

Court of Appeals ¹¹⁻²²⁻²⁰²²
Columbia S.C.

I Sylvia Hutchins and asking
for a Motion to
Appeal a court

RECEIVED

May 30 2024

SC Court of Appeals

-SC Court of Appeals
-1890

Case in Common Pleas

Case # 22CP-11-0232

Court against me for
money that I do not owe

ALL
5-24-2024

I just found out on

November 21, that the

day I went to court on

November 9 2022, that my

case was heard after I left.

I left because I heard the judge

say he was going to bump up
my case and being 80 years
old I thought it mean dismiss or conti
so I left. My lawyer did not
speak to me that day or told me
not to leave

(over)

Office DEPOT OfficeMax[®]

complimentary fax cover sheet

number of pages including cover sheet: _____

attention to: Atten- Kate date: 5-29-2024

company: Consumer Financial Protection Bureau from: Sylvia Wright-Haber

phone #: 555 411 2372 company: 704 406-9413

fax #: 803-734-1839 sender's phone #: _____

sender's email: _____

comments: Deliver to Kate South Carolina Court
Columbia SC

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OfficeMax store 6682
423 Earl Rd
Shelby, NC 28150
p: 704-480-6327 f: 704-471-2687

Office DEPOT OfficeMax[®]

Against American Express

Complaint # 240529-14650850
864 805 03 43 phone

address 117 Annis Trail
Yaffney S.C.

phone Fax # 803 734 1839
864 805 03 44 atten Kate

American Express drafted a payment of \$5,535³⁶ out of Joni White account Savings ending in 7320 and gave this to give this to Bank of America and American sent a note that they returned the money \$5535³⁴ to Bank of. They did not return this money. One of these companies has not not deposited \$5,535,34 back in the act # of Mrs Joni White act # 7320. And if they had it would be showing a deposited of \$5535,34 in the act # 7320. Also charges that Sylvia Hitchens be dropped by Switzer Lawyer firm and the judgement against her judgement again be dismissed and attorney fees of \$2300⁰⁰ be awarded back to me as fraud charges.

Zwicker & Associates, P.C.

ATTORNEYS AT LAW

Complaint 240529-14650850
SC. Court of appeals

SKINNER LAW FIRM LLC
300 N MAIN ST. STE 201
GREENVILLE, SC 29601

Zwicker Bought appeal 86008 2 paid him 25000
Act from 7188
and it is found
I do not owe bank of America
your white
Skinner was an employee of Zwicker & Associates

Personal and Confidential

Your client: SYLVIA HUTCHINS
Creditor: American Express
Account number ending in: 86008¹

American Express 02/07/24
File ID: 5914848

Dear Counselor:

We are writing in response to a recent debt validation request we received concerning your client's American Express[®] account referenced above.

We have attached a copy of the judgment and any additional documentation, if applicable, to serve as validation of the debt. The judgment is a decision pronounced by a court of law and is legally binding.

If you have any questions regarding this debt validation request, please contact us at (800) 594-7323. We are available to assist you Monday through Thursday 8:00 AM – 9:00 PM, and Friday 8:00 AM – 7:00 PM. (All times are Eastern).

Sincerely,

ZWICKER & ASSOCIATES, P.C.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

I only owed 38400 not 5,535.36

Attention I do not owe you 6502 should have been 86008

Enclosure

I paid \$535.36 to American Express as a debit out of my savings acct and American Express gave credit to wrong acct # for American Express should have been

¹ See reverse side for important information. *86006 but it was 85000*

THIS LAW FIRM EMPLOYS ONE OR MORE ATTORNEYS ADMITTED TO PRACTICE IN THE FOLLOWING STATES:

- ALABAMA
- ALASKA
- ARIZONA
- ARKANSAS
- CALIFORNIA
- COLORADO
- CONNECTICUT
- DELAWARE
- FLORIDA
- GEORGIA
- IDAHO
- ILLINOIS
- INDIANA
- IOWA
- KANSAS
- KENTUCKY
- LOUISIANA
- MAINE
- MARYLAND
- MASSACHUSETTS
- MICHIGAN
- MINNESOTA
- MISSISSIPPI
- MISSOURI
- NEBRASKA
- NEVADA
- NEW HAMPSHIRE
- NEW JERSEY
- NEW MEXICO
- NEW YORK
- NORTH CAROLINA
- OHIO
- OKLAHOMA
- OREGON
- PENNSYLVANIA
- RHODE ISLAND
- SOUTH CAROLINA
- TENNESSEE
- TEXAS
- UTAH
- VERMONT
- VIRGINIA
- WASHINGTON
- WEST VIRGINIA
- WISCONSIN
- WASHINGTON, D.C.



Consumer Financial Protection Bureau

April 15, 2024

SYLVIA HUTCHINS
1211 RIDGEMONT AVE
SHELBY NORTH CAROLINA 28150

just reopened

~~Your complaint is closed.~~

Dear Sylvia Hutchins,

We have contacted you several times to let you know your submission is missing information that we need to work on it. We haven't heard back from you.

Without more information we couldn't process your complaint and have closed it.

COMPLAINT ID

240229-13477023

SUBMITTED ON

2/29/2024 4:29 PM

PRODUCT

Credit card

ISSUE

Problem with a purchase shown on your statement

mail to them

400000

7436

40000

2616

523300

Legal aid

We take each consumer complaint seriously and appreciate your participation in our complaint process.

Thank you,

*Wells Fargo
bank America
Morgan Stanley*

Consumer Financial Protection Bureau

consumerfinance.gov

(855) 411-2372

TTY/TDD: (855) 729-CFPB | (855) 729-2372

803 734-1890

STATE OF SOUTH CAROLINA
CHEROKEE COUNTY

IN THE MAGISTRATES COURT
2021CV1110101851

AMERICAN EXPRESS NATIONAL BANK,

JUDGMENT

Plaintiff,

vs.

SYLVIA HUTCHINS,

Defendant,

fraud charge

THIS CAUSE coming to be heard and being heard before the undersigned Judge presiding over the Magistrate's Court of Cherokee County, South Carolina, upon Plaintiff's Motion for Summary Judgment; that the matter was called for hearing at its properly calendared time.

That after a review of the Pleadings and hearing arguments of Plaintiff's Counsel, the Court Grants the Plaintiff's Motion for Summary Judgment.

IT IS ORDERED, ADJUDGED AND DECREED that the Plaintiff have and recover from the Defendant the amount of \$6,547.16, plus the costs of this action.

The following total amounts are due and owing to American Express	
National Bank:	
Complaint Amount:	\$6,547.16
Total Costs:	\$ 80.00
Clerk of Court:	\$ 35.00
Less any payments:	\$ 0.00
Total:	\$6,662.16

my attorney fees \$2300.00

Please call Sylvia Hutchins 803 734 1890 she had money to go with this money.

This the 7th day of April, 2022.

Only Band of America American Express

Robert B. Howell
Magistrate
Cherokee County

2022 APR - 7 PM 1:49
GAINLEY, S.C.

You lied about amount owed gave back my 553534

where did the \$1612.52 come from

why you said 6547.16 553534

666216
80.00
35.00

6547.16
553534

10128.2
court charges added

APR 12 2022

I don't see this figure anywhere

BANK OF AMERICA
NC1-007-58-16
100 N. Tryon St.
Charlotte, NC 28255-0001

Complaint Response

SYLVIA HUTCHINS
117 ANNS TRL
GAFFNEY, SOUTH CAROLINA 29341

Date: February 2, 2024

Case Number:
240116CR1086684

Page 1 of 1
877-366 1121

Herbete
Bloss
~~Signature~~

Sylvia Hutchins
Should not be
Charged with the missing money

Correspondence received from: Consumer Financial Protection Bureau: 12/21/2023

Between American Express and Bank of America
called Charlotte on 3-25-24

Sylvia Hutchins:

I've carefully reviewed your correspondence and want to let you know our response.

illegally This is a case between Bank of America American Express and you white

Our records show:

At Bank of America, keeping information secure and confidential is one of our most important responsibilities. Please understand that our privacy policy does not allow us to disclose any details about accounts at Bank of America that you do not own. Our records do not reflect that you are an authorized signer on the Bank of America account referenced in your inquiry. As such, we are unable to release any account information to you.

