1,593.98
11/02	162.57	11/06	2,193.98	11/09	1,564.32

*continued on the next page*

## Daily ledger balances - continued

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
11/10	1,499.90	11/20	322.04	11/27	562.29
11/13	1,445.08	11/21	302.04	11/28	408.51
11/15	844.97	11/22	285.43	11/29	403.11
11/16	820.99	11/24	268.59	11/30	311.30
11/17	757.66				



P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for December 1, 2017 to December 31, 2017

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on December 1, 2017	\$311.30
Deposits and other credits	3,886.59
Withdrawals and other debits	-2,473.61
Checks	-0.00
Service fees	-35.00
<b>Ending balance on December 31, 2017</b>	<b>\$1,689.28</b>

# of deposits/credits: 12

# of withdrawals/debits: 61

# of items-previous cycle<sup>1</sup>: 6

# of days in cycle: 31

Average ledger balance: \$545.47

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**



## Dreading the shredding?

**Go paperless** and make a statement.

- Eliminate storing and shredding
- Get email reminders that link to your statements
- View and download business statements anytime

Online Banking  
**TIP OF THE MONTH**

Just log in to Online Banking, and click on **Profiles & Settings** (in the upper right, next to **Sign Out**). To enroll in Online Banking, visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

©2017 Bank of America Corporation. | AR6FCKFN | SSM-06-17-0139.B

**JUDY P.199**

## 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.

© 2017 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
12/04/17	BKOFAMERICA MOBILE 12/04 3624712055 DEPOSIT *MOBILE MO	60.00
12/06/17	BKOFAMERICA MOBILE 12/07 3625890220 DEPOSIT *MOBILE MO	200.00
12/08/17	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX10197 INDN:FREINER,ANGELA CO ID:2581115569 PPD	277.00
12/08/17	BKOFAMERICA MOBILE 12/08 3626687450 DEPOSIT *MOBILE MO	60.00
12/08/17	CHECKCARD 1207 PFH*PETFIRST PETPOLICY 866-937-7387 IN 7469216734110080758	22.70
12/15/17	BKOFAMERICA ATM 12/15 #000009862 DEPOSIT LADUE ST LOUIS MO	1,200.00
12/22/17	BKOFAMERICA MOBILE 12/22 3632131827 DEPOSIT *MOBILE MO	150.00
12/22/17	BKOFAMERICA MOBILE 12/22 3632128468 DEPOSIT *MOBILE MO	120.00
12/22/17	BKOFAMERICA MOBILE 12/22 3632129017 DEPOSIT *MOBILE MO	80.00
12/22/17	BKOFAMERICA MOBILE 12/22 3632404297 DEPOSIT *MOBILE MO	60.00
12/26/17	CHECKCARD 1226 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 7469216736010085266	1.89
12/29/17	BKOFAMERICA MOBILE 12/29 3635137921 DEPOSIT *MOBILE MO	1,655.00


**Total deposits and other credits** **\$3,886.59**

**Withdrawals and other debits**

Date	Description	Amount
<b>Card account # XXXX XXXX XXXX 2553</b>		
12/01/17	CHECKCARD 1130 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177334006162225224 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.40
12/01/17	CHECKCARD 1130 TMOBILE*AUTO PAY 800-937-8997 WA 24692167334100641257543 RECURRING CKCD 4814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-110.29
12/01/17	DIRT CHEAP 5 12/01 #000809607 PURCHASE DIRT CHEAP 5 AFFTON MO	-6.46
12/04/17	CHECKCARD 1202 INTUIT *QB ONLINE 800-286-6800 CA 24692167336100755405415 RECURRING CKCD 5734 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.00
12/05/17	DIRT CHEAP 5 12/04 #000766137 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.40
12/05/17	FAMILY DOLLAR 12/05 #000529327 PURCHASE FAMILY DOLLAR # AFFTON MO	-44.99
12/06/17	SHELL Service 12/06 #000746949 PURCHASE SHELL Service Sta SAINT LOUIS MO	-5.07

*continued on the next page*

Bank of America **Business Advantage**



**Thank you for your business.  
Here's to your continued success.**

We're committed to finding the smartest path to long-term growth for your business. Our small business specialists will work to help you strengthen your business and plan for the future. Please visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) to learn more.

ARLLD94V | SSM-02-17-0642.B

## Withdrawals and other debits - continued

Date	Description	Amount
12/07/17	ALDI 41019 12/07 #000492614 PURCHASE ALDI 41019 ST LOUIS MO	-5.01
12/07/17	BKOFAMERICA ATM 12/07 #00009864 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-300.00
12/08/17	CHECKCARD 1206 TACO BELL #029663 SAINT LOUIS MO 24231687341837000476943 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-4.18
12/11/17	CHECKCARD 1208 PHILLIPS 66 - KAISER 66 SAINT LOUIS MO 24015177342001631717364 CKCD 5542 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-15.04
12/11/17	CHECKCARD 1209 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 24431067343083361448129 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-36.95
12/11/17	CHECKCARD 1209 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177343001848691286 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.40
12/11/17	CHECKCARD 1209 WALGREENS #3906 SAINT LOUIS MO 24445007344001000643289 CKCD 5912 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-23.14
12/11/17	FAMILY DOLLAR 12/09 #000318343 PURCHASE FAMILY DOLLAR # AFFTON MO	-12.27
12/11/17	CHECKCARD 1210 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692167344100490122283 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-12.98
12/11/17	GOOD TIME SMOK 12/10 #000694926 PURCHASE GOOD TIME SMOKE S SAINT LOUIS MO	-16.00
12/11/17	QUIKTRIP 12/10 #000320903 PURCHASE QUIKTRIP ST LOUIS MO	-20.00
12/11/17	FAMILY DOLLAR 12/11 #000525996 PURCHASE FAMILY DOLLAR # AFFTON MO	-1.04
12/12/17	CHECKCARD 1210 TACO BELL #029663 SAINT LOUIS MO 24231687345837000415582 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.18
12/12/17	SCHNUCKS 1007 12/11 #000219788 PURCHASE SCHNUCKS 10070 G ST. LOUIS MO	-9.65
12/13/17	CHECKCARD 1212 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 24431067347083709312793 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-4.16
12/13/17	FAMILY DOLLAR 12/13 #000610710 PURCHASE FAMILY DOLLAR # AFFTON MO	-22.23
12/15/17	BIG LOTS STORE 12/15 #000423996 PURCHASE BIG LOTS STORES 8 WEBSTER GROVE MO	-155.27
12/18/17	CHECKCARD 1216 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431067350083706186632 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-21.81
12/18/17	CHECKCARD 1215 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431067349083759652641 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-49.67
12/18/17	CHECKCARD 1215 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431067349083761620420 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-27.96
12/18/17	CHECKCARD 1215 BETTER BUSINESS BURE 314-6450606 MO 24760627350477500429895 CKCD 8699 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-38.00
12/18/17	CHECKCARD 1216 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431067350083353127764 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-19.99
12/18/17	CHECKCARD 1215 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 24431067349083315195549 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-41.66
12/18/17	CHECKCARD 1215 RAY'S QUICK STOP ST. LOUIS MO 24323047350211300280831 CKCD 5499 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-19.35
12/18/17	BKOFAMERICA ATM 12/16 #00004839 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-400.00
12/18/17	CHECKCARD 1217 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431067351083701937095 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.37
12/18/17	CHECKCARD 1217 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 24431067351083758385735 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-18.02
12/18/17	CHECKCARD 1216 TACO BELL #029665 SAINT LOUIS MO 24231687351837007906022 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-14.61
12/18/17	CHECKCARD 1216 BURGER KING #9763 SAINT LOUIS MO 24186167351091625002040 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.31
12/18/17	CHECKCARD 1218 GRUBHUBELICIASPIZZA GRUBHUB.COM NY 24492157352713271385168 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-15.74

continued on the next page

**Withdrawals and other debits - continued**

Date	Description	Amount
12/18/17	QUIKTRIP 12/17 #000159204 PURCHASE QUIKTRIP ST LOUIS MO	-20.13
12/18/17	SHELL Service 12/17 #000131739 PURCHASE SHELL Service Sta AFFTON MO	-6.34
12/18/17	FAMILY DOLLAR 12/18 #000326589 PURCHASE FAMILY DOLLAR # AFFTON MO	-25.02
12/19/17	CHECKCARD 1218 WHITE CASTLE SYSTEM, IN 614-228-5781 OH 24492157352719274434960 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-17.85
12/19/17	CHECKCARD 1218 Etsy.com 718-8557955 NY 24483477352000298860024 CKCD 5699 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-12.36
12/19/17	CHECKCARD 1218 HISCOX INSURANCE 978-344-4200 MA 24231687353207123688508 CKCD 6300 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-125.00
12/19/17	WM SUPERC Wal- 12/18 #000416205 PURCHASE WM SUPERC Wal-Mar KIRKWOOD MO	-11.14
12/20/17	CHECKCARD 1219 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431067353083306976157 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-15.89
12/20/17	CHECKCARD 1219 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177353003914146010 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.74
12/21/17	CHECKCARD 1220 BP#5994389AFFTON CONVEN SAINT LOUIS MO 24122547354740354380178 CKCD 5542 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-32.00
12/22/17	CHECKCARD 1220 MCDONALD'S F6670 ST. LOUIS MO 24427337355710048865279 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-24.18
12/22/17	CHECKCARD 1221 AMAZON DIGITAL SVCS AMZ 888-802-3080 WA 24431067355083757138354 CKCD 5818 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.99
12/22/17	CHECKCARD 1221 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177355004326485325 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.40
12/22/17	FAMILY DOLLAR 12/22 #000575331 PURCHASE FAMILY DOLLAR # AFFTON MO	-30.47
12/26/17	CHECKCARD 1221 A TASTE OF CHINA ST LOUIS MO 24061067356029010026635 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-21.07
12/26/17	CHECKCARD 1223 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431067357083706424655 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-19.99
12/26/17	CHECKCARD 1223 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431067357083753941643 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.99
12/26/17	CHECKCARD 1223 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 24431067357083361127130 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-18.96
12/26/17	CHECKCARD 1222 PDFILLR 6173964584 617-3964584 MA 24335497358900015100012 RECURRING CKCD 7399 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-72.00
12/26/17	Wal-Mart Super 12/23 #000040534 PURCHASE Wal-Mart Super Ce SHREWSBURY MO	-384.11
12/26/17	CHECKCARD 1225 QVC*560361801101*6 OF 6 800-367-9444 PA 24357567360000002008440 RECURRING CKCD 5399 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-44.42
12/28/17	CHECKCARD 1226 TACO BELL #7029672 314-353-6661 MO 24231687361837000017676 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-13.86
12/29/17	CHECKCARD 1228 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431067363083357834048 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.10
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$2,473.61</b>
<b>Total withdrawals and other debits</b>		<b>-\$2,473.61</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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$35.00	\$175.00

We refunded to you a total of \$35.00 in fees for Overdraft and/or NSF: Returned Items this year.

**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.

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 11/30/17:

At least one of the following occurred

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
12/27/17	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 12-27	-35.00

**Total service fees** **-\$35.00**

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

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
12/01	189.15	12/12	256.55	12/21	315.93
12/04	221.15	12/13	230.16	12/22	657.89
12/05	170.76	12/15	1,274.89	12/26	91.24
12/06	365.69	12/18	536.91	12/27	56.24
12/07	60.68	12/19	370.56	12/28	42.38
12/08	416.20	12/20	347.93	12/29	1,689.28
12/11	273.38				





P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for January 1, 2018 to January 31, 2018

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on January 1, 2018	\$1,689.28
Deposits and other credits	4,904.98
Withdrawals and other debits	-4,380.62
Checks	-0.00
Service fees	-45.00
<b>Ending balance on January 31, 2018</b>	<b>\$2,168.64</b>

# of deposits/credits: 11

# of withdrawals/debits: 78

# of items-previous cycle<sup>1</sup>: 8

# of days in cycle: 31

Average ledger balance: \$1,060.32

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**



Online Banking  
**TIP OF  
THE MONTH**

## Send payments with ACH

As a small business owner, did you know you can pay vendors and suppliers at other financial institutions — outside of Bank of America — using ACH payments?

Simply use Online Banking to make cost-effective electronic fund transfers with ACH: \$10 for next-day delivery and \$3 for 3-day delivery. Log in or enroll at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness). Click the **Transfers** tab, then select **Send Money to Someone** and then **Using Their Account Number at Another Bank**.

AR7C4S9  
SSM-02-17-0641.B

**JUDY P.205**

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
01/04/18	BKOFAMERICA MOBILE 01/04 3637308889 DEPOSIT *MOBILE MO	80.00
01/05/18	BKOFAMERICA MOBILE 01/05 3637798466 DEPOSIT *MOBILE MO	1,320.00
01/05/18	BKOFAMERICA MOBILE 01/05 3637558573 DEPOSIT *MOBILE MO	150.00
01/05/18	BKOFAMERICA MOBILE 01/05 3637643703 DEPOSIT *MOBILE MO	60.00
01/08/18	CHECKCARD 0105 PDFFILLR 6173964584 617-3964584 MA 7433549800790001650	72.00
01/11/18	BKOFAMERICA MOBILE 01/12 3640076162 DEPOSIT *MOBILE MO	120.00
01/16/18	CHECKCARD 0114 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 7443106801408300064	27.98
01/19/18	BKOFAMERICA MOBILE 01/19 3642537700 DEPOSIT *MOBILE MO	80.00
01/22/18	BKOFAMERICA MOBILE 01/22 3643632885 DEPOSIT *MOBILE MO	645.00
01/22/18	BKOFAMERICA MOBILE 01/22 3643633261 DEPOSIT *MOBILE MO	100.00
01/29/18	BKOFAMERICA MOBILE 01/27 3645465181 DEPOSIT *MOBILE MO	2,250.00

**Total deposits and other credits** **\$4,904.98**

**Withdrawals and other debits**

Date	Description	Amount
01/02/18	MO TLR cash withdrawal from CHK 6134	-1,000.00
01/26/18	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-142.83

**Card account # XXXX XXXX XXXX 2553**

01/02/18	CHECKCARD 1229 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015177363005944938868 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.40
01/02/18	PNCBANK 12/30 #000003069 WITHDRWL 8930 GRAVOIS AFFTON MO	-203.50
01/02/18	BKOFAMERICA ATM 12/30 #000003561 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-200.00
01/02/18	CHECKCARD 1231 TMOBILE*AUTO PAY 800-937-8997 WA 24692167365100428975954 RECURRING CKCD 4814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-126.15
01/02/18	DIRT CHEAP 5 12/31 #000814068 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.18

*continued on the next page*

Bank of America **Business Advantage**



Online Banking  
**TIP OF THE MONTH**

**Stay informed around the clock**

**Online Alerts**<sup>1</sup> help keep you informed.

- Monitor your account balances and receive alerts when payments are due
- Be notified when transactions have cleared

Log in or enroll at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) and click on **Alerts** in the Activity Center.

<sup>1</sup>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. ©2017 Bank of America Corporation. | ARVB5JGG | SSM-04-17-0040.B

## Withdrawals and other debits - continued

Date	Description	Amount
01/02/18	CHECKCARD 0102 INTUIT *QB ONLINE 800-286-6800 CA 24692168002100118290091 RECURRING CKCD 5734 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.00
01/05/18	BKOFAMERICA ATM 01/05 #000006132 WITHDRWL CONCORD VILLAGE ST LOUIS MO	-20.00
01/08/18	CHECKCARD 0105 VESTA *AT&T 866-608-3007 OR 24692168005100720154203 CKCD 4814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-10.76
01/08/18	CHECKCARD 0106 PHILLIPS 66 - U GAS MAC AFFTON MO 24015178006001126255842 CKCD 5542 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-31.80
01/08/18	CHECKCARD 0105 TACO BELL #33469 GREEN PARK MO 24231688006837000921504 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-39.20
01/08/18	CHECKCARD 0106 ICSOLUTIONS 800-464-8957 TX 24431068006756735380278 CKCD 4814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-15.90
01/08/18	BKOFAMERICA ATM 01/06 #000006952 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-300.00
01/08/18	DIRT CHEAP 5 01/07 #000945093 PURCHASE DIRT CHEAP 5 AFFTON MO	-17.04
01/10/18	CHECKCARD 0109 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692168009100679940756 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-149.99
01/10/18	FAMILY DOLLAR 01/10 #000273438 PURCHASE FAMILY DOLLAR # AFFTON MO	-44.07
01/11/18	CHECKCARD 0110 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 24431068010083359593357 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-12.04
01/11/18	CHECKCARD 0110 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431068010083357595578 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.95
01/12/18	CHECKCARD 0110 NOTARYCAM. INC. 800-931-7423 CA 24251378011017036308549 CKCD 8999 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-25.00
01/12/18	CHECKCARD 0111 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178011002229928528 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.74
01/12/18	BKOFAMERICA ATM 01/11 #000009345 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-100.00
01/16/18	CHECKCARD 0112 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431068013083300972491 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-27.98
01/16/18	CHECKCARD 0112 PROGRESSIVE *INSURANCE 800-776-4737 OH 24692168012100155623277 CKCD 6300 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-122.83
01/16/18	CHECKCARD 0111 Area 51 St Louis MO 24760628012305000610789 CKCD 5993 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-19.63
01/16/18	CHECKCARD 0113 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431068013083761291407 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-65.83
01/16/18	CHECKCARD 0115 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692168015100469161243 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-24.75
01/16/18	DIRT CHEAP 5 01/12 #000647378 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.40
01/16/18	CHECKCARD 0113 PAPA JOHN'S #01772 314-918-8484 MO 24692168013100420549165 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-31.78
01/16/18	DIRT CHEAP 5 01/14 #000665323 PURCHASE DIRT CHEAP 5 AFFTON MO	-6.46
01/16/18	CHECKCARD 0114 HSM MACKLIND ADOPTION SAINT LOUIS MO 24717058014170145096647 CKCD 8398 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-65.00
01/17/18	CHECKCARD 0116 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178016003269259654 CKCD 5542 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-20.01
01/17/18	CHECKCARD 0116 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178016003269259548 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.40
01/17/18	CHECKCARD 0116 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178016003269594779 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.48
01/17/18	BKOFAMERICA ATM 01/17 #000003414 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-120.00
01/17/18	FAMILY DOLLAR 01/17 #000933333 PURCHASE FAMILY DOLLAR # AFFTON MO	-19.26

continued on the next page

**Withdrawals and other debits - continued**

Date	Description	Amount
01/18/18	CHECKCARD 0116 A TASTE OF CHINA ST LOUIS MO 24061068017029010022203 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-31.47
01/18/18	CHECKCARD 0117 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178017003497646416 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.00
01/18/18	CHECKCARD 0117 MCDONALD'S F11186 ST. LOUIS MO 24427338017720039442481 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.87
01/18/18	DIRT CHEAP 5 01/17 #000129345 PURCHASE DIRT CHEAP 5 AFFTON MO	-9.08
01/19/18	CHECKCARD 0117 BETTER BUSINESS BURE 314-6450606 MO 24760628018471100255752 CKCD 8699 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-38.00
01/19/18	CHECKCARD 0118 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178018003737686452 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.21
01/19/18	FAMILY DOLLAR 01/18 #000134902 PURCHASE FAMILY DOLLAR # AFFTON MO	-1.72
01/19/18	DIRT CHEAP 5 01/18 #000129314 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.40
01/22/18	CHECKCARD 0119 ELICIASEPIZZ SLICELIFE.COMNY 24492158019637694897827 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.18
01/22/18	CHECKCARD 0119 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692168019100308722458 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.88
01/22/18	CHECKCARD 0119 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692168019100207625679 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-2.95
01/22/18	CHECKCARD 0120 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431068021083707299886 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-12.98
01/22/18	CHECKCARD 0119 MCDONALD'S F577 ST. LOUIS MO 24427338019720047887717 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.17
01/22/18	CHECKCARD 0119 RAY'S QUICK STOP ST. LOUIS MO 24323048020226600100784 CKCD 5499 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-11.60
01/22/18	DIRT CHEAP 5 01/20 #000365272 PURCHASE DIRT CHEAP 5 AFFTON MO	-6.74
01/22/18	PNCBANK 01/20 #000008780 WITHDRWL 8930 GRAVOIS AFFTON MO	-103.50
01/22/18	CHECKCARD 0120 QT 624 06006241 ST LOUIS MO 24399008021993096701159 CKCD 5542 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.99
01/22/18	DIRT CHEAP 5 01/20 #000322471 PURCHASE DIRT CHEAP 5 AFFTON MO	-6.74
01/22/18	CHECKCARD 0121 AMAZON DIGITAL SVCS AMZ 888-802-3080 WA 24431068021083312350314 CKCD 5818 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.99
01/22/18	FAMILY DOLLAR 01/22 #000741885 PURCHASE FAMILY DOLLAR # AFFTON MO	-10.06
01/23/18	CHECKCARD 0122 SHELL OIL 57443308002 SAINT LOUIS MO 24316058022548506007649 CKCD 5542 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-35.65
01/23/18	CHECKCARD 0122 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178022004711379605 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.40
01/23/18	WM SUPERC Wal- 01/23 #000118241 PURCHASE WM SUPERC Wal-Mar SHREWSBURY MO	-3.27
01/24/18	CHECKCARD 0122 DAIRY QUEEN #41801 SAINT LOUIS MO 24231688023206000000645 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.28
01/24/18	CHECKCARD 0124 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692168024100453730127 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-8.62
01/24/18	PNCBANK 01/24 #000009800 WITHDRWL 8930 GRAVOIS AFFTON MO	-103.50
01/24/18	LOWE'S #2300 01/24 #000072629 PURCHASE LOWE'S #2300 SAINT LOUIS MO	-23.56
01/24/18	LOWE'S #2300 01/24 #000081566 PURCHASE LOWE'S #2300 SAINT LOUIS MO	-42.84
01/24/18	BKOFAMERICA ATM 01/24 #00006545 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-40.00

continued on the next page

## Withdrawals and other debits - continued

Date	Description	Amount
01/24/18	PNCBANK 01/24 #000009926 WITHDRWL 8930 GRAVOIS AFFTON MO	-23.50
01/25/18	CHECKCARD 0124 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431068024083354421186 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-38.97
01/25/18	CHECKCARD 0124 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178024005182306280 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-11.30
01/25/18	AUTOZONE 0261 01/25 #000353348 PURCHASE AUTOZONE 0261 94 AFFTON MO	-59.69
01/26/18	CHECKCARD 0125 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431068025083361898896 CKCD 5942 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.45
01/29/18	FAMILY DOLLAR 01/29 #000627287 PURCHASE FAMILY DOLLAR # AFFTON MO	-17.70
01/31/18	CHECKCARD 0130 SQ *ALICIA COLLENE HAIR Affton MO 24692168030100739961514 CKCD 7230 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-96.00
01/31/18	BKOFAMERICA ATM 01/31 #000009829 WITHDRWL LEMAY FERRY ST LOUIS MO	-500.00
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$3,237.79</b>
<b>Total withdrawals and other debits</b>		<b>-\$4,380.62</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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$35.00	\$35.00

**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.

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 12/29/17:

At least one of the following occurred

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
01/02/18	PNCBANK 12/30 #000003069 WITHDRWL 8930 GRAVOIS AFFTON MO FEE CKCD XXXXXXXXXXXXX2553	-2.50
01/03/18	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 01-03	-35.00

*continued on the next page*

**Service fees - continued**

Date	Transaction description	Amount
01/22/18	PNCBANK 01/20 #000008780 WITHDRWL 8930 GRAVOIS AFFTON MO FEE CKCD XXXXXXXXXXXXX2553	-2.50
01/24/18	PNCBANK 01/24 #000009800 WITHDRWL 8930 GRAVOIS AFFTON MO FEE CKCD XXXXXXXXXXXXX2553	-2.50
01/24/18	PNCBANK 01/24 #000009926 WITHDRWL 8930 GRAVOIS AFFTON MO FEE CKCD XXXXXXXXXXXXX2553	-2.50

**Total service fees** **-\$45.00**

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

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
01/01	1,689.28	01/11	1,229.80	01/23	1,045.88
01/02	113.55	01/12	1,098.06	01/24	790.58
01/03	78.55	01/16	756.38	01/25	680.62
01/04	158.55	01/17	586.23	01/26	532.34
01/05	1,668.55	01/18	522.81	01/29	2,764.64
01/08	1,325.85	01/19	550.48	01/31	2,168.64
01/10	1,131.79	01/22	1,090.20		

This page intentionally left blank






P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for February 1, 2018 to February 28, 2018

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on February 1, 2018	\$2,168.64
Deposits and other credits	2,653.03
Withdrawals and other debits	-2,766.92
Checks	-0.00
Service fees	-0.00
<b>Ending balance on February 28, 2018</b>	<b>\$2,054.75</b>

# of deposits/credits: 6

# of withdrawals/debits: 42

# of items-previous cycle<sup>1</sup>: 9

# of days in cycle: 28

Average ledger balance: \$947.95

<sup>1</sup>Includes checks paid, deposited items & other debits

How can we  
improve your  
business banking?

Join the **Bank of America® Advisory Panel**. You can help us learn what we're doing right and what we can do better.

To learn more and join, enter code **SBDD** at [bankofamerica.com/advisorypanel](http://bankofamerica.com/advisorypanel) today.

Inclusion on the Advisory Panel subject to qualifications.  
©2017 Bank of America Corporation.

SSM-06-17-0635.A1 | AR687WH3

**JUDY P.213**

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
02/01/18	CHECKCARD 0131 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 7443106803108300430	12.04
02/01/18	CHECKCARD 0131 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 7443106803208300723	10.99
02/05/18	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX37996 INDN:FREINER,ANGELA CO ID:2581115569 PPD	490.00
02/16/18	BKOFAMERICA MOBILE 02/16 3652801041 DEPOSIT *MOBILE MO	80.00
02/23/18	BKOFAMERICA MOBILE 02/23 3655205438 DEPOSIT *MOBILE MO	60.00
02/26/18	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX11922 INDN:FREINER,ANGELA CO ID:2581115569 PPD	2,000.00

**Total deposits and other credits** **\$2,653.03**

**Withdrawals and other debits**

Date	Description	Amount
02/05/18	ameren mo Bill Payment	-200.00
02/05/18	Missouri Gas Energy/Laclede Gas Bill Payment	-180.00
02/05/18	Republic Services Bill Payment	-35.00

**Card account # XXXX XXXX XXXX 2553**

02/01/18	CHECKCARD 0131 MO DMV 877-3323901 MO 24540458032255290837383 CKCD 9399 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-43.00
02/02/18	CHECKCARD 0201 INTUIT *QB ONLINE 800-286-6800 CA 24692168032100599166616 RECURRING CKCD 5734 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-28.00
02/02/18	CHECKCARD 0201 CHIMICHANGA MEXICAN RES SAINT LOUIS MO 24013398032000231085403 CKCD 5812 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-30.95
02/05/18	FAMILY DOLLAR 02/03 #000061896 PURCHASE FAMILY DOLLAR # AFFTON MO	-11.84
02/05/18	DIRT CHEAP 5 02/04 #000564762 PURCHASE DIRT CHEAP 5 AFFTON MO	-7.27
02/06/18	CHECKCARD 0204 TACO BELL #029663 SAINT LOUIS MO 24231688036837005469933 CKCD 5814 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.40
02/07/18	CHECKCARD 0206 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178037001381308636 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.94

*continued on the next page*

Bank of America **Business Advantage**



**Banking at your fingertips**

Mobile Banking<sup>1</sup> allows you to manage your business account on the go.

