



P.O. Box 15284  
Wilmington, DE 19850

## Preferred Rewards

### Client service information

- ☎ 1.800.MERRILL (1.800.637.7455)
- En Español: 1.800.688.6086
- 🌐 bankofamerica.com
- ✉ Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

LES M OTTOLENGHI  
5740 S FOREST ST  
GREENWOOD VILLAGE, CO 80121-2138

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


## Your Bank of America banking statement summary

for January 16, 2025 to February 12, 2025

Your deposit accounts	Account/plan number	Ending balance	Details on
Regular Checking	0032 6927 7648	\$25,621.62	Page 3
Regular Savings	0032 7836 1771	\$431.28	Page 7
Certificate of Deposit Accounts*		\$3,563.11	Page 9
<b>Total balance</b>		<b>\$29,616.01</b>	

\* Detailed information about this account is not included on this statement.

Important disclosure information listed on the "Important Information for Bank Deposit Accounts" page.




### Account security you can see

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

**To learn more, visit [bofa.com/SecurityCenter](https://bofa.com/SecurityCenter) or scan this code.**

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 is only available for select mobile devices. Message and data rates may apply.



SSM-11-23-0458.C | 6115469

## 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 client) (20 business days if you are a new client, 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.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation.

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# Your Regular Checking Preferred Rewards Diamond

LES M OTTOLENGHI

## Account summary

Beginning balance on January 16, 2025	\$4,056.27
Deposits and other additions	115,274.58
Withdrawals and other subtractions	-92,125.23
Checks	-1,584.00
Service fees	-0.00
<b>Ending balance on February 12, 2025</b>	<b>\$25,621.62</b>

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
01/16/25	Lee Enterprises DES:AP DEPOSIT ID:991-E117119 INDN:OTTOLENGHI LES CO ID:VXXXXXXXXX PPD	363.56
01/21/25	Online Scheduled transfer from CHK 5201 Confirmation# u9v0yb5v4; MURPHY, MARY	10,000.00
01/21/25	Online transfer from CHK 5201 Confirmation# sj6fuad5u; MURPHY, MARY	10,000.00
01/24/25	Lee Enterprises, DES:PAYROLL ID:CER000530698812 INDN:Leslie M Ottolenghi CO ID:1420823980 PPD	12,361.56
01/27/25	Online transfer from CHK 5201 Confirmation# vol9qcur7; MURPHY, MARY	10,000.00

continued on the next page

## Deposits and other additions - continued

Date	Description	Amount
01/28/25	MY529 PPD DES:WITHDRAWAL ID:299916 INDN:LESLIE OTTOLENGHI CO ID:5870680188	15,000.00
02/03/25	BKOFAMERICA MOBILE 02/02 3716628042 DEPOSIT *MOBILE GA	189.90
02/06/25	MY529 PPD DES:WITHDRAWAL ID:299916 INDN:LESLIE OTTOLENGHI CO ID:5870680188	5,000.00
02/07/25	Lee Enterprises, DES:PAYROLL ID:CER000535830279 INDN:Leslie M Ottolenghi CO ID:1420823980 PPD	12,359.56
02/12/25	MY529 PPD DES:WITHDRAWAL ID:299916 INDN:LESLIE OTTOLENGHI CO ID:5870680188	20,000.00
02/12/25	MY529 PPD DES:WITHDRAWAL ID:299916 INDN:LESLIE OTTOLENGHI CO ID:5870680188	10,000.00
02/12/25	MY529 PPD DES:WITHDRAWAL ID:299916 INDN:LESLIE OTTOLENGHI CO ID:5870680188	10,000.00

**Total deposits and other additions** **\$115,274.58**

## Withdrawals and other subtractions

Date	Description	Amount
01/17/25	Zelle payment to Rita Fitzpatrick Conf# csq3yu0jd	-90.00
01/21/25	Online Banking transfer to CHK 9807 Confirmation# 1450912699	-8,000.00
01/21/25	AMERICAN EXPRESS DES:ACH PMT ID:W4800 INDN:LESLIE OTTOLENGHI CO ID:1133133497 CCD	-5,000.00
01/21/25	COINBASE INC. DES:8889087930 ID:RTL-4PUJHEE4 INDN:LESLIE OTTOLENGHI CO ID:1327000623 WEB	-500.00
01/21/25	DOCTORSW/OBORDER DES:CONTRIBUTE ID:1748655 INDN:LES *OTTOLENGHI CO ID:0000145675 WEB	-150.00
01/22/25	AMERICAN EXPRESS DES:ACH PMT ID:W7316 INDN:LESLIE OTTOLENGHI CO ID:1133133497 CCD	-1,500.00
01/23/25	XCEL ENERGY-PSCO DES:XCELENERGY ID:00141260683 INDN:PRIMARYCHECKIXXXXXXXXXX CO ID:7840296600 WEB	-484.01
01/27/25	Zelle payment to Rita Fitzpatrick Conf# i2y5slypi	-240.00
01/27/25	Zelle payment to Pablo Pablo Conf# hcuosb9go	-1,550.00
01/27/25	Zelle payment to MARIA RODRIGUEZ VELASQUEZ Conf# h82ydwxxh	-900.00
01/27/25	Zelle payment to Karen Andrea Zambrano Jimenez Conf# apuwa6v5y	-1,800.00
01/27/25	WIRE TYPE:BOOK OUT DATE:250127 TIME:0439 ET TRN:2025012700092110 RELATED REF:Y7GZXZV4X BNF:PAUL JAKE TYLER ID:501023055560	-4,175.00
01/27/25	WIRE TYPE:WIRE OUT DATE:250127 TIME:0444 ET TRN:2025012700092118 SERVICE REF:004429 BNF:STEVE DUNN ID:6197098814 BNF BK:WELLS FARGO BA NK NA ID:124002971 PMT DET:8FEAZQ5ZA	-2,486.00
01/27/25	COINBASE INC. DES:8889087930 ID:RTL-JZQ8ZE25 INDN:LESLIE OTTOLENGHI CO ID:1327000623 WEB	-500.00
01/28/25	AMERICAN EXPRESS DES:ACH PMT ID:A6076 INDN:LESLIE OTTOLENGHI CO ID:3133133497 CCD	-4,100.00

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## Withdrawals and other subtractions - continued

Date	Description	Amount
01/30/25	Zelle payment to Holly Smielke Conf# hl9ffw54x	-63.00
02/03/25	Zelle payment to Holly Smielke Conf# bb3fuv24x	-125.00
02/03/25	Zelle payment to MARIA RODRIGUEZ VELASQUEZ Conf# dzloqtw7z	-750.00
02/03/25	WIRE TYPE:BOOK OUT DATE:250203 TIME:0454 ET TRN:2025020300229337 RELATED REF:533901098 BNF:PAUL JAKE TYLER ID:501023055560	-2,750.00
02/03/25	TRANSFER LES M OTTOLENGHI:Steve Dunn Confirmation# 1858899073	-2,071.00
02/03/25	FLAGSTAR BANK NA DES:LOAN PYMT ID:0505805020 INDN:LESLIE OTTOLENGHI CO ID:1382734984 WEB	-12,767.74
02/03/25	COINBASE INC. DES:8889087930 ID:RTL-CUHEFDUV INDN:LESLIE OTTOLENGHI CO ID:1327000623 WEB	-500.00
02/03/25	METRO METERING DES:WATER BILL ID:550630 INDN:LESLIE OTTOLENGHI CO ID:1001922899 PPD	-49.40
02/03/25	METRO METERING DES:WATER BILL ID:550635 INDN:LJMO CORPORATION CO ID:1001922899 PPD	-34.57
02/03/25	METRO METERING DES:WATER BILL ID:551160 INDN:MARY MURPHY CO ID:1001922899 PPD	-33.25
02/03/25	METRO METERING DES:WATER BILL ID:550594 INDN:LES OTTOLENGHI CO ID:1001922899 PPD	-17.77
02/04/25	TRANSFER LES M OTTOLENGHI:Coeur Construction g Confirmation# 1468793182	-2,058.49
02/04/25	Zelle payment to Rita Fitzpatrick Conf# fzlisl470	-240.00
02/04/25	AMERICAN EXPRESS DES:ACH PMT ID:W0188 INDN:LESLIE OTTOLENGHI CO ID:1133133497 CCD	-2,000.00
02/06/25	Online Banking transfer to CHK 9807 Confirmation# 1784695217	-3,000.00
02/07/25	BETTERMENT SEC DES:TRANSFER ID:AXXXXXXXXXX INDN:LESLIE M OTTOLENGHI CO ID:1743132639 WEB	-200.00
02/10/25	Online Banking transfer to CHK 9807 Confirmation# 2013851400	-2,300.00
02/10/25	Zelle payment to MARIA RODRIGUEZ VELASQUEZ Conf# i87mm57n9	-750.00
02/10/25	Zelle payment to Pablo Pablo Conf# fimsjcv2a	-750.00
02/10/25	Zelle payment to Karen Andrea Zambrano Jimenez Conf# f5nyj1x7b	-750.00
02/10/25	WIRE TYPE:BOOK OUT DATE:250210 TIME:0443 ET TRN:2025021000105758 RELATED REF:535185652 BNF:PAUL JAKE TYLER ID:501023055560	-1,950.00
02/10/25	TRANSFER LES M OTTOLENGHI:Steve Dunn Confirmation# 0419061274	-2,170.00
02/10/25	Zelle payment to Holly Smielke Conf# eyi5ul8r0	-120.00
02/10/25	AMERICAN EXPRESS DES:ACH PMT ID:W8946 INDN:LESLIE OTTOLENGHI CO ID:1133133497 CCD	-2,000.00
02/10/25	COINBASE INC. DES:8889087930 ID:RTL-98ZAZWW7 INDN:LESLIE OTTOLENGHI CO ID:1327000623 WEB	-500.00
02/12/25	Online Banking transfer to CHK 9662 Confirmation# 1636577111	-14,700.00

