



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

MICHAEL J HAPPELL SOLE PROP  
DBA MICHAEL HAPPELL  
1100 N GREECE RD  
ROCHESTER, NY 14626-1032

## Your Business Advantage Fundamentals™ Banking

for June 1, 2024 to June 30, 2024

Account number: 4830 6946 3441

**MICHAEL J HAPPELL SOLE PROP DBA MICHAEL HAPPELL**

### Account summary

Beginning balance on June 1, 2024	\$3,477.11
Deposits and other credits	2,860.00
Withdrawals and other debits	-3,242.66
Checks	-0.00
Service fees	-0.00
<b>Ending balance on June 30, 2024</b>	<b>\$3,094.45</b>

# of deposits/credits: 1

# of withdrawals/debits: 49

# of items-previous cycle<sup>1</sup>: 0

# of days in cycle: 30

Average ledger balance: \$3,301.49

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

#### BUSINESS ADVANTAGE

## View your key business metrics all in one place.

Visually track your business's cash flow trends and data from popular business services, all within Business Advantage 360.<sup>1</sup>

**To learn more, visit [bankofamerica.com/ConnectedApps](https://bankofamerica.com/ConnectedApps) or just scan this code.**



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

<sup>1</sup> You must be enrolled in Business Advantage 360, our small business online banking, or Mobile Banking to use Cash Flow Monitor and Connected Apps, 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.

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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 credits**

Date	Description	Amount
06/18/24	SSA TREAS 310 DES:XXSOC SEC ID:XXXXXXXXXA SSA INDN:MICHAEL J HAPPELL CO ID:9031036030 PPD	2,860.00

**Total deposits and other credits** **\$2,860.00**

**Withdrawals and other debits**

Date	Description	Amount
06/05/24	InstaMed DES:EXCELLUS B ID:021000023141415 INDN:MICHAEL HAPPELL CO ID:9221883201 PPD	-32.40

**Card account # XXXX XXXX XXXX 3093**

06/03/24	PURCHASE 0531 GRUBHUBBURGERKING GRUBHUB.COM NY	-44.27
06/03/24	CHECKCARD 0531 BURGER KING #1774 Q07 ROCHESTER NY 24941444153091611000577 CKCD 5814 XXXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-20.60
06/03/24	PURCHASE 0601 UNLIM MONTHLY SK PLUS DELTASONIC.CONY	-30.23
06/03/24	PURCHASE 0602 GRUBHUBPIZZAHUT GRUBHUB.COM NY	-46.62
06/03/24	PURCHASE 0602 GRUBHUBDAIRYQUEEN GRUBHUB.COM NY	-57.74
06/03/24	PURCHASE 0603 GRUBHUBTACOBELL GRUBHUB.COM NY	-30.44
06/04/24	CHECKCARD 0603 PARAMOUNT+ 888-274-5343 CA 24943004155700755276029 RECURRING CKCD 4899 XXXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-11.99
06/05/24	CHECKCARD 0603 BURGER KING #10654 ROCHESTER NY 24941444156091228000322 CKCD 5814 XXXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-15.11
06/05/24	CHECKCARD 0603 BURGER KING #10654 ROCHESTER NY 24941444156091228000330 CKCD 5814 XXXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-5.40
06/05/24	PURCHASE 0604 GRUBHUBDIBELLASSUBS GRUBHUB.COM NY	-38.19
06/06/24	CHECKCARD 0604 BURGER KING #1810 ROCHESTER NY 24941444157091669001077 CKCD 5814 XXXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-20.51
06/07/24	PURCHASE 0607 GRUBHUBBURGERKING GRUBHUB.COM NY	-44.77
06/10/24	PURCHASE 0608 GRUBHUBDAIRYQUEEN GRUBHUB.COM NY	-45.97
06/10/24	CHECKCARD 0609 WEGMANS RX HOME SHIPPIN 800-934-4797 NY 24137464162001124454089 CKCD 5912 XXXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-5.76
06/10/24	PURCHASE 0609 GRUBHUBTACOBELL GRUBHUB.COM NY	-48.22
06/10/24	PURCHASE 0610 GRUBHUBLOSGALLOSMEXIC GRUBHUB.COM NY	-68.55

*continued on the next page*



**Important information about payment scams**

**We will never...**

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at [bofa.com/helpprotectyourself](https://bofa.com/helpprotectyourself)

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## Withdrawals and other debits - continued

