



P.O. Box 15284  
Wilmington, DE 19850

BANK OF AMERICA

## Preferred Rewards

### Customer service information

📞 1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

🌐 bankofamerica.com

✉ Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

CARMEN RAYAS DOMBAUGH  
POD KATHRIN MICHELLE DOMBAUGH RAYAS  
POD MADISON NICOLE DOMBAUGH RAYAS  
4211 DEER WATCH DR  
CASTLE ROCK, CO 80104-7823

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

## Your Adv Plus Banking Preferred Rewards Gold

for August 26, 2025 to September 24, 2025

Account number: 1391 0137 7985

CARMEN RAYAS DOMBAUGH   POD KATHRIN MICHELLE DOMBAUGH RAYAS   POD MADISON NICOLE DOMBAUGH RAYAS

### Account summary

Beginning balance on August 26, 2025	\$26,064.02
Deposits and other additions	3,461.00
ATM and debit card subtractions	-0.00
Other subtractions	-4,583.08
Checks	-0.00
Service fees	-0.00
<b>Ending balance on September 24, 2025</b>	<b>\$24,941.94</b>

### Bank confidently with Mobile and Online Banking

Our How-to Guide for Digital Banking offers step-by-step help with Mobile and Online Banking so you can manage your accounts on your schedule, from almost anywhere. Learn how to:

**Enroll - Pay bills - Set up digital wallet - And more!**

#### Get started today!

Scan the QR code or visit [bofa.com/digital-how-to](https://bofa.com/digital-how-to)

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply. Zelle® eligible U.S. checking or savings account required. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



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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
09/02/25	Zelle payment from Gaston Osterland for "September Rent"; Conf# 0JH9VBAP1	1,500.00
09/02/25	Zelle payment from CRAIG FREEMAN for "September rent"; Conf# a5yg7sp9l	950.00
09/08/25	Zelle payment from JUAN ANTONIO DECIDERIO Conf# 7SQfo36dp	300.00
09/08/25	Zelle payment from JUAN ANTONIO DECIDERIO Conf# HmbLo36cW	1.00
09/10/25	Zelle payment from CODY D MCJUNKINS for "rent"; Conf# Zhfdo3HO3	500.00
09/22/25	Zelle payment from VIVIANA SANTOS OJEDA Conf# kt3No6xis	110.00
09/23/25	Zelle payment from CODY D MCJUNKINS Conf# 92zKo7nY9	100.00
<b>Total deposits and other additions</b>		<b>\$3,461.00</b>

## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
08/29/25	Online Banking payment to CRD 7780 Confirmation# 1849265724	-339.02
08/29/25	Online scheduled payment to CRD 3437 Confirmation# 3546890297	-102.67
09/02/25	TOWN OF CASTLE R DES:UTILITY PD ID:000000005087-03 INDN:Carmen Dombaugh CO ID:4846000640 PPD	-158.18
09/03/25	Online Banking payment to CRD 7780 Confirmation# 2593988034	-188.51
09/08/25	Online Banking payment to CRD 7780 Confirmation# 0233573964	-36.95
09/08/25	NEW AMERICAN FND DES:HOME LOAN ID:3000286524 INDN:CARMEN RAYAS CO ID:35058 WEB	-3,043.79
09/08/25	Online scheduled payment to CRD 7780 Confirmation# 1233230636	-36.95
09/11/25	BLACK HILLS ENRG DES:UTIL BILL ID:7532817614 INDN:RAYASDOMBAUGH, CARMEN CO ID:1262840847 PPD	-45.06

*continued on the next page*

**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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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
09/15/25	Online Scheduled Payment to ACCT# 7780 Confirmation# 2006792813	-290.58
09/16/25	Online Scheduled Payment to ACCT# 7780 Confirmation# 2007127469	-341.37

**Total other subtractions** **-\$4,583.08**

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.

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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.

**We will automatically waive the monthly maintenance fee on your Bank of America Advantage Plus Banking® account if there is an owner under the age of 25.**

Starting with statements that cycle on or after November 14, 2025, as long as there is an owner on your account that is under the age of 25 on November 14, 2025, the monthly fee will be waived until they turn 25.

To have the monthly fee waived as part of this benefit, an account owner must be under the age of 25 on November 14, 2025. Additionally, this benefit does not apply when owners under 25 are added after this date.

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**Soon, we will automatically waive the monthly maintenance fee on select additional consumer checking or savings accounts when you also own a Bank of America Advantage Relationship Banking® account!**

We are enhancing one of the services that comes with Advantage Relationship accounts — here is how this can benefit you:

Starting November 21, 2025, if you are an owner of an Advantage Relationship account, we will automatically waive the monthly fee on select additional consumer checking and savings accounts you own. This excludes additional Advantage Relationship and fiduciary accounts, like trust and estate accounts. Keep in mind, this means any additional Advantage Relationship accounts you own will not have the monthly fee waived as part of this benefit since it is not an eligible account type.

There is nothing you need to do. We will waive the monthly fee automatically on eligible accounts — asking us to link your accounts is no longer needed.

You can find more information about our accounts at [bankofamerica.com](https://bankofamerica.com) or in our Personal Schedule of Fees at [bankofamerica.com/fees](https://bankofamerica.com/fees). If you have any questions, please visit us, or call the number on this statement.

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