



P.O. Box 15284
Wilmington, DE 19850

MICHAEL LALIBERTE, D.P.M., P.A.
PO BOX 757
GOTHA, FL 34734-0757

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

Your Business Advantage Relationship Banking

for May 1, 2025 to May 31, 2025 Account number: 8980 8636 8237
MICHAEL LALIBERTE, D.P.M., P.A.

Account summary

Beginning balance on May 1, 2025	\$1,375.73	# of deposits/credits: 9
Deposits and other credits	10,306.06	# of withdrawals/debits: 21
Withdrawals and other debits	-6,176.36	# of items-previous cycle ¹ : 4
Checks	-3,261.24	# of days in cycle: 31
Service fees	-49.95	Average ledger balance: \$1,665.55
Ending balance on May 31, 2025	\$2,194.24	¹ Includes checks paid, deposited items and other debits

Available in English and Spanish

Send wire transfers in the Mobile Banking app

Use our app or Online Banking to send domestic wires or international wires in 140+ currencies to over 200 countries.

Scan the code or visit bofa.com/wiretransfers.

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. Fees or other costs may apply to wire transfers. See the Online Banking Service Agreement at bankofamerica.com. Data connection required. Carrier fees 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
05/06/25	FISERV MERCH RTP DES:DEPOSIT ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:XXXXXXXXXX CCD	1,014.41
05/07/25	BKOFAMERICA ATM 05/07 #000003722 DEPOSIT OCOEE OCOEE FL	408.42
05/09/25	FISERV MERCH RTP DES:DEPOSIT ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:XXXXXXXXXX CCD	788.96
05/12/25	BKOFAMERICA ATM 05/12 #000005336 DEPOSIT OCOEE OCOEE FL	500.00
05/14/25	BKOFAMERICA ATM 05/14 #000002505 DEPOSIT OCOEE OCOEE FL	1,000.00
05/16/25	FISERV MERCH RTP DES:DEPOSIT ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:XXXXXXXXXX CCD	640.57
05/19/25	BKOFAMERICA ATM 05/19 #000004532 DEPOSIT OCOEE OCOEE FL	4,454.47
05/29/25	FISERV MERCH RTP DES:DEPOSIT ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:XXXXXXXXXX CCD	55.34
05/30/25	FISERV MERCH RTP DES:DEPOSIT ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:XXXXXXXXXX CCD	1,443.89

Total deposits and other credits

\$10,306.06

Withdrawals and other debits

Date	Description	Amount
05/02/25	LEASEDIRECT DES:12500_1 ID:4081778 INDN:MICHAEL LALIBERTE, D.P CO ID:XXXXXXXXXX CCD PMT INFO:INV# XXXXXXXX DUE 05/01/25 REC# 2048612	-351.32
05/02/25	FISERV MERCH RTP DES:INTERCHNG ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:XXXXXXXXXX CCD	-50.45
05/02/25	FISERV MERCH RTP DES:DISCOUNT ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:XXXXXXXXXX CCD	-45.81
05/02/25	FISERV MERCH RTP DES:FEE ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:XXXXXXXXXX CCD	-22.99
05/06/25	FISERV MERCH RTP DES:FINCL ADJ ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:XXXXXXXXXX CCD	-253.60
05/07/25	KAPITUS DES: ACHPMT ID:B5718941 INDN: WEST ORANGE PODIATRY CO ID:1814344006 CCD	-1,050.00

continued on the next page



Security tips

Tips to help protect yourself from trending scams:

- Do not be pressured to act quickly - it could be an imposter trying to steal your money.
- If asked to transfer money unexpectedly, use caution - it could be a scam.
- Never grant remote access or download apps at the request of someone you do not know.

Learn more about trending scams.

Scan the code or visit bofa.com/HelpProtectYourself.

