







P.O. Box 15284
Wilmington, DE 19850

ZUHAIR J AHMAD
AISHA F FOQAHA
PO BOX 565653
MIAMI, FL 33256-5653

Preferred Rewards

Customer service information

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  [bankofamerica.com](https://www.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 Tiered Interest Chkg Preferred Rewards Diamond

for November 5, 2022 to December 7, 2022

Account number: 0034 4678 7269

ZUHAIR J AHMAD AISHA F FOQAHA

Account summary

Beginning balance on November 5, 2022	\$699,769.30
Deposits and other additions	9,261.79
Withdrawals and other subtractions	-237,191.01
Checks	-0.00
Service fees	-0.00
Ending balance on December 7, 2022	\$471,840.08

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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Account summary - continued

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$134.27.

Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

Deposits and other additions

Date	Description	Amount
11/17/22	MIAMI HOOKAH DES:QUICKBOOKS ID:XXXXXXXXX INDN:AHMAD, ZUHAIR J CO ID:1722616653 PPD	3,375.12
11/18/22	BKOFAMERICA MOBILE 11/18 3656649046 DEPOSIT *MOBILE FL	2,500.00
12/02/22	MIAMI HOOKAH DES:QUICKBOOKS ID:XXXXXXXXX INDN:AHMAD, ZUHAIR J CO ID:1722616653 PPD	3,375.13
12/07/22	Interest Earned	11.54
Total deposits and other additions		\$9,261.79

Withdrawals and other subtractions

Date	Description	Amount
11/14/22	APPLECARD GSBANK DES:PAYMENT ID:52529903 INDN:Zuhair Ahmad CO ID:9999999999 WEB	-6,685.42
11/15/22	Online Banking payment to CRD 8155 Confirmation# 2852966936	-1,481.70
11/18/22	APPLECARD GSBANK DES:PAYMENT ID:52529903 INDN:Zuhair Ahmad CO ID:9999999999 WEB	-8,732.71
11/22/22	Online Banking payment to CRD 6590 Confirmation# 2809541844	-2,274.42
11/23/22	MBFS.COM DES:Auto Pay ID:5002188721 INDN:Zuhair Ahmad CO ID:1850860002 WEB	-1,266.76
11/28/22	Zelle Transfer Conf# bm2f3a361; Martinez, Luis	-3,500.00

continued on the next page




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When you use the QRC feature certain information is collected from your mobile device for business purposes. SSM-05-22-0100.C | 4718133

Withdrawals and other subtractions - continued

Date	Description	Amount
11/28/22	APPLECARD GSBANK DES:PAYMENT ID:52529903 INDN:Zuhair Ahmad CO ID:9999999999 WEB	-5,000.00
11/30/22	WIRE TYPE:INTL OUT DATE:221130 TIME:1005 ET TRN:2022113000371211 SERVICE REF:472568 BNF:ZUHAIR AHMAD ID:AE91008000099400 BNF BK:ARAB B K FOR INVESTMENT ID:ABINAEAA/(CH0977 PMT DET:41512 0398 uae 2022 investment POP /PIN/	-200,000.00
12/01/22	Zelle Transfer Conf# degg37hht; Martinez, Luis	-400.00
12/02/22	Customer Withdrawal Image	-7,850.00
Total withdrawals and other subtractions		-\$237,191.01

Service fees

Date	Transaction description	Amount
11/30/22	Preferred Rewards-Wire Fee Waived	-0.00
11/30/22	Preferred Rewards-Intl Wire Fee Waiver of \$45	-0.00
12/07/22	Preferred Rewards-Monthly Fee Waiver of \$25	-0.00
Total service fees		-\$0.00

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

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Important Messages - Please Read

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

Good news - to help you avoid missing scheduled payments, we may continue processing those payments you have set up with a debit card after the card expires.

Debit cards expiring on or after February 14, 2023 that are used for recurring, installment or subscription payments, may continue to have payments processed after the card expires. Even if you do not activate your new debit card or provide merchants with the new expiration date, your previously authorized payments may still be processed.

Do not worry, you can still cancel scheduled payments by contacting the merchants directly. If there are merchants you have provided your card number to, our Mobile Banking (Footnote 1) app and Erica®, your virtual financial assistant (Footnote 2) can provide you with a list if you ask “Where are my debit cards stored?”.

(Footnote 1) Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

(Footnote 2) In your Bank of America Mobile App, Erica, is only available in the English language. The feature requires that you download the latest version of the Mobile Banking app and is only available in the Mobile Banking app for select iOS and Android devices. Message and data rates may apply.

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Your Adv Tiered Interest Chkg Preferred Rewards Diamond

for December 8, 2022 to January 6, 2023

ZUHAIR J AHMAD AISHA F FOQAHA

Account number: 0034 4678 7269

Account summary

Beginning balance on December 8, 2022	\$471,840.08
Deposits and other additions	3,682.23
Withdrawals and other subtractions	-44,510.05
Checks	-0.00
Service fees	-90.00
Ending balance on January 6, 2023	\$430,922.26

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

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$7.41.

Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

Deposits and other additions

Date	Description	Amount
12/13/22	BKOFAMERICA MOBILE 12/13 3737878091 DEPOSIT *MOBILE FL	2,500.00
12/13/22	Apple Cash DES:TRANSFER ID:Zuhair Ahmad INDN:Zuhair Ahmad CO ID:6192912998 WEB	1,174.82
01/06/23	Interest Earned	7.41
Total deposits and other additions		\$3,682.23

Withdrawals and other subtractions

Date	Description	Amount
12/12/22	Online Banking payment to CRD 6590 Confirmation# 0290202549	-4,000.00
12/14/22	Zelle Transfer Conf# cw1bznkq; Gee Linchenstein Custom Broker	-3,000.00
12/14/22	APPLECARD GSBANK DES:PAYMENT ID:52529903 INDN:Zuhair Ahmad CO ID:9999999999 WEB	-6,000.00
12/15/22	Zelle Transfer Conf# bubxzejq; Gee Linchenstein Custom Broker	-2,200.00
12/20/22	Online Banking payment to CRD 8155 Confirmation# 3759531086	-8,499.03
12/21/22	Online scheduled payment to CRD 6590 Confirmation# 3462434279	-5,367.66
12/23/22	MBFS.COM DES:Auto Pay ID:5002188721 INDN:Zuhair Ahmad CO ID:1850860002 WEB	-1,266.76
12/27/22	Zelle Transfer Conf# fbd8dv0nt; Martinez, Luis	-3,500.00
12/28/22	Zelle Transfer Conf# fuimfdxyw; Martinez, Luis	-400.00

continued on the next page

Save time this holiday season — bank online or with our mobile app.

With Online and Mobile Banking,¹ managing your accounts is convenient and secure.



Scan this code using the camera on your smartphone to get started, or visit us online at bankofamerica.com/OnlineBanking.

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

¹ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. SSM-08-22-0117.E | 4804771

Withdrawals and other subtractions - continued

Date	Description	Amount
01/03/23	TRANSFER ZUHAIR J AHMAD:Ana Ortiz Confirmation# 0275000237	-7,850.00
01/03/23	APPLECARD GSBANK DES:PAYMENT ID:52529903 INDN:Zuhair Ahmad CO ID:9999999999 WEB	-2,426.60

Total withdrawals and other subtractions **-\$44,510.05**

Service fees

Date	Transaction description	Amount
01/03/23	Safebox Rental	-80.00
01/04/23	External transfer fee - Next Day - 01/03/2023	-10.00
01/06/23	Preferred Rewards-Monthly Fee Waiver of \$25	-0.00

Total service fees **-\$90.00**

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




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Your Adv Tiered Interest Chkg Preferred Rewards Diamond

for January 7, 2023 to February 3, 2023

ZUHAIR J AHMAD AISHA F FOQAHA

Account number: 0034 4678 7269

Account summary

Beginning balance on January 7, 2023	\$430,922.26
Deposits and other additions	5,007.33
Withdrawals and other subtractions	-24,811.11
Checks	-0.00
Service fees	-3.00
Ending balance on February 3, 2023	\$411,115.48

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Account summary - continued

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$13.91.

Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

Deposits and other additions

Date	Description	Amount
01/17/23	BKOFAMERICA MOBILE 01/17 3630925401 DEPOSIT *MOBILE FL	2,500.00
01/20/23	MIAMI HOOKAH DES:QUICKBOOKS ID:XXXXXXXXX INDN:AHMAD, ZUHAIR J ID:1722616653 PPD CO	2,500.83
02/03/23	Interest Earned	6.50
Total deposits and other additions		\$5,007.33

Withdrawals and other subtractions

Date	Description	Amount
01/17/23	Online Banking payment to CRD 8155 Confirmation# 1573845753	-10,000.00
01/23/23	Online Banking payment to CRD 6590 Confirmation# 1528144506	-5,694.35
01/23/23	MBFS.COM DES:Auto Pay ID:5002188721 INDN:Zuhair Ahmad CO ID:1850860002 WEB	-1,266.76
02/01/23	TRANSFER ZUHAIR J AHMAD:Ana Ortiz Confirmation# 0325969474	-7,850.00
Total withdrawals and other subtractions		-\$24,811.11



Is \$1,000,000 enough to retire?

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

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

SSM-10-22-0405.B | 5054640

Service fees

Date	Transaction description	Amount
02/02/23	External transfer fee - 3 Day - 02/01/2023	-3.00
02/03/23	Preferred Rewards-Monthly Fee Waiver of \$25	-0.00
Total service fees		-\$3.00

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

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Important Messages - Please Read

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

Here is what you need to know about changes related to ATM and Debit Card fees.

- On September 19, 2022, we stopped charging a \$5 Replacement ATM/Debit Card Fee if your card needs to be replaced.
- Starting May 23, 2023, we will stop charging an International Transaction Fee when an international purchase is processed in U.S. dollars.

International purchases processed in a foreign currency will continue to be charged an International Transaction Fee equal to 3% of the U.S. dollar amount of the transaction.

- Starting May 20, 2023, we will no longer waive the \$15 Rush Replacement ATM/Debit Card Fee for Bank of America Advantage Relationship Banking®, Bank of America Advantage® with Tiered Interesting Checking, and Bank of America Advantage® Regular Checking accounts.

Rush Replacement ATM/Debit Card Fees will continue to be waived for members enrolled in Preferred Rewards (Footnote 1). Visit bankofamerica.com/preferred-rewards to learn about Preferred Rewards and additional pricing benefits available to members.

Good news – a temporary digital version of your debit card may be available. If you prefer to avoid the fee for rush delivery, consider creating a digital card for debit, at no cost, while you wait. You need to be enrolled in Mobile Banking (Footnote 2) to replace your debit card using our mobile app. Just tap the “Menu” option, select “Manage Debit Card”, and follow the instructions to temporarily replace your card – if you are eligible, you are given the option to create a digital card for debit.

(Footnote 1) Preferred Rewards Program Eligibility. To enroll in the Bank of America Preferred Rewards program you must have an active, eligible personal checking account with Bank of America® and maintain the balance required for one of the balance tiers in your combined qualifying Bank of America deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill investment accounts (such as Cash Management Accounts, 529 Plans). You can satisfy the combined balance requirement for enrollment with either:

- 1) a three-month combined average daily balance in your qualifying deposit and investment accounts or
- 2) a current combined balance, provided that you enroll at the time you open your first eligible personal checking account and satisfy the balance requirement at the end of at least one day within 30 days of opening that account.

You must have a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Platinum Honors tier, \$1,000,000 for the Diamond tier and \$10,000,000 for the Diamond Honors tier. Refer to your Personal Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits, available at bankofamerica.com/fees. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements.

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