Date	Description	Amount
06/10/24	PURCHASE 0610 IC* INSTACART HTTPSINSTACARCA	-35.04
06/11/24	PURCHASE 0610 IC* INSTACART HTTPSINSTACARCA	-26.00
06/11/24	PURCHASE 0610 IC* INSTACART HTTPSINSTACARCA	-19.00
06/11/24	PURCHASE 0610 IC* INSTACART HTTPSINSTACARCA	-10.17
06/13/24	PURCHASE 0612 GRUBHUBKRISPYKRUNCHYC GRUBHUB.COM NY	-28.47
06/13/24	PURCHASE 0613 GRUBHUBDENNYYS GRUBHUB.COM NY	-35.91
06/14/24	CHECKCARD 0612 ARBYS 0816 ROCHESTER NY 24055244165970014532470 CKCD 5814 XXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-26.29
06/14/24	CHECKCARD 0613 CARBONES PIZZERIA HILTON NY 24801974165286108000434 CKCD 5812 XXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-26.84
06/17/24	CHECKCARD 0613 BURGER KING #10654 ROCHESTER NY 24941444166000378474573 CKCD 5814 XXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-18.78
06/17/24	PURCHASE 0615 GRUBHUBLINDASNEWYORKP GRUBHUB.COM NY	-44.05
06/17/24	PURCHASE 0615 IC* INSTACART HTTPSINSTACARCA	-87.49
06/17/24	PURCHASE 0615 IC* INSTACART*SUBSCRIP HTTPSINSTACARCA	-10.79
06/17/24	BKOFAMERICA ATM 06/17 #000003247 WITHDRWL WEST RIDGE ROAD ROCHESTER NY	-500.00
06/20/24	PURCHASE 0619 GRUBHUBSUBWAY GRUBHUB.COM NY	-28.89
06/20/24	CHECKCARD 0618 BURGER KING #10654 ROCHESTER NY 24941444171000773233023 CKCD 5814 XXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-12.19
06/20/24	PURCHASE 0620 GRUBHUBDAIRYQUEEN GRUBHUB.COM NY	-24.14
06/21/24	PURCHASE 0621 GRUBHUBTACOBELL GRUBHUB.COM NY	-22.03
06/21/24	BKOFAMERICA ATM 06/21 #000004162 WITHDRWL WEST RIDGE ROAD ROCHESTER NY	-1,000.00
06/24/24	CHECKCARD 0620 BURGER KING #10654 ROCHESTER NY 24941444173000942420608 CKCD 5814 XXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-10.56
06/24/24	PURCHASE 0621 GRUBHUBSUBWAY GRUBHUB.COM NY	-29.97
06/24/24	PURCHASE 0622 GRUBHUBDENNYYS GRUBHUB.COM NY	-28.66
06/24/24	CHECKCARD 0621 MCDONALD'S F21645 ROCHESTER NY 24427334173720260993862 CKCD 5814 XXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-3.43
06/24/24	PURCHASE 0623 GRUBHUBTACOBELL GRUBHUB.COM NY	-68.27
06/24/24	PURCHASE 0622 AUTOPAY/DISH NTKW 800-333-3474 CO	-194.99
06/24/24	CHECKCARD 0623 GRUBHUBGHPLUS GRUBHUB.COM NY 24492154175745883226788 RECURRING CKCD 5812 XXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-10.79
06/24/24	CHECKCARD 0623 PANDORA*INTERNET RADIO PDORA.COM/BILCA 24692164175106936897173 RECURRING CKCD 5968 XXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-10.99
06/25/24	PURCHASE 0625 GRUBHUBKFC GRUBHUB.COM NY	-26.55
06/26/24	CHECKCARD 0624 DISH NETWORK-ONE TIME 800-333-3474 CO 24941444177001354264472 CKCD 4899 XXXXXXXXXXXX3093 XXXX XXXX XXXX 3093	-54.00
06/26/24	PURCHASE 0626 GRUBHUBARBYS GRUBHUB.COM NY	-22.57
06/26/24	PURCHASE 0625 NETFLIX.COM NETFLIX.COM CA	-16.73
06/27/24	PURCHASE 0627 GRUBHUBTACOBELL GRUBHUB.COM NY	-42.30
06/27/24	BKOFAMERICA ATM 06/27 #000004572 WITHDRWL WEST RIDGE ROAD ROCHESTER NY	-200.00
<b>Subtotal for card account # XXXX XXXX XXXX 3093</b>		<b>-\$3,210.26</b>
<b>Total withdrawals and other debits</b>		<b>-\$3,242.66</b>

### Service fees

The Monthly Fee on your primary Business Advantage Fundamentals Banking account was waived for the statement period ending 05/31/24. 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 been met
- \$5,000+ combined average monthly balance in linked business accounts has not been met
- Become a member of Preferred Rewards for Business has not been met

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

### Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
06/01	3,477.11	06/10	2,875.30	06/20	4,836.29
06/03	3,247.21	06/11	2,820.13	06/21	3,814.26
06/04	3,235.22	06/13	2,755.75	06/24	3,456.60
06/05	3,144.12	06/14	2,702.62	06/25	3,430.05
06/06	3,123.61	06/17	2,041.51	06/26	3,336.75
06/07	3,078.84	06/18	4,901.51	06/27	3,094.45

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