We're here to help

If there's anything else you need, please call me at 877.430.1431, extension 437926, Monday through Friday, 8:00 a.m. to 4:30 p.m. Eastern.

Janelle Butler
Resolution Specialist
Regulatory Complaints

18007329194

revoluto
237015037320 my name
inacion loan

1800432 1000
100 732 9194

1800669 6607

Devid
1800432

Sylvia had no way to get the money only American Exp and Bank of America had access taken to cover for this

Bank of America Refuses to inform authority about this money that they stole from you white acct and my name is not on it but how can I be

STATE OF SOUTH CAROLINA
CHEROKEE COUNTY

IN THE MAGISTRATES COURT
2021CV1110101851

AMERICAN EXPRESS NATIONAL BANK,

JUDGMENT

Plaintiff,

vs.

SYLVIA HUTCHINS,

Defendant,

fraud charge

THIS CAUSE coming to be heard and being heard before the undersigned Judge presiding over the Magistrate's Court of Cherokee County, South Carolina, upon Plaintiff's Motion for Summary Judgment; that the matter was called for hearing at its properly calendared time.

That after a review of the Pleadings and hearing arguments of Plaintiff's Counsel, the Court Grants the Plaintiff's Motion for Summary Judgment.

IT IS ORDERED, ADJUDGED AND DECREED that the Plaintiff have and recover from the Defendant the amount of \$6,547.16, plus the costs of this action.

The following total amounts are due and owing to American Express		<i>my attorney fees \$2300.00</i>
National Bank:		
Complaint Amount:	\$6,547.16	<i>5535.34</i>
Total Costs:	\$ 80.00	
Clerk of Court:	\$ 35.00	<i>#101282</i>
Less any payments:	\$ 0.00	
Total:	\$6,662.16	<i>total was \$5535.34 not \$6547.16</i>

my attorney fees \$2300.00

2022 APR -7 PM 1:49
GARFIELD, S.C.

This the 7th day of April, 2022.

Robert B. Howell
Magistrate
Cherokee County

Please call Sylvia Hutchins 864 805 0343 she had nothing to do with this money.

You lied about amount owed game bank #5 my 5535.34

where did she get \$1012.82 come from

why \$6547.16 you said 5535.34

*6662.16
80.00
35.00

#6547.16
#5535.34
#10128.2
court clerk added*

APR 12 2022

I don't see this figure anywhere

Zwicker & Associates, P.C.

ATTORNEYS AT LAW

THIS LAW FIRM EMPLOYS ONE OR MORE ATTORNEYS ADMITTED TO PRACTICE IN THE FOLLOWING STATES

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- GEORGIA
- IDAHO
- ILLINOIS
- INDIANA
- IOWA
- KANSAS
- KENTUCKY
- LOUISIANA
- MAINE
- MARYLAND
- MASSACHUSETTS
- MICHIGAN
- MINNESOTA
- MISSISSIPPI
- MISSOURI
- NEBRASKA
- NEVADA
- NEW HAMPSHIRE
- NEW JERSEY
- NEW MEXICO
- NEW YORK
- NORTH CAROLINA
- OHIO
- OKLAHOMA
- OREGON
- PENNSYLVANIA
- RHODE ISLAND
- SOUTH CAROLINA
- TENNESSEE
- TEXAS
- UTAH
- VERMONT
- VIRGINIA
- WASHINGTON
- WEST VIRGINIA
- WISCONSIN
- WASHINGTON, D.C.