Download our free Mobile Banking app at [bankofamerica.com/getmobileapp](http://bankofamerica.com/getmobileapp).

Online Banking

**TIP OF THE MONTH**

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. View the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for more information. Data connection required. Wireless carrier fees may apply. ©2017 Bank of America Corporation. | ART3K7YD | SSM-04-17-0042.B

## Withdrawals and other debits - continued

Date	Description	Amount
02/07/18	CHECKCARD 0206 USA*MERCY HEALTH CHESTERFIELD MO 24692168037100220149259 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-1.50
02/07/18	CHECKCARD 0206 STEAK-N-SHAKE#0055 Q99 ST LOUIS MO 24445008038000912066497 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-11.47
02/07/18	WALGREENS STOR 02/07 #000954984 PURCHASE WALGREENS STORE 4 SAINT LOUIS MO	-166.97
02/07/18	BKOFAMERICA ATM 02/07 #000005126 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-600.00
02/08/18	CHECKCARD 0206 USA*MERCY HEALTH CHESTERFIELD MO 24692168038100462754112 CKCD 5814 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-1.50
02/08/18	CHECKCARD 0207 FAMILY DOLLAR #6066 AFFTON MO 24231688039837000078108 CKCD 5331 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.01
02/08/18	BKOFAMERICA ATM 02/08 #000005345 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-420.00
02/09/18	CHECKCARD 0207 QT 624 06006241 ST LOUIS MO 24399008039993032808654 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.20
02/09/18	CHECKCARD 0208 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178039001918677048 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.40
02/09/18	SEI 23889 02/08 #000853197 PURCHASE SEI 23889 AFFTON MO	-10.00
02/12/18	CHECKCARD 0209 SHELL OIL 57443310008 AFFTON MO 24316058041548634059048 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-4.79
02/12/18	CHECKCARD 0210 AGI*TMO INS DEDUCTIBLE 866-866-6285 PA 24692168041100978457007 CKCD 5960 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-20.00
02/12/18	BKOFAMERICA ATM 02/10 #000006598 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-400.00
02/12/18	CHECKCARD 0211 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431068042083759359229 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-4.99
02/12/18	FAMILY DOLLAR 02/12 #000662557 PURCHASE FAMILY DOLLAR # AFFTON MO	-22.07
02/12/18	DIRT CHEAP 5 02/12 #000783627 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.00
02/13/18	CHECKCARD 0213 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692168044100250413576 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-11.88
02/13/18	CHECKCARD 0212 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692168043100020177924 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-3.18
02/13/18	CHECKCARD 0213 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692168044100183682768 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.40
02/14/18	QUIKTRIP 02/14 #000345331 PURCHASE QUIKTRIP ST LOUIS MO	-15.05
02/14/18	BKOFAMERICA ATM 02/14 #000008057 WITHDRWL LEMAY FERRY ST LOUIS MO	-160.00
02/15/18	DIRT CHEAP 5 02/15 #000751836 PURCHASE DIRT CHEAP 5 AFFTON MO	-28.90
02/16/18	CHECKCARD 0214 QT 624 06006241 ST LOUIS MO 24399008046993035217607 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-2.89
02/16/18	CHECKCARD 0215 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178046003617811341 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.40
02/20/18	CHECKCARD 0215 BETTER BUSINESS BURE 314-6450606 MO 24760628047470600347221 CKCD 8699 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-38.00
02/20/18	CHECKCARD 0216 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178047003853207799 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.39
02/20/18	FAMILY DOLLAR 02/17 #000970936 PURCHASE FAMILY DOLLAR # AFFTON MO	-15.07
02/20/18	CHECKCARD 0218 HISCOX INSURANCE 978-344-4200 MA 24231688050207064905402 RECURRING CKCD 6300 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-125.00
02/22/18	CHECKCARD 0221 PRIME VIDEO 888-802-308 888-802-3080 WA 24431068052083306873182 CKCD 5818 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-7.99
02/23/18	FAMILY DOLLAR 02/22 #000299995 PURCHASE FAMILY DOLLAR # AFFTON MO	-63.99

continued on the next page

**Withdrawals and other debits - continued**

Date	Description	Amount
02/26/18	CHECCARD 0224 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178055005825295967 CKCD 5541 XXXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.74
02/26/18	DIRT CHEAP 5 02/25 #000083267 PURCHASE DIRT CHEAP 5 AFFTON MO	-6.74
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$2,351.92</b>
<b>Total withdrawals and other debits</b>		<b>-\$2,766.92</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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$35.00

**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.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 01/31/18. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

**Daily ledger balances**


Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
02/01	2,148.67	02/09	884.22	02/16	268.67
02/02	2,089.72	02/12	422.37	02/20	83.21
02/05	2,145.61	02/13	400.91	02/22	75.22
02/06	2,139.21	02/14	225.86	02/23	71.23
02/07	1,342.33	02/15	196.96	02/26	2,054.75
02/08	904.82				

This page intentionally left blank

**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

**Your Business Fundamentals Checking**

for March 1, 2018 to March 31, 2018

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

**Account summary**

Beginning balance on March 1, 2018	\$2,054.75
Deposits and other credits	1,200.50
Withdrawals and other debits	-3,233.13
Checks	-0.00
Service fees	-2.50
<b>Ending balance on March 31, 2018</b>	<b>\$19.62</b>

# of deposits/credits: 9

# of withdrawals/debits: 65

# of items-previous cycle<sup>1</sup>: 2

# of days in cycle: 31

Average ledger balance: \$970.51

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**



**Thank you for your business.  
Here's to your continued success.**

We're committed to finding the smartest path to long-term growth for your business. Our small business specialists will work to help you strengthen your business and plan for the future. Please visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) to learn more.

ARLLD94V | SSM-02-17-0642.B

**JUDY P.219**

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



**Deposits and other credits**

Date	Description	Amount
03/01/18	BKOFAMERICA MOBILE 03/01 3657364134 DEPOSIT *MOBILE MO	80.00
03/05/18	CHECKCARD 0302 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 7443106806108300626	13.51
03/07/18	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXX16213 INDN:FREINER,ANGELA CO ID:2581115569 PPD	277.00
03/07/18	BKOFAMERICA MOBILE 03/07 3659797358 DEPOSIT *MOBILE MO	100.00
03/14/18	BKOFAMERICA MOBILE 03/14 3662460777 DEPOSIT *MOBILE MO	300.00
03/15/18	BKOFAMERICA MOBILE 03/15 3663043371 DEPOSIT *MOBILE MO	60.00
03/16/18	BKOFAMERICA MOBILE 03/16 3663293243 DEPOSIT *MOBILE MO	60.00
03/19/18	BKOFAMERICA MOBILE 03/18 3663884342 DEPOSIT *MOBILE MO	300.00
03/26/18	CHECKCARD 0324 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 7443106808308300612	9.99

**Total deposits and other credits** **\$1,200.50**

**Withdrawals and other debits**

Date	Description	Amount
03/08/18	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-122.83
03/27/18	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-122.82

**Card account # XXXX XXXX XXXX 2553**

03/01/18	TOMS SERVICE 03/01 #000894291 PURCHASE TOMS SERVICE KIRKWOOD MO	-25.02
03/01/18	PETCO 1689 03/01 #000481733 PURCHASE PETCO 1689 ST LOUIS MO	-9.79
03/01/18	WAL-MART #3061 03/01 #000266123 PURCHASE WAL-MART #3061 SHREWSBURY MO	-205.39
03/01/18	WAL-MART #3061 03/01 #000268447 PURCHASE WAL-MART #3061 SHREWSBURY MO	-5.27
03/02/18	VICTORIA'S SEC 03/02 #000476474 PURCHASE VICTORIA'S SECRET SAINT LOUIS MO	-119.61
03/05/18	CHECKCARD 0302 INTUIT *QB ONLINE 800-286-6800 CA 24692168061100218673707 RECURRING CKCD 5734 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-40.00

*continued on the next page*

Bank of America **Business Advantage**



Online Banking  
**TIP OF THE MONTH**

**Dreading the shredding?**

**Go paperless** and make a statement.

- Eliminate storing and shredding
- Get email reminders that link to your statements
- View and download business statements anytime

Just log in to Online Banking, and click on **Profiles & Settings** (in the upper right, next to **Sign Out**). To enroll in Online Banking, visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

©2017 Bank of America Corporation. | AR6FCKFN | SSM-06-17-0139.B

## Withdrawals and other debits - continued

Date	Description	Amount
03/05/18	CHECKCARD 0302 JCPENNEY 1373 ST LOUIS MO 24431068062832541426828 CKCD 5311 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-83.88
03/05/18	CHECKCARD 0302 JCPENNEY 1373 ST LOUIS MO 24431068062832541159965 CKCD 5311 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-16.26
03/05/18	CHECKCARD 0304 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178063000885267717 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-15.36
03/06/18	CHECKCARD 0303 A TASTE OF CHINA ST LOUIS MO 24061068064029010030646 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-21.82
03/06/18	CHECKCARD 0305 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178064001101332250 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-6.74
03/06/18	DIRT CHEAP 5 03/05 #000421288 PURCHASE DIRT CHEAP 5 AFFTON MO	-9.83
03/08/18	CHECKCARD 0307 AMAZON MKTPLACE PMTS WW WWW.AMAZON.COWA 24431068066083304708467 CKCD 5942 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-19.99
03/09/18	CHECKCARD 0308 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178067001805700833 CKCD 5542 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-20.00
03/09/18	CHECKCARD 0308 COTTON'S ACE HDWE SAINT LOUIS MO 24431068067206394701089 CKCD 5251 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-2.68
03/09/18	FAMILY DOLLAR 03/09 #000367175 PURCHASE FAMILY DOLLAR # AFFTON MO	-8.34
03/12/18	CHECKCARD 0308 Area 51 St Louis MO 24760628068301800646415 CKCD 5993 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-9.82
03/12/18	DIRT CHEAP 5 03/09 #000724080 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.40
03/12/18	CHECKCARD 0310 ENVATOMARKET40251812 ENVATO.COM UT 24492158069717673199541 CKCD 7311 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-17.00
03/12/18	AUTOZONE 0261 03/11 #000252618 PURCHASE AUTOZONE 0261 94 AFFTON MO	-37.00
03/13/18	CHECKCARD 0312 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178071002737696333 CKCD 5541 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-5.40
03/13/18	BKOFAMERICA ATM 03/13 #000004657 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-600.00
03/14/18	SEI 23889 03/13 #000857430 PURCHASE SEI 23889 AFFTON MO	-7.36
03/14/18	WM SUPERC Wal- 03/13 #000326665 PURCHASE WM SUPERC Wal-Mar SHREWSBURY MO	-8.78
03/14/18	DIRT CHEAP 5 03/14 #000011782 PURCHASE DIRT CHEAP 5 AFFTON MO	-6.74
03/15/18	CHECKCARD 0313 A TASTE OF CHINA ST LOUIS MO 24061068073029010016636 CKCD 5812 XXXXXXXXXXXX2553 XXXX XXXX XXXX 2553	-43.69
<b>Subtotal for card account # XXXX XXXX XXXX 2553</b>		<b>-\$1,351.17</b>
<b>Card account # XXXX XXXX XXXX 9814</b>		
03/14/18	BKOFAMERICA ATM 03/14 #000005041 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-580.00
03/15/18	DIRT CHEAP 5 03/15 #000887128 PURCHASE DIRT CHEAP 5 AFFTON MO	-20.02
03/15/18	DIRT CHEAP 5 03/15 #000350458 PURCHASE DIRT CHEAP 5 AFFTON MO	-27.80
03/15/18	BKOFAMERICA ATM 03/15 #000005401 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-20.00
03/16/18	FAMILY DOLLAR 03/15 #000670240 PURCHASE FAMILY DOLLAR # AFFTON MO	-29.84
03/16/18	DIRT CHEAP 5 03/16 #000763790 PURCHASE DIRT CHEAP 5 AFFTON MO	-1.34
03/19/18	CHECKCARD 0316 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178075003631223527 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-11.30
03/19/18	CHECKCARD 0317 SQ *2720 CHEROKEE ST. LOUIS MO 24492158077741398664563 CKCD 5813 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.00
03/19/18	CHECKCARD 0316 SHELL OIL 57443316005 SAINT LOUIS MO 24316058076548688003049 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.34
03/19/18	QUIKTRIP 03/17 #000609758 PURCHASE QUIKTRIP ST LOUIS MO	-18.04
03/19/18	INTERNATIONAL 03/17 #000676267 PURCHASE INTERNATIONAL MAR SAINT LOUIS MO	-5.37

continued on the next page

**Withdrawals and other debits - continued**

Date	Description	Amount
03/19/18	CHECKCARD 0318 SQ *2720 CHEROKEE ST. LOUIS MO 24492158077741398745784 CKCD 5813 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-23.40
03/19/18	CHECKCARD 0318 REAVIS PIZZA - ECOMMERC 314-638-0400 MO 24269798078001009600875 CKCD 5812 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-20.00
03/19/18	CHECKCARD 0318 SQ *THE TIE DYNASTY St Louis MO 24692168077100330279732 CKCD 5691 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-20.00
03/19/18	CHECKCARD 0318 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178077004131208214 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.40
03/19/18	P366303 03/18 #000113743 WITHDRWL 3354 IOWA ST ST. LOUIS MO	-22.50
03/20/18	CHECKCARD 0319 SOUTH COUNTY AUTO PARTS SAINT LOUIS MO 24013398078004396138978 CKCD 5533 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-86.11
03/20/18	CHECKCARD 0320 NORWEX USA INC. 214-614-6707 TX 24692168079100290414814 CKCD 7349 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-153.31
03/20/18	CHECKCARD 0320 NORWEX USA INC. 214-614-6707 TX 24692168079100290416587 CKCD 7349 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-8.68
03/20/18	AUTOZONE 0261 03/20 #000138618 PURCHASE AUTOZONE 0261 94 AFFTON MO	-134.09
03/20/18	DIRT CHEAP 5 03/20 #000608005 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.40
03/21/18	CHECKCARD 0320 TMOBILE*POSTPAID TEL 800-937-8997 WA 24692168079100714047125 CKCD 4814 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-100.00
03/21/18	SHELL Service 03/21 #000381677 PURCHASE SHELL Service Sta SAINT LOUIS MO	-10.00
03/21/18	WALGREENS STOR 03/21 #000402823 PURCHASE WALGREENS STORE 7 SAINT LOUIS MO	-82.82
03/22/18	CHECKCARD 0320 SHELL OIL 57443308606 SAINT LOUIS MO 24316058080548593019449 CKCD 5542 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.03
03/22/18	CHECKCARD 0321 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178080004850372501 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-9.68
03/22/18	CHECKCARD 0321 HSM MACKLIND ADOPTION SAINT LOUIS MO 24717058080260807992594 CKCD 8398 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-20.00
03/22/18	DIRT CHEAP 5 03/22 #000071890 PURCHASE DIRT CHEAP 5 AFFTON MO	-4.99
03/26/18	CHECKCARD 0324 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178083005530249032 CKCD 5542 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-20.01
03/26/18	SHOP 'N SAVE # 03/25 #000725725 PURCHASE SHOP 'N SAVE #181 KIRKWOOD MO	-4.35
03/27/18	CHECKCARD 0326 TMOBILE*POSTPAID FDP 800-937-8997 WA 24692168085100550754455 CKCD 4814 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-24.81
03/27/18	Wal-Mart Super 03/27 #000443230 PURCHASE Wal-Mart Super Ce SHREWSBURY MO	-69.27
03/28/18	CHECKCARD 0327 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178086006268191047 CKCD 5542 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-20.00
03/29/18	CHECKCARD 0327 RONNIES CINE SAINT LOUIS MO 24431068087838000315767 CKCD 7832 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-15.00
03/29/18	CHECKCARD 0328 FANDANGO.COM 866-857-5191 CA 24692168087100498198615 CKCD 7832 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-19.50
03/29/18	CHECKCARD 0328 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178087006486220221 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-19.91
<b>Subtotal for card account # XXXX XXXX XXXX 9814</b>		<b>-\$1,636.31</b>
<b>Total withdrawals and other debits</b>		<b>-\$3,233.13</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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$35.00

**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.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 02/28/18. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
03/19/18	P366303 03/18 #000113743 WITHDRWL 3354 IOWA ST ST. LOUIS MO FEE CKCD XXXXXXXXXXXX9814	-2.50

**Total service fees** **-\$2.50**

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

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
03/01	1,889.28	03/12	1,723.23	03/21	365.00
03/02	1,769.67	03/13	1,117.83	03/22	325.30
03/05	1,627.68	03/14	814.95	03/26	310.93
03/06	1,589.29	03/15	763.44	03/27	94.03
03/07	1,966.29	03/16	792.26	03/28	74.03
03/08	1,823.47	03/19	945.41	03/29	19.62
03/09	1,792.45	03/20	557.82		




P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for April 1, 2018 to April 30, 2018

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on April 1, 2018	\$19.62
Deposits and other credits	2,922.00
Withdrawals and other debits	-2,652.39
Checks	-0.00
Service fees	-35.00
<b>Ending balance on April 30, 2018</b>	<b>\$254.23</b>

# of deposits/credits: 6

# of withdrawals/debits: 22

# of items-previous cycle<sup>1</sup>: 6

# of days in cycle: 30

Average ledger balance: \$300.17

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED™

## Thanks for enriching your community

During National Small Business Week and throughout the month of May, we'll be celebrating the contribution that businesses like yours make to communities across the nation. You make them more interesting places in which to live and work. Learn more at [bankofamerica.com/SBcelebrate](http://bankofamerica.com/SBcelebrate).

©2018 Bank of America Corporation | AR5SPVQL | SSM-11-17-0583.B

**JUDY P.225**

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
04/02/18	BKOFAMERICA MOBILE 03/31 3668614550 DEPOSIT *MOBILE MO	2,202.00
04/02/18	BKOFAMERICA MOBILE 03/31 3668615116 DEPOSIT *MOBILE MO	60.00
04/18/18	BKOFAMERICA MOBILE 04/18 3675634135 DEPOSIT *MOBILE MO	180.00
04/20/18	BKOFAMERICA MOBILE 04/20 3676418241 DEPOSIT *MOBILE MO	60.00
04/23/18	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXX11101 INDN:FREINER,ANGELA CO ID:2581115569 PPD	300.00
04/23/18	BKOFAMERICA MOBILE 04/22 3677008518 DEPOSIT *MOBILE MO	120.00

**Total deposits and other credits** **\$2,922.00**

**Withdrawals and other debits**

Date	Description	Amount
04/03/18	MO TLR cash withdrawal from CHK 6134	-1,500.00
04/09/18	MISSOURI GAS ENERGY/LACLEDE GAS Bill Payment	-300.00
04/09/18	AMEREN MO Bill Payment	-150.00
04/13/18	MISSOURI AMERICAN WATER Bill Payment	-100.00
04/26/18	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-106.36

**Card account # XXXX XXXX XXXX 9814**

04/03/18	BAUR ANIMAL SH 04/03 #000098671 PURCHASE BAUR ANIMAL SHEL T OLIVETTE MO	-25.00
04/03/18	QUIKTRIP CORPO 04/03 #000563327 PURCHASE QUIKTRIP CORPORAT OVERLAND MO	-20.00
04/04/18	CHECKCARD 0403 LA PACHANGA- HERCULANEU HERCULANEUM MO 24638588093017041111036 CKCD 5812 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-19.00
04/04/18	CHECKCARD 0403 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178093000531234388 CKCD 5541 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-13.29
04/04/18	FAMILY DOLLAR 04/04 #000236972 PURCHASE FAMILY DOLLAR # AFFTON MO	-14.67
04/05/18	DIRT CHEAP 5 04/05 #000773730 PURCHASE DIRT CHEAP 5 AFFTON MO	-25.01
04/06/18	CHECKCARD 0405 WILDEY THEATER TICKETS 618-3072053 IL 24013398095000845270551 CKCD 7922 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-42.00
04/06/18	CHECKCARD 0405 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178095000922487767 CKCD 5541 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.74

*continued on the next page*

How can we improve your business banking?

Join the **Bank of America® Advisory Panel**. You can help us learn what we're doing right and what we can do better.

To learn more and join, enter code **SBDD** at [bankofamerica.com/advisorypanel](http://bankofamerica.com/advisorypanel) today.

Inclusion on the Advisory Panel subject to qualifications.  
©2017 Bank of America Corporation.

SSM-06-17-0635.A1 | AR687WH3



## Withdrawals and other debits - continued

Date	Description	Amount
04/09/18	CHECKCARD 0407 TMOBILE*AUTO PAY 800-937-8997 WA 24692168097100834778896 RECURRING CKCD 4814 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-121.42
04/23/18	DIRT CHEAP 5 04/23 #000730485 PURCHASE DIRT CHEAP 5 AFFTON MO	-15.00
04/24/18	CHECKCARD 0423 STLC-TREASURERS OFFICE 314-615-3970 MO 24431068114207356700054 CKCD 9399 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-87.50
04/24/18	CHECKCARD 0423 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178113004707751171 CKCD 5541 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-13.28
04/24/18	BKOFAMERICA ATM 04/23 #000007772 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-40.00
04/24/18	U GAS MACKENZI 04/24 #000830523 PURCHASE U GAS MACKENZIE AFFTON MO	-42.03
04/24/18	U GAS MACKENZI 04/24 #000810928 PURCHASE U GAS MACKENZIE AFFTON MO	-5.30
04/25/18	MPC 37 04/24 #000736198 PURCHASE MPC 37 FESTUS MO	-5.79
<b>Subtotal for card account # XXXX XXXX XXXX 9814</b>		<b>-\$496.03</b>
<b>Total withdrawals and other debits</b>		<b>-\$2,652.39</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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$35.00	\$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.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 03/30/18. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
04/09/18	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 04-09	-35.00

**Total service fees** **-\$35.00**

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



**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
04/01	19.62	04/06	615.91	04/23	554.49
04/02	2,281.62	04/09	9.49	04/24	366.38
04/03	736.62	04/13	-90.51	04/25	360.59
04/04	689.66	04/18	89.49	04/26	254.23
04/05	664.65	04/20	149.49		

This page intentionally left blank




P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for May 1, 2018 to May 31, 2018

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on May 1, 2018	\$254.23
Deposits and other credits	1,960.00
Withdrawals and other debits	-1,942.78
Checks	-130.00
Service fees	-35.00
<b>Ending balance on May 31, 2018</b>	<b>\$106.45</b>

# of deposits/credits: 8

# of withdrawals/debits: 39

# of items-previous cycle<sup>1</sup>: 5

# of days in cycle: 31

Average ledger balance: \$288.94

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®



## Banking at your fingertips

Online Banking  
**Tip of  
the month**

Our Mobile Banking app<sup>1</sup> is certified by J.D. Power® for providing “An Outstanding Customer Experience.”<sup>2</sup>

To learn more, and download it for free, visit [bankofamerica.com/getmobileapp](http://bankofamerica.com/getmobileapp).

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

<sup>2</sup> For J.D. Power award information, visit [jdpower.com](http://jdpower.com).

©2018 Bank of America Corporation | ARF3TRPR | SSM-02-18-0009.B

**JUDY P.231**

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
05/07/18	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX20067 INDN:FREINER,ANGELA CO ID:2581115569 PPD	300.00
05/11/18	BKOFAMERICA MOBILE 05/11 3684561392 DEPOSIT *MOBILE MO	60.00
05/11/18	BKOFAMERICA MOBILE 05/11 3684559965 DEPOSIT *MOBILE MO	60.00
05/11/18	BKOFAMERICA MOBILE 05/11 3684555655 DEPOSIT *MOBILE MO	60.00
05/17/18	CHECKCARD 0515 THE HOME DEPOT #3037 OVERLAND MO 7461043813601019786	100.00
05/23/18	BKOFAMERICA MOBILE 05/23 3689027035 DEPOSIT *MOBILE MO	1,200.00
05/25/18	BKOFAMERICA MOBILE 05/25 3689774949 DEPOSIT *MOBILE MO	120.00
05/31/18	BKOFAMERICA MOBILE 05/31 3691805193 DEPOSIT *MOBILE MO	60.00

**Total deposits and other credits** **\$1,960.00**

**Withdrawals and other debits**


Date	Description	Amount
05/14/18	DEBIT ADJUSTMENT DUPLICATE ITEM	-60.00
05/23/18	AMEREN MO Bill Payment	-50.00
05/25/18	MO TLR cash withdrawal from CHK 6134	-1,100.00

**Card account # XXXX XXXX XXXX 9814**

05/01/18	CHECKCARD 0430 TMOBILE*AUTO PAY 800-937-8997 WA 24692168120100610671357 RECURRING CKCD 4814 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-207.04
05/01/18	DIRT CHEAP 5 05/01 #000681561 PURCHASE DIRT CHEAP 5 AFFTON MO	-7.16
05/02/18	CHECKCARD 0501 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178121000149787930 CKCD 5541 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.51
05/02/18	CHECKCARD 0501 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178121000149787955 CKCD 5541 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-1.07
05/08/18	DIRT CHEAP 5 05/08 #000123090 PURCHASE DIRT CHEAP 5 AFFTON MO	-15.51
05/10/18	FAMILY DOLLAR 05/10 #000607554 PURCHASE FAMILY DOLLAR # AFFTON MO	-20.66
05/11/18	CHECKCARD 0510 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178130002018858106 CKCD 5541 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.12
05/11/18	FAMILY DOLLAR 05/10 #000512288 PURCHASE FAMILY DOLLAR # AFFTON MO	-3.23

*continued on the next page*

Bank of America **Business Advantage**
LIFE / BETTER CONNECTED®



## Thank you for your business. Here's to your continued success.

We're committed to finding the smartest path to long-term growth for your business. Our small business specialists will work with you to help strengthen your business and plan for the future. Please visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) to learn more.