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## Withdrawals and other subtractions - continued

Date	Description	Amount
02/12/25	Online Banking transfer to CHK 9662 Confirmation# 1336583879	-1,000.00
02/12/25	BANK OF AMERICA CREDIT CARD Bill Payment	-5,000.00
02/12/25	AMERICAN EXPRESS DES:ACH PMT ID:M8196 INDN:LESLIE OTTOLENGHI CO ID:1133133497 CCD	-2,000.00
<b>Total withdrawals and other subtractions</b>		<b>-\$92,125.23</b>

## Checks

Date	Check #	Amount	Date	Check #	Amount
01/21/25	1661	-320.00	01/27/25	1668*	-320.00
01/22/25	1665*	-624.00	02/10/25	1672*	-320.00
<b>Total checks</b>					<b>-\$1,584.00</b>
<b>Total # of checks</b>					<b>4</b>

\* There is a gap in sequential check numbers

## Service fees

Date	Transaction description	Amount
01/27/25	Preferred Rewards-Wire Fee Waived	-0.00
01/27/25	Preferred Rewards-Wire Fee Waived	-0.00
01/27/25	Preferred Rewards-Wire Fee Waiver of \$30	-0.00
01/27/25	Preferred Rewards-Wire Fee Waiver of \$30	-0.00
02/03/25	Preferred Rewards-Wire Fee Waived	-0.00
02/03/25	Preferred Rewards-Wire Fee Waiver of \$30	-0.00
02/10/25	Preferred Rewards-Wire Fee Waived	-0.00
02/10/25	Preferred Rewards-Wire Fee Waiver of \$30	-0.00
02/12/25	Preferred Rewards-Monthly Fee Waiver of \$14	-0.00
<b>Total service fees</b>		<b>-\$0.00</b>

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

# Your Regular Savings Preferred Rewards Diamond

LES M OTTOLENGHI

## Account summary

Beginning balance on January 16, 2025	\$431.28
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Service fees	-0.00
<b>Ending balance on February 12, 2025</b>	<b>\$431.28</b>

## Service fees

Date	Transaction description	Amount
02/12/25	Preferred Rewards-Monthly Fee Waiver of \$5	-0.00
<b>Total service fees</b>		<b>-\$0.00</b>

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

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# Your Certificate of Deposit Accounts

## Account summary

LES M OTTOLENGHI

Account	Account number	Interest rate (%)	Maturity date	Balance
Fixed Term CD	910 000 4458 9871	0.03	02/07/25	1,104.18
Fixed Term CD	910 000 6917 9363	3.84	01/03/11	2,458.93
<b>Total balance</b>				<b>\$3,563.11</b>
<b>Total CD balance</b>				<b>\$3,563.11</b>

## Check images

Account number: 0032 6927 7648

Check number: 1661 | Amount: \$320.00

LES M OTTOLENGHI 5740 S FOREST ST GREENWOOD VILLAGE, CO 80121-2138	1661 44-5818 CA 25/26
January 10, 2025	
Pay To The Order Of <u>Maria Cervantes</u>	\$ 320.00
<u>Three hundred &amp; twenty</u> <sup>00/100</sup>	Dollars
<b>BANK OF AMERICA</b> Wealth Management Banking	
ACH #/T 081000082	
For <u>clean 5740</u>	<u>LSG</u>
⑆06 100005 2⑆ 003269277648 ⑆ 1661	

Check number: 1665 | Amount: \$624.00

LES M OTTOLENGHI 5740 S FOREST ST GREENWOOD VILLAGE, CO 80121-2138	1665 44-5818 CA 25/26
1.6.25	
Pay To The Order Of <u>Elk Meadows Social District</u>	\$ 624.00
<u>Six hundred &amp; twenty-four</u> <sup>00/100</sup>	Dollars
<b>BANK OF AMERICA</b> Wealth Management Banking	
ACH #/T 081000082	
For <u>AL-10, 9, 23</u>	<u>LSG</u>
⑆06 100005 2⑆ 003269277648 ⑆ 1665	

Check number: 1668 | Amount: \$320.00

LES M OTTOLENGHI 5740 S FOREST ST GREENWOOD VILLAGE, CO 80121-2138	1668 44-5818 CA 25/26
Jan 24, 2025	
Pay To The Order Of <u>Maria Cervantes</u>	\$ 320.00
<u>Three hundred &amp; twenty</u> <sup>00/100</sup>	Dollars
<b>BANK OF AMERICA</b> Wealth Management Banking	
ACH #/T 081000082	
For <u>clean 5740</u>	<u>LSG</u>
⑆06 100005 2⑆ 003269277648 ⑆ 1668	

Check number: 1672 | Amount: \$320.00

LES M OTTOLENGHI 5740 S FOREST ST GREENWOOD VILLAGE, CO 80121-2138	1672 44-5818 CA 25/26
Feb 7, 2025	
Pay To The Order Of <u>Maria Cervantes</u>	\$ 320.00
<u>Three hundred &amp; twenty</u> <sup>00/100</sup>	Dollars
<b>BANK OF AMERICA</b> Wealth Management Banking	
ACH #/T 081000082	
For <u>clean 5740</u>	<u>LSG</u>
⑆06 100005 2⑆ 003269277648 ⑆ 1672	

## 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.

**Beginning May 19, 2025, or a later date we may provide you notice of, the Preferred Rewards program Diamond and Diamond Honors tiers will be combined into a simplified Diamond Honors tier.**

If you are currently enrolled in the Diamond or Diamond Honors tier when the change occurs, your membership in Preferred Rewards will be automatically set to the simplified Diamond Honors tier. There is nothing you need to do. Here is what else you need to know:

- The balance requirement for the new tier will be a three-month combined average balance of \$1,000,000. (Footnote 1)
- You will continue to enjoy access to our lifestyle benefits, which offer unique experiences and premium offers. (Footnote 2)
- The interest rate discount (Footnote 3) on a new home equity line of credit will be 0.625% instead of 0.750%.

If you have any questions, please contact us at the number shown on this statement. If you would like to learn more about Preferred Rewards, visit [bankofamerica.com/MyRewards](https://bankofamerica.com/MyRewards).

Footnote 1) Bank of America Private Bank clients with a Bank of America eligible personal checking account will qualify for the new Diamond Honors tier.

Footnote 2) You must be enrolled in the Diamond or Diamond Honors tier of Preferred Rewards to be eligible for lifestyle benefits or events. The lifestyle benefits are provided by third party vendors not affiliated with Bank of America. Terms and fulfillment of the offers is the responsibility of the third party vendor and not of Bank of America. Bank of America does not provide your customer information to the third-party vendor, but by contacting them to take advantage of an offer you will identify yourself as a Bank of America client. Due to limited availability, some offers may be open only to a limited number of Preferred Rewards members and could change without notice. Must be 21 years of age or older to participate in offers which include alcohol.

Footnote 3) Home Equity Line of Credit (HELOC) interest rate discounts are offered to clients who are enrolled or are eligible to enroll in Preferred Rewards, based on their rewards tier at the submittal of home equity application (for co-borrowers, at least one applicant must be enrolled or eligible to enroll). Currently, the amount of discount (0.125% for Gold tier, 0.250% for Platinum tier, 0.375% for Platinum Honors tier, 0.625% for Diamond tier and 0.750% for Diamond Honors tier) is based on the rewards tier at the submittal of home equity application and is not subject to adjustment after the application is submitted. Upon consolidation of the Diamond and Diamond Honors tiers the interest rate discount for the new Diamond Honors tier will be 0.625%. For further details, refer to the Preferred Rewards section of the Personal Schedule of Fees at [bankofamerica.com/fees](https://bankofamerica.com/fees). Benefit is non-transferable. Preferred Rewards home equity benefit can be combined with certain other home equity interest rate discounts.

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