SKINNER LAW FIRM LLC
300 N MAIN ST. STE 201
GREENVILLE, SC 29601

SC. Court of appeals

*86008 appeal 7/88 I paid him 28000
appealed should be known that Skinner was an employee of such a amount*

Personal and Confidential
Your client: SYLVIA HUTCHINS
Creditor: American Express
Account number ending in: 86008¹

02/07/24

File ID: 5914848

Dear Counselor:

We are writing in response to a recent debt validation request we received concerning your client's American Express® account referenced above.

We have attached a copy of the judgment and any additional documentation, if applicable, to serve as validation of the debt. The judgment is a decision pronounced by a court of law and is legally binding.

If you have any questions regarding this debt validation request, please contact us at (800) 594-7323. We are available to assist you Monday through Thursday 8:00 AM – 9:00 PM, and Friday 8:00 AM – 7:00 PM. (All times are Eastern).

Sincerely,

ZWICKER & ASSOCIATES, P.C.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

*for act 8500 not act
I only owed 86008
38460 not*

Attention I do not owe you 6502 should have been 86008

5,535.36

Enclosure

I paid \$535.36 to American Express as a debit out of my savings acct and American Express gave credit to wrong acct # for American Express should have been

¹ See reverse side for important information. 86006 but it was ~~86008~~ 85000

call clerk on 800 get com do it's meant

Fruit National Bank
S.C. Gaffney
Fruit National Bank
Barr Gaffney SC

STATE OF SOUTH CAROLINA
CHEROKEE COUNTY

IN THE COURT OF COMMON PLEAS

2022CP1100232
864-
(4882265) F. Fraser
864458

AMERICAN EXPRESS NATIONAL BANK

NOTICE OF HEARING

Plaintiff,
vs.

704
6860578
Clerk of Court
Assistant

restraining
order credit

SYLVIA HUTCHINS,

Defendant(s)

Call # 1 Stokert
Company

130580
1130

To: Sylvia Hutchins
125 Frontier Drive
Gaffney, SC 29341

Matt
Henderson
Cudd 864 583 5099
489

1211 Ridgmont
Shelby NC 27850

PLEASE TAKE NOTICE that Defendants Motion to Appeal is scheduled for hearing before the Court on 05/23/22 at 9:30 A.M., or as soon thereafter as the Court can hear it at Cherokee County Courthouse. Located at 125 E. Floyd Baker Blvd. Gaffney, SC.

This the 18 day of May, 2022.

Miles
Michael

Respectfully submitted,
AMERICAN EXPRESS NATIONAL BANK
by Its Attorneys,

s/C. Elliott Fraser

340 8686

828
best clerk of
court
attorneys
Miles

~~Fraser~~
A. Levine
lawyer
mouth
Levine

FRANKLIN L. GREENE, ESQ., SC Bar # 70332
C. ELLIOTT FRASER, ESQ., SC Bar # 102030
WILLIAM P. STORK, ESQ., SC Bar # 100242
ZWICKER & ASSOCIATES, P.C
A Law Firm Engaged in Debt Collection
1320 Main Street Suite 300
Columbia, NC 29201
Tel: (877) 366-7289
Fax: (877) 366-7382
E-mail: southcarolinaitigation@zwickerc.com

Commer
1 800 922 1594

Miles Levine
704 372
2770
Cudd
864-489
3172

503 702257
Miles Levine

6794178
864 489
3172
Cudd
bit
Jawet

BANK OF AMERICA
NCT-007-58-16
100 N. Tryon St.
Charlotte, NC 28255-0001

Complaint Response

Jovi H WHITE
345 NORTH GREEN RIVER ROAD
GAFFNEY, SC 29341-4615

*Sylvia Hutchins
had no reason to
have been responsible
This money is totally
between American Express
and Bank of America*

Account Ending in:
7320

Date:
April 4, 2024

Case Number:
240209CR1072185

Page 1 of 1

Correspondence received from: Consumer Financial Protection Bureau on: 02/09/25024

Jovi White:

I've carefully reviewed your correspondence and want to let you know our response.

