



Business Advantage

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

PF SERVICIOS INC
1600 RIDGE ROCK DR
ROUND ROCK, TX 78681-6245

Your Business Advantage Fundamentals™ Banking

for December 1, 2025 to December 31, 2025

Account number: 8981 5860 9824

PF SERVICIOS INC

Account summary

Beginning balance on December 1, 2025	\$1,596.44
Deposits and other credits	64,600.00
Withdrawals and other debits	-65,434.00
Checks	-0.00
Service fees	-92.00
Ending balance on December 31, 2025	\$670.44

of deposits/credits: 10

of withdrawals/debits: 26

of items-previous cycle¹: 0

of days in cycle: 31

Average ledger balance: \$7,540.18

¹Includes 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 or scan this code.



When you use the QR code 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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Bank of America, N.A. Member FDIC and  Equal Housing Lender



Your checking account

PF SERVICIOS INC | Account # 8981 5860 9824 | December 1, 2025 to December 31, 2025

Deposits and other credits

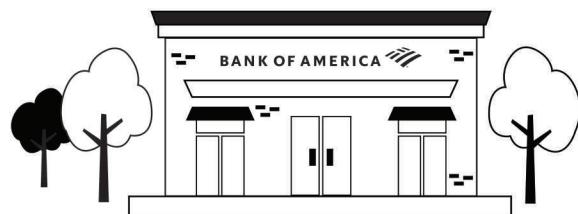
Date	Description	Amount
12/03/25	Transfer PF SERVICIOS INC	4,100.00
12/05/25	Transfer PF SERVICIOS INC	4,000.00
12/08/25	Transfer PF SERVICIOS INC	6,000.00
12/09/25	WIRE TYPE:WIRE IN DATE: 251209 TIME:1053 ET TRN:2025120900357872 SEQ:G0153434874501/432620 ORIG:PEDRO M FERNANDEZ VIVENES ID:009154372065 SND BK:CITIBANK, N.A. ID:0008 PMT DET:PF SERVICIOS INC /INS/CITIBANK N.A. RETAIL WIRE SETT	7,000.00
12/15/25	Transfer PF SERVICIOS INC	7,500.00
12/16/25	Transfer PF SERVICIOS INC	8,500.00
12/17/25	WIRE TYPE:WIRE IN DATE: 251217 TIME:0916 ET TRN:2025121700326506 SEQ:G0153514470701/477100 ORIG:PEDRO M FERNANDEZ VIVENES ID:009154372065 SND BK:CITIBANK, N.A. ID:0008 PMT DET:PF SERVICIOS INC /INS/CITIBANK N.A. RETAIL WIRE SETT	7,000.00
12/19/25	WIRE TYPE:WIRE IN DATE: 251219 TIME:1439 ET TRN:2025121900556908 SEQ:G0153535627301/661459 ORIG:PEDRO M FERNANDEZ VIVENES ID:009154372065 SND BK:CITIBANK, N.A. ID:0008 PMT DET:PF SERVICIOS INC /INS/CITIBANK N.A. RETAIL WIRE SETT	6,000.00
12/23/25	WIRE TYPE:WIRE IN DATE: 251223 TIME:1214 ET TRN:2025122300522931 SEQ:G0153575681501/572398 ORIG:PEDRO M FERNANDEZ VIVENES ID:009154372065 SND BK:CITIBANK, N.A. ID:0008 PMT DET:PF SERVICIOS INC /INS/CITIBANK N.A. RETAIL WIRE SETT	6,500.00
12/30/25	WIRE TYPE:WIRE IN DATE: 251230 TIME:0847 ET TRN:2025123000337379 SEQ:G0153644461701/419191 ORIG:PEDRO M FERNANDEZ VIVENES ID:009154372065 SND BK:CITIBANK, N.A. ID:0008 PMT DET:PF SERVICIOS INC /INS/CITIBANK N.A. RETAIL WIRE SETT	8,000.00
Total deposits and other credits		\$64,600.00

Withdrawals and other debits

Date	Description	Amount
12/08/25	TRANSFER PF SERVICIOS INC:RENE EL NEMER Confirmation# 0422307335	-10,000.00
12/12/25	Online transfer to CHK 4295 Confirmation# etba0ohrm;	-9,000.00
12/15/25	Online transfer to CHK 9567 Confirmation# e4nsv9bch;	-275.00
12/15/25	Online transfer to CHK 9567 Confirmation# fpavbv5fl;	-1,285.00

continued on the next page

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



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Withdrawals and other debits - continued

Date	Description	Amount
12/15/25	Online transfer to CHK 4279 Confirmation# d0i70o69d;	-5,000.00
12/17/25	Online transfer to CHK 4295 Confirmation# gt0myrars;	-5,000.00
12/18/25	Online transfer to CHK 4279 Confirmation# dk2egxzqd;	-5,000.00
12/19/25	Online transfer to CHK 4279 Confirmation# atmk5vmce;	-3,000.00
12/22/25	Online transfer to CHK 4295 Confirmation# hclkzrzkp;	-3,134.00
12/22/25	Online transfer to CHK 4279 Confirmation# f73zmmmdah;	-1,000.00
12/23/25	Online transfer to CHK 8985 Confirmation# gtx1vkgs0;	-4,500.00
12/24/25	Online transfer to CHK 4279 Confirmation# ht23ab5xw;	-3,000.00
12/26/25	Online transfer to CHK 4279 Confirmation# brsfrmmeoy;	-2,000.00
12/26/25	Online transfer to CHK 9567 Confirmation# ipkrrgyj5;	-2,740.00
12/29/25	Online transfer to CHK 4279 Confirmation# c29wdl3g3;	-2,000.00
12/30/25	Online transfer to CHK 4279 Confirmation# crw23iow2;	-3,000.00
12/31/25	Online transfer to CHK 4295 Confirmation# i0q61gfd;	-2,500.00
12/31/25	Online transfer to CHK 4279 Confirmation# igd5d95et;	-3,000.00
Total withdrawals and other debits		-\$65,434.00

Service fees

The Monthly Fee on your primary Business Advantage Fundamentals 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.

- \$500+ in new net purchases on a linked Business debit card has not been met
- \$5,000+ 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.

Date	Transaction description	Amount
12/01/25	Wire Transfer Fee	-15.00
12/01/25	External transfer fee - 3 Day - 11/28/2025	-1.00
12/09/25	External transfer fee - 3 Day - 12/08/2025	-1.00
12/10/25	Wire Transfer Fee	-15.00
12/18/25	Wire Transfer Fee	-15.00
12/22/25	Wire Transfer Fee	-15.00
12/24/25	Wire Transfer Fee	-15.00
12/31/25	Wire Transfer Fee	-15.00
Total service fees		-\$92.00

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



Your checking account

PF SERVICIOS INC | Account # 8981 5860 9824 | December 1, 2025 to December 31, 2025

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
12/01	1,580.44	12/15	4,604.44	12/23	10,940.44
12/03	5,680.44	12/16	13,104.44	12/24	7,925.44
12/05	9,680.44	12/17	15,104.44	12/26	3,185.44
12/08	5,680.44	12/18	10,089.44	12/29	1,185.44
12/09	12,679.44	12/19	13,089.44	12/30	6,185.44
12/10	12,664.44	12/22	8,940.44	12/31	670.44
12/12	3,664.44				

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