







P.O. Box 15284  
Wilmington, DE 19850

**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

OTTO JAVIER SCHMAL THOMAE  
NORMA ERNESTINA DEL CASTILLO RAMOS  
417 AGUA VISTA DR  
CHULA VISTA, CA 91914-5326

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

## Your Bank of America Advantage Savings

for September 12, 2025 to October 14, 2025

Account number: 3251 6582 0635

**OTTO JAVIER SCHMAL THOMAE    NORMA ERNESTINA DEL CASTILLO RAMOS**

### Account summary

Beginning balance on September 12, 2025	\$9,582.72
Deposits and other additions	0.09
ATM and debit card subtractions	-0.00
Other subtractions	-0.02
Service fees	-0.00
<b>Ending balance on October 14, 2025</b>	<b>\$9,582.79</b>

Annual Percentage Yield Earned this statement period: 0.01%.  
Interest Paid Year To Date: \$0.82.  
Federal Withholding This Period: \$0.02

Better Money Habits®

## What are your financial goals?

Better Money Habits® helps you make sense of your money and take charge of your financial life. You have the power to pursue your savings, credit and general money goals with education, tools - and confidence.

**Scan this code to get started today at BetterMoneyHabits.com.**

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Bank of America, N.A., Member FDIC. Equal Housing Lender ©2025 Bank of America Corporation. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.



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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
10/14/25	Interest Earned	0.09
<b>Total deposits and other additions</b>		<b>\$0.09</b>

## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
10/14/25	Federal Withholding	-0.02
<b>Total other subtractions</b>		<b>-\$0.02</b>

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](http://bankofamerica.com) and enter Visually Impaired Access from the home page.

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**Statements in Spanish? We can do that for you!**

Call 800.432.1000 or visit your nearest financial center.

Exclusions apply. Not available for Commercial, Merrill, Private Bank and Small Business accounts.

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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.

### **Announcing a new look and feel for our Deposit Agreement and Disclosures document.**

Starting November 14, 2025, you can visit [bankofamerica.com/depositagreement](https://bankofamerica.com/depositagreement) to see the updates we have made to simplify the document. You can also request a copy at any financial center, or call us at the number on this statement.

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