



P.O. Box 15284
Wilmington, DE 19850

RICARDO R HERBERT
1077 HILLSIDE AVE
PLAINFIELD, NJ 07060-3154

Customer service information

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking


for November 21, 2020 to December 23, 2020


Account number: 0028 7229 4013

RICARDO R HERBERT

Account summary

Beginning balance on November 21, 2020	\$14,715.51
Deposits and other additions	8,082.90
ATM and debit card subtractions	-17,105.41
Other subtractions	-3,184.04
Checks	-0.00
Service fees	-110.05
Ending balance on December 23, 2020	\$2,398.91

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 Sign:  Date: 20/05/2021
HIMAL HAMZA
 Advocate, Notary
 Public & Commissioner for Oaths



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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Deposits and other additions

Date	Description	Amount
11/27/20	PARSONS TRANSPOR DES:PAYROLL ID:2011273882B INDN:RICARDO HERBERT CO ID:1951415716 PPD	3,156.96
12/04/20	CHECKCARD 1202 REMITLY* DCEF 888-736-4859 WA 7449215033863797061	1,004.99
12/11/20	PARSONS TRANSPOR DES:PAYROLL ID:2012113882B INDN:RICARDO HERBERT CO ID:1951415716 PPD	3,170.95
12/23/20	Online Banking transfer from CHK 3693 Confirmation# 1273728363	750.00
Total deposits and other additions		\$8,082.90

Withdrawals and other subtractions

ATM and debit card subtractions


Date	Description	Amount
11/23/20	PMNT SENT 1121 REMITLY* H9C1 WWW.REMITLY.CWA 24492150327637803776403	-944.99
12/01/20	CHECKCARD 1130 WEB*.COM DIY 800-5459076 FL 24906410335108269276708 RECURRING	-3.90
12/02/20	PMNT SENT 1201 REMITLY* A276 WWW.REMITLY.CWA 24492150336637820511352	-1,334.63
12/03/20	PMNT SENT 1201 REMITLY* S443 WWW.REMITLY.CWA 24492150337637841776439	-1,304.99
12/03/20	PMNT SENT 1201 REMITLY* NE23 WWW.REMITLY.CWA 24492150337637842463169	-1,314.99
12/03/20	PMNT SENT 1201 REMITLY* DCEF WWW.REMITLY.CWA 24492150337637843186280	-1,004.99
12/04/20	PMNT SENT 1202 REMITLY* K1AB WWW.REMITLY.CWA 24492150338637945357903	-1,329.99
12/07/20	PMNT SENT 1204 REMITLY* DFDA WWW.REMITLY.CWA 24492150339637053278049	-1,004.99
12/07/20	PMNT SENT 1206 REMITLY* K8BC WWW.REMITLY.CWA 24492150341637258838387	-1,004.99
12/14/20	PMNT SENT 1213 REMITLY* G22F WWW.REMITLY.CWA 24492150348637893123966	-1,004.99
12/16/20	PMNT SENT 1215 REMITLY* RAFD WWW.REMITLY.CWA 24492150350637063726106	-1,004.99
12/17/20	PMNT SENT 1216 REMITLY* G6FD WWW.REMITLY.CWA 24492150351637148483268	-1,104.99
12/17/20	CHECKCARD 1216 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107730352035200003316	-3,522.00

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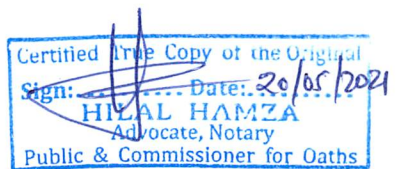
Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
12/18/20	CHECKCARD 1217 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107730353035300003553	-68.23
12/21/20	CHECKCARD 1218 ADT SECURITY*313572355 WWW.ADT.COM FL 24692160354100604317615 RECURRING	-63.74
12/21/20	PMNT SENT 1219 REMITLY* S82E WWW.REMITLY.CWA 24492150354637406216134	-504.99
12/23/20	CHECKCARD 1221 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107730358035800003660	-33.83
12/23/20	CHECKCARD 1221 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107730358035800003678	-44.20
12/23/20	PMNT SENT 1222 REMITLY* MB12 WWW.REMITLY.CWA 24492150357637644889608	-504.99
Total ATM and debit card subtractions		-\$17,105.41

Other subtractions

Date	Description	Amount
11/27/20	Online Banking Transfer Conf# ef44f4a39; wilson, REGINA	-1,000.00
11/27/20	Online Banking Transfer Conf# 072c84108; wilson, REGINA	-1,000.00
11/30/20	Online Banking Transfer Conf# 36b9a4ca7; wilson, REGINA	-1,000.00
12/03/20	PUBLIC SERVICE DES:PSEG ID:007426209806 INDN:RICARDO HERBERT CO ID:4221212800 PPD	-184.04
Total other subtractions		-\$3,184.04



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.

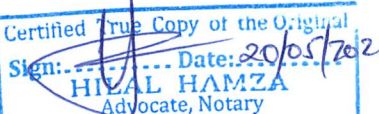
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Service fees - continued

Date	Transaction description	Amount
12/17/20	CHECKCARD 1216 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107730352035200003316 INTERNATIONAL TRANSACTION FEE	-105.66
12/18/20	CHECKCARD 1217 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107730353035300003553 INTERNATIONAL TRANSACTION FEE	-2.05
12/23/20	CHECKCARD 1221 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107730358035800003678 INTERNATIONAL TRANSACTION FEE	-1.33
12/23/20	CHECKCARD 1221 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107730358035800003660 INTERNATIONAL TRANSACTION FEE	-1.01

Total service fees **-\$110.05**

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

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Sign:  Date: 20/01/2021
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Advocate, Notary
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