


P.O. Box 15284  
Wilmington, DE 19850

**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

EASTERN REGIONAL DRAGON BOAT ASSOCIATION  
PO BOX 446  
NEW HOPE, PA 18938-0446


**Your Business Advantage Relationship Banking**

for December 1, 2025 to December 31, 2025

**EASTERN REGIONAL DRAGON BOAT ASSOCIATION**

**Account summary**

Beginning balance on December 1, 2025	\$75,132.69	# of deposits/credits: 0
Deposits and other credits	0.00	# of withdrawals/debits: 4
Withdrawals and other debits	-3,500.00	# of items-previous cycle <sup>1</sup> : 0
Checks	-0.00	# of days in cycle: 31
Service fees	-0.00	Average ledger balance: \$74,793.98
<b>Ending balance on December 31, 2025</b>	<b>\$71,632.69</b>	<sup>1</sup> Includes checks paid, deposited items and other debits




### Take your security to the next level

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 may not be available for select mobile devices. Message and data rates may apply.



SSM-01-25-2480.B | 7528643

## 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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**Withdrawals and other debits**

Date	Description	Amount
12/29/25	Payments and Invoicing payment to Robert McNamara; ID: B15JTTOGHY37OVG	-1,500.00
12/29/25	Payments and Invoicing payment to Lily Ting ; ID: B15PLHXTHQ37OVE	-1,000.00
12/29/25	Payments and Invoicing payment to Ichin Huang ; ID: B15JNQGJVW37OVH	-500.00
12/29/25	Payments and Invoicing payment to Tom Leonardi ; ID: B15QVKIRHR37OVF	-500.00

**Total withdrawals and other debits** **-\$3,500.00**

**Service fees**

The Monthly Fee on your primary Business Advantage Relationship Banking account was waived for the statement period ending 11/28/25. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

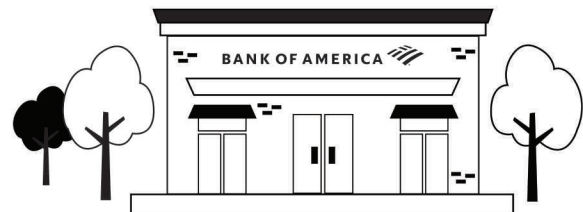
- \$15,000+ combined average monthly balance in linked business accounts has been met
- Become a member of Preferred Rewards for Business has not been met

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](http://bankofamerica.com/businessfeesataglance).

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)
12/01	75,132.69	12/29	71,632.69

We know you can bank anywhere.  
Thank you for choosing us.



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73 Mountainview Blvd., Basking Ridge, NJ 07920

EASTERN REGIONAL DRAGON BOAT ASSOCIATION  
17 W MINER ST  
WEST CHESTER PA 19382-3213

**START THE NEW YEAR OFF RIGHT**

Take a moment to visit the Request Center in Online Banking or the Mobile Banking App to ensure your contact information is current.



**Statement Summary**

Deposit Accounts		Total Balance:			\$2,614.27
Account Type	Previous Balance	Deposits	Withdrawals	Ending Balance	
Membership Eligibility - 3053	5.00	0.00	0.00	5.00	
Business Money Manager - 3079	2,603.58	5.69	0.00	2,609.27	
Business Basics Checking - 3087	0.00	0.00	0.00	0.00	

**Membership Eligibility**

<b>Previous Balance:</b>	<b>\$5.00</b>
<b>Ending Balance:</b>	<b>\$5.00</b>
The Annual Percentage Yield for this account is 0.00%	

**Business Money Manager**

<b>Previous Balance:</b>	<b>\$2,603.58</b>			
Date	Description	Deposits	Withdrawals	Ending Balance
12-31	Credit Dividend	5.69		2,609.27
<b>Ending Balance:</b>				<b>\$2,609.27</b>

**Deposit Summary**

Date	Amount	Date	Amount	Date	Amount
12-31	5.69				
		<b>TOTAL FOR THIS PERIOD</b>		<b>TOTAL YEAR-TO-DATE</b>	
TOTAL OVERDRAFT FEES		0.00		0.00	
TOTAL RETURNED ITEM FEES		0.00		0.00	
Deposits	0.00	Dividends	5.69		
Withdrawals	0.00	Fees	0.00		
Dividends Earned YTD	69.01	Annual Percentage Yield Earned	2.604%		



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EASTERN REGIONAL DRAGON BOAT ASSOCIATION

<b>Business Basics Checking</b>			
<b>Previous Balance:</b>		<b>\$0.00</b>	
<b>Ending Balance:</b>		<b>\$0.00</b>	
		TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
	TOTAL OVERDRAFT FEES	0.00	0.00
	TOTAL RETURNED ITEM FEES	0.00	0.00
Deposits	0.00	Dividends	0.00
Withdrawals	0.00	Fees	0.00