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



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Withdrawals and other debits - continued

Date	Description	Amount
05/09/25	FISERV MERCH RTP DES:FINCL ADJ ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:DXXXXXXXXXX CCD	-197.24
05/14/25	KAPITUS DES: ACHPMT ID:B5718941 INDN: WEST ORANGE PODIATRY CO ID:1814344006 CCD	-1,050.00
05/16/25	FISERV MERCH RTP DES:FINCL ADJ ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:DXXXXXXXXXX CCD	-160.14
05/21/25	KAPITUS DES: ACHPMT ID:B5718941 INDN: WEST ORANGE PODIATRY CO ID:1814344006 CCD	-1,050.00
05/28/25	KAPITUS DES: ACHPMT ID:B5718941 INDN: WEST ORANGE PODIATRY CO ID:1814344006 CCD	-1,050.00
05/29/25	FISERV MERCH RTP DES:FINCL ADJ ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:DXXXXXXXXXX CCD	-13.84
05/30/25	FISERV MERCH RTP DES:FINCL ADJ ID:372666093888 INDN:MICHAEL LALIBERTE DPM CO ID:DXXXXXXXXXX CCD	-360.97

Card account # XXXX XXXX XXXX 2710

05/07/25	CHECKCARD 0506 CFX - E-PASS A/R 8003537277 FL 55310205126201071234253 CKCD 4784 XXXXXXXXXXXXX2710 XXXX XXXX XXXX 2710	-55.00
05/08/25	PURCHASE 0507 Spectrum 8557077328 MO	-410.00
05/23/25	CHECKCARD 0522 CFX - E-PASS A/R 8003537277 FL 55310205142211339373801 CKCD 4784 XXXXXXXXXXXXX2710 XXXX XXXX XXXX 2710	-55.00

Subtotal for card account # XXXX XXXX XXXX 2710	-520.00
Total withdrawals and other debits	-6,176.36

Checks

Date	Check #	Amount	Date	Check #	Amount
05/12/25	2006	-1,744.00	05/27/25	2008*	-1,517.24
Total checks				-3,261.24	
Total # of checks				2	

* There is a gap in sequential check numbers

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$20.00	\$90.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We want to help you avoid overdraft fees. Here are a few ways to manage your account and stay on top of your balance:

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

continued on the next page

Service fees - continued

Based on the activity on your business accounts for the statement period ending 04/30/25, a Monthly Fee was charged for your primary Business Advantage Relationship Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$15,000+ combined average monthly balance in linked business accounts
- ☐ Become a member of Preferred Rewards for Business

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.

Date	Transaction description	Amount
05/01/25	Monthly Fee Business Adv Relationship	-29.95
05/12/25	OVERDRAFT ITEM FEE FOR ACTIVITY OF 05-12	-10.00
05/14/25	OVERDRAFT ITEM FEE FOR ACTIVITY OF 05-14	-10.00

Total service fees **-\$49.95**

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

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
05/01	1,345.78	05/12	-132.84	05/23	3,637.06
05/02	875.21	05/14	-192.84	05/27	2,119.82
05/06	1,636.02	05/16	287.59	05/28	1,069.82
05/07	939.44	05/19	4,742.06	05/29	1,111.32
05/08	529.44	05/21	3,692.06	05/30	2,194.24
05/09	1,121.16				

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Check images

Account number: 8980 8636 8237

Check number: 2006 | Amount: \$1,744.00

Check number: 2008 | Amount: \$1,517.24

MICHAEL LALIBERTE, D.P.M., P.A. PO BOX 767 GOTHIA, FL 34734-0767		2006 12 4531 FL 2394
PAY TO THE ORDER OF	DATE 5/19/2025	\$1,744.00
Marta Martinez		
Seventeen hundred & forty four		DOLLARS
BANK OF AMERICA		
FOR		
MICHAEL LALIBERTE, D.P.M., P.A.		
#002006# 40630000474 898086368237#		

MICHAEL LALIBERTE, D.P.M., P.A. PO BOX 767 GOTHIA, FL 34734-0767		2008 12 4531 FL 2394
PAY TO THE ORDER OF	DATE 5/27/2025	\$1,517.24
Marta Martinez		
Fifteen hundred & seventeen		DOLLARS
BANK OF AMERICA		
FOR		
MICHAEL LALIBERTE, D.P.M., P.A.		
#002008# 40630000474 898086368237#		

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