AR634K95 | SSM-01-18-2949B

## Withdrawals and other debits - continued

Date	Description	Amount
05/11/18	ON THE RUN #23 05/11 #000789771 PURCHASE ON THE RUN #230 KIRKWOOD MO	-2.94
05/14/18	CHECKCARD 0511 EXXONMOBIL 96480728 KIRKWOOD MO 24164058132378008991706 CKCD 5542 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.01
05/14/18	CHECKCARD 0512 QT 665 06006654 SAINT LOUIS MO 24399008133993098022203 CKCD 5542 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-20.00
05/14/18	CHECKCARD 0513 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178133002685995303 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.51
05/14/18	FAMILY DOLLAR 05/12 #000984390 PURCHASE FAMILY DOLLAR # AFFTON MO	-18.83
05/14/18	FAMILY DOLLAR 05/12 #000987141 PURCHASE FAMILY DOLLAR # AFFTON MO	-11.64
05/14/18	SEI 27838 05/12 #000631603 PURCHASE SEI 27838 AFFTON MO	-5.00
05/14/18	SEI 27838 05/12 #000632568 PURCHASE SEI 27838 AFFTON MO	-10.36
05/14/18	DIRT CHEAP 5 05/13 #000752921 PURCHASE DIRT CHEAP 5 AFFTON MO	-15.34
05/14/18	FAMILY DOLLAR 05/14 #000338794 PURCHASE FAMILY DOLLAR # AFFTON MO	-15.68
05/16/18	CHECKCARD 0514 THE HOME DEPOT #3037 OVERLAND MO 24610438135010198056278 CKCD 5200 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-100.00
05/18/18	CHECKCARD 0517 BP#8795858KIRKWOOD BP KIRKWOOD MO 24122548137740137090104 CKCD 5542 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-10.00
05/21/18	CHECKCARD 0518 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178138003724253501 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.48
05/21/18	CHECKCARD 0518 TACO BELL #029669 KIRKWOOD MO 24231688139837009874902 CKCD 5814 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.00
05/21/18	QUIKTRIP 05/18 #000793220 PURCHASE QUIKTRIP ST LOUIS MO	-5.03
05/21/18	DIRT CHEAP 5 05/19 #000983139 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.94
05/22/18	CHECKCARD 0521 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178141004335271994 CKCD 5542 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.32
05/23/18	CHECKCARD 0522 MO SEC OF STATE WWW.SOS.MO.GOMO 24540458143272830492351 CKCD 9399 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-26.25
05/23/18	CHECKCARD 0522 ZISSER TIRE SAINT LOUIS MO 24435658142207214500035 CKCD 5532 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-45.27
05/23/18	DIRT CHEAP 5 05/23 #000785760 PURCHASE DIRT CHEAP 5 AFFTON MO	-20.14
05/24/18	FAMILY DOLLAR 05/23 #000795592 PURCHASE FAMILY DOLLAR # AFFTON MO	-59.46
05/25/18	BKOFAMERICA ATM 05/24 #000005874 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-20.00
05/25/18	AYDT OIL CO 05/25 #000830738 PURCHASE AYDT OIL CO KIRKWOOD MO	-1.25
05/29/18	CHECKCARD 0525 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178145005193693993 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.51
05/29/18	DIRT CHEAP 5 05/26 #000751118 PURCHASE DIRT CHEAP 5 AFFTON MO	-15.29
05/29/18	FAMILY DOLLAR 05/28 #000610270 PURCHASE FAMILY DOLLAR # AFFTON MO	-8.23
<b>Subtotal for card account # XXXX XXXX XXXX 9814</b>		<b>-\$732.78</b>
<b>Total withdrawals and other debits</b>		<b>-\$1,942.78</b>

## Checks

Date	Check #	Amount
05/29/18	5043	-130.00
<b>Total checks</b>		<b>-\$130.00</b>
<b>Total # of checks</b>		<b>1</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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$35.00	\$105.00

**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.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 04/30/18. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
05/29/18	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 05-29	-35.00

**Total service fees** **-\$35.00**

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

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
05/01	40.03	05/14	291.62	05/23	1,301.19
05/02	33.45	05/16	191.62	05/24	1,241.73
05/07	333.45	05/17	291.62	05/25	240.48
05/08	317.94	05/18	281.62	05/29	46.45
05/10	297.28	05/21	248.17	05/31	106.45
05/11	458.99	05/22	242.85		

This page intentionally left blank





NOW SERVING U | Account # 3540 0350 6134 | May 1, 2018 to May 31, 2018

### Check images

Account number: 3540 0350 6134

Check number: 5043 | Amount: \$130.00

Account: 1017220019236485		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER	\$130.00
NOW SERVING U ANGELA M FEGNER 847 PILOT AVE SAINT LOUIS, MO 63129-3629		Please Direct Any Questions To 800 735 8000 ONLINE BANKING - BILL PAYMENT	3610 000005043
BANK OF AMERICA, N.A. 01888 8386136 052428 052428 0001300000 628114		May 25, 2018	
Pay ONE HUNDRED THIRTY AND 00/100		DOLLARS	\$ *****130.00
TO THE ORDER OF	MISSOURI AMERICAN WATER PO BOX 790247 SAINT LOUIS, MO 63179-0247	Void After 180 DAYS. Signature On File This check has been authorized by your depositor	
⑈005043⑈ ⑆08⑆0000⑆3⑆ 35400⑆3506⑆34⑆ 189 ⑆00000⑆13000⑆			

This page intentionally left blank




P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for June 1, 2018 to June 30, 2018

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on June 1, 2018	\$106.45
Deposits and other credits	3,830.00
Withdrawals and other debits	-3,758.97
Checks	-0.00
Service fees	-0.00
<b>Ending balance on June 30, 2018</b>	<b>\$177.48</b>

# of deposits/credits: 7

# of withdrawals/debits: 23

# of items-previous cycle<sup>1</sup>: 6

# of days in cycle: 30

Average ledger balance: \$414.88

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®

Your Digital  
Tip of the  
Month

### Sign up for online alerts today<sup>1</sup>

Stay up to date on your balances, and receive alerts when transactions have posted and when your payments are due.

Log in or enroll at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) and click on **Alerts** in the Activity Center.

<sup>1</sup> You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.  
©2018 Bank of America Corporation | ARTCJRP | SSM-03-18-0017.B

**JUDY P.239**

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
06/04/18	BKOFAMERICA MOBILE 06/04 3693528073 DEPOSIT *MOBILE MO	60.00
06/08/18	BKOFAMERICA MOBILE 06/08 3695170628 DEPOSIT *MOBILE MO	60.00
06/22/18	BKOFAMERICA MOBILE 06/22 3700399288 DEPOSIT *MOBILE MO	60.00
06/22/18	BKOFAMERICA MOBILE 06/22 3700511772 DEPOSIT *MOBILE MO	60.00
06/25/18	BKOFAMERICA MOBILE 06/23 3700847199 DEPOSIT *MOBILE MO	3,450.00
06/28/18	BKOFAMERICA MOBILE 06/28 3702606976 DEPOSIT *MOBILE MO	80.00
06/29/18	BKOFAMERICA MOBILE 06/29 3702962792 DEPOSIT *MOBILE MO	60.00

**Total deposits and other credits** **\$3,830.00**

**Withdrawals and other debits**

Date	Description	Amount
06/04/18	PROG ADVANCED DES:RETRY PYMT ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-106.33
06/26/18	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-106.33
06/28/18	MO TLR cash withdrawal from CHK 6134	-3,200.00

**Card account # XXXX XXXX XXXX 9814**

06/04/18	QUIKTRIP 06/02 #000188304 PURCHASE QUIKTRIP ST LOUIS MO	-1.01
06/04/18	WALGREENS STOR 06/03 #000559711 PURCHASE WALGREENS STORE 7 SAINT LOUIS MO	-27.41
06/06/18	CHECKCARD 0605 CANVA FOR WORK MONTHLY HTTPSCANVA.COCA 24492158157637098198907 RECURRING CKCD 7221 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.95
06/07/18	CHECKCARD 0606 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692168157100913006273 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-8.60
06/11/18	CHECKCARD 0610 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178161002029786306 CKCD 5542 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-10.03
06/25/18	CHECKCARD 0624 TMOBILE*POSTPAID IVR 800-937-8997 WA 24692168175100298916573 CKCD 4814 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-102.84
06/25/18	SHELL Service 06/24 #000686800 PURCHASE SHELL Service Sta AFFTON MO	-10.00
06/25/18	SHELL Service 06/24 #000808190 PURCHASE SHELL Service S AFFTON MO	-19.16

*continued on the next page*

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®

Your Digital  
Tip of the  
Month

**Guaranteed bank-to-bank transfers**

Pay individuals, vendors and suppliers who bank at other financial institutions — right from Online Banking. Just log in and click the **Transfers I Send** tab, then select **Send Money to Someone or a Business.**

ARH98YHQ | SSM-03-18-0013.B

**JUDY P.241**

## Withdrawals and other debits - continued

Date	Description	Amount
06/26/18	CHECKCARD 0625 TACO BELL #029663 SAINT LOUIS MO 24231688176837003369119 CKCD 5814 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-9.44
06/26/18	CHECKCARD 0625 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178176005114899077 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.51
06/26/18	CHECKCARD 0626 A TASTE OF CHINA ST LOUIS MO 24377358177000000466460 CKCD 5812 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.55
06/26/18	QUIKTRIP 06/26 #000530825 PURCHASE QUIKTRIP ST LOUIS MO	-20.07
06/26/18	FAMILY DOLLAR 06/26 #000692819 PURCHASE FAMILY DOLLAR # AFFTON MO	-8.73
06/27/18	CHECKCARD 0626 QT 624 06006241 ST LOUIS MO 24399008177993006040872 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-1.55
06/27/18	OUR PLACE CONV 06/27 #000930012 PURCHASE OUR PLACE CONV ST. MARY MO	-22.82
06/28/18	CHECKCARD 0626 TACO BELL #029669 KIRKWOOD MO 24231688178837009856000 CKCD 5814 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-15.19
06/28/18	CHECKCARD 0627 SQ *GRANNY FRANNY'S DE SOTO MO 24492158178741476153032 CKCD 7230 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-34.38
06/28/18	WALGREENS STOR 06/28 #000732524 PURCHASE WALGREENS STORE 7 SAINT LOUIS MO	-8.54
06/28/18	DIRT CHEAP 5 06/28 #000852462 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.02
06/29/18	CHECKCARD 0628 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178179005711859067 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.51
<b>Subtotal for card account # XXXX XXXX XXXX 9814</b>		<b>-\$346.31</b>
<b>Total withdrawals and other debits</b>		<b>-\$3,758.97</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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$105.00

**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.

*continued on the next page*

**Service fees - continued**

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 05/31/18. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
06/01	106.45	06/08	70.15	06/26	3,335.49
06/04	31.70	06/11	60.12	06/27	3,311.12
06/06	18.75	06/22	180.12	06/28	122.99
06/07	10.15	06/25	3,498.12	06/29	177.48

This page intentionally left blank






P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for July 1, 2018 to July 31, 2018

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on July 1, 2018	\$177.48
Deposits and other credits	1,419.70
Withdrawals and other debits	-466.40
Checks	-0.00
Service fees	-35.00
<b>Ending balance on July 31, 2018</b>	<b>\$1,095.78</b>

# of deposits/credits: 9

# of withdrawals/debits: 14

# of items-previous cycle<sup>1</sup>: 7

# of days in cycle: 31

Average ledger balance: \$180.39

<sup>1</sup>Includes checks paid, deposited items & other debits

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
07/06/18	BKOFAMERICA MOBILE 07/06 3705719618 DEPOSIT *MOBILE MO	60.00
07/09/18	BKOFAMERICA MOBILE 07/09 3706483408 DEPOSIT *MOBILE MO	20.00
07/09/18	Bank Adjustment	0.70
07/12/18	BKOFAMERICA ATM 07/11 #000004169 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	200.00
07/16/18	CHECKCARD 0712 CITY PLACE ST LOUIS ST LOUIS MO 7443106819475005566	50.00
07/27/18	BKOFAMERICA MOBILE 07/27 3713360519 DEPOSIT *MOBILE MO	510.00
07/27/18	BKOFAMERICA MOBILE 07/27 3713361641 DEPOSIT *MOBILE MO	60.00
07/30/18	BKOFAMERICA MOBILE 07/29 3713799092 DEPOSIT *MOBILE MO	19.00
07/31/18	BKOFAMERICA MOBILE 07/31 3714684939 DEPOSIT *MOBILE MO	500.00

**Total deposits and other credits** **\$1,419.70**

**Withdrawals and other debits**

Date	Description	Amount
07/02/18	ameren mo Bill Payment	-160.00
<b>Card account # XXXX XXXX XXXX 9814</b>		
07/02/18	DIRT CHEAP 5 06/30 #000323271 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.51
07/02/18	ON THE RUN #60 06/30 #000518354 PURCHASE ON THE RUN #608 VALLEY PARK MO	-5.01
07/05/18	CHECKCARD 0704 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178185000766452738 CKCD 5542 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.02
07/09/18	CHECKCARD 0708 AMAZON DIGITAL SVCS 888 888-802-3080 WA 24431068189083303336148 CKCD 5818 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-7.99
07/10/18	CHECKCARD 0708 CANVA FOR WORK MONTHLY HTTPSCANVA.COCA 24492158190637404667537 RECURRING CKCD 7221 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.95
07/13/18	CHECKCARD 0711 CITY PLACE ST LOUIS ST LOUIS MO 24431068193750055623477 CKCD 7011 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-50.00
07/16/18	CHECKCARD 0713 PRICELINE*HOTEL ROOMS 800-657-9168 CT 24692168194100421545395 CKCD 4722 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-84.97

*continued on the next page*

Bank of America **Business Advantage** LIFE / BETTER CONNECTED®



**Your Digital Tip**

## Dreading the shredding?

Go paperless—stop storing or shredding old statements. Enjoy the convenience online access offers.

Enroll today by logging in to Online Banking at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Then click on **Profiles & Settings** (in the upper right, next to **Sign Out**).

©2018 Bank of America Corporation | ARG4G3KD | SSM-04-18-0041.B

## Withdrawals and other debits - continued

Date	Description	Amount
07/16/18	CHECKCARD 0714 ROYAL CELLULAR GRAVOIS ST LOUIS COUNMO 24767258195000002984260 CKCD 4812 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-101.10
07/23/18	DIRT CHEAP 5 07/23 #000354319 PURCHASE DIRT CHEAP 5 AFFTON MO	-11.57
07/24/18	CHECKCARD 0722 TACO BELL #029663 SAINT LOUIS MO 24231688204837001574831 CKCD 5814 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-11.36
07/24/18	CHECKCARD 0723 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178204004793969174 CKCD 5541 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.51
07/25/18	CHECKCARD 0724 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178205005002434149 CKCD 5542 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.41
<b>Subtotal for card account # XXXX XXXX XXXX 9814</b>		<b>-\$306.40</b>
<b>Total withdrawals and other debits</b>		<b>-\$466.40</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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$35.00	\$140.00

**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.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 06/29/18. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
07/26/18	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 07-26	-35.00
<b>Total service fees</b>		<b>-\$35.00</b>

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

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
07/01	177.48	07/12	261.70	07/25	41.78
07/02	6.96	07/13	211.70	07/26	6.78
07/05	1.94	07/16	75.63	07/27	576.78
07/06	61.94	07/23	64.06	07/30	595.78
07/09	74.65	07/24	47.19	07/31	1,095.78
07/10	61.70				

This page intentionally left blank



P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

1.888.BUSINESS (1.888.287.4637)

[bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for August 1, 2018 to August 31, 2018

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on August 1, 2018	\$1,095.78
Deposits and other credits	292.94
Withdrawals and other debits	-1,254.42
Checks	-0.00
Service fees	-0.00
<b>Ending balance on August 31, 2018</b>	<b>\$134.30</b>

# of deposits/credits: 3

# of withdrawals/debits: 11

# of items-previous cycle<sup>1</sup>: 6

# of days in cycle: 31

Average ledger balance: \$164.11

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®

## What's on your mind?

Business owners like you can join the Bank of America® Advisory Panel to help us understand what you like and don't like. Enter code **SBDD** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-04-18-0052.D1 | ARHKGJ65

**JUDY P.251**

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



**Deposits and other credits**

Date	Description	Amount
08/08/18	Counter Credit	160.00
08/31/18	BKOFAMERICA MOBILE 08/31 3726153934 DEPOSIT *MOBILE MO	72.94
08/31/18	BKOFAMERICA MOBILE 08/31 3726291999 DEPOSIT *MOBILE MO	60.00

**Total deposits and other credits** **\$292.94**

**Withdrawals and other debits**

Date	Description	Amount
08/01/18	PROG ADVANCED DES:RETRY PYMT ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-106.33
08/03/18	MO TLR cash withdrawal from CHK 6134	-900.00
08/28/18	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-106.33

**Card account # XXXX XXXX XXXX 9814**

08/06/18	CHECKCARD 0804 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178216000736503654 CKCD 5542 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-10.00
08/06/18	CHECKCARD 0805 CANVA FOR WORK MONTHLY HTTPSCANVA.COCA 24492158218637532099288 RECURRING CKCD 7221 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.95
08/08/18	DIRT CHEAP 5 08/08 #000788660 PURCHASE DIRT CHEAP 5 AFFTON MO	-39.22
08/09/18	CHECKCARD 0808 AMZN DIGITAL 888-802-30 888-802-3080 WA 24431068220083703155743 CKCD 5818 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-7.99
08/13/18	CHECKCARD 0809 LOVES TRAVEL S00002923 DWIGHT IL 24164078222111142386767 CKCD 5542 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-33.18
08/13/18	NEW MIDWEST RE 08/13 #000960658 PURCHASE NEW MIDWEST REN PONTIAC IL	-31.38
08/20/18	ALDI 41019 08/18 #000782963 PURCHASE ALDI 41019 ST LOUIS MO	-3.80
08/20/18	QUIKTRIP 08/19 #000802637 PURCHASE QUIKTRIP ST LOUIS MO	-3.24

**Subtotal for card account # XXXX XXXX XXXX 9814** **-\$141.76**

**Total withdrawals and other debits** **-\$1,254.42**

## 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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$140.00

**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.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 07/31/18. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
08/01	989.45	08/08	187.28	08/20	107.69
08/03	89.45	08/09	179.29	08/28	1.36
08/06	66.50	08/13	114.73	08/31	134.30




P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for September 1, 2018 to September 30, 2018

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on September 1, 2018	\$134.30
Deposits and other credits	2,284.00
Withdrawals and other debits	-2,189.73
Checks	-0.00
Service fees	-14.00
<b>Ending balance on September 30, 2018</b>	<b>\$214.57</b>

# of deposits/credits: 6

# of withdrawals/debits: 15

# of items-previous cycle<sup>1</sup>: 2

# of days in cycle: 30

Average ledger balance: \$414.41

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®

## The world's gonna know you. We're gonna help.

During October, we're celebrating National Women's Small Business Month. To view our 2018 Women Business Owner Spotlight, read articles from small business experts, and join in the conversations, visit the Small Business Community at [bankofamerica.com/SBwomen](http://bankofamerica.com/SBwomen).

©2018 Bank of America Corporation | AR8NQHWF | SSM-04-18-0710.B

**JUDY P.255**

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
09/07/18	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX08681 INDN:FREINER,ANGELA CO ID:2581115569 PPD	277.00
09/18/18	BKOFAMERICA MOBILE 09/18 3732894983 DEPOSIT *MOBILE MO	1,260.00
09/18/18	BKOFAMERICA MOBILE 09/18 3732895813 DEPOSIT *MOBILE MO	135.00
09/20/18	BKOFAMERICA MOBILE 09/20 3733680165 DEPOSIT *MOBILE MO	135.00
09/21/18	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX05980 INDN:FREINER,ANGELA CO ID:2581115569 PPD	277.00
09/27/18	Zelle Transfer Conf# T056CKZX5; ROBERT FREINER	200.00

**Total deposits and other credits** **\$2,284.00**

**Withdrawals and other debits**

Date	Description	Amount
09/20/18	MO TLR cash withdrawal from CHK 6134	-1,170.00
09/24/18	Missouri Gas Energy/Laclede Gas Bill Payment	-409.00
09/24/18	ameren mo Bill Payment	-238.42
09/24/18	Republic Services Bill Payment	-100.00
09/26/18	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-106.32

**Card account # XXXX XXXX XXXX 9814**

09/04/18	CHECKCARD 0831 EXXONMOBIL 96480728 KIRKWOOD MO 24164058244378009796901 CKCD 5542 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-10.00
09/06/18	CHECKCARD 0905 CANVA FOR WORK MONTHLY HTTPSCANVA.COCA 24492158249637868283368 RECURRING CKCD 7221 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.95
09/10/18	CHECKCARD 0908 AMZN DIGITAL 888-802-30 888-802-3080 WA 24431068251083759651605 CKCD 5818 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-7.99
09/10/18	WAL-MART #0095 09/08 #000568199 PURCHASE WAL-MART #0095 DESLOGE MO	-5.41
09/10/18	WM SUPERC Wal- 09/08 #000017530 PURCHASE WM SUPERC Wal-Mar FARMINGTON MO	-58.44
09/18/18	SHELL Service 09/18 #000676262 PURCHASE SHELL Service Sta AFFTON MO	-10.70

*continued on the next page*

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®

**Your Digital  
Tip of the  
Month**

**Guaranteed bank-to-bank transfers**

Pay individuals, vendors and suppliers who bank at other financial institutions — right from Online Banking. Just log in and click the **Transfers I Send** tab, then select **Send Money to Someone or a Business.**

ARH98YHQ | SSM-03-18-0013.B

**JUDY P.257**

## Withdrawals and other debits - continued

Date	Description	Amount
09/28/18	CHECKCARD 0928 AMZN MKTP US*MT7KS6MD2 AMZN.COM/BILLWA 24431068271083754992315 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-31.90
09/28/18	CHECKCARD 0928 AMZN MKTP US*MT7KS7MD2 AMZN.COM/BILLWA 24431068271083358923674 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.73
09/28/18	CHECKCARD 0927 AMZN MktP US*MT2G87XB1 Amzn.com/billWA 24692168270100685749904 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-15.87
<b>Subtotal for card account # XXXX XXXX XXXX 9814</b>		<b>-\$165.99</b>
<b>Total withdrawals and other debits</b>		<b>-\$2,189.73</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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$140.00

**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.

Based on the activity on your business accounts for the statement period ending 08/31/18, a Monthly Fee was charged for your primary Business Fundamentals Checking account. You can avoid the fee in the future by meeting one of the requirements below:

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
09/04/18	Monthly Fee for Business Fundamentals	-14.00

**Total service fees** **-\$14.00**

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

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
09/01	134.30	09/06	97.35	09/10	302.51
09/04	110.30	09/07	374.35	09/18	1,686.81

*continued on the next page*

**Daily ledger balances - continued**

<u>Date</u>	<u>Balance (\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance (\$)</u>
09/20	651.81	09/24	181.39	09/27	275.07
09/21	928.81	09/26	75.07	09/28	214.57

This page intentionally left blank





P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

1.888.BUSINESS (1.888.287.4637)

[bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for October 1, 2018 to October 31, 2018

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on October 1, 2018	\$214.57
Deposits and other credits	3,452.18
Withdrawals and other debits	-3,052.26
Checks	-0.00
Service fees	-14.00
<b>Ending balance on October 31, 2018</b>	<b>\$600.49</b>

# of deposits/credits: 9

# of withdrawals/debits: 37

# of items-previous cycle<sup>1</sup>: 3

# of days in cycle: 31

Average ledger balance: \$529.00

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®



Online Banking  
**Tip of  
the month**

## Banking at your fingertips

Our Mobile Banking app<sup>1</sup> is certified by J.D. Power® for providing “An Outstanding Customer Experience.”<sup>2</sup>

To learn more, and download it for free, visit [bankofamerica.com/getmobileapp](http://bankofamerica.com/getmobileapp).

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

<sup>2</sup> For J.D. Power award information, visit [jdpower.com](http://jdpower.com).

©2018 Bank of America Corporation | ARF3TRPR | SSM-02-18-0009.B

**JUDY P.261**

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
10/01/18	BKOFAMERICA MOBILE 10/01 3667901584 DEPOSIT *MOBILE MO	60.00
10/01/18	CHECKCARD 0928 AMZN DIGITAL 888-802-30 888-802-3080 WA 7443106827108300153	2.64
10/05/18	BKOFAMERICA MOBILE 10/05 3671540428 DEPOSIT *MOBILE MO	300.00
10/05/18	BKOFAMERICA MOBILE 10/05 3671539042 DEPOSIT *MOBILE MO	60.00
10/11/18	BKOFAMERICA MOBILE 10/11 3675375250 DEPOSIT *MOBILE MO	300.00
10/18/18	CHECKCARD 1017 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106829008300537	27.54
10/22/18	BKOFAMERICA MOBILE 10/21 3682711992 DEPOSIT *MOBILE MO	2,202.00
10/23/18	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX08951 INDN:FREINER,ANGELA CO ID:2581115569 PPD	300.00
10/31/18	BKOFAMERICA MOBILE 10/31 3664629081 DEPOSIT *MOBILE MO	200.00

**Total deposits and other credits** **\$3,452.18**

**Withdrawals and other debits**

Date	Description	Amount
10/15/18	MISSOURI AMERICAN WATER Bill Payment	-100.00
10/26/18	MO TLR cash withdrawal from CHK 6134	-1,500.00
10/26/18	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-106.36

**Card account # XXXX XXXX XXXX 9814**

10/01/18	CHECKCARD 0928 AMZN MKTP US*MT8RZ0VZ0 AMZN.COM/BILLWA 24431068272083756944552 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.20
10/01/18	CHECKCARD 0928 AMAZON.COM*MT3NQ4532 AM AMZN.COM/BILLWA 24431068271083313811774 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-17.28
10/01/18	CHECKCARD 0928 AMZN DIGITAL 888-802-30 888-802-3080 WA 24431068271083358817652 CKCD 5818 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-14.99
10/01/18	CHECKCARD 0929 AMAZON.COM*MT3OF3M21 AM AMZN.COM/BILLWA 24431068272083304838454 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-20.82
10/01/18	WM SUPERC Wal- 09/29 #000322327 PURCHASE WM SUPERC Wal-Mar SHREWSBURY MO	-82.72

*continued on the next page*

Bank of America **Business Advantage** LIFE / BETTER CONNECTED®

**Your Digital Tip of the Month**

**Sign up for online alerts today<sup>1</sup>**

Stay up to date on your balances, and receive alerts when transactions have posted and when your payments are due.

Log in or enroll at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) and click on **Alerts** in the Activity Center.

<sup>1</sup> You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.  
©2018 Bank of America Corporation | ARTCJRP | SSM-03-18-0017B

## Withdrawals and other debits - continued

Date	Description	Amount
10/05/18	CHECKCARD 1005 ON THE RUN #23 KIRKWOOD MO CKCD 5542 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-10.02
10/09/18	CHECKCARD 1006 AMZN MKTP US*MT4UO3D81 AMZN.COM/BILLWA 24431068279083757244682 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-32.41
10/09/18	CHECKCARD 1005 CANVA FOR WORK MONTHLY HTTPSCANVA.COCA 24492158279637234110181 RECURRING CKCD 7221 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.95
10/09/18	CHECKCARD 1006 AMZN MKTP US*MT5NNOS92 AMZN.COM/BILLWA 24431068279083706264963 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-11.99
10/09/18	CHECKCARD 1006 SP * BOOTHBYMAIL.COM HTTPSBOOTHBYMVA 24492158280637284446144 CKCD 7221 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-298.69
10/09/18	CHECKCARD 1008 AMZN MKTP US*MT0JQ9D51 AMZN.COM/BILLWA 24431068281083711577041 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-19.99
10/09/18	CHECKCARD 1008 1603 Dominos Pizza 636-947-4433 MO 24445008282000893704499 CKCD 5814 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-8.68
10/09/18	CHECKCARD 1008 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178281001584924695 CKCD 5542 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-10.00
10/09/18	CHECKCARD 1008 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178281001584924703 CKCD 5541 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-1.45
10/11/18	CHECKCARD 1009 TACO BELL #029663 SAINT LOUIS MO 24231688283837002156020 CKCD 5814 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-11.53
10/15/18	CHECKCARD 1014 AsurionWireless Insuran 866-6672535 TN 24906418287061878794598 CKCD 6300 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-50.00
10/15/18	CHECKCARD 1013 Amazon Prime Amzn.com/billWA 24692168286100924261291 RECURRING CKCD 5968 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-124.03
10/15/18	CHECKCARD 1014 AMZN MKTP US*MT4TN9I30 AMZN.COM/BILLWA 24431068287083307854477 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.79
10/15/18	CHECKCARD 1014 AMZN MKTP US*M80102C02 AMZN.COM/BILLWA 24431068287083709012682 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.99
10/16/18	CHECKCARD 1015 AMZN MKTP US*MT2I93R01 AMZN.COM/BILLWA 24431068288083303201979 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-27.54
10/16/18	CHECKCARD 1015 AMZN MKTP US*MT6UT6RPO AMZN.COM/BILLWA 24431068288083306156113 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-7.99
10/17/18	CHECKCARD 1016 AMAZON.COM*MT7XT5WE1 AM AMZN.COM/BILLWA 24431068289083319048983 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-38.55
10/24/18	CHECKCARD 1023 AMZN MKTP US*M81812Z11 AMZN.COM/BILLWA 24431068296083719104395 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-20.99
10/24/18	PMNT SENT 1023 SQC*LAKIESHA SIMMON 8774174551 CA 24492158296740334914988 CKCD 4829 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-100.00
10/25/18	CHECKCARD 1024 AMZN MKTP US*M82S95300 AMZN.COM/BILLWA 24431068297083717919405 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-78.59
10/25/18	CHECKCARD 1024 AMZN MKTP US*M83JY5JV2 AMZN.COM/BILLWA 24431068297083303544831 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-85.54
10/25/18	CHECKCARD 1024 AMAZON.COM*M83KS63Q0 AM AMZN.COM/BILLWA 24431068297083302002963 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-42.10
10/26/18	CHECKCARD 1025 AsurionWireless Insuran 866-6672535 TN 24906418298062415611680 CKCD 6300 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-50.00
10/26/18	BIG LOTS STORE 10/26 #000435958 PURCHASE BIG LOTS STORES 8 WEBSTER GROVE MO	-98.92
10/29/18	CHECKCARD 1027 QT 624 06006241 ST LOUIS MO 24399008301993105144087 CKCD 5541 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-4.15

*continued on the next page*

**Withdrawals and other debits - continued**

Date	Description	Amount
10/29/18	CHECKCARD 1028 AMZN DIGITAL 888-802-30 888-802-3080 WA 24431068301083318619135 CKCD 5818 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-14.99
10/29/18	QUIKTRIP CORPO 10/28 #000841248 PURCHASE QUIKTRIP CORPO SAINT LOUIS MO	-10.01
10/31/18	QUIKTRIP 10/31 #000437418 PURCHASE QUIKTRIP ST LOUIS MO	-20.00
<b>Subtotal for card account # XXXX XXXX XXXX 9814</b>		<b>-\$1,345.90</b>
<b>Total withdrawals and other debits</b>		<b>-\$3,052.26</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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$140.00

**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.

Based on the activity on your business accounts for the statement period ending 09/28/18, a Monthly Fee was charged for your primary Business Fundamentals Checking account. You can avoid the fee in the future by meeting one of the requirements below:

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
10/01/18	Monthly Fee for Business Fundamentals	-14.00

**Total service fees** **-\$14.00**

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

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
10/01	122.20	10/16	41.15	10/24	2,411.15
10/05	472.18	10/17	2.60	10/25	2,204.92
10/09	76.02	10/18	30.14	10/26	449.64
10/11	364.49	10/22	2,232.14	10/29	420.49
10/15	76.68	10/23	2,532.14	10/31	600.49




P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for November 1, 2018 to November 30, 2018

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on November 1, 2018	\$600.49
Deposits and other credits	1,153.14
Withdrawals and other debits	-891.00
Checks	-0.00
Service fees	-2.07
<b>Ending balance on November 30, 2018</b>	<b>\$860.56</b>

# of deposits/credits: 11

# of withdrawals/debits: 26

# of items-previous cycle<sup>1</sup>: 6

# of days in cycle: 30

Average ledger balance: \$690.38

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®



## Dreading the shredding?

Go paperless—stop storing or shredding old statements. Enjoy the convenience online access offers.

Enroll today by logging in to Online Banking at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness). Then click on **Profiles & Settings** (in the upper right, next to **Sign Out**).

©2018 Bank of America Corporation | ARG4G3KD | SSM-04-18-0041.B

**JUDY P.267**

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



**Deposits and other credits**

Date	Description	Amount
11/09/18	BKOFAMERICA MOBILE 11/09 3672041257 DEPOSIT *MOBILE MO	60.00
11/15/18	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX15474 INDN:FREINER,ANGELA CO ID:2581115569 PPD	300.00
11/15/18	BKOFAMERICA MOBILE 11/15 3676736985 DEPOSIT *MOBILE MO	200.00
11/16/18	CHECKCARD 1115 Amazon Prime Amzn.com/billWA 7469216831910043904	109.15
11/21/18	BKOFAMERICA MOBILE 11/21 3680986667 DEPOSIT *MOBILE MO	60.00
11/21/18	BKOFAMERICA MOBILE 11/21 3680986965 DEPOSIT *MOBILE MO	19.00
11/23/18	BKOFAMERICA MOBILE 11/22 3681776825 DEPOSIT *MOBILE MO	150.00
11/23/18	BKOFAMERICA MOBILE 11/22 3681776481 DEPOSIT *MOBILE MO	120.00
11/26/18	CHECKCARD 1123 AMZN Mktp US Amzn.com/billWA 7469216832710095128	9.99
11/28/18	BKOFAMERICA MOBILE 11/29 3685986383 DEPOSIT *MOBILE MO	90.00
11/30/18	Overdraft Item Fee Refund: 6/6/2017	35.00

**Total deposits and other credits** **\$1,153.14**

**Withdrawals and other debits**

Date	Description	Amount
11/09/18	ameren mo Bill Payment	-175.00
11/27/18	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-106.33

**Card account # XXXX XXXX XXXX 9814**

11/02/18	CHECKCARD 1101 AMZN Mktp US*M86T09G02 Amzn.com/billWA 24692168305100425511191 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-9.99
11/06/18	CHECKCARD 1105 CANVA FOR WORK MONTHLY HTTPSCANVA.COCA 24492158310637695335575 RECURRING CKCD 7221 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.95
11/09/18	SHELL Service 11/09 #000485338 PURCHASE SHELL Service Sta SAINT LOUIS MO	-4.04
11/13/18	DIRT CHEAP 5 11/10 #000735209 PURCHASE DIRT CHEAP 5 AFFTON MO	-30.01
11/13/18	IN *ST. VINCEN 11/10 #000654207 PURCHASE IN *ST. VINCENT D ST. LOUIS MO	-89.60

*continued on the next page*

Bank of America **Business Advantage**
LIFE / BETTER CONNECTED®

## What's on your mind?

Business owners like you can join the Bank of America® Advisory Panel to help us understand what you like and don't like. Enter code **SBDD** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.

Inclusion on the Advisory Panel subject to qualifications. SSM-04-18-0052.D1 | ARHKGJ65

## Withdrawals and other debits - continued

Date	Description	Amount
11/14/18	CHECKCARD 1113 AMZN MKTP US*M83SL2KLO AMZN.COM/BILLWA 24431068317083318439114 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-18.95
11/14/18	CHECKCARD 1113 HOPSTAROT.COM MOUNT MAUNGAN 7448131831700000116886 CKCD 5734 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-69.00
11/14/18	CHECKCARD 1113 GOOGLE *Domains g.co/helppay#CA 24692168317100388385837 CKCD 7399 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.00
11/16/18	CHECKCARD 1115 Amazon Prime Amzn.com/billWA 24692168319100484434321 RECURRING CKCD 5968 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.24
11/16/18	CHECKCARD 1115 GOOGLE *YouTube Super g.co/helppay#CA 24692168319100507075226 CKCD 7829 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-2.22
11/21/18	CHECKCARD 1121 1603 Dominos Pizza 636-947-4433 MO 24445008325001093526665 CKCD 5814 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-13.01
11/23/18	CHECKCARD 1121 WALMART GROCERY 800-966-6546 AR 24055238325083721300006 CKCD 5411 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-84.79
11/23/18	CHECKCARD 1120 PAYPAL *LONDON2112 402-935-7733 CA 24492158325894661315429 CKCD 5999 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-8.23
11/23/18	CHECKCARD 1120 PAYPAL *BUCKSANDDUC 402-935-7733 CA 24492158325894661349709 CKCD 5999 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-10.49
11/23/18	CHECKCARD 1122 AMZN MKTP US*M05AQ7000 AMZN.COM/BILLWA 24431068326083305220112 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-21.59
11/23/18	CHECKCARD 1121 AMZN MKTP US*M00F70411 AMZN.COM/BILLWA 24431068325083714849221 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-99.99
11/23/18	CHECKCARD 1121 AMZN MKTP US*M01O31FGO AMZN.COM/BILLWA 24431068325083312481856 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-39.99
11/23/18	CHECKCARD 1121 PAYPAL *MICHAELMKOC 402-935-7733 CA 24492158326894696263882 CKCD 8999 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-8.00
11/23/18	DIRT CHEAP 5 11/22 #000706796 PURCHASE DIRT CHEAP 5 AFFTON MO	-3.16
11/26/18	CHECKCARD 1124 1603 Dominos Pizza 636-947-4433 MO 24445008329500575604227 CKCD 5814 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-26.02
11/28/18	CHECKCARD 1127 AMAZON.COM*M07E22TOO AM AMZN.COM/BILLWA 24431068331083301747921 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.11
11/28/18	FAMILY DOLLAR 11/27 #000940423 PURCHASE FAMILY DOLLAR # AFFTON MO	-18.30
11/29/18	CHECKCARD 1128 AMZN DIGITAL*M08NU7T22 888-802-3080 WA 24431068332083312462790 CKCD 5818 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-14.99
<b>Subtotal for card account # XXXX XXXX XXXX 9814</b>		<b>-\$609.67</b>
<b>Total withdrawals and other debits</b>		<b>-\$891.00</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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$140.00

**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.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 10/31/18. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
11/14/18	CHECKCARD 1113 HOPSTAROT.COM MOUNT MAUNGAN 7448131831700000116886 CKCD 5734 XXXXXXXXXXXXX9814 INTERNATIONAL TRANSACTION FEE	-2.07

**Total service fees** **-\$2.07**

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

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
11/01	600.49	11/14	236.88	11/26	881.29
11/02	590.50	11/15	736.88	11/27	774.96
11/06	577.55	11/16	837.57	11/28	840.55
11/09	458.51	11/21	903.56	11/29	825.56
11/13	338.90	11/23	897.32	11/30	860.56

This page intentionally left blank




P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for December 1, 2018 to December 31, 2018

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on December 1, 2018	\$860.56
Deposits and other credits	2,144.48
Withdrawals and other debits	-2,280.60
Checks	-0.00
Service fees	-0.00
<b>Ending balance on December 31, 2018</b>	<b>\$724.44</b>

# of deposits/credits: 11

# of withdrawals/debits: 45

# of items-previous cycle<sup>1</sup>: 7

# of days in cycle: 31

Average ledger balance: \$743.58

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®



## Banking at your fingertips

Online Banking  
**Tip of the month**

Our Mobile Banking app<sup>1</sup> is certified by J.D. Power® for providing “An Outstanding Customer Experience.”<sup>2</sup>

To learn more, and download it for free, visit [bankofamerica.com/getmobileapp](http://bankofamerica.com/getmobileapp).

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

<sup>2</sup> For J.D. Power award information, visit [jdpower.com](http://jdpower.com).

©2018 Bank of America Corporation | ARF3TRPR | SSM-02-18-0009.B

**JUDY P.273**

## 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.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
12/05/18	CHECKCARD 1204 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106833808300702	21.59
12/05/18	CHECKCARD 1204 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106833808300196	15.99
12/05/18	CHECKCARD 1204 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106833808300591	6.39
12/07/18	BKOFAMERICA MOBILE 12/07 3694863254 DEPOSIT *MOBILE MO	350.00
12/07/18	CHECKCARD 1206 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106834008300950	73.51
12/07/18	BKOFAMERICA MOBILE 12/07 3694860468 DEPOSIT *MOBILE MO	60.00
12/14/18	BKOFAMERICA ATM 12/14 #000002639 DEPOSIT LADUE ST LOUIS MO	783.00
12/20/18	BKOFAMERICA MOBILE 12/20 3705201844 DEPOSIT *MOBILE MO	450.00
12/24/18	BKOFAMERICA MOBILE 12/23 3708280464 DEPOSIT *MOBILE MO	240.00
12/24/18	BKOFAMERICA MOBILE 12/23 3708281586 DEPOSIT *MOBILE MO	84.00
12/24/18	BKOFAMERICA MOBILE 12/23 3708311808 DEPOSIT *MOBILE MO	60.00

**Total deposits and other credits**


**\$2,144.48**

**Withdrawals and other debits**

Date	Description	Amount
12/05/18	Online Banking transfer to CHK 2558 Confirmation# 5206479645	-550.00
12/07/18	SPIRE FORMERLY LACLEDE/MGE Bill Payment	-100.00
12/18/18	Speedpay DES:wuAmerenMO ID:5273105155 INDN:5273105155 CO ID:9212021104 WEB	-164.71
12/18/18	SPIRE FORMERLY LACLEDE/MGE Bill Payment	-94.70
12/18/18	SPIRE DES:UTILITYPMT ID:8834476 INDN:ANGELA FREINER CO ID:0000007041 WEB	-86.53
12/27/18	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-106.33

*continued on the next page*

Bank of America **Business Advantage**
LIFE / BETTER CONNECTED®



## Thank you for your business. Here's to your continued success.

We're committed to finding the smartest path to long-term growth for your business. Our small business specialists will work with you to help strengthen your business and plan for the future. Please visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) to learn more.

AR634K95 | SSM-01-18-2949.B

## Withdrawals and other debits - continued

Date	Description	Amount
Card account # XXXX XXXX XXXX 9814		
12/03/18	CHECKCARD 1130 PAYPAL *NZYMES COM NZYM 402-935-7733 NV 24492158334894094526989 CKCD 5995 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-137.95
12/03/18	CHECKCARD 1202 AMAZON.COM*M04CLOVWO AM AMZN.COM/BILLWA 24431068336083322025104 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-11.69
12/03/18	CHECKCARD 1202 REDBOX *DVD RENTAL 866-733-2693 IL 24692168336100961278570 CKCD 7841 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.99
12/04/18	CHECKCARD 1203 GOOGLE *YouTube Super g.co/helppay#CA 24692168337100555344704 CKCD 7829 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-3.33
12/05/18	CHECKCARD 1204 HIMES, INC. 8003680038 CA 24492158338637100621120 CKCD 5912 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.00
12/06/18	CHECKCARD 1205 CANVA FOR WORK MONTHLY HTTPSCANVA.COCA 24492158340637184423423 RECURRING CKCD 7221 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.95
12/07/18	CHECKCARD 1206 AMZN MKTP US*M02NY5SN1 AMZN.COM/BILLWA 24431068340083306090094 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-18.95
12/10/18	SCHNUCKS 7450 12/09 #000314910 PURCHASE SCHNUCKS 7450 HA ST. LOUIS MO	-13.27
12/17/18	CHECKCARD 1214 AMZN MKTP US*M03Q26I22 AMZN.COM/BILLWA 24431068348083312813382 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-22.99
12/17/18	CHECKCARD 1214 AMZN MKTP US*M02QP7IQ2 AMZN.COM/BILLWA 24431068348083321060918 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-33.29
12/17/18	CHECKCARD 1214 AMZN MKTP US*M04QR6IE2 AMZN.COM/BILLWA 24431068348083303674249 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-21.99
12/17/18	CHECKCARD 1215 AMZN MKTP US*M211C9L30 AMZN.COM/BILLWA 24431068349083703188658 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-109.95
12/17/18	CHECKCARD 1214 PAYPAL *THISTHAT 402-935-7733 CA 24492158349894747710124 CKCD 5719 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.94
12/17/18	CHECKCARD 1216 AMZN MKTP US*M26JI23O1 AMZN.COM/BILLWA 24431068350083724883747 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-30.91
12/17/18	CHECKCARD 1215 Amazon Prime Amzn.com/billWA 24692168349100217981592 RECURRING CKCD 5968 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.24
12/17/18	BAUR ANIMAL SH 12/15 #000908678 PURCHASE BAUR ANIMAL SHELTER OLIVETTE MO	-50.00
12/17/18	CHECKCARD 1216 AMZN MKTP US*M06Y65Y42 AMZN.COM/BILLWA 24431068350083311633034 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-11.99
12/17/18	CHECKCARD 1216 AMAZON.COM*M24KT53A1 AM AMZN.COM/BILLWA 24431068350083320902016 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-62.52
12/17/18	CHECKCARD 1216 AMZN MKTP US*M04Q51YM2 AMZN.COM/BILLWA 24431068350083702410257 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-17.99
12/17/18	CHECKCARD 1216 AMZN MKTP US*M06Q53YP2 AMZN.COM/BILLWA 24431068350083713407011 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-19.99
12/17/18	CHECKCARD 1216 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178350002229940415 CKCD 5542 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-10.16
12/18/18	CHECKCARD 1217 PAYPAL *KEENSWEET 402-935-7733 CA 24492158351894857964458 CKCD 5999 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-3.76
12/18/18	FAMILY DOLLAR 12/17 #000032828 PURCHASE FAMILY DOLLAR # AFFTON MO	-8.69
12/19/18	CHECKCARD 1218 AMZN MKTP US*M26E15EQ1 AMZN.COM/BILLWA 24431068352083721247944 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-61.91
12/19/18	CHECKCARD 1218 AMZN MKTP US*M28SG74C2 AMZN.COM/BILLWA 24431068352083322162567 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.95

continued on the next page



**Withdrawals and other debits - continued**

Date	Description	Amount
12/19/18	CHECKCARD 1218 QT 624 06006241 ST LOUIS MO 24399008352993004523546 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-1.45
12/20/18	CHECKCARD 1219 AMZN MKTP US*M29YX75D1 AMZN.COM/BILLWA 24431068353083715952730 CKCD 5942 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-51.19
12/21/18	CHECKCARD 1221 AMZN MKTP US*M27UU6QR0 AMZN.COM/BILLWA 24431068355083703495518 CKCD 5942 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-30.98
12/21/18	CHECKCARD 1221 BP#8795858KIRK KIRKWOOD MO CKCD 5542 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.20
12/24/18	CHECKCARD 1221 AMZN MKTP US*M289O56IO AMZN.COM/BILLWA 24431068355083322893325 CKCD 5942 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-60.94
12/24/18	CHECKCARD 1221 AMZN MKTP US*M22FM7Q81 AMZN.COM/BILLWA 24431068355083315307960 CKCD 5942 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-20.98
12/24/18	CHECKCARD 1222 AMZN MKTP US*M22DP6DPO AMZN.COM/BILLWA 24431068356083708987054 CKCD 5942 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-18.28
12/24/18	Wal-Mart Super 12/23 #000563764 PURCHASE Wal-Mart Super Ce SHREWSBURY MO	-94.15
12/24/18	WAL-MART #2694 12/23 #000865777 PURCHASE WAL-MART #2694 KIRKWOOD MO	-91.81
12/24/18	CHECKCARD 1224 IMOS PIZZA - AFFTON SAINT LOUIS MO 24269798358001424056381 CKCD 5812 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-36.21
12/27/18	CHECKCARD 1226 AMZN MKTP US*M20R93K30 AMZN.COM/BILLWA 24431068360083912789159 CKCD 5942 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-17.67
12/31/18	CHECKCARD 1228 AMZN DIGITAL*M24HZ6502 888-802-3080 WA 24431068362083708703636 CKCD 5818 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-14.99
12/31/18	CHECKCARD 1230 IMOS PIZZA - AFFTON SAINT LOUIS MO 24269798364500679997191 CKCD 5812 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-28.09
12/31/18	CHECKCARD 1230 GOOGLE *YouTubePremium 855-836-3987 CA 24692168364100350322083 RECURRING CKCD 4899 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-11.99
<b>Subtotal for card account # XXXX XXXX XXXX 9814</b>		<b>-\$1,178.33</b>
<b>Total withdrawals and other debits</b>		<b>-\$2,280.60</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	\$0.00	\$0.00
Total NSF: Returned Item fees	\$0.00	\$140.00

**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.

*continued on the next page*

## Service fees - continued

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 11/30/18. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
12/01	860.56	12/10	527.91	12/20	878.06
12/03	703.93	12/14	1,310.91	12/21	841.88
12/04	700.60	12/17	906.95	12/24	903.51
12/05	189.57	12/18	548.56	12/27	779.51
12/06	176.62	12/19	479.25	12/31	724.44
12/07	541.18				



P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for January 1, 2019 to January 31, 2019

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on January 1, 2019	\$724.44
Deposits and other credits	1,082.94
Withdrawals and other debits	-1,294.55
Checks	-0.00
Service fees	-2.50
<b>Ending balance on January 31, 2019</b>	<b>\$510.33</b>

# of deposits/credits: 8

# of withdrawals/debits: 25

# of items-previous cycle<sup>1</sup>: 6

# of days in cycle: 31

Average ledger balance: \$488.20

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®

Your Digital  
Tip of the  
Month

### Guaranteed bank-to-bank transfers

Pay individuals, vendors and suppliers who bank at other financial institutions — right from Online Banking. Just log in and click the **Transfers I Send** tab, then select **Send Money to Someone or a Business.**

ARH98YHQ | SSM-03-18-0013.B

**JUDY P.279**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
01/11/19	BKOFAMERICA MOBILE 01/11 3696641805 DEPOSIT *MOBILE MO	250.00
01/14/19	Online Banking transfer from CHK 2558 Confirmation# 5533755589	310.00
01/22/19	CHECKCARD 0121 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106902108300366	35.00
01/22/19	CHECKCARD 0121 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106902108300369	19.99
01/22/19	CHECKCARD 0121 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106902108300367	5.95
01/28/19	CHECKCARD 0125 AMAZON.COM AMZN.COM/BIL AMZN.COM/BILLWA 7443106902508300567	8.71
01/29/19	CHECKCARD 0128 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106902808300199	33.29
01/30/19	BKOFAMERICA ATM 01/30 #000003424 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	420.00

**Total deposits and other credits** **\$1,082.94**

**Withdrawals and other debits**

Date	Description	Amount
01/15/19	Online Banking transfer to CHK 2558 Confirmation# 1157555983	-500.00
01/28/19	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-106.33
01/31/19	SPIRE FORMERLY LACLEDE/MGE Bill Payment	-15.28

**Card account # XXXX XXXX XXXX 9814**

01/02/19	CHECKCARD 1231 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015178365004210618268 CKCD 5542 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-15.09
01/02/19	CHECKCARD 1231 MYSTIC VALLEY SAINT LOUIS MO 24687208365027011089753 CKCD 5699 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-40.35
01/02/19	DOLLARTRE 9343 01/01 #000114142 PURCHASE DOLLARTRE 9343 GR SAINT LOUIS MO	-30.13
01/04/19	CHECKCARD 0103 AMZN MKTP US*M25UX52G2 AMZN.COM/BILLWA 24431069003083709363060 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.95
01/04/19	CHECKCARD 0102 A TASTE OF CHINA SAINT LOUIS MO 24207859003162002281769 CKCD 5812 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-33.56
01/07/19	CHECKCARD 0106 CANVA 02197-1225901 HTTPSCANVA.COCA 24492159007637765079646 RECURRING CKCD 7221 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-1.00

*continued on the next page*

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®

**What's on your mind?**

Business owners like you can join the Bank of America® Advisory Panel to help us understand what you like and don't like. Enter code **SBDD** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-04-18-0052.D1 | ARHKGJ65

**JUDY P.281**

## Withdrawals and other debits - continued

Date	Description	Amount
01/07/19	CHECKCARD 0105 CANVA FOR WORK MONTHLY HTTPSCANVA.COCA 24492159006637716685682 RECURRING CKCD 7221 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.95
01/11/19	BKOFAMERICA ATM 01/10 #000004829 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-100.00
01/16/19	CHECKCARD 0115 Amazon Prime Amzn.com/billWA 24692169015100229309544 RECURRING CKCD 5968 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.24
01/16/19	GOOD TIME SMOK 01/16 #000691038 PURCHASE GOOD TIME SMOKE S ST. LOUIS MO	-15.00
01/17/19	CHECKCARD 0115 MYSTIC VALLEY SAINT LOUIS MO 24687209016030015975515 CKCD 5699 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-38.99
01/17/19	CHECKCARD 0115 MYSTIC VALLEY SAINT LOUIS MO 24687209016030015975523 CKCD 5699 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-16.36
01/18/19	CHECKCARD 0117 AMZN MKTP US*MB78E2NM2 AMZN.COM/BILLWA 24431069017083306602625 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-19.18
01/18/19	CHECKCARD 0116 MYSTIC VALLEY SAINT LOUIS MO 24687209017030016413721 CKCD 5699 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-69.48
01/22/19	CHECKCARD 0119 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179019002555695246 CKCD 5541 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-24.67
01/22/19	CHECKCARD 0120 SCHNUCKS AFFTON ST. LOUIS MO 24445009021000698232500 CKCD 5411 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-10.76
01/22/19	U.S. BANK 01/19 #000771301 WITHDRWL QUIKTRIP #624 SAINT LOUIS MO	-163.00
01/28/19	CHECKCARD 0126 AQUARIUS BOOKS - EMBEDD KANSAS CITY MO 24269799027100513062554 CKCD 5192 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-26.25
01/28/19	CHECKCARD 0127 EB 126 1000 P.M.LATE 888-810-2063 CA 24492159027713513330775 CKCD 7922 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-16.00
01/29/19	CHECKCARD 0128 AMZN DIGITAL*MB33282D1 888-802-3080 WA 24431069028083315733269 CKCD 5818 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-14.99
01/31/19	CHECKCARD 0130 GOOGLE *YouTubePremium 855-836-3987 CA 24692169030100534301716 RECURRING CKCD 4899 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-11.99

**Subtotal for card account # XXXX XXXX XXXX 9814** **-\$672.94**  
**Total withdrawals and other debits** **-\$1,294.55**

## Service fees

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 12/31/18. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

*continued on the next page*

**Service fees - continued**

Date	Transaction description	Amount
01/22/19	U.S. BANK 01/19 #000771301 WITHDRWL QUIKTRIP #624 SAINT LOUIS MO FEE CKCD XXXXXXXXXXXXX9814	-2.50

**Total service fees** **-\$2.50**

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

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
01/01	724.44	01/14	1,044.41	01/22	239.17
01/02	638.87	01/15	544.41	01/28	99.30
01/04	598.36	01/16	523.17	01/29	117.60
01/07	584.41	01/17	467.82	01/30	537.60
01/11	734.41	01/18	379.16	01/31	510.33


This page intentionally left blank



**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

**Your Business Fundamentals Checking**

for February 1, 2019 to February 28, 2019

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

**Account summary**

Beginning balance on February 1, 2019	\$510.33
Deposits and other credits	1,177.98
Withdrawals and other debits	-932.53
Checks	-0.00
Service fees	-0.00
<b>Ending balance on February 28, 2019</b>	<b>\$755.78</b>

# of deposits/credits: 9

# of withdrawals/debits: 12

# of items-previous cycle<sup>1</sup>: 1

# of days in cycle: 28

Average ledger balance: \$537.19

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®



**Thank you for your business.  
Here's to your continued success.**

We're committed to finding the smartest path to long-term growth for your business. Our small business specialists will work with you to help strengthen your business and plan for the future. Please visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) to learn more.

AR634K95 | SSM-01-18-2949.B

**JUDY P.285**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
02/01/19	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX06369 INDN:FREINER,ANGELA CO ID:2581115569 PPD	277.00
02/06/19	CHECKCARD 0205 AMZN DIGITAL 888-802-30 888-802-3080 WA 7443106903608300226	14.99
02/11/19	CHECKCARD 0210 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106904108300914	11.99
02/13/19	Online Banking transfer from CHK 2558 Confirmation# 2404474112	80.00
02/15/19	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX07179 INDN:FREINER,ANGELA CO ID:2581115569 PPD	300.00
02/15/19	BKOFAMERICA MOBILE 02/15 3615011867 DEPOSIT *MOBILE MO	100.00
02/19/19	BKOFAMERICA MOBILE 02/19 3617817579 DEPOSIT *MOBILE MO	19.00
02/22/19	BKOFAMERICA MOBILE 02/22 3620721941 DEPOSIT *MOBILE MO	250.00
02/27/19	BKOFAMERICA MOBILE 02/28 3624526611 DEPOSIT *MOBILE MO	125.00

**Total deposits and other credits** **\$1,177.98**

**Withdrawals and other debits**

Date	Description	Amount
02/05/19	Online Banking transfer to CHK 2558 Confirmation# 6537533727	-500.00
02/26/19	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-106.33

**Card account # XXXX XXXX XXXX 9814**

02/04/19	CHECKCARD 0201 AMZN MktP US*MB3DC4QI2 Amzn.com/billWA 24692169032100568994194 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-8.86
02/06/19	CHECKCARD 0205 HIMS, INC. FORHIMS.COM CA 24492159036637946949530 RECURRING CKCD 5912 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-35.00
02/06/19	CHECKCARD 0205 CANVA FOR WORK MONTHLY HTTPSCANVA.COCA 24492159037637976829312 RECURRING CKCD 7221 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.95
02/07/19	CHECKCARD 0206 AMZN MKTP US*MI0709OTO AMZN.COM/BILLWA 24431069037083708556177 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.95
02/07/19	CHECKCARD 0206 AMZN MKTP US*MI7N66FS1 AMZN.COM/BILLWA 24431069037083709407826 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-11.99

*continued on the next page*

Bank of America **Business Advantage** LIFE / BETTER CONNECTED®



## Banking at your fingertips

Our Mobile Banking app<sup>1</sup> is certified by J.D. Power® for providing “An Outstanding Customer Experience.”<sup>2</sup>

To learn more, and download it for free, visit [bankofamerica.com/getmobileapp](https://bankofamerica.com/getmobileapp).

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.  
<sup>2</sup> For J.D. Power award information, visit [jdpower.com](http://jdpower.com).  
 ©2018 Bank of America Corporation | ARF3TRPR | SSM-02-18-0009.B

**Online Banking**

**Tip of the month**

## Withdrawals and other debits - continued

Date	Description	Amount
02/11/19	CHECKCARD 0210 AMZN DIGITAL*MI8IY1N51 888-802-3080 WA 24431069041083703765561 CKCD 5818 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-7.99
02/19/19	CHECKCARD 0215 Amazon Prime Amzn.com/billWA 24692169046100715121182 RECURRING CKCD 5968 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.24
02/19/19	BKOFAMERICA ATM 02/16 #000001690 WITHDRWL SOUTH KINGSHIGHW ST LOUIS MO	-200.00
02/19/19	WM SUPERC Wal- 02/19 #000320036 PURCHASE WM SUPERC Wal-Mar SHREWSBURY MO	-8.24
02/22/19	CHECKCARD 0221 FREETAXUSA.COM 801-812-1040 UT 24426299052017088408674 CKCD 8931 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-21.98
<b>Subtotal for card account # XXXX XXXX XXXX 9814</b>		<b>-\$326.20</b>
<b>Total withdrawals and other debits</b>		<b>-\$932.53</b>

## Service fees

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 01/31/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

## Daily ledger balances

Date	Balance (\$)	Date	Balance (\$)	Date	Balance (\$)
02/01	787.33	02/07	220.57	02/19	509.09
02/04	778.47	02/11	224.57	02/22	737.11
02/05	278.47	02/13	304.57	02/26	630.78
02/06	245.51	02/15	704.57	02/27	755.78



P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for March 1, 2019 to March 31, 2019

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on March 1, 2019	\$755.78
Deposits and other credits	5,780.80
Withdrawals and other debits	-4,811.74
Checks	-0.00
Service fees	-39.00
<b>Ending balance on March 31, 2019</b>	<b>\$1,685.84</b>

# of deposits/credits: 20

# of withdrawals/debits: 42

# of items-previous cycle<sup>1</sup>: 4

# of days in cycle: 31

Average ledger balance: \$2,013.56

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®

Your Digital  
Tip of the  
Month

### Sign up for online alerts today<sup>1</sup>

Stay up to date on your balances, and receive alerts when transactions have posted and when your payments are due.

Log in or enroll at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness) and click on **Alerts** in the Activity Center.

<sup>1</sup> You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.  
©2018 Bank of America Corporation | ARTCJRP | SSM-03-18-0017.B

**JUDY P.289**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
03/05/19	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXX40862 INDN:FREINER,ANGELA CO ID:2581115569 PPD	1,240.00
03/06/19	TAX PRODUCTS PE3 DES:SBTPG LLC ID:XXXXXXXXX INDN:FREINER ANGELA CO ID:3722260102 PPD	2,675.03
03/08/19	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXX08121 INDN:FREINER,ANGELA CO ID:2581115569 PPD	300.00
03/18/19	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXX11217 INDN:FREINER,ANGELA CO ID:2581115569 PPD	207.75
03/22/19	BKOFAMERICA MOBILE 03/22 3611149810 DEPOSIT *MOBILE MO	250.00
03/27/19	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXX13813 INDN:FREINER,ANGELA CO ID:2581115569 PPD	207.75
03/29/19	Temporary Credit Adjustment on 03/29/19	203.50
03/29/19	Temporary Credit Adjustment on 03/29/19	203.50
03/29/19	Temporary Credit Adjustment on 03/29/19	103.00
03/29/19	Temporary Credit Adjustment on 03/29/19	80.22
03/29/19	Temporary Credit Adjustment on 03/29/19	79.46
03/29/19	Temporary Credit Adjustment on 03/29/19	52.86
03/29/19	Temporary Credit Adjustment on 03/29/19	35.83
03/29/19	Temporary Credit Adjustment on 03/29/19	27.55
03/29/19	Temporary Credit Adjustment on 03/29/19	25.79
03/29/19	Temporary Credit Adjustment on 03/29/19	25.00
03/29/19	Temporary Credit Adjustment on 03/29/19	20.02
03/29/19	Temporary Credit Adjustment on 03/29/19	20.00
03/29/19	Temporary Credit Adjustment on 03/29/19	12.76
03/29/19	Temporary Credit Adjustment on 03/29/19	10.78

**Total deposits and other credits**

**\$5,780.80**

Bank of America **Business Advantage** LIFE / BETTER CONNECTED®

**Your Digital Tip of the Month**

**Guaranteed bank-to-bank transfers**

Pay individuals, vendors and suppliers who bank at other financial institutions — right from Online Banking. Just log in and click the **Transfers I Send** tab, then select **Send Money to Someone or a Business.**

ARH98YHQ | SSM-03-18-0013.B



## Withdrawals and other debits

Date	Description	Amount
03/08/19	Online Banking transfer to CHK 2558 Confirmation# 3304866722	-2,200.00
03/25/19	Online Banking transfer to CHK 2558 Confirmation# 6247740304	-1,140.00
03/26/19	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	-106.32
<b>Card account # XXXX XXXX XXXX 4566</b>		
03/28/19	CHECKCARD 0328 METROPCS IVR 888-863-8768 WA 24692169087100785469685 CKCD 4814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.00
03/29/19	CHECKCARD 0328 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179087003739072267 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.37
<b>Subtotal for card account # XXXX XXXX XXXX 4566</b>		<b>-\$15.37</b>
<b>Card account # XXXX XXXX XXXX 9814</b>		
03/01/19	CHECKCARD 0228 GOOGLE *YouTubePremium 855-836-3987 CA 24692169059100152408187 RECURRING CKCD 4899 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-11.99
03/05/19	CHECKCARD 0304 METROPCS MOBILE 888-863-8768 WA 24692169063100106919242 CKCD 4814 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-60.00
03/06/19	CHECKCARD 0305 CANVA* FOR WORK MONTH HTTPSCANVA.COCA 24492159065637227318896 RECURRING CKCD 7221 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-12.95
03/07/19	CHECKCARD 0306 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179065000769416105 CKCD 5542 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-35.15
03/11/19	CHECKCARD 0308 PAYPAL *CEDARLAKEVE 402-935-7733 MN 24492159068894774735413 CKCD 7372 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-3.99
03/11/19	Wal-Mart Super 03/09 #000710164 PURCHASE Wal-Mart Super Ce KIRKWOOD MO	-17.43
03/11/19	CHECKCARD 0309 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179068001202907723 CKCD 5541 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.64
03/11/19	CHECKCARD 0309 WALGREENS #3906 SAINT LOUIS MO 24445009069000910613902 CKCD 5912 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.18
03/11/19	CHECKCARD 0310 AMZN DIGITAL*MI3JIS12 888-802-3080 WA 24431069069083724824626 CKCD 5818 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-7.99
03/11/19	DOLLARTRE 9343 03/10 #000322095 PURCHASE DOLLARTRE 9343 GR SAINT LOUIS MO	-11.84
03/11/19	WM SUPERC Wal- 03/10 #000027977 PURCHASE WM SUPERC Wal-Mar SHREWSBURY MO	-79.46
03/11/19	DOLLAR GENERAL 03/11 #000464368 PURCHASE DOLLAR GENERAL # DE SOTO MO	-12.76
03/14/19	CHECKCARD 0313 JCPENNEY 1373 ST LOUIS MO 24431069072832771409557 CKCD 5311 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-123.00
03/15/19	FCB BANKS 03/15 #000541677 WITHDRWL 12000 TESSON FERR ST LOUIS MO	-103.00
03/18/19	CHECKCARD 0315 Amazon Prime Amzn.com/billWA 24692169074100393265744 RECURRING CKCD 5968 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.24
03/18/19	CHECKCARD 0315 QT 624 06006241 ST LOUIS MO 24399009075993082177094 CKCD 5542 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-20.02
03/18/19	CHECKCARD 0316 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179075002122084636 CKCD 5542 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-25.00
03/18/19	DIRT CHEAP 5 03/15 #000297799 PURCHASE DIRT CHEAP 5 AFFTON MO	-27.55
03/18/19	DOLLAR-GENERAL 03/16 #000745496 PURCHASE DOLLAR-GENERAL # OSAGE BEACH MO	-25.79
03/18/19	CHECKCARD 0316 MISSOURI STATE PARKS/US 516-767-2431 NY 24029469076030071593271 CKCD 7033 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-52.86
03/18/19	CHECKCARD 0318 PETRO KINGDOM KINGDOM CITY MO CKCD 5542 XXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-20.00
03/18/19	41 FASTLANE 03/18 #000263370 PURCHASE 41 FASTLANE FORISTELL MO	-10.78

continued on the next page



**Withdrawals and other debits - continued**

Date	Description	Amount
03/19/19	CHECKCARD 0318 CANVA* 02268-1786576 HTTPSCANVA.COCA 24492159078637815944215 RECURRING CKCD 7221 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-1.00
03/19/19	CHECKCARD 0318 MCDONALD'S F32176 FORISTELL MO 24427339077720051413449 CKCD 5814 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-6.44
03/21/19	CHECKCARD 0320 AFFTON VETERINARY CLINI AFFTON MO 24717059079290790981438 CKCD 0742 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-120.16
03/21/19	CHECKCARD 0320 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179079002677536747 CKCD 5541 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-5.79
03/21/19	CHECKCARD 0320 AUTOZONE #0261 AFFTON MO 24445009080000969522967 CKCD 5533 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-35.83
03/22/19	CHECKCARD 0321 AMZN MKTP US*MW8NI0111 AMZN.COM/BILLWA 24431069080083320207098 CKCD 5942 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-14.99
03/25/19	CHECKCARD 0322 ROYAL CELLULAR GRAVOIS ST LOUIS MO 2476725908200001813621 CKCD 4812 XXXXXXXXXXXXX9814 XXXX XXXX XXXX 9814	-80.22
03/25/19	KT Smokehouse 03/24 #000003002 WITHDRWL 4574 Telegraph Rd St Louis MO	-203.50
03/25/19	KT Smokehouse 03/24 #000005831 WITHDRWL 4574 Telegraph Rd St Louis MO	-203.50
<b>Subtotal for card account # XXXX XXXX XXXX 9814</b>		<b>-\$1,350.05</b>
<b>Total withdrawals and other debits</b>		<b>-\$4,811.74</b>

**Service fees**

Based on the activity on your business accounts for the statement period ending 02/28/19, a Monthly Fee was charged for your primary Business Fundamentals Checking account. You can avoid the fee in the future by meeting one of the requirements below:

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
03/01/19	Monthly Fee for Business Fundamentals	-14.00
03/15/19	FCB BANKS 03/15 #000541645 BAL INQ 12000 TESSON FERR FEE	-2.50
03/15/19	FCB BANKS 03/15 #000541677 WITHDRWL 12000 TESSON FERR ST LOUIS MO FEE CKCD XXXXXXXXXXXXX9814	-2.50
03/25/19	KT Smokehouse 03/24 #000005831 WITHDRWL 4574 Telegraph Rd St Louis MO FEE CKCD XXXXXXXXXXXXX9814	-2.50

*continued on the next page*

## Service fees - continued

Date	Transaction description	Amount
03/25/19	KT Smokehouse 03/24 #000003002 WITHDRWL 4574 Telegraph Rd St Louis MO FEE CKCD XXXXXXXXXXXXX9814	-2.50
03/26/19	Rush Replacement ATM or Debit Card Fee	-15.00

**Total service fees** **-\$39.00**

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

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
03/01	729.79	03/14	2,369.43	03/25	714.51
03/05	1,909.79	03/15	2,261.43	03/26	593.19
03/06	4,571.87	03/18	2,280.94	03/27	800.94
03/07	4,536.72	03/19	2,273.50	03/28	795.94
03/08	2,636.72	03/21	2,111.72	03/29	1,685.84
03/11	2,492.43	03/22	2,346.73		




P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for April 1, 2019 to April 30, 2019

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on April 1, 2019	\$1,685.84
Deposits and other credits	545.57
Withdrawals and other debits	-1,784.92
Checks	-0.00
Service fees	-0.00
<b>Ending balance on April 30, 2019</b>	<b>\$446.49</b>

# of deposits/credits: 11

# of withdrawals/debits: 33

# of items-previous cycle<sup>1</sup>: 1

# of days in cycle: 30

Average ledger balance: \$1,405.46

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

THE POWER TO

## build a thriving business

During National Small Business Week and throughout the month of May, we're celebrating the dedication of small business owners and their commitment to achieving success.

Join in the conversation with other business owners by visiting the Small Business Community at [bankofamerica.com/SBcelebrate](http://bankofamerica.com/SBcelebrate).

SSM-11-18-0541.B | ARQSHKBM

**JUDY P.295**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
04/01/19	CHECKCARD 0329 AMZN DIGITAL 888-802-30 888-802-3080 WA 7443106908808300652	7.99
04/01/19	FEE REVERSAL	7.50
04/01/19	CHECKCARD 0329 Amazon Prime Amzn.com/billWA 7469216908810070181	6.24
04/01/19	CHECKCARD 0329 Amazon Prime Amzn.com/billWA 7469216908810070251	6.24
04/01/19	CHECKCARD 0329 Amazon Prime Amzn.com/billWA 7469216908810070471	6.24
04/01/19	FEE REVERSAL	2.50
04/04/19	BKOFAMERICA MOBILE 04/05 3638076385 DEPOSIT *MOBILE MO	250.00
04/04/19	BKOFAMERICA MOBILE 04/05 3638074705 DEPOSIT *MOBILE MO	125.00
04/09/19	BKOFAMERICA MOBILE 04/09 3641466443 DEPOSIT *MOBILE MO	113.00
04/23/19	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	19.86
04/23/19	PROG ADVANCED DES:INS PREM ID:16266408 ANGEL INDN:ANGELA M FREINER CO ID:9409348039 PPD	1.00

**Total deposits and other credits**

**\$545.57**

**Withdrawals and other debits**

Date	Description	Amount
04/24/19	Online Banking transfer to CHK 2558 Confirmation# 7512699037	-367.00
04/29/19	Online Banking transfer to CHK 2558 Confirmation# 6450319915	-1.00
<b>Card account # XXXX XXXX XXXX 4566</b>		
04/01/19	CHECKCARD 0330 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179089003985965139 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-38.80
04/05/19	CHECKCARD 0404 MCDONALD'S F11186 ST. LOUIS MO 24427339094720049203422 CKCD 5814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-14.50
04/05/19	CHECKCARD 0404 METROPCS MOBILE 888-863-8768 WA 24692169094100253378351 CKCD 4814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-60.00
04/05/19	PATHWAYS 04/04 #000784319 PURCHASE PATHWAYS SAINT LOUIS MO	-39.76
04/05/19	FAMILY DOLLAR 04/04 #000409872 PURCHASE FAMILY DOLLAR # AFFTON MO	-47.67

*continued on the next page*

Bank of America **Business Advantage**

LIFE / BETTER CONNECTED®



**Dreading the shredding?**

Go paperless—stop storing or shredding old statements. Enjoy the convenience online access offers. Enroll today by logging in to Online Banking at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness). Then click on **Profiles & Settings** (in the upper right, next to **Sign Out**).

©2018 Bank of America Corporation | ARG4G3KD | SSM-04-18-0041.B

## Withdrawals and other debits - continued

Date	Description	Amount
04/08/19	CHECKCARD 0405 GOODWILL BAYLESS SAINT LOUIS MO 24412959096200688301100 CKCD 5931 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-12.00
04/08/19	CHECKCARD 0406 CHIMICHANGA MEXICAN RES SAINT LOUIS MO 24013399096000852019971 CKCD 5812 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-52.04
04/08/19	CIRCLE K 01607 04/07 #000115549 PURCHASE CIRCLE K 01607 90 AFFTON MO	-8.79
04/10/19	CHECKCARD 0408 SCHAEFER'S HOBBY SHOP SAINT LOUIS MO 24071059099432530000311 CKCD 5945 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-17.26
04/11/19	CHECKCARD 0410 AMZN DIGITAL*MW53JORL2 888-802-3080 WA 24431069101083309087367 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
04/12/19	CHECKCARD 0411 AMZN MKTP US*MW2109WZ2 AMZN.COM/BILLWA 24431069101083301123269 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.99
04/12/19	CHECKCARD 0411 AMZN Mktp US*MZ7RD3LX1 Amzn.com/billWA 24692169101100476870326 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-19.99
04/15/19	CHECKCARD 0412 HOPE ANIMAL HOSPITAL IN FENTON MO 24013399102001648810469 CKCD 0742 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-115.26
04/15/19	CHECKCARD 0412 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179102001641856935 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-25.04
04/15/19	CHECKCARD 0413 STATE FARM HQ 800-956-6310 IL 24431069103026959495875 CKCD 6300 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-1.00
04/16/19	CHECKCARD 0415 FAMILY DOLLAR #6066 AFFTON MO 24231689106837000093970 CKCD 5331 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-6.09
04/17/19	CHECKCARD 0416 BAXTER DENTAL GROUP MANCHESTER MO 24717059106271068532001 CKCD 8021 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-438.00
04/18/19	CHECKCARD 0416 PAYPAL *CEDARLAKEVE 402-935-7733 MN 24492159107894323356169 CKCD 7372 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-3.99
04/19/19	CHECKCARD 0418 PAYPAL *TRUTHFINDER 402-935-7733 CA 24492159108894382540736 CKCD 7375 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-4.99
04/22/19	DIRT CHEAP 5 04/20 #000427271 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.79
04/22/19	CHECKCARD 0420 PETSWAY 12 SAINT LOUIS MO 24428069111600163951256 CKCD 5995 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-37.82
04/22/19	PATHWAYS 04/20 #000269152 PURCHASE PATHWAYS SAINT LOUIS MO	-48.42
04/22/19	BKOFAMERICA ATM 04/20 #000008894 WITHDRWL CONCORD VILLAGE ST LOUIS MO	-80.00
04/22/19	CHECKCARD 0421 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179111002892330629 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-21.01
04/24/19	CHECKCARD 0424 IMOS PIZZA - AFFTON SAINT LOUIS MO 24269799114001141774889 CKCD 5812 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-33.55
04/25/19	CHECKCARD 0423 IMOS PIZZA - AFFTON SAINT LOUIS MO 24269799114500864923573 CKCD 5812 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-27.13
04/26/19	CHECKCARD 0425 AMERICAN-WATER-PAYMENT 800-272-1325 MO 24692169115100569804749 CKCD 4900 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-129.74
04/29/19	LOVES TRAVEL 04/29 #000457168 PURCHASE LOVES TRAVEL PAULS VALLEY OK	-12.93
04/29/19	LOVES TRAVEL 04/29 #000659547 PURCHASE LOVES TRAVEL PAULS VALLEY OK	-10.47
04/29/19	SHELL SERVICE 04/29 #000973926 PURCHASE SHELL SERVICE STA BENBROOK TX	-46.93
04/30/19	CHECKCARD 0429 SQ *DIGITAL FINGERP GARLAND TX 24492159119741396323228 CKCD 8999 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-38.97

**Subtotal for card account # XXXX XXXX XXXX 4566** **-\$1,416.92**

**Total withdrawals and other debits** **-\$1,784.92**

**Service fees**

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 03/29/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
04/01	1,683.75	04/12	1,880.76	04/23	1,114.21
04/04	2,058.75	04/15	1,739.46	04/24	713.66
04/05	1,896.82	04/16	1,733.37	04/25	686.53
04/08	1,823.99	04/17	1,295.37	04/26	556.79
04/09	1,936.99	04/18	1,291.38	04/29	485.46
04/10	1,919.73	04/19	1,286.39	04/30	446.49
04/11	1,911.74	04/22	1,093.35		

This page intentionally left blank






P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for May 1, 2019 to May 31, 2019

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on May 1, 2019	\$446.49
Deposits and other credits	1,475.25
Withdrawals and other debits	-2,293.09
Checks	-0.00
Service fees	-45.00
<b>Ending balance on May 31, 2019</b>	<b>-\$416.35</b>

# of deposits/credits: 5

# of withdrawals/debits: 43

# of items-previous cycle<sup>1</sup>: 3

# of days in cycle: 31

Average ledger balance: -\$63.85

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

## What's on your mind?

Business owners like you can join the Bank of America® Advisory Panel to help us understand what you like and don't like. Enter code **SBDD** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-01-19-2128.D1 | ARG377KX

**JUDY P.301**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
05/06/19	Counter Credit	150.00
05/09/19	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX07828 INDN:FREINER,ANGELA CO ID:2581115569 PPD	277.00
05/15/19	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX14411 INDN:FREINER,ANGELA CO ID:2581115569 PPD	623.25
05/16/19	BKOFAMERICA MOBILE 05/16 3631120220 DEPOSIT *MOBILE MO	300.00
05/16/19	BKOFAMERICA MOBILE 05/16 3631121696 DEPOSIT *MOBILE MO	125.00

**Total deposits and other credits** **\$1,475.25**

**Withdrawals and other debits**

Date	Description	Amount
05/16/19	Online Banking transfer to CHK 2558 Confirmation# 3305176951	-843.00
05/17/19	Temporary Credit Reversal on 05/17/19	-203.50
05/17/19	Temporary Credit Reversal on 05/17/19	-203.50
05/17/19	Temporary Credit Reversal on 05/17/19	-80.22
05/17/19	Temporary Credit Reversal on 05/17/19	-79.46
05/17/19	Temporary Credit Reversal on 05/17/19	-52.86
05/17/19	Temporary Credit Reversal on 05/17/19	-35.83
05/17/19	Temporary Credit Reversal on 05/17/19	-27.55
05/17/19	Temporary Credit Reversal on 05/17/19	-25.79
05/17/19	Temporary Credit Reversal on 05/17/19	-25.00
05/17/19	Temporary Credit Reversal on 05/17/19	-20.02
05/17/19	Temporary Credit Reversal on 05/17/19	-20.00
05/17/19	Temporary Credit Reversal on 05/17/19	-12.76
05/17/19	Temporary Credit Reversal on 05/17/19	-10.78

*continued on the next page*

Bank of America **Business Advantage**

Thank you for your business

We're committed to finding the smartest path to long-term growth for your business.

Our Small Business Specialists will work with you to help strengthen your business and plan for the future.

Please visit [bankofamerica.com/SmallBusiness](http://bankofamerica.com/SmallBusiness) to learn more.

## Withdrawals and other debits - continued

Date	Description	Amount
<b>Card account # XXXX XXXX XXXX 4566</b>		
05/01/19	CHECKCARD 0430 CHEVRON 0106580 MONAHANS TX 24692169120100334679585 CKCD 5542 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-48.06
05/01/19	CHECKCARD 0430 STATE FARM INSURANCE 800-956-6310 IL 24431069120026935353254 RECURRING CKCD 6300 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-100.02
05/01/19	CHECKCARD 0430 SQ *WIRELESS TECHNO DEMING NM 24492159120854318010505 CKCD 5732 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-92.16
05/01/19	DEMING TRUCK T 05/01 #000039231 PURCHASE DEMING TRUCK TE DEMING NM	-17.15
05/02/19	CHECKCARD 0430 SONIC DRIVE IN #1892 DEMING NM 24427339121710050952014 CKCD 5814 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.49
05/03/19	CHECKCARD 0502 GRUBHUBLAPARRILLAREST GRUBHUB.COM NY 24492159122719072879346 CKCD 5812 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-34.24
05/03/19	CHECKCARD 0502 FAYWOOD HOT SPRINGS RES FAYWOOD NM 24013399122000284234303 CKCD 7299 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-48.22
05/06/19	MIMBRES FOOD M 05/04 #000321454 PURCHASE MIMBRES FOOD MART DEMING NM	-8.19
05/06/19	PILOT #0209 05/04 #000942374 PURCHASE PILOT #0209 VAN HORN TX	-5.11
05/06/19	PILOT #0209 05/04 #000399454 PURCHASE PILOT #0209 VAN HORN TX	-8.63
05/06/19	CHECKCARD 0505 METROPCS IVR 888-863-8768 WA 24692169125100289525929 CKCD 4814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-60.00
05/06/19	UNCLES #130326 05/05 #000333268 PURCHASE UNCLES #130326 PYOTE TX	-7.78
05/07/19	SPEED MAX 05/07 #000403317 PURCHASE SPEED MAX DALLAS TX	-11.13
05/08/19	CHECKCARD 0506 LOVE S TRAVEL 00006239 MIDLAND TX 24164079127111842300237 CKCD 5541 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-3.60
05/08/19	CHECKCARD 0508 UBER TRIP HELP.UBER.COMCA 24492159128715443019897 CKCD 4121 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-46.31
05/08/19	CHECKCARD 0508 UBER TRIP HELP.UBER.COMCA 24492159128719443161246 CKCD 4121 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-20.00
05/09/19	CHECKCARD 0508 AU BON PAIN GRAPEVINE TX 24692169128100228026473 CKCD 5812 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-11.88
05/09/19	CHECKCARD 0508 AMZN DIGITAL*MN9XK33R1 888-802-3080 WA 24431069128083315723681 CKCD 5818 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
05/09/19	DIRT CHEAP 5 05/09 #000462101 PURCHASE DIRT CHEAP 5 AFFTON MO	-7.25
05/10/19	CHECKCARD 0509 AMZN DIGITAL*MN8K63JZ1 888-802-3080 WA 24431069129083307449112 CKCD 5818 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
05/10/19	DOLLARTRE 9343 05/10 #000017975 PURCHASE DOLLARTRE 9343 GR SAINT LOUIS MO	-5.80
05/13/19	CHECKCARD 0509 PAYPAL *CEDARLAKEVE 402-935-7733 MN 24492159130894217624988 CKCD 7372 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-3.99
05/13/19	CHECKCARD 0510 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179130001318585003 CKCD 5541 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.25
05/15/19	CHECKCARD 0514 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179134001891771141 CKCD 5542 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-20.00
05/15/19	CHECKCARD 0514 CVS/PHARMACY #05669 SAINT LOUIS MO 24445009135000959658933 CKCD 5912 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-15.35
05/17/19	CHECKCARD 0516 IMOS PIZZA - AFFTON SAINT LOUIS MO 24269799136500805220273 CKCD 5812 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-42.23
<b>Subtotal for card account # XXXX XXXX XXXX 4566</b>		<b>-\$652.82</b>
<b>Total withdrawals and other debits</b>		<b>-\$2,293.09</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	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 04/30/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
05/17/19	OVERDRAFT ITEM FEE FOR ACTIVITY OF 05-17	-35.00
05/20/19	WITHDRWL FOR CLAIM 190329508159 ATM FEE	-7.50
05/20/19	BAL INQ FOR CLAIM 190329508159 TRN ATM CO	-2.50

**Total service fees** **-\$45.00**

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

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
05/01	189.10	05/08	75.40	05/15	886.15
05/02	178.61	05/09	323.28	05/16	468.15
05/03	96.15	05/10	309.49	05/17	-406.35
05/06	156.44	05/13	298.25	05/20	-416.35
05/07	145.31				

This page intentionally left blank




P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for June 1, 2019 to June 30, 2019

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on June 1, 2019	-\$416.35
Deposits and other credits	291.75
Withdrawals and other debits	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on June 30, 2019</b>	<b>-\$124.60</b>

# of deposits/credits: 3

# of withdrawals/debits: 0

# of items-previous cycle<sup>1</sup>: 3

# of days in cycle: 30

Average ledger balance: -\$240.32

<sup>1</sup>Includes checks paid, deposited items & other debits



Your  
Digital  
Tip

Bank of America **Business Advantage**

For the second year in a row, J.D. Power® has certified our Mobile Banking app<sup>1</sup> for providing

“An Outstanding Customer Experience.”<sup>2</sup>

Download the app today from your app store or visit [bankofamerica.com/GetMobileApp](http://bankofamerica.com/GetMobileApp).

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

<sup>2</sup> For J.D. Power 2019 award information, visit [jdpower.com/awards](http://jdpower.com/awards).

ARVMKVN9 | SSM-01-19-2814.B

**JUDY P.307**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



**Deposits and other credits**

Date	Description	Amount
06/03/19	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX10036 INDN:FREINER,ANGELA CO ID:2581115569 PPD	15.25
06/06/19	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX06254 INDN:FREINER,ANGELA CO ID:2581115569 PPD	139.25
06/21/19	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX06610 INDN:FREINER,ANGELA CO ID:2581115569 PPD	137.25

**Total deposits and other credits** **\$291.75**

**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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

*continued on the next page*

Bank of America **Business Advantage**



**Sign up for online alerts today<sup>1</sup>**

Stay up to date on your balances, and receive alerts when transactions have posted and when your payments are due.

Log in or enroll at [bankofamerica.com/SmallBusiness](http://bankofamerica.com/SmallBusiness) and click on **Alerts** in the Activity Center.

<sup>1</sup>You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage. You must be enrolled in Online Banking. ARJSTCBJ | SSM-02-19-0703.B

## Service fees - continued

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 05/31/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
06/01	-416.35	06/06	-261.85	06/21	-124.60
06/03	-401.10				




P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for July 1, 2019 to July 31, 2019

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on July 1, 2019	-\$124.60
Deposits and other credits	1,063.62
Withdrawals and other debits	-200.00
Checks	-0.00
Service fees	-14.00
<b>Ending balance on July 31, 2019</b>	<b>\$725.02</b>

# of deposits/credits: 14

# of withdrawals/debits: 2

# of items-previous cycle<sup>1</sup>: 0

# of days in cycle: 31

Average ledger balance: \$82.10

<sup>1</sup>Includes checks paid, deposited items & other debits



Your  
Digital  
Tip

BANK OF AMERICA BUSINESS ADVANTAGE

### Dreading the shredding?

Go paperless — you'll have security without the hassle of storing and shredding old statements. View your statements online any time.

You can enroll today by logging in to Online Banking at [bankofamerica.com/SmallBusiness](http://bankofamerica.com/SmallBusiness) and clicking on **Profiles & Settings** (in the upper right, next to Sign Out).

ARWY4MJB | SSM-04-19-0138B

JUDY P.311

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
07/23/19	Misc. Credit Adjustment on 07/23/19	203.50
07/23/19	Misc. Credit Adjustment on 07/23/19	203.50
07/23/19	Misc. Credit Adjustment on 07/23/19	80.22
07/23/19	Misc. Credit Adjustment on 07/23/19	79.46
07/23/19	Misc. Credit Adjustment on 07/23/19	52.86
07/23/19	Misc. Credit Adjustment on 07/23/19	35.83
07/23/19	Misc. Credit Adjustment on 07/23/19	27.55
07/23/19	Misc. Credit Adjustment on 07/23/19	25.79
07/23/19	Misc. Credit Adjustment on 07/23/19	25.00
07/23/19	Misc. Credit Adjustment on 07/23/19	20.02
07/23/19	Misc. Credit Adjustment on 07/23/19	20.00
07/23/19	Misc. Credit Adjustment on 07/23/19	12.76
07/23/19	Misc. Credit Adjustment on 07/23/19	10.78
07/31/19	FAM SUPP PAY CEN DES:MO2905180 ID:XXXXXXXXXX13253 INDN:FREINER,ANGELA CO ID:2581115569 PPD	266.35

**Total deposits and other credits** **\$1,063.62**

**Withdrawals and other debits**

Date	Description	Amount
07/29/19	Online Banking transfer to CHK 2558 Confirmation# 1141361978	-200.00

**Total withdrawals and other debits** **-\$200.00**



**Your Digital Tip**

Bank of America **Business Advantage**

**Guaranteed next-day or 3-day delivery of direct bank-to-bank transfers**

Pay individuals, vendors and suppliers who bank at other financial institutions — right from Online Banking. Just log in and click the **Transfers | Send** tab, then select **Send Money to Someone or a Business**.

Fees apply to wires and certain transfers. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply.

ARFKPB7J | SSM-02-19-0704.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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Based on the activity on your business accounts for the statement period ending 06/28/19, a Monthly Fee was charged for your primary Business Fundamentals Checking account. You can avoid the fee in the future by meeting one of the requirements below:

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
07/01/19	Monthly Fee for Business Fundamentals	-14.00

**Total service fees** **-\$14.00**

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

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
07/01	-138.60	07/29	458.67	07/31	725.02
07/23	658.67				




P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for August 1, 2019 to August 31, 2019

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on August 1, 2019	\$725.02
Deposits and other credits	1,813.68
Withdrawals and other debits	-1,752.15
Checks	-0.00
Service fees	-16.50
<b>Ending balance on August 31, 2019</b>	<b>\$770.05</b>

# of deposits/credits: 6

# of withdrawals/debits: 41

# of items-previous cycle<sup>1</sup>: 0

# of days in cycle: 31

Average ledger balance: \$1,400.81

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

## Thank you for your business

We're committed to finding the smartest path to long-term growth for your business.

Our Small Business Specialists will work with you to help strengthen your business and plan for the future.

Please visit [bankofamerica.com/SmallBusiness](http://bankofamerica.com/SmallBusiness) to learn more.

AR7RNN9G|SSM-01-19-2811.B

**JUDY P.315**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



**Deposits and other credits**

Date	Description	Amount
08/02/19	BKOFAMERICA MOBILE 08/02 3674216034 DEPOSIT *MOBILE MO	1,140.00
08/05/19	BKOFAMERICA MOBILE 08/05 3676999310 DEPOSIT *MOBILE MO	400.00
08/13/19	FAM SUPP PAY CEN DES:MO2905180 ID:201908120008725 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
08/16/19	CHECKCARD 0815 AMZN DIGITAL 888-802-30 888-802-3080 WA 7443106922708300504	9.99
08/16/19	CHECKCARD 0815 AMZN DIGITAL 888-802-30 888-802-3080 WA 7443106922708300471	7.99
08/27/19	FAM SUPP PAY CEN DES:MO2905180 ID:201908260007651 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85

**Total deposits and other credits** **\$1,813.68**

**Withdrawals and other debits**

Date	Description	Amount
08/19/19	Online Banking transfer to CHK 2558 Confirmation# 2519211531	-200.00
08/29/19	SPIRE FORMERLY LACLEDE/MGE Bill Payment	-41.00

**Card account # XXXX XXXX XXXX 4566**

08/02/19	CHECKCARD 0801 AMZN DIGITAL*MA17L6GG1 888-802-3080 WA 24431069213083315241425 CKCD 5818 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
08/05/19	CHECKCARD 0802 IMOS PIZZA - CRESTWOOD 314-270-4445 MO 24269799215001048960225 CKCD 5812 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-30.00
08/06/19	CHECKCARD 0805 THE LAW OFFICES OF VENU 314-7217230 MO 24559309217900015004906 CKCD 8111 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-350.00
08/08/19	CHECKCARD 0807 AMZN MKTP US*MA1FZ36A1 AMZN.COM/BILLWA 24431069219083706995419 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-8.00
08/09/19	CHECKCARD 0808 AMZN DIGITAL*MA7D949G2 888-802-3080 WA 24431069220083712042302 CKCD 5818 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
08/09/19	CHECKCARD 0808 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179220001069450507 CKCD 5542 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-25.01
08/09/19	FAMILY DOLLAR 08/09 #000783134 PURCHASE FAMILY DOLLAR # ST LOUIS MO	-34.55
08/12/19	CHECKCARD 0809 AMAZON.COM*MA2AO0SA1 AM AMZN.COM/BILLWA 24431069221083745821648 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-12.41

*continued on the next page*

**Bank of America Business Advantage**

**What's on your mind?**

Business owners like you can join the Bank of America® Advisory Panel to help us understand what you like and don't like. Enter code **SBDD** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-01-19-2128.D1 | ARG377KX

## Withdrawals and other debits - continued

Date	Description	Amount
08/12/19	CHECKCARD 0809 AMZN MKTP US*MA3UJ15J0 AMZN.COM/BILLWA 24431069221083742782371 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-25.99
08/12/19	CHECKCARD 0809 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179221001184565451 CKCD 5541 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-11.64
08/13/19	CHECKCARD 0813 GOOGLE *YouTube Super g.co/helppay#CA 24692169225100607978767 CKCD 7829 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.00
08/16/19	CHECKCARD 0815 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179227002039179948 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-36.63
08/16/19	DIRT CHEAP 5 08/15 #000350307 PURCHASE DIRT CHEAP 5 AFFTON MO	-26.42
08/16/19	FAMILY DOLLAR 08/16 #000260235 PURCHASE FAMILY DOLLAR # AFFTON MO	-8.08
08/19/19	CHECKCARD 0815 IVAN ANIMAL HOSPITAL - HOUSE SPRINGSMO 24269799228200363602280 CKCD 0742 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-373.90
08/19/19	CHECKCARD 0817 AMAZON.COM*MO47HOZE2 AM AMZN.COM/BILLWA 24431069229083353313658 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-14.48
08/19/19	CHECKCARD 0816 AMZN DIGITAL*MA87U62G0 888-802-3080 WA 24431069228083353359942 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
08/19/19	CASEYS GEN STO 08/17 #000835803 PURCHASE CASEYS GEN STORE BONNE TERRE MO	-4.19
08/19/19	CHECKCARD 0817 AMAZON.COM*MA2XO2KW0 AM AMZN.COM/BILLWA 24431069229083331188891 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-23.22
08/19/19	CHECKCARD 0818 BEVERLY NATION WWW.BEVERLYNAMO 24492159230637691864722 CKCD 7392 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.00
08/20/19	CHECKCARD 0819 AMAZON.COM*MO8WZOZ21 AM AMZN.COM/BILLWA 24431069231083734083059 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-18.50
08/20/19	CHECKCARD 0819 QT 687 06006878 SAINT LOUIS MO 24399009231993150692538 CKCD 5541 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.23
08/20/19	PNCBANK 08/20 #000008492 WITHDRWL 8930 GRAVOIS AFFTON MO	-63.50
08/21/19	CHECKCARD 0820 VISTAPR*VistaPrint.com 866-8936743 MA 24692169232100154252799 CKCD 2741 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-39.76
08/21/19	CHECKCARD 0821 DIRT CHEAP 5 AFFTON MO CKCD 5541 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-12.01
08/21/19	QUIKTRIP 08/21 #000740162 PURCHASE QUIKTRIP ST LOUIS MO	-6.00
08/21/19	AUTOZONE 0261 08/21 #000933640 PURCHASE AUTOZONE 0261 94 AFFTON MO	-3.13
08/22/19	CHECKCARD 0821 BEVERLY NATION WWW.BEVERLYNAMO 24492159234637858286798 CKCD 7392 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.00
08/22/19	CHECKCARD 0820 MYSTIC VALLEY SAINT LOUIS MO 24687209233030017477459 CKCD 5699 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-61.73
08/22/19	FAMILY DOLLAR 08/22 #000361105 PURCHASE FAMILY DOLLAR # AFFTON MO	-12.82
08/23/19	CHECKCARD 0822 IMOS PIZZA - AFFTON SAINT LOUIS MO 24269799234500687328955 CKCD 5812 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-17.71
08/23/19	CHECKCARD 0823 POSHMARK 650-488-7740 CA 24492159235717038767534 CKCD 5931 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-66.79
08/23/19	DIRT CHEAP 5 08/23 #000809117 PURCHASE DIRT CHEAP 5 AFFTON MO	-5.87
08/23/19	WALGREENS STOR 08/23 #000739022 PURCHASE WALGREENS STORE 7 SAINT LOUIS MO	-20.60
08/26/19	CHECKCARD 0822 GOODWILL BAYLESS SAINT LOUIS MO 24412959235200688300575 CKCD 5931 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-50.00
08/27/19	MOBILE PURCHASE 0826 PAYPAL *KEEPITPOSIT 402-935-7733 CA	-75.00
08/27/19	QUIKTRIP 08/27 #000545817 PURCHASE QUIKTRIP ST LOUIS MO	-10.01
<b>Subtotal for card account # XXXX XXXX XXXX 4566</b>		<b>-1,511.15</b>
<b>Total withdrawals and other debits</b>		<b>-1,752.15</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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Based on the activity on your business accounts for the statement period ending 07/31/19, a Monthly Fee was charged for your primary Business Fundamentals Checking account. You can avoid the fee in the future by meeting one of the requirements below:

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
08/01/19	Monthly Fee for Business Fundamentals	-14.00
08/20/19	PNCBANK 08/20 #000008492 WITHDRWL 8930 GRAVOIS AFFTON MO FEE CKCD XXXXXXXXXXXX4566	-2.50

**Total service fees** **-\$16.50**

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

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
08/01	711.02	08/12	1,735.44	08/22	929.18
08/02	1,843.03	08/13	1,853.29	08/23	818.21
08/05	2,213.03	08/16	1,800.14	08/26	768.21
08/06	1,863.03	08/19	1,166.36	08/27	811.05
08/08	1,855.03	08/20	1,074.63	08/29	770.05
08/09	1,785.48	08/21	1,013.73		

This page intentionally left blank




P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for September 1, 2019 to September 30, 2019

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on September 1, 2019	\$770.05
Deposits and other credits	1,330.70
Withdrawals and other debits	-1,940.46
Checks	-0.00
Service fees	-2.50
<b>Ending balance on September 30, 2019</b>	<b>\$157.79</b>

# of deposits/credits: 6

# of withdrawals/debits: 46

# of items-previous cycle<sup>1</sup>: 2

# of days in cycle: 30

Average ledger balance: \$537.11

<sup>1</sup>Includes checks paid, deposited items & other debits

BANK OF AMERICA BUSINESS ADVANTAGE

The world's gonna know you.  
We're gonna help.

In October, National Women's Small Business Month recognizes the contributions of more than 12 million women entrepreneurs. To read articles by experts and learn about our commitment to women business owners, visit [bankofamerica.com/SBwomen](http://bankofamerica.com/SBwomen).

AR88SRG9 | SSM-05-19-0010.B

**JUDY P.321**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
09/10/19	FAM SUPP PAY CEN DES:MO2905180 ID:201909090011106 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
09/16/19	BKOFAMERICA MOBILE 09/15 3607506661 DEPOSIT *MOBILE MO	300.00
09/16/19	BKOFAMERICA MOBILE 09/15 3607504869 DEPOSIT *MOBILE MO	150.00
09/16/19	BKOFAMERICA MOBILE 09/15 3607508459 DEPOSIT *MOBILE MO	125.00
09/17/19	Online Banking transfer from CHK 2558 Confirmation# 1270281461	500.00
09/24/19	FAM SUPP PAY CEN DES:MO2905180 ID:201909230008593 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85

**Total deposits and other credits** **\$1,330.70**

**Withdrawals and other debits**

Date	Description	Amount
09/03/19	Ameren Missouri Bill Payment	-180.59
09/09/19	Online Banking transfer to CHK 2558 Confirmation# 5596762463	-40.00

**Card account # XXXX XXXX XXXX 4566**

09/03/19	CHECKCARD 0831 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179243004285232348 CKCD 5542 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-20.05
09/06/19	CHECKCARD 0905 GOOGLE *YouTube Super g.co/helpay#CA 24692169248100231854395 CKCD 7829 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-2.00
09/09/19	CHECKCARD 0906 AMAZON.COM*MO8RN2H80 AM AMZN.COM/BILLWA 24431069249083718108526 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-16.67
09/09/19	CHECKCARD 0908 AMZN MKTP US*V520T7ZF3 AMZN.COM/BILLWA 24431069251083344616434 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-59.95
09/10/19	QUIKTRIP 09/10 #000857069 PURCHASE QUIKTRIP ST LOUIS MO	-20.00
09/12/19	FAMILY DOLLAR 09/11 #000528699 PURCHASE FAMILY DOLLAR # AFFTON MO	-103.30
09/16/19	CHECKCARD 0913 AMAZON.COM*E67PL6WL3 AM AMZN.COM/BILLWA 24431069256083317530880 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.02
09/16/19	CHECKCARD 0913 AMZN MKTP US*B02DS7QS3 AMZN.COM/BILLWA 24431069256083752195736 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-21.99

*continued on the next page*

Bank of America **Business Advantage**



**Sign up for online alerts today<sup>1</sup>**

Stay up to date on your balances, and receive alerts when transactions have posted and when your payments are due.

Log in or enroll at [bankofamerica.com/SmallBusiness](http://bankofamerica.com/SmallBusiness) and click on **Alerts** in the Activity Center.

<sup>1</sup>You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage. You must be enrolled in Online Banking. ARJ5TCBJ | SSM-02-19-0703.B



## Withdrawals and other debits - continued

Date	Description	Amount
09/16/19	CHECKCARD 0913 AMZN MKTP US*605WY33V3 AMZN.COM/BILLWA 24431069256083748793354 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-3.99
09/16/19	CHECKCARD 0913 AMZN MKTP US*XK36Y72N3 AMZN.COM/BILLWA 24431069257083718318819 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-17.04
09/16/19	CHECKCARD 0913 AMZN MktP US*7G1VF7GS3 Amzn.com/billWA 24692169256100972783109 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-94.68
09/16/19	CHECKCARD 0914 AMZN MKTP US*774H76053 AMZN.COM/BILLWA 24431069257083343968855 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-24.99
09/16/19	CHECKCARD 0915 AMZN MKTP US*2R5696DK3 AMZN.COM/BILLWA 24431069258083314924910 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-3.98
09/16/19	CHECKCARD 0914 AMZN MKTP US*SN5QN4ZU3 AMZN.COM/BILLWA 24431069257083738701366 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-34.95
09/17/19	CHECKCARD 0916 AMZN DIGITAL *QK88H7AF3 888-802-3080 WA 24431069259083747998738 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
09/17/19	CHECKCARD 0917 UBER TRIP HELP.UBER.COMCA 24492159260715712496535 CKCD 4121 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-13.44
09/17/19	CHECKCARD 0917 GOOGLE *YouTubePremium 855-836-3987 CA 24692169260100122185993 RECURRING CKCD 4899 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-11.99
09/17/19	CHECKCARD 0917 UBER TRIP HELP.UBER.COMCA 24492159260713712504937 CKCD 4121 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.00
09/17/19	CHECKCARD 0917 CIRCLE K 03405 PHOENIX AZ CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-33.79
09/17/19	WAL-MART #1299 09/17 #000897273 PURCHASE WAL-MART #1299 COTTONWOOD AZ	-250.79
09/18/19	CHECKCARD 0917 FILIBERTOS MEXICAN FOOD 480-3103169 AZ 24100859260900013674399 CKCD 5812 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-13.87
09/18/19	CHECKCARD 0917 CAFE JOSE SEDONA AZ 24040839260900019488401 CKCD 5812 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-15.37
09/19/19	CHECKCARD 0918 DOMINO'S 7571 801-999-4245 AZ 24445009261500369410409 CKCD 5814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-31.00
09/19/19	CHECKCARD 0918 SQ *WHAT YOU WANT SEDONA AZ 24492159261741475578961 CKCD 5999 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-27.34
09/19/19	CHECKCARD 0918 SQ *WHAT YOU WANT SEDONA AZ 24492159261855475595104 CKCD 5999 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-20.00
09/19/19	CHECKCARD 0918 PAW WEST THRIFT STORE SEDONA AZ 24005949261300539626656 CKCD 5931 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-44.00
09/19/19	CHECKCARD 0918 SQ *SEDONA BODY & S SEDONA AZ 24492159261740327030528 CKCD 8099 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-28.00
09/19/19	LK860152 09/18 #000202787 WITHDRWL 37 NAVAJO TRL SEDONA AZ	-42.00
09/19/19	ARCO #42878 AM 09/18 #000858487 PURCHASE ARCO #42878 AMPM SEDONA AZ	-9.79
09/23/19	CHECKCARD 0917 AIRPORT RENT A CAR PHOENIX AZ 24492159265206778000069 CKCD 7512 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-390.00
09/23/19	CHECKCARD 0919 FIESTA MEXICANA 11 928-2821431 AZ 24275399263900016093376 CKCD 5812 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-36.85
09/23/19	CHECKCARD 0920 UBER TRIP HELP.UBER.COMCA 24492159263717921811584 CKCD 4121 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-17.82
09/23/19	CHECKCARD 0920 RALBERTOS MEXICAN FOOD FLAGSTAFF AZ 24493989264207344000351 CKCD 5814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-14.32
09/23/19	CHECKCARD 0920 UBER TRIP HELP.UBER.COMCA 24492159263715921847376 CKCD 4121 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.00
09/23/19	CHECKCARD 0920 AMERICAN AIR00102725930 FORT WORTH TX 24431069264978001574559 CKCD 3001 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-70.00

continued on the next page



**Withdrawals and other debits - continued**

Date	Description	Amount
09/23/19	CHECKCARD 0920 BLU MOON CAFE 928-7745523 AZ 24559309265900014626585 CKCD 5812 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-6.78
09/23/19	7-ELEVEN 09/20 #000845732 PURCHASE 7-ELEVEN DALLAS TX	-13.46
09/23/19	CHECKCARD 0921 DOMINO'S 1603 636-947-4433 MO 24445009265500488219588 CKCD 5814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-29.47
09/23/19	DIRT CHEAP 5 09/22 #000735785 PURCHASE DIRT CHEAP 5 AFFTON MO	-3.84
09/25/19	CHECKCARD 0924 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179267003143800362 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-27.01
09/26/19	CHECKCARD 0926 AMZN MKTP US*1F9FT4QZ3 AMZN.COM/BILLWA 24431069269083321315448 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-26.63
09/30/19	CHECKCARD 0927 DAIRY QUEEN #41801 SAINT LOUIS MO 24231689270091000001290 CKCD 5814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-18.72
09/30/19	CHECKCARD 0929 AMZN MKTP US*823S49M43 AMZN.COM/BILLWA 24431069272083715694452 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-74.99
<b>Subtotal for card account # XXXX XXXX XXXX 4566</b>		<b>-\$1,719.87</b>
<b>Total withdrawals and other debits</b>		<b>-\$1,940.46</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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 08/30/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

*continued on the next page*

## Service fees - continued

Date	Transaction description	Amount
09/19/19	LK860152 09/18 #000202787 WITHDRWL 37 NAVAJO TRL SEDONA AZ FEE CKCD XXXXXXXXXXXXX4566	-2.50

**Total service fees** **-\$2.50**

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

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
09/01	770.05	09/12	455.34	09/23	177.29
09/03	569.41	09/16	821.70	09/24	305.14
09/06	567.41	09/17	998.70	09/25	278.13
09/09	450.79	09/18	969.46	09/26	251.50
09/10	558.64	09/19	764.83	09/30	157.79




P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for October 1, 2019 to October 31, 2019

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on October 1, 2019	\$157.79
Deposits and other credits	1,365.49
Withdrawals and other debits	-1,270.05
Checks	-0.00
Service fees	-0.00
<b>Ending balance on October 31, 2019</b>	<b>\$253.23</b>

# of deposits/credits: 8

# of withdrawals/debits: 35

# of items-previous cycle<sup>1</sup>: 3

# of days in cycle: 31

Average ledger balance: \$296.42

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**



### Sign up for online alerts today<sup>1</sup>

Stay up to date on your balances, and receive alerts when transactions have posted and when your payments are due.

Log in or enroll at [bankofamerica.com/SmallBusiness](http://bankofamerica.com/SmallBusiness) and click on **Alerts** in the Activity Center.

<sup>1</sup>You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage. You must be enrolled in Online Banking. ARJSTCBJ | SSM-02-19-0703.B

**JUDY P.327**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
10/02/19	BKOFAMERICA MOBILE 10/02 3700519948 DEPOSIT *MOBILE MO	100.00
10/07/19	Online Banking transfer from CHK 2558 Confirmation# 2326896526	100.00
10/08/19	FAM SUPP PAY CEN DES:MO2905180 ID:201910070010587 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
10/16/19	BKOFAMERICA MOBILE 10/16 3612050030 DEPOSIT *MOBILE MO	650.00
10/17/19	Wal-Mart Super 10/17 #000451341 REFUND Wal-Mart Super Ce SHREWSBURY MO	68.79
10/17/19	CHECKCARD 1016 AMZN MKTP US AMZN.COM/B AMZN.COM/BILLWA 7443106929008300227	66.00
10/22/19	FAM SUPP PAY CEN DES:MO2905180 ID:201910210009265 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
10/25/19	BKOFAMERICA MOBILE 10/25 3617070459 DEPOSIT *MOBILE MO	125.00

**Total deposits and other credits** **\$1,365.49**

**Withdrawals and other debits**

Date	Description	Amount
10/16/19	Online Banking transfer to CHK 2558 Confirmation# 3524799876	-57.00
10/21/19	Online Banking transfer to CHK 2558 Confirmation# 3251498629	-50.00
10/31/19	Spire Formerly Laclede/MGE Bill Payment	-50.00

Card account # XXXX XXXX XXXX 4566

10/01/19	CHECKCARD 0930 AMZN MKTP US*SMOLA0IP3 AMZN.COM/BILLWA 24431069273083320333404 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-17.42
10/01/19	CHECKCARD 0930 AMZN MktP US*Y512R6ES3 Amzn.com/billWA 24692169273100178926725 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-24.99
10/02/19	CHECKCARD 0930 CONFIRM BIOSCIENCES 800-656-0745 CA 24492159274894798418830 CKCD 5047 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-59.00
10/02/19	CHECKCARD 1001 DOORDASH*RAISING CANES WWW.DOORDASH.CA 24492159274637947410160 CKCD 5812 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-31.36
10/07/19	CHECKCARD 1004 AMZN MKTP US*DK6DT3Y73 AMZN.COM/BILLWA 24431069277083755658669 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-66.00
10/07/19	CHECKCARD 1006 AMZN MKTP US*BH2WO3P63 AMZN.COM/BILLWA 24431069279083736038393 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-80.88

*continued on the next page*



**Your Digital Tip**

**BANK OF AMERICA BUSINESS ADVANTAGE**

**Dreading the shredding?**

Go paperless — you'll have security without the hassle of storing and shredding old statements. View your statements online any time.

You can enroll today by logging in to Online Banking at [bankofamerica.com/SmallBusiness](http://bankofamerica.com/SmallBusiness) and clicking on **Profiles & Settings** (in the upper right, next to Sign Out).

ARWY4MJB | SSM-04-19-0138B

## Withdrawals and other debits - continued

Date	Description	Amount
10/07/19	CHECKCARD 1006 AMZN MKTP US*8JOD395G3 AMZN.COM/BILLWA 24431069279083325027831 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-69.99
10/17/19	CHECKCARD 1016 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179289002145986777 CKCD 5542 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-15.00
10/17/19	CHECKCARD 1016 AMZN DIGITAL *6K7G52C33 888-802-3080 WA 24431069289083330731284 CKCD 5818 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
10/17/19	CHECKCARD 1017 GOOGLE *YouTubePremium 855-836-3987 CA 24692169290100770273145 RECURRING CKCD 4899 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-11.99
10/17/19	Wal-Mart Super 10/17 #000006284 PURCHASE Wal-Mart Super Ce SHREWSBURY MO	-12.63
10/18/19	CHECKCARD 1017 AMZN MKTP US*8C8824KC3 AMZN.COM/BILLWA 24431069290083333757598 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-25.99
10/18/19	CHECKCARD 1017 AMZN MKTP US*M38UN1M11 AMZN.COM/BILLWA 24431069291083346869827 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.97
10/18/19	PMNT SENT 1018 PAYPAL *JORDAN Visa Direct CA CKCD 4829 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-103.20
10/21/19	FAMILY DOLLAR 10/21 #000874791 PURCHASE FAMILY DOLLAR # AFFTON MO	-32.43
10/22/19	CHECKCARD 1020 GOODWILL BAYLESS SAINT LOUIS MO 24412959294200688300987 CKCD 5931 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-46.75
10/22/19	CHECKCARD 1020 TACO BELL 3002050 SAINT LOUIS MO 24431069294838002424788 CKCD 5814 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-13.33
10/22/19	CHECKCARD 1020 TACO BELL 3002050 SAINT LOUIS MO 24431069294838002591420 CKCD 5814 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-3.32
10/22/19	CHECKCARD 1022 AMAZON.COM*VK80M3H73 AM AMZN.COM/BILLWA 24431069295083751030903 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-37.76
10/22/19	CHECKCARD 1022 POSHMARK 650-488-7740 CA 24492159295713027309922 CKCD 5931 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-91.79
10/22/19	FAMILY DOLLAR 10/22 #000184635 PURCHASE FAMILY DOLLAR # AFFTON MO	-164.19
10/23/19	CHECKCARD 1023 AMZN MKTP US*6X4QX7DU3 AMZN.COM/BILLWA 24431069296083334653030 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-31.44
10/23/19	CHECKCARD 1023 AMAZON.COM*ZV9YS89M3 AM AMZN.COM/BILLWA 24431069296083718549853 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.23
10/23/19	CHECKCARD 1023 AMZN MKTP US*1S4TH5VA3 AMZN.COM/BILLWA 24431069296083304624680 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-14.12
10/23/19	CHECKCARD 1023 AMZN MKTP US*BU6Q91E73 AMZN.COM/BILLWA 24431069296083301621408 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-12.95
10/24/19	CHECKCARD 1023 AMZN MKTP US*IO4QD3EO3 AMZN.COM/BILLWA 24431069296083344587848 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-18.57
10/24/19	CHECKCARD 1023 AMZN MKTP US*9JOAB58T3 AMZN.COM/BILLWA 24431069296083745605553 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-11.59
10/24/19	QUIKTRIP 10/24 #000556687 PURCHASE QUIKTRIP ST LOUIS MO	-15.05
10/24/19	FAMILY DOLLAR 10/24 #000429678 PURCHASE FAMILY DOLLAR # AFFTON MO	-7.61
10/24/19	FAMILY DOLLAR 10/24 #000149545 PURCHASE FAMILY DOLLAR # AFFTON MO	-5.81
10/28/19	FAMILY DOLLAR 10/25 #000498262 PURCHASE FAMILY DOLLAR # AFFTON MO	-36.43
10/29/19	CHECKCARD 1028 AMZN MKTP US*EP2EZ5013 AMZN.COM/BILLWA 24431069301083343296493 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-25.27

**Subtotal for card account # XXXX XXXX XXXX 4566** **-\$1,113.05**

**Total withdrawals and other debits** **-\$1,270.05**

**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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 09/30/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
10/01	115.38	10/17	816.18	10/24	239.93
10/02	125.02	10/18	676.02	10/25	364.93
10/07	8.15	10/21	593.59	10/28	328.50
10/08	136.00	10/22	364.30	10/29	303.23
10/16	729.00	10/23	298.56	10/31	253.23

This page intentionally left blank




P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

**Your Business Fundamentals Checking**

for November 1, 2019 to November 30, 2019

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

**Account summary**

Beginning balance on November 1, 2019	\$253.23
Deposits and other credits	641.70
Withdrawals and other debits	-603.55
Checks	-0.00
Service fees	-0.00
<b>Ending balance on November 30, 2019</b>	<b>\$291.38</b>

# of deposits/credits: 4

# of withdrawals/debits: 21

# of items-previous cycle<sup>1</sup>: 3

# of days in cycle: 30

Average ledger balance: \$237.04

<sup>1</sup>Includes checks paid, deposited items & other debits



Bank of America **Business Advantage**

**Guaranteed next-day or 3-day delivery of direct bank-to-bank transfers**

Pay individuals, vendors and suppliers who bank at other financial institutions — right from Online Banking. Just log in and click the **Transfers | Send** tab, then select **Send Money to Someone or a Business**.

Fees apply to wires and certain transfers. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply.

ARFKPB7J | SSM-02-19-0704.B

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
11/04/19	BKOFAMERICA MOBILE 11/04 3624313413 DEPOSIT *MOBILE MO	261.00
11/05/19	FAM SUPP PAY CEN DES:MO2905180 ID:201911040040972 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
11/19/19	FAM SUPP PAY CEN DES:MO2905180 ID:201911180010932 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
11/29/19	BKOFAMERICA MOBILE 11/29 3622841954 DEPOSIT *MOBILE MO	125.00

**Total deposits and other credits** **\$641.70**

**Withdrawals and other debits**

Date	Description	Amount
11/04/19	Ameren Missouri Bill Payment	-200.00
<b>Card account # XXXX XXXX XXXX 4566</b>		
11/01/19	CHECKCARD 1031 PHILLIPS 66 - SEI 27838 AFFTON MO 24015179304004269920427 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.15
11/04/19	BKOFAMERICA ATM 11/02 #000003330 WITHDRWL LEMAY FERRY ST LOUIS MO	-100.00
11/05/19	CHECKCARD 1104 TACO BELL 3002050 SAINT LOUIS MO 24431069308838004617961 CKCD 5814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.50
11/06/19	CHECKCARD 1105 AMZN MKTP US*C51B17833 AMZN.COM/BILLWA 24431069309083318420724 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-17.39
11/06/19	CHECKCARD 1105 AMZN MKTP US*2U4LK94Z3 AMZN.COM/BILLWA 24431069309083311442600 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
11/06/19	QUIKTRIP 11/06 #000123315 PURCHASE QUIKTRIP ST LOUIS MO	-20.21
11/07/19	CHECKCARD 1106 GOOGLE *Domains g.co/helppay#CA 24692169310100380644657 CKCD 7399 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-12.00
11/12/19	CHECKCARD 1109 PAPA JOHNS #1772 314-918-8484 MO 24445009314500539622005 CKCD 5814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-28.28
11/18/19	CHECKCARD 1116 AMZN DIGITAL*5Y2YA2LJ3 888-802-3080 WA 24431069320083704780876 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
11/18/19	DIRT CHEAP 5 11/17 #000007518 PURCHASE DIRT CHEAP 5 AFFTON MO	-11.96
11/19/19	CHECKCARD 1117 1603 Dominos Pizza 636-947-4433 MO 24445009322500430265128 CKCD 5814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-20.44

*continued on the next page*

Bank of America **Business Advantage**

Thank you for your business

We're committed to finding the smartest path to long-term growth for your business.

Our Small Business Specialists will work with you to help strengthen your business and plan for the future.

Please visit [bankofamerica.com/SmallBusiness](http://bankofamerica.com/SmallBusiness) to learn more.

## Withdrawals and other debits - continued

Date	Description	Amount
11/19/19	CHECKCARD 1118 AMZN MKTP US*1N9Z91RM3 AMZN.COM/BILLWA 24431069322083746410233 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-19.99
11/19/19	CHECKCARD 1118 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179322002524062900 CKCD 5542 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.00
11/19/19	CHECKCARD 1119 NORWEX USA INC. 214-614-6707 TX 24692169323100993883424 CKCD 7349 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
11/19/19	CHECKCARD 1119 VP GET N GO DESOTO MO CKCD 5542 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-17.00
11/19/19	ALDI 41019 11/19 #000908408 PURCHASE ALDI 41019 ST LOUIS MO	-30.67
11/19/19	DIRT CHEAP 5 11/19 #000462252 PURCHASE DIRT CHEAP 5 AFFTON MO	-7.54
11/25/19	MOBILE PURCHASE 1122 DOORDASH*CHIMICHANGAS 6506819470 CA	-47.31
11/25/19	FAMILY DOLLAR 11/24 #000161374 PURCHASE FAMILY DOLLAR # AFFTON MO	-5.44
11/27/19	FAMILY DOLLAR 11/27 #000905252 PURCHASE FAMILY DOLLAR # AFFTON MO	-8.70
<b>Subtotal for card account # XXXX XXXX XXXX 4566</b>		<b>-\$403.55</b>
<b>Total withdrawals and other debits</b>		<b>-\$603.55</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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 10/31/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
11/01	243.08	11/07	263.84	11/25	175.08
11/04	204.08	11/12	235.56	11/27	166.38
11/05	321.43	11/18	215.61	11/29	291.38
11/06	275.84	11/19	227.83		

This page intentionally left blank


P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for December 1, 2019 to December 31, 2019

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on December 1, 2019	\$291.38
Deposits and other credits	1,643.35
Withdrawals and other debits	-1,041.38
Checks	-0.00
Service fees	-0.00
<b>Ending balance on December 31, 2019</b>	<b>\$893.35</b>

# of deposits/credits: 11

# of withdrawals/debits: 23

# of items-previous cycle<sup>1</sup>: 2

# of days in cycle: 31

Average ledger balance: \$478.99

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

## What's on your mind?

Business owners like you can join the Bank of America® Advisory Panel to help us understand what you like and don't like. Enter code **SBDD** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-01-19-2128.D1 | ARG377KX

**JUDY P.339**

## 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.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



**Deposits and other credits**

Date	Description	Amount
12/03/19	BKOFAMERICA MOBILE 12/03 3626538794 DEPOSIT *MOBILE MO	250.00
12/03/19	FAM SUPP PAY CEN DES:MO2905180 ID:201912020016657 INDN:FREINER,ANGELA CO ID:2581115569 PPD	96.35
12/03/19	FAM SUPP PAY CEN DES:MO2905180 ID:201912020045370 INDN:FREINER,ANGELA CO ID:2581115569 PPD	31.50
12/06/19	BKOFAMERICA MOBILE 12/06 3628779588 DEPOSIT *MOBILE MO	250.00
12/11/19	BKOFAMERICA MOBILE 12/11 3633098468 DEPOSIT *MOBILE MO	200.00
12/12/19	BKOFAMERICA MOBILE 12/12 3633845536 DEPOSIT *MOBILE MO	120.00
12/17/19	FAM SUPP PAY CEN DES:MO2905180 ID:201912160009776 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
12/23/19	BKOFAMERICA MOBILE 12/23 3644475526 DEPOSIT *MOBILE MO	200.00
12/27/19	BKOFAMERICA MOBILE 12/28 3648326060 DEPOSIT *MOBILE MO	150.00
12/27/19	BKOFAMERICA MOBILE 12/27 3648228136 DEPOSIT *MOBILE MO	100.00
12/31/19	FAM SUPP PAY CEN DES:MO2905180 ID:201912300012512 INDN:FREINER,ANGELA CO ID:2581115569 PPD	117.65

**Total deposits and other credits** **\$1,643.35**

**Withdrawals and other debits**


Date	Description	Amount
12/18/19	Online Banking transfer to CHK 2558 Confirmation# 6372617539	-12.00
12/31/19	SPIRE FORMERLY LACLEDE/MGE Bill Payment	-1.00

**Card account # XXXX XXXX XXXX 4566**

12/02/19	CHECKCARD 1129 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179333003991713329 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.02
12/04/19	MOBILE PURCHASE 1203 OFFERUP ID#6412665 STRIPE.COM WA	-53.29
12/05/19	CHECKCARD 1205 NORWEX USA INC. 214-614-6707 TX 24692169339100412446524 CKCD 7349 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-295.18
12/09/19	CHECKCARD 1207 AMAZON.COM*MX8BI1FT1 AM AMZN.COM/BILLWA 24431069341083314073121 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-18.70

*continued on the next page*

Bank of America **Business Advantage**



**Sign up for online alerts today<sup>1</sup>**

Stay up to date on your balances, and receive alerts when transactions have posted and when your payments are due.

Log in or enroll at [bankofamerica.com/SmallBusiness](https://bankofamerica.com/SmallBusiness) and click on **Alerts** in the Activity Center.

<sup>1</sup>You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage. You must be enrolled in Online Banking. ARJSTCBJ | SSM-02-19-0703.B

**Your Digital Tip**

## Withdrawals and other debits - continued

Date	Description	Amount
12/09/19	CHECKCARD 1207 CONFIRM BIOSCIENCES 800-656-0745 CA 24492159341852805777761 CKCD 5047 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-59.00
12/09/19	CHECKCARD 1207 GOOGLE *YouTube Music 855-836-3987 CA 24692169341100251713923 RECURRING CKCD 4899 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
12/09/19	FAMILY DOLLAR 12/07 #000879827 PURCHASE FAMILY DOLLAR # AFFTON MO	-5.93
12/09/19	CHECKCARD 1208 CIRCLE K 01607 AFFTON MO CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.05
12/09/19	FAMILY DOLLAR 12/09 #000753587 PURCHASE FAMILY DOLLAR # AFFTON MO	-30.42
12/10/19	CHECKCARD 1209 Amazon Prime Amzn.com/billWA 24692169343100453611725 RECURRING CKCD 5968 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-124.03
12/10/19	CHECKCARD 1209 AMZN MKTP US*X39DG5433 AMZN.COM/BILLWA 24431069343083724023243 CKCD 5942 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-27.15
12/10/19	CHECKCARD 1209 CLARKSON EYECARE 1068 AFFTON MO 24493989343207243900094 CKCD 8042 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-274.18
12/17/19	CHECKCARD 1216 AMZN DIGITAL*ZX2HN12D3 888-802-3080 WA 24431069350083718403773 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
12/19/19	CIRCLE K 01607 12/18 #000097555 PURCHASE CIRCLE K 01607 90 AFFTON MO	-13.71
12/23/19	DIRT CHEAP 5 12/21 #000225161 PURCHASE DIRT CHEAP 5 AFFTON MO	-7.41
12/23/19	CHECKCARD 1221 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015179355002853434100 CKCD 5541 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-1.06
12/23/19	CHECKCARD 1221 UNITED 01615553622 800-932-2732 TX 24692169356100925234746 CKCD 3000 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-30.00
12/23/19	CHECKCARD 1221 CITYOFSTLOUIS-LAMBERT ST LOUIS MO 24692169355100372097951 CKCD 7523 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.00
12/23/19	QT 624 OUTSIDE 12/23 #000562579 PURCHASE QT 624 OUTSIDE ST LOUIS MO	-20.00
12/27/19	CHECKCARD 1225 QT 624 ST LOUIS MO 24692169360100175741352 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-11.21
12/30/19	CHECKCARD 1228 IMOS PIZZA - AFFTON SAINT LOUIS MO 24269799362500847491051 CKCD 5812 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-14.06
<b>Subtotal for card account # XXXX XXXX XXXX 4566</b>		<b>-\$1,028.38</b>
<b>Total withdrawals and other debits</b>		<b>-\$1,041.38</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	\$0.00	\$35.00
Total NSF: Returned Item fees	\$0.00	\$0.00

**We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:**

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

continued on the next page

## Service fees - continued

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 11/29/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

## Daily ledger balances


Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
12/01	291.38	12/09	426.65	12/19	415.44
12/02	281.36	12/10	1.29	12/23	551.97
12/03	659.21	12/11	201.29	12/27	790.76
12/04	605.92	12/12	321.29	12/30	776.70
12/05	310.74	12/17	441.15	12/31	893.35
12/06	560.74	12/18	429.15		

This page intentionally left blank

### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for January 1, 2020 to January 31, 2020

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on January 1, 2020	\$893.35
Deposits and other credits	2,086.90
Withdrawals and other debits	-2,495.37
Checks	-0.00
Service fees	-0.00
<b>Ending balance on January 31, 2020</b>	<b>\$484.88</b>

# of deposits/credits: 8

# of withdrawals/debits: 20

# of items-previous cycle<sup>1</sup>: 7

# of days in cycle: 31

Average ledger balance: \$713.36

<sup>1</sup>Includes checks paid, deposited items & other debits



### Your Digital Tip

BANK OF AMERICA BUSINESS ADVANTAGE

## Dreading the shredding?

Go paperless — you'll have security without the hassle of storing and shredding old statements. View your statements online any time.

You can enroll today by logging in to Online Banking at [bankofamerica.com/SmallBusiness](http://bankofamerica.com/SmallBusiness) and clicking on **Profiles & Settings** (in the upper right, next to Sign Out).

ARWY4MJB | SSM-04-19-0138B

**JUDY P.345**

## 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.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
01/03/20	FAM SUPP PAY CEN DES:MO2905180 ID:202001020023850 INDN:FREINER,ANGELA CO ID:2581115569 PPD	10.20
01/06/20	BKOFAMERICA MOBILE 01/05 3655298572 DEPOSIT *MOBILE MO	500.00
01/07/20	BKOFAMERICA MOBILE 01/08 3657767866 DEPOSIT *MOBILE MO	1,000.00
01/14/20	FAM SUPP PAY CEN DES:MO2905180 ID:202001130009604 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
01/17/20	BKOFAMERICA MOBILE 01/17 3665148076 DEPOSIT *MOBILE MO	100.00
01/28/20	FAM SUPP PAY CEN DES:MO2905180 ID:202001270008683 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
01/28/20	BKOFAMERICA MOBILE 01/28 3668161288 DEPOSIT *MOBILE MO	125.00
01/31/20	CHECKCARD 0129 PDFFILLER.COM 617-8704200 MA 7478930003010440095	96.00

**Total deposits and other credits** **\$2,086.90**


**Withdrawals and other debits**

Date	Description	Amount
01/03/20	Online Banking transfer to CHK 2558 Confirmation# 7409707549	-131.00
01/06/20	SPIRE FORMERLY LACLEDE/MGE Bill Payment	-71.93
01/13/20	Online Banking transfer to CHK 2558 Confirmation# 1574267288	-2,000.00
01/13/20	Online Banking transfer to CHK 2558 Confirmation# 2584418151	-50.00

Card account # XXXX XXXX XXXX 4566

01/02/20	DIRT CHEAP 5 01/01 #000934973 PURCHASE DIRT CHEAP 5 AFFTON MO	-10.44
01/02/20	FAMILY DOLLAR 01/01 #000763277 PURCHASE FAMILY DOLLAR # AFFTON MO	-9.43
01/03/20	CHECKCARD 0102 WHITE CASTLE 110031 MAPLEWOOD MO 24755420002730020784051 CKCD 5814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-8.90
01/08/20	CHECKCARD 0107 GOOGLE *YouTube Music 855-836-3987 CA 24692160007100022193136 RECURRING CKCD 4899 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
01/13/20	CHECKCARD 0110 PDFFILLER.COM 617-8704200 MA 24789300012991301494214 RECURRING CKCD 5968 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-96.00

*continued on the next page*



**Your Digital Tip**

Bank of America **Business Advantage**

**Guaranteed next-day or 3-day delivery of direct bank-to-bank transfers**

Pay individuals, vendors and suppliers who bank at other financial institutions — right from Online Banking. Just log in and click the **Transfers | Send** tab, then select **Send Money to Someone or a Business**.

Fees apply to wires and certain transfers. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply.

ARFKPB7J | SSM-02-19-0704.B

## Withdrawals and other debits - continued

Date	Description	Amount
01/13/20	CHECKCARD 0111 QT 607 SAINT LOUIS MO 24692160012100974002510 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-10.01
01/16/20	CHECKCARD 0115 INTEX RECREATION CORP 310-549-5400 CA 24493980016200179900126 CKCD 5996 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-11.64
01/17/20	CHECKCARD 0117 NORWEX USA INC. 214-614-6707 TX 24692160017100853529240 CKCD 7349 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
01/17/20	CHECKCARD 0116 AMZN DIGITAL*3P7MX5EH3 888-802-3080 WA 24431060016083327414018 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
01/21/20	CHECKCARD 0118 UBER TRIP HELP.UBER.COMCA 24492150018717344957730 CKCD 4121 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-12.83
01/21/20	CHECKCARD 0118 MYSTIC VALLEY SAINT LOUIS MO 24687200019030029788256 CKCD 5699 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-13.10
01/21/20	IN *ST. VINCEN 01/18 #000971268 PURCHASE IN *ST. VINCENT D ST. LOUIS MO	-13.00
01/22/20	QT 649 OUTSIDE 01/22 #000233151 PURCHASE QT 649 OUTSIDE SAINT LOUIS MO	-10.03
01/27/20	CHECKCARD 0126 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015170026003384813893 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-11.08
01/28/20	CHECKCARD 0127 GOOGLE*YUE WEIWEI INTERNET CA 24013080028070017272004 CKCD 5816 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-2.99
01/31/20	CHECKCARD 0130 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015170030003920792233 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.02
<b>Subtotal for card account # XXXX XXXX XXXX 4566</b>		<b>-\$242.44</b>
<b>Total withdrawals and other debits</b>		<b>-\$2,495.37</b>

## Service fees

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 12/31/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).



**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
01/01	893.35	01/08	2,161.86	01/21	165.15
01/02	873.48	01/13	5.85	01/22	155.12
01/03	743.78	01/14	133.70	01/27	144.04
01/06	1,171.85	01/16	122.06	01/28	393.90
01/07	2,171.85	01/17	204.08	01/31	484.88


This page intentionally left blank

P.O. Box 15284  
Wilmington, DE 19850

**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for February 1, 2020 to February 29, 2020

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on February 1, 2020	\$484.88
Deposits and other credits	430.70
Withdrawals and other debits	-758.19
Checks	-0.00
Service fees	-14.00
<b>Ending balance on February 29, 2020</b>	<b>\$143.39</b>

# of deposits/credits: 3

# of withdrawals/debits: 15

# of items-previous cycle<sup>1</sup>: 4

# of days in cycle: 29

Average ledger balance: \$264.68

<sup>1</sup>Includes checks paid, deposited items & other debits

BUSINESS ADVANTAGE



Your  
Digital  
Tip



### Need bills and coins? Get the latest app update.

Order all the denominations you need using our Mobile Banking app.<sup>1</sup> Get the latest updates and access your accounts wherever you have a mobile connection.

Download the app today from your app store or visit [bankofamerica.com/GoMobile](http://bankofamerica.com/GoMobile).

<sup>1</sup>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-11-19-0030.B | 2846838

**JUDY P.351**

## 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.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
02/04/20	BKOFAMERICA MOBILE 02/04 3673798144 DEPOSIT *MOBILE MO	175.00
02/11/20	FAM SUPP PAY CEN DES:MO2905180 ID:202002100009545 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
02/25/20	FAM SUPP PAY CEN DES:MO2905180 ID:202002240009218 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85

**Total deposits and other credits** **\$430.70**

**Withdrawals and other debits**

Date	Description	Amount
02/03/20	Online Banking transfer to CHK 2558 Confirmation# 7476859965	-65.00
02/05/20	AMEREN MISSOURI Bill Payment	-150.00
02/10/20	SPIRE FORMERLY LACLEDE/MGE Bill Payment	-123.67

**Card account # XXXX XXXX XXXX 4566**

02/05/20	CHECKCARD 0204 SP *MAGICPLANET HTTPSMAGICPLCA 24492150035637849341454 CKCD 5734 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.97
02/05/20	CHECKCARD 0205 FARM BUREAU 800-7786452 MO 24057810036000018206971 CKCD 6300 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-115.10
02/05/20	CHECKCARD 0205 CIRCLE K 01672 ST LOUIS MO CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-20.00
02/06/20	QT 602 OUTSIDE 02/06 #000602163 PURCHASE QT 602 OUTSIDE ST CHARLES MO	-10.01
02/10/20	CHECKCARD 0207 GOOGLE *YouTube Music 855-836-3987 CA 24692160038100645808402 RECURRING CKCD 4899 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
02/10/20	CHECKCARD 0209 AMZN DIGITAL*9Q87V85Y3 888-802-3080 WA 24431060040083344046819 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.00
02/14/20	CHECKCARD 0213 GOOGLE*CANVA PTY LTD INTERNET CA 24013080045010021705895 RECURRING CKCD 5968 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-12.99
02/18/20	CHECKCARD 0217 NORWEX USA INC. 214-614-6707 TX 24692160048100713960240 CKCD 7349 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
02/18/20	CHECKCARD 0216 AMZN DIGITAL*X34FQ7RM3 888-802-3080 WA 24431060047083728554308 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
02/24/20	CHECKCARD 0221 CIRCLE K 01614 ST LOUIS MO 24692160053100893432673 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.00

*continued on the next page*

Bank of America **Business Advantage**

Thank you for your business

We're committed to finding the smartest path to long-term growth for your business.

Our Small Business Specialists will work with you to help strengthen your business and plan for the future.

Please visit [bankofamerica.com/SmallBusiness](http://bankofamerica.com/SmallBusiness) to learn more.

## Withdrawals and other debits - continued

Date	Description	Amount
02/25/20	CHECCARD 0225 NORWEX USA INC. 214-614-6707 TX 24692160056100835714094 CKCD 7349 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-215.48
<b>Subtotal for card account # XXXX XXXX XXXX 4566</b>		<b>-\$419.52</b>
<b>Total withdrawals and other debits</b>		<b>-\$758.19</b>

## Service fees

Based on the activity on your business accounts for the statement period ending 01/31/20, a Monthly Fee was charged for your primary Business Fundamentals Checking account. You can avoid the fee in the future by meeting one of the requirements below:

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
02/03/20	Monthly Fee for Business Fundamentals	-14.00
<b>Total service fees</b>		<b>-\$14.00</b>

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

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
02/01	484.88	02/06	277.80	02/18	236.02
02/03	405.88	02/10	139.14	02/24	231.02
02/04	580.88	02/11	266.99	02/25	143.39
02/05	287.81	02/14	254.00		

This page intentionally left blank




P.O. Box 15284  
Wilmington, DE 19850


**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

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

**Your Business Fundamentals Checking**

for March 1, 2020 to March 31, 2020

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

**Account summary**

Beginning balance on March 1, 2020	\$143.39
Deposits and other credits	1,661.18
Withdrawals and other debits	-1,338.45
Checks	-0.00
Service fees	-0.00
<b>Ending balance on March 31, 2020</b>	<b>\$466.12</b>

# of deposits/credits: 7

# of withdrawals/debits: 14

# of items-previous cycle<sup>1</sup>: 1

# of days in cycle: 31

Average ledger balance: \$576.86

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**



**Sign up for online alerts today<sup>1</sup>**

Stay up to date on your balances, and receive alerts when transactions have posted and when your payments are due.

Log in or enroll at [bankofamerica.com/SmallBusiness](http://bankofamerica.com/SmallBusiness) and click on **Alerts** in the Activity Center.

<sup>1</sup>You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage. You must be enrolled in Online Banking. ARJSTCBJ | SSM-02-19-0703.B

## 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.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
03/02/20	Temporary Credit Adjustment on 03/02/20	660.00
03/02/20	BKOFAMERICA ATM 03/01 #000005179 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	300.00
03/09/20	CHECKCARD 0307 NORWEX USA INC. 214-614-6707 TX 7469216006710053277	215.48
03/09/20	BKOFAMERICA ATM 03/09 #000007868 DEPOSIT SOUTH KINGSHIGHW ST LOUIS MO	105.00
03/10/20	FAM SUPP PAY CEN DES:MO2905180 ID:202003090010994 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
03/13/20	BKOFAMERICA MOBILE 03/13 3609177042 DEPOSIT *MOBILE MO	125.00
03/24/20	FAM SUPP PAY CEN DES:MO2905180 ID:202003230008069 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85

**Total deposits and other credits** **\$1,661.18**

**Withdrawals and other debits**

Date	Description	Amount
03/09/20	Online Banking transfer to CHK 2558 Confirmation# 5470934061	-1,000.00
03/09/20	Online Banking transfer to CHK 2558 Confirmation# 7170937033	-35.00
03/09/20	Online Banking transfer to CHK 2558 Confirmation# 2478567468	-100.00

**Card account # XXXX XXXX XXXX 4566**

03/05/20	CHECKCARD 0305 NORWEX USA INC. 214-614-6707 TX 24692160065100105474915 CKCD 7349 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-53.87
03/09/20	CHECKCARD 0307 GOOGLE*YOUTUBE MUSIC INTERNET CA 24013080068070594488297 RECURRING CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
03/09/20	CHECKCARD 0307 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015170067000965455177 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-3.82
03/10/20	CHECKCARD 0309 AMZN DIGITAL*969R95HA3 888-802-3080 WA 24431060069083316085965 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.00
03/16/20	CHECKCARD 0312 GOOGLE*CANVA PTY LTD INTERNET CA 24013080074020026012399 RECURRING CKCD 5968 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-12.99
03/17/20	CHECKCARD 0316 AMZN DIGITAL*QO5125GU3 888-802-3080 WA 24431060076083312188848 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
03/18/20	PURCHASE 0317 PAYPAL *ONLINENOTAR 402-935-7733 CA	-19.95

*continued on the next page*

BANK OF AMERICA BUSINESS ADVANTAGE

**What's on your mind?**

Business owners like you can join the Bank of America® Advisory Panel to help us understand what you like and don't like. Enter code **SBDD** at [bankofamerica.com/AdvisoryPanel](https://bankofamerica.com/AdvisoryPanel) to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-09-19-0761.D1 | ARG5T4RM

**JUDY P.359**

## Withdrawals and other debits - continued

Date	Description	Amount
03/19/20	CHECKCARD 0319 NORWEX USA INC. 214-614-6707 TX 24692160079100123910449 CKCD 7349 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
03/23/20	CHECKCARD 0321 Spotify USA 877-7781161 NY 24483470081000066898738 RECURRING CKCD 4899 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
03/30/20	CHECKCARD 0328 WISP 415-9387183 CA 24145720089900018267850 CKCD 5912 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-60.00
03/31/20	SAVE A LOT #23 03/31 #000734377 PURCHASE SAVE A LOT #23854 ST. LOUIS MO	-9.86
<b>Subtotal for card account # XXXX XXXX XXXX 4566</b>		<b>-\$203.45</b>
<b>Total withdrawals and other debits</b>		<b>-\$1,338.45</b>

## Service fees

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 02/28/20. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
03/01	143.39	03/13	469.04	03/23	408.13
03/02	1,103.39	03/16	456.05	03/24	535.98
03/05	1,049.52	03/17	448.06	03/30	475.98
03/09	221.19	03/18	428.11	03/31	466.12
03/10	344.04	03/19	418.12		

This page intentionally left blank

## 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.

**On May 21, 2020, we are increasing the amount of funds that will be available when a check deposit is put on hold.**

Here are the updates to your Deposit Agreement and Disclosures. You can see these updates at [bankofamerica.com/depositagreement](http://bankofamerica.com/depositagreement) after the May effective date.

When a hold is placed on your check deposit:

- The first \$225 (previously \$200) of your check deposit will be available the next business day (see “Longer Delays May Apply”).
- For certain check deposits into new accounts, the first \$5,525 (previously \$5,000) of a day’s total deposits will be available the next business day (see “Special Rules for New Accounts”).
- Cash withdrawal limitations will no longer apply (previously \$400) (see “Cash-Withdrawal Limitation,” to be deleted in May).

In addition, we may place a longer hold when you deposit checks totaling more than \$5,525 (previously \$5,000) on any one day (see “Longer Delays May Apply”).

For additional information regarding the availability of funds after a check deposit, please review the “When Funds are Available for Withdrawal and Deposit Holds” section of our Deposit Agreement at [www.bankofamerica.com/depositagreement](http://www.bankofamerica.com/depositagreement).

---

This page intentionally left blank





P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage

### Customer service information

☎ 1.888.BUSINESS (1.888.287.4637)

🌐 bankofamerica.com

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

## Your Business Fundamentals Checking

for April 1, 2020 to April 30, 2020

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on April 1, 2020	\$466.12
Deposits and other credits	2,235.70
Withdrawals and other debits	-460.22
Checks	-0.00
Service fees	-0.55
<b>Ending balance on April 30, 2020</b>	<b>\$2,241.05</b>

# of deposits/credits: 4

# of withdrawals/debits: 27

# of items-previous cycle<sup>1</sup>: 1

# of days in cycle: 30

Average ledger balance: \$1,490.72

<sup>1</sup>Includes checks paid, deposited items & other debits

## 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.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

**Deposits and other credits**

Date	Description	Amount
04/06/20	BKOFAMERICA MOBILE 04/05 3617058196 DEPOSIT *MOBILE MO	280.00
04/07/20	FAM SUPP PAY CEN DES:MO2905180 ID:202004060016171 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
04/15/20	IRS TREAS 310 DES: TAX REF ID:XXXXXXXXXX00909 INDN:FREINER, ANGELA M CO ID:9111736959 PPD	1,700.00
04/21/20	FAM SUPP PAY CEN DES:MO2905180 ID:202004200008023 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85

**Total deposits and other credits** **\$2,235.70**

**Withdrawals and other debits**

Date	Description	Amount
<b>Card account # XXXX XXXX XXXX 4566</b>		
04/06/20	CHECKCARD 0404 METROPCS IVR 888-863-8768 WA 24692160095100597355188 CKCD 4814 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-96.00
04/06/20	CHECKCARD 0405 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015170096000499221975 CKCD 5542 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.12
04/08/20	CHECKCARD 0407 GOOGLE*YOUTUBE MUSIC INTERNET CA 24013080099090160131264 RECURRING CKCD 5968 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
04/08/20	QT 624 OUTSIDE 04/08 #000625282 PURCHASE QT 624 OUTSIDE ST LOUIS MO	-5.97
04/09/20	CHECKCARD 0409 NORWEX USA INC. 214-614-6707 TX 24692160100100879284588 CKCD 7349 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-80.81
04/10/20	CHECKCARD 0409 AMZN DIGITAL*104HI5NS3 888-802-3080 WA 24431060100083341529061 CKCD 5818 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.00
04/10/20	CHECKCARD 0409 PAYPAL *LONGJIEQING EBA 402-935-7733 CA 24492150100852019036616 CKCD 5712 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.99
04/13/20	CHECKCARD 0409 PAYPAL *ITEMS4CITY EBA 4029357733 74423420101014572748930 CKCD 5331 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
04/13/20	CHECKCARD 0409 PAYPAL *MANYI EBAY MAN 4029357733 74423420101014572748815 CKCD 7230 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-8.19
04/13/20	CHECKCARD 0412 AMZN MKTP US*LU0AU7KQ3 AMZN.COM/BILLWA 24431060103083338379063 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-21.66

*continued on the next page*



**Your Digital Tip**

BANK OF AMERICA BUSINESS ADVANTAGE

**Dreading the shredding?**

Go paperless — you'll have security without the hassle of storing and shredding old statements. View your statements online any time.

You can enroll today by logging in to Online Banking at [bankofamerica.com/SmallBusiness](https://bankofamerica.com/SmallBusiness) and clicking on **Profiles & Settings** (in the upper right, next to Sign Out).

ARWY4MJB | SSM-04-19-0138B

## Withdrawals and other debits - continued

Date	Description	Amount
04/13/20	CHECKCARD 0410 PP*GOOGLE YOUTUBE FAN F 402-935-7733 CA 24492150102852097920929 CKCD 5945 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.00
04/14/20	CHECKCARD 0412 GOOGLE*CANVA PTY LTD INTERNET CA 24013080105010754728962 RECURRING CKCD 5968 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-12.99
04/16/20	CHECKCARD 0415 GRUBHUBTACOBELL GRUBHUB.COM NY 24492150106713926904011 CKCD 5812 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-11.38
04/17/20	CHECKCARD 0417 AMZN Mktp US*IX76619Q3 Amzn.com/billWA 24692160108100376889055 CKCD 5942 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-18.99
04/17/20	CHECKCARD 0416 UBER EATS HELP.UBER.COMCA 24492150107713953597869 CKCD 5812 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-26.17
04/17/20	CHECKCARD 0417 NORWEX USA INC. 214-614-6707 TX 24692160108100423522931 CKCD 7349 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
04/17/20	CHECKCARD 0416 AMZN DIGITAL*8D3ME7Z83 888-802-3080 WA 24431060107083735364490 CKCD 5818 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
04/20/20	CHECKCARD 0417 APPLE.COM/BILL 866-712-7753 CA 24692160108100758550317 CKCD 5735 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-0.99
04/20/20	CHECKCARD 0417 APPLE.COM/BILL 866-712-7753 CA 24692160108100774863595 CKCD 5735 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-4.99
04/21/20	CHECKCARD 0420 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015170111001971593783 CKCD 5542 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-11.92
04/21/20	CHECKCARD 0420 GOOGLE*SMSROBOT LTD INTERNET CA 24013080112060167464698 CKCD 5816 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-3.49
04/22/20	CHECKCARD 0421 Spotify USA 877-7781161 NY 24204290112001839285859 RECURRING CKCD 4899 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
04/23/20	CHECKCARD 0422 IMOS PIZZA - AFFTON SAINT LOUIS MO 24269790114000647894158 CKCD 5812 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-25.41
04/24/20	WAL-MART #3061 04/24 #000323087 PURCHASE WAL-MART #3061 SHREWSBURY MO	-34.99
04/29/20	CHECKCARD 0428 PAYPAL *FOREVERLUX EBAY 402-935-7733 CA 24492150120852143278379 CKCD 5977 XXXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-27.21

**Subtotal for card account # XXXX XXXX XXXX 4566** **-\$460.22**

**Total withdrawals and other debits** **-\$460.22**

## Service fees

Date	Transaction description	Amount
04/13/20	CHECKCARD 0409 PAYPAL *ITEMS4CITY EBA 4029357733 74423420101014572748930 CKCD 5331 XXXXXXXXXXXXX4566 INTERNATIONAL TRANSACTION FEE	-0.30
04/13/20	CHECKCARD 0409 PAYPAL *MANYI EBAY MAN 4029357733 74423420101014572748815 CKCD 7230 XXXXXXXXXXXXX4566 INTERNATIONAL TRANSACTION FEE	-0.25

**Total service fees** **-\$0.55**

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

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
04/01	466.12	04/13	619.70	04/21	2,338.65
04/06	645.00	04/14	606.71	04/22	2,328.66
04/07	772.85	04/15	2,306.71	04/23	2,303.25
04/08	756.89	04/16	2,295.33	04/24	2,268.26
04/09	676.08	04/17	2,232.19	04/29	2,241.05
04/10	665.09	04/20	2,226.21		

This page intentionally left blank


P.O. Box 15284  
Wilmington, DE 19850

## Business Advantage


### Customer service information

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

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

NOW SERVING U  
ANGELA M FREINER  
8547 PILOT AVE  
SAINT LOUIS, MO 63123-3626

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

## Your Business Fundamentals Checking

for May 1, 2020 to May 31, 2020

Account number: 3540 0350 6134

**NOW SERVING U ANGELA M FREINER**

### Account summary

Beginning balance on May 1, 2020	\$2,241.05
Deposits and other credits	275.65
Withdrawals and other debits	-500.76
Checks	-0.00
Service fees	-0.42
<b>Ending balance on May 31, 2020</b>	<b>\$2,015.52</b>

# of deposits/credits: 3

# of withdrawals/debits: 29

# of items-previous cycle<sup>1</sup>: 1

# of days in cycle: 31

Average ledger balance: \$2,143.19

<sup>1</sup>Includes checks paid, deposited items & other debits

#### BUSINESS ADVANTAGE

## Get a 360° view of your business finances

Business Advantage 360 gives you the power to manage your business finances from a single dashboard. Available through Online and Mobile Banking<sup>1</sup> at no cost to you.

**To learn more, visit [bankofamerica.com/BusinessAdvantage360](http://bankofamerica.com/BusinessAdvantage360).**

<sup>1</sup> You must be enrolled in Online Banking or Mobile Banking to use the Business Advantage 360 tool and have an eligible Bank of America® small business deposit account. 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-01-20-2732.B | 2924763

## 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.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



**Deposits and other credits**

Date	Description	Amount
05/05/20	FAM SUPP PAY CEN DES:MO2905180 ID:202005040038989 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
05/19/20	FAM SUPP PAY CEN DES:MO2905180 ID:202005180008101 INDN:FREINER,ANGELA CO ID:2581115569 PPD	127.85
05/26/20	CHECKCARD 0521 INFOPAYCOM 8003099351 SUITE 604 MA 7444500014230052276	19.95


**Total deposits and other credits** **\$275.65**

**Withdrawals and other debits**

Date	Description	Amount
<b>Card account # XXXX XXXX XXXX 4566</b>		
05/01/20	FAMILY DOLLAR 05/01 #000725624 PURCHASE FAMILY DOLLAR # AFFTON MO	-10.90
05/04/20	CHECKCARD 0503 APPLE.COM/BILL 866-712-7753 CA 24692160124100660168562 CKCD 5735 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-0.99
05/04/20	CHECKCARD 0503 APPLE.COM/BILL 866-712-7753 CA 24692160124100660170378 CKCD 5735 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-0.99
05/05/20	CHECKCARD 0504 METROPCS MOBILE 888-863-8768 WA 24692160125100248994041 CKCD 4814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-96.00
05/05/20	CHECKCARD 0504 PAYPAL *GW BOOKS EBAY G 402-935-7733 CA 24492150126852535660840 CKCD 8398 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.52
05/05/20	AUTOZONE 0261 05/05 #000227602 PURCHASE AUTOZONE 0261 94 AFFTON MO	-10.86
05/06/20	CHECKCARD 0505 DOMINO'S 1603 636-947-4433 MO 24445000127000621288480 CKCD 5814 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-27.05
05/08/20	CHECKCARD 0508 GRUBHUBTACOBELL GRUBHUB.COM NY 24492150129713116126493 CKCD 5812 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-21.25
05/08/20	CHECKCARD 0507 PAYPAL *INSTANTCHEC 402-935-7733 CA 24492150128852702531210 CKCD 7375 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-26.82
05/08/20	CHECKCARD 0507 PAYPAL *INSTANTCHEC 402-935-7733 CA 24492150128852702567768 CKCD 7375 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-2.99
05/08/20	CHECKCARD 0507 GOOGLE *YouTube Music 855-836-3987 CA 24692160128100179000674 RECURRING CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
05/08/20	CHECKCARD 0507 PHILLIPS 66 - DIRT CHEA AFFTON MO 24015170128000705819051 CKCD 5542 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-8.00


*continued on the next page*

BUSINESS ADVANTAGE



Your Digital Tip

Need bills and coins? Get the latest app update.



Order all the denominations you need using our Mobile Banking app.<sup>1</sup> Get the latest updates and access your accounts wherever you have a mobile connection.

Download the app today from your app store or visit [bankofamerica.com/GoMobile](https://bankofamerica.com/GoMobile).

<sup>1</sup>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-11-19-0030.B | 2846838

## Withdrawals and other debits - continued

Date	Description	Amount
05/11/20	CHECKCARD 0508 findpiple.com 18668702301 24021210129014190531936 CKCD 7375 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-1.00
05/11/20	CHECKCARD 0508 PAYPAL *INSTANTCHEC 402-935-7733 CA 24492150129852762616330 CKCD 7375 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-1.99
05/11/20	CHECKCARD 0508 INFOPAYCOM 8003099351 800-309-9351 MA 24445000129300382903808 CKCD 5817 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-4.95
05/11/20	CHECKCARD 0509 AMZN DIGITAL*AB1N22803 888-802-3080 WA 24431060130083714557529 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.00
05/14/20	CHECKCARD 0512 GOOGLE*CANVA PTY LTD INTERNET CA 24013080135020014240231 RECURRING CKCD 5815 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-12.99
05/15/20	SCHNUCKS SCHN 05/14 #000210907 PURCHASE SCHNUCKS SCHNUCK ST. LOUIS MO	-33.04
05/18/20	CHECKCARD 0515 INFOPAYCOM 8003099351 800-309-9351 MA 24445000136300389364385 CKCD 5817 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-19.95
05/18/20	CHECKCARD 0516 findpiple.com 18668702301 24021210137014429833749 RECURRING CKCD 7375 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-12.95
05/18/20	CHECKCARD 0516 AMZN DIGITAL*MC0BJ37S2 888-802-3080 WA 24431060137083314184719 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-7.99
05/22/20	CHECKCARD 0521 Spotify USA 877-7781161 NY 24204290142001930655855 RECURRING CKCD 4899 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
05/22/20	KURESHI PETROL 05/21 #000223656 PURCHASE KURESHI PETROLEU SAINT LOUIS MO	-4.57
05/22/20	CHECKCARD 0522 AMZN DIGITAL*M70111PX0 888-802-3080 WA 24431060143083356316650 CKCD 5818 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-9.99
05/26/20	PURCHASE 0524 PP*GOOGLE YOUTUBE FAN F 402-935-7733 CA	-5.00
05/27/20	CHECKCARD 0526 APPLE.COM/BILL 866-712-7753 CA 24692160147100369354185 CKCD 5735 XXXXXXXXXXXX4566 XXXX XXXX XXXX 4566	-5.99
05/29/20	BKOFAMERICA ATM 05/28 #000003546 WITHDRWL HAMPTON MAIN ST LOUIS MO	-140.00
<b>Subtotal for card account # XXXX XXXX XXXX 4566</b>		<b>-\$500.76</b>
<b>Total withdrawals and other debits</b>		<b>-\$500.76</b>

## Service fees

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 04/30/20. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

*continued on the next page*

**Service fees - continued**

Date	Transaction description	Amount
05/11/20	CHECKCARD 0508 findpiple.com 18668702301 24021210129014190531936 CKCD 7375 XXXXXXXXXXXXX4566 INTERNATIONAL TRANSACTION FEE	-0.03
05/18/20	CHECKCARD 0516 findpiple.com 18668702301 24021210137014429833749 RECURRING CKCD 7375 XXXXXXXXXXXXX4566 INTERNATIONAL TRANSACTION FEE	-0.39

---

**Total service fees** **-\$0.42**

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

## Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
05/01	2,230.15	05/11	2,130.57	05/22	2,146.56
05/04	2,228.17	05/14	2,117.58	05/26	2,161.51
05/05	2,239.64	05/15	2,084.54	05/27	2,155.52
05/06	2,212.59	05/18	2,043.26	05/29	2,015.52
05/08	2,143.54	05/19	2,171.11		

## **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.

To help support your needs, we are temporarily increasing small business Zelle® limits. As a small business client, you will now be able to send up to \$15,000 or 20 transactions during any 24-hour period, \$45,000 or 60 transactions during any 7-day period and \$60,000 or 120 transactions in any 30-day period. Please note, these limits may change at any time. Visit [bankofamerica.com/online-banking/zelle-transfer-limits/](https://bankofamerica.com/online-banking/zelle-transfer-limits/) for details.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

---

This page intentionally left blank

90  Customer Connection 82  (AZ) 36  (AR) 84  (CA) 76  (CT) 30  (DE) 31  (MD) 87  (NY) 61  (NH) 74  (TX) 53  (VA) 58  (WA) 99  (WV)

79  (FL) 58  (GA) 86  (IL) 32  (IN) 31  (IA) 35  (KS) 38  (ME) 52  (MI) 77  (MA) 39  (PA) 89  (RI) 57  (SC) 63  (TN)

55  (NJ) 38  (NM) 81  (NV) 56  (NC) 37  (OK) 97  (OR)

00-14-3074B 04-2017 0-000000

Name Angela Freiner  
(Please Print)

Date 12-19-18

Address 6547 Pilot  
(Please Print)

City/State/Zip Code Affton MO 63123  
(Please Print)

Telephone ( ) MA

All items received subject to terms and conditions of applicable laws, regulations and deposit agreement. Proper identification required

Deposits may not be available for immediate withdrawal.

Cash ▶

Checks ▶

Subtotal ▶

Less Cash ▶

Total Deposit \$

864.00  
909.00

1773.00

**X**  
SIGN HERE IF CASH RECEIVED FROM DEPOSIT

Location/Store/Serial # (For Business customers only) Proof Code Account Number

34 366010132658

⑆540950⑆3⑆⑆

Do not write in this area

Seq: 6

Batch: 164877

Date: 12/15/18

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Seq:00006 12/15/18  
 BAT:164877 CC:7220001817  
 WT:01 LTPS:Dallas CT  
 BC:South Kingshighway BC MO1-044

Dollars

Cents

12/17/2018 11:55 NMO T00109 R540430130  
 Acct# \*\*\*\*\*2558 CC 0001817 Tlr 00011  
 HOLDS APPLIED SEE HOLD NOTICE  
 Total Deposit To CHK \$1,773.00  
 Credit Pending Posts on 12/17/2018  
 Available Now \$0.00

IntRef

JUDY P 380  
 1V05CF8C6M31V7475XOCX6

Enter This Total On The Front Of This Ticket



90  Customer Connection 82  (AZ) 36  (AR) 84  (CA) 76  (CT) 30  (MI) 34  (MO) 87  (NV) 61  (NH) 74  (TX) 53  (VA) 58  (WA-DC) 99  (WA-ST)  
 79  (FL) 58  (GA) 86  (ID) 32  (IL) 31  (IN) 33  (IA) 35  (KS) 88  (ME) 52  (MD) 77  (MA) 39  (PA) 89  (RI) 57  (SC) 63  (TN)  
 55  (NJ) 38  (NM) 81  (NY) 56  (NC) 37  (OK) 97  (OR)

00-14-3074B 04-2017 0-000000

Name Angela M Freiner (Please Print)

Date 1-5-19

Address 8547 Pilot (Please Print)

City/State/Zip Code Stffton Mo 63123 (Please Print)

Telephone ( ) NA

All items received subject to terms and conditions of applicable laws, regulations and deposit agreement. Proper identification required

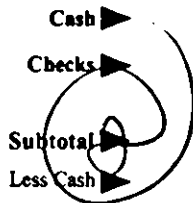
Deposits may not be available for immediate withdrawal.

**X**  
SIGN HERE IF CASH RECEIVED FROM DEPOSIT

Location/Store/Serial # (For Business customers only)

Proof Code Account Number

34 355010132558



Total Deposit \$

801.00  
 972.00  
 1773.01  
 1773.00

⑆540950131⑆

5

JUDY P.381

Do not write in this area

Seq: 116

Batch: 682565

Date: 01/05/19

Dollars

Seq:00116 01/05/19  
BAT:682565 CC:7220001817  
WT:01 LTPS:Dallas CT  
BC:South Kingshighway BC MO1-044

Cents

01/07/2019 11:19 NMO T00055 R540430130

Acct# \*\*\*\*\*2558 CC 0001817 Tlr 00014

Total Deposit To CHK \$1,773.00

Credit Pending Posts on 01/07/2019

Available Now \$0.00

IntRef

JUDY P 382  
1V05CF8C6M31V9495XOCX6

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Enter This Total On The Front Of This Ticket