*Sylvia Hutchins did not
take money out of acct 7320
Jovi White and pay bill # 53534*

Our records show:

On February 13, 2024, claim number 240213530533 was initiated against your Advantage Savings account ending in 7320. The claim was filed on your behalf to dispute a transaction in the amount of \$5,535.36 that posted to your account on December 16, 2020, from the merchant American Express. There was no temporary given while we investigated your claim. The claim was denied, and correspondence dated February 14, 2024, was sent to inform you of the bank's decision. The claim was not found in your favor because fell outside the dispute timeframes we follow. At your request, on March 6, 2024, we resent the denial letter we sent on February 14, 2024.

not her acct

We've also included the following documents, which you may find helpful:

- Copy of the claim correspondence
- Checking account statement

Here's our response

Thank you for sharing the details of your experience. We regret any inconvenience you may have encountered as a result of this matter and apologize for any service provided that did not meet your expectations.

We're here to help

We understand this may not be the result you were hoping for, but I hope it's clear how we reached this decision. Our clients are important to us and we appreciate the opportunity to address your concerns. If there's anything else you need, please call me at 443.541.2565, Monday through Friday, 8:00 a.m. to 4:30 p.m. Eastern.

Darresha Scott
Resolution Specialist
Regulatory Complaints

*Call
443 541.2565
Darresha Scott*

cc: Consumer Financial Protection Bureau Case Number 240124-13094581

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

2

BANK OF AMERICA
NC1-007-58-16
100 N. Tryon St.
Charlotte, NC 28255-0001



JOVI H. WHITE
345 NORTH GREEN RIVER ROAD
GAFFNEY, SC 29341

*The checking
act sheet
Bank of America
paid \$5,535.36
out of on
12-16-20*

Account Ending in: 7320
Date: February 2, 2024
Case Number:
240116CR1086684
Page 1 of 2

Correspondence received from: Consumer Financial Protection Bureau (CFPB) on: 12/21/2023

I've carefully reviewed your correspondence and want to let you know our response.

Our records show:

On December 20, 2020, you contacted Bank of America by telephone to initiate a claim on your Advantage Savings account ending in 7320 in the amount of \$2,000.00 from American Express, which posted on your account on December 16, 2020. As such, claim number 201220510281 was opened. Subsequently, on December 21, 2020, we sent the enclosed Written Statement of Unauthorized ACH Debt form to complete and return.

While researching your claim it was identified that the original claim amount of \$2,000.00 should have been in the total amount of \$5,535.36. We notified you in our correspondence dated January 21, 2021, that the total amount of \$5,535.36 would be issued. Please refer to the enclosed statements for adjustments made on the account. For your convenience, we have enclosed claims letters.

please release judgment

We've also enclosed the following case documents, which you may find helpful:

- Claims Correspondence
- Statements

*This case
never heard
before defendant, fax to court # 2021 CV 111010185*

Here's our response

We are pleased to advise you that the credit of \$5,535.36 is now permanent and claim is resolved in your favor. We now consider this matter resolved.

In accordance with the terms of the Deposit Agreement and Disclosures publication (the "Agreement"), we may determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time and provisional credit was not previously provided, we will credit your account for the disputed amount within 10 business days of the claim filing, so that you will have the use of the money during the time it takes us to complete our investigation. Please review the Electronic Banking Disclosures section of the Agreement for further details. The Agreement is available to all clients on our website at bankofamerica.com/deposits/resources/deposit-agreements.go.

At Bank of America, keeping information secure and confidential is one of our most important responsibilities. Our records do not reflect that Sylvia Hutchins is an authorized signer on the Bank of America account referenced in her inquiry to the

... we are unable to release any account information to third party. Should you wish to authorize the third party, please complete and return an authorization form.

Thank you for sharing the details of your experience with us. We regret any inconvenience you may have encountered as a result of this matter and apologize for any service provided that did not meet your expectations.

We're here to help

Our clients are important to us, and we appreciate you sharing your concerns. If there's anything else you need, please call me at 877.430.1431 extension 437926, Monday through Friday, 8:00 am to 4:30p.m. Eastern.

Janelle Butler
Resolution Specialist
Regulatory Complaints

cc: Consumer Financial Protection Bureau, Case No.: 231221-12823149

5-28-2024

I am filing a Motion against Randy Skinner for not properly representing me in the case of judgment 2021CV1110101851. Randy Skinner did not represent me properly if, so he would have told the truth about this case and I would not have a judgment against me.

Thank you
 Sylvia Hutches
 125 Frontier Dr.
 Gaffney, SC
 29341

I am also asking for my return of half the money that I paid him, which is \$2300⁰⁰. I feel that I am due ~~\$11,000~~^{\$11,000⁰⁰} of my money. He did not inform me that he was going to leave my case that afternoon and cannot show me a transcript of this.

Thank you

Sylvia Hulet
125 Frontier Dr
Saffney S.C 29341

864-805-0175

Rule 203

I would like a new
trial

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

NC UTMA ACCT FOR JOSEPH STETSON WHITE
JOVI H HUTCHINS CSTDN
125 FRONTIER DR
GAFFNEY, SC 29341-5227

Kevin
11/18

~~4356567~~
824805-0343

closed group

1100
Pizzeria Inn

Customer service information

- Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Behind Wendy

Your Bank of America Advantage Savings

for December 10, 2020 to January 7, 2021

Account number: 2370 1803 7320

NC UTMA ACCT FOR JOSEPH STETSON WHITE JOVI H HUTCHINS CSTDN

Account summary

Beginning balance on December 10, 2020	\$43,084.97
Deposits and other additions	2,000.68
ATM and debit card subtractions	-0.00
Other subtractions	-5,535.36
Service fees	-0.00
Ending balance on January 7, 2021	\$39,550.29

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$0.68.

1 subtract

had 43,084.97
 2,000.68

 41,084.29
 -5,535.36

 35,548.93

left should be
 39,550.29

Atttn Kate
 should be 45,550.29

Account that the \$5535.36 was paid out of - does not have Sylvia Hutchins name on it.

due me 5535.36

3

CFPB. As such, we are unable to release any account information to third party. Should you wish to authorize the third party, please complete and return an authorization form.

Thank you for sharing the details of your experience with us. We regret any inconvenience you may have encountered as a result of this matter and apologize for any service provided that did not meet your expectations.

We're here to help

Our clients are important to us, and we appreciate you sharing your concerns. If there's anything else you need, please call me at 877.430.1431 extension 437926, Monday through Friday, 8:00 am to 4:30p.m. Eastern.

Janelle Butler
Resolution Specialist
Regulatory Complaints

cc: Consumer Financial Protection Bureau, Case No.: 231221-12823149

copy



NC UTMA ACCT FOR JOSEPH STETSON WHITE | Account # 2370 1803 7320 | December 10, 2020 to January 7, 2021

act 7320

Deposits and other additions

Date	Description	Amount
01/06/21	ACH Temporary Credit Adjustment on 01/06/21	2,000.00
01/07/21	INT CREDIT ADJ	0.04
01/07/21	CREDIT INTEREST ADJUSTMENT	0.02
01/07/21	Interest Earned	0.62

Total deposits and other additions **\$2,000.68**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
12/16/20	AMERICAN EXPRESS DES:ACH PMT ID:S1892 INDN:SYLVIA HUTCHINS PPD <i>paid to americ express</i>	-5,535.36

Total other subtractions **-\$5,535.36**

act 7320
paid to americ express

debit
5535.36
from my
act
12/16/20
5-535-36

Simple steps you can take to help combat fraud

Just keeping your contact information up to date helps ensure that:

- You are contacted quickly about suspicious activity
- Your cards are mailed to you and not someone else
- You get statements and other important documents promptly

Verify your contact information and see other ways you can stay protected at bankofamerica.com/FraudChecklist.

copy

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

- