



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

HOUSTON AREA SERVICE COMM OF N A
7502 DAYHILL DR
SPRING, TX 77379-8293

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

Your Business Advantage Fundamentals™ Banking

for October 1, 2024 to October 31, 2024

Account number:

HOUSTON AREA SERVICE COMM OF N A

Account summary

Beginning balance on October 1, 2024	\$16,536.48
Deposits and other credits	578.28
Withdrawals and other debits	-164.90
Checks	-0.00
Service fees	-0.00
Ending balance on October 31, 2024	\$16,949.86

of deposits/credits: 8

of withdrawals/debits: 4

of items-previous cycle¹: 0

of days in cycle: 31

Average ledger balance: \$16,718.02

¹Includes checks paid, deposited items and other debits

You've got a banking partner ready to help.



As your dedicated Small Business Specialist, I'm here to help with all of your business's financial needs and priorities.

Contact me today.

Monique Lotts
281.393.4710
monique.n.lotts@bofa.com

SSM-09-23-0714.B | 5972504

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 credits

Date	Description	Amount
10/01/24	Zelle payment from PAUL AAONXF43R for "rainbow of hope 3rd quarter donation"; Conf#	138.26
10/11/24	Zelle payment from JOSEPH for "TSTB Donation"; Conf# 4jcg20I29	70.82
10/15/24	Zelle payment from Justin OIQO4IC29 for "Hope sweet hope 7th tradition for September 202"; Conf#	58.33
10/15/24	Zelle payment from SARAH OIQN44Z00 for "Jekyll and Hyde 7th tradition donation"; Conf#	29.00
10/15/24	Zelle payment from JULIE for "H&I LEARNING DAY FUNDS"; Conf# TOY4XMPNF	25.00
10/23/24	Cash App DES:* Cash App ID:T33FX27WZVA5R4B INDN:Houston Area Service C CO ID:8800429876 PPD	182.67
10/28/24	Zelle payment from PAUL DONATION"; Conf# TOY6B4LT8 for "CYPRESS GROUP OF NA OCTOBER 2024 AREA	50.00
10/30/24	Cash App DES:* Cash App ID:T3J3JND5P2S7027 INDN:Houston Area Service C CO ID:8800429876 PPD	24.20
Total deposits and other credits		\$578.28

Withdrawals and other debits

Date	Description	Amount
10/07/24	Zelle payment to TBRNA for "Houston Area donation for September 2024"; Conf# zkl738m01	-71.91
Card account # XXXX XXXX XXXX 4727		
10/03/24	CHECKCARD 1001 MORNINGSTAR STORA HOUSTON TX 85140514276900017001520 CKCD 4214 XXXXXXXXXXXXX4727 XXXX XXXX XXXX 4727	-50.00
10/07/24	CHECKCARD 1007 NAWORLDSERV San Jose CA CKCD 8398 XXXXXXXXXXXXX4727 XXXX XXXX XXXX 4727	-25.94
10/29/24	PURCHASE 1028 ZOOM.US 888-799-9 8887999666 CA	-17.05
Subtotal for card account # XXXX XXXX XXXX 4727		-\$92.99
Total withdrawals and other debits		-\$164.90

The Business Advantage Unlimited Cash Rewards credit card

Unlimited 1.5% cash back on all purchases. So simple.

Plus get a **\$300 statement credit offer.**

Apply today — there's no annual fee!
Scan this code or call 888.895.4909.



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

To qualify for the statement credit, make at least \$3,000 in Net Purchases with your card that post to your account within 90 days from account opening. One \$300 statement credit allowed per company. Restrictions apply. Offer subject to change without notice.

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Service fees

The Monthly Fee on your primary Business Advantage Fundamentals Banking account was waived for the statement period ending 09/30/24. 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* has not been met
- \$5,000+ combined average monthly balance in linked business accounts has been met
- Become a member of Preferred Rewards for Business has not been met

*Effective November 1st, 2024, the Monthly Fee can be avoided when you use your Bank of America business debit card to make at least \$500 in new net qualified purchases.

For information on Small Business products and services or to link an existing account, please call 1.888.BUSINESS. For more information about the Preferred Rewards for Business program and which fees can be waived based on account eligibility and enrollment, see the Business Schedule of Fees located at bankofamerica.com/businessfeesataglance.

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
10/01	16,674.74	10/11	16,597.71	10/28	16,942.71
10/03	16,624.74	10/15	16,710.04	10/29	16,925.66
10/07	16,526.89	10/23	16,892.71	10/30	16,949.86

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.

As a reminder, beginning November 1, there are changes to some of the fees and how you can avoid them for your Business Advantage Fundamentals Banking account. Here is what you need to know.

- **How to avoid the \$16 Monthly Fee**

Meet ONE of the following requirements during each statement cycle:

- Maintain a \$5,000 combined average monthly balance in eligible linked business deposit accounts. (Footnote 1)

OR

- Use your Bank of America business debit card to make at least \$500 in new net qualified purchases. (Footnote 2)

OR

- Be a member of Preferred Rewards for Business (first 4 checking accounts per enrolled business). (Footnote 3)

- **Excess Transactions (checks paid / other debits / deposited items)**

- There is no fee for the first 20 items per statement cycle, then 45¢ per item.
- Keep in mind, there is no Excess Transaction Fee for debit card transactions, electronic debits, and checks deposited through Mobile Check Deposit, Bank of America ATMs, or Remote Deposit Online.

- **Cash Deposit Processing Fee**

- There is no fee for the first \$5,000 in cash deposited per statement cycle at an ATM or Financial Center, then 30¢ per \$100 deposited thereafter.

Please let us know if you have any questions about these changes and other fees that may apply to your account(s), or you can review the Business Schedule of Fees at bankofamerica.com/businessfeesataglance.

You may be able to reduce or eliminate some of these fees with other account options that may better fit your needs. For more information visit bankofamerica.com/paymentsolutions. If you would like to discuss these changes, you can stop by a financial center, make an appointment at bankofamerica.com/bizappointment, or give us a call at the number listed on this statement.

(Footnote 1) You may ask us to link Business Economy Checking, Business Interest Checking, Business Advantage Savings, Business Investment Account, and Business CDs.

(Footnote 2) Use a linked Bank of America business debit card to make at least \$500 in new net purchases each statement cycle and Bank of America will waive the Monthly Fee on your Business Advantage Fundamentals Banking account. In addition to the primary business debit, linked employee business debit cards also count toward the monthly net purchases amount threshold.

The following transactions do not qualify: a) ATM transactions; b) refunds, returns or other adjustments; c) cash advances or purchases of cash-like items, such as money orders, traveler's cheques, foreign currency, cashier's checks, gaming chips, and other similar instruments and things of value; d) account funding transactions, including transfers to open or fund deposit, escrow or brokerage accounts and purchases of stored value cards; e) pending (unposted) transactions.

(Footnote 3) The Preferred Rewards for Business program is only available to Small Business, Merrill Small Business, and Bank of America Private Bank® Small Business clients. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business accounts (such as checking, savings, certificate of deposit) and/or your Merrill business investment accounts (such as Working Capital Management Accounts, Business Investor Accounts, Delaware Business Accounts). The qualifying balance is calculated based on either (i) your average daily balance for a three calendar month period, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement at the end of at least one day within thirty days of opening that account. Refer to your Business Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits. 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 may be available without enrolling in the program if you satisfy balance and other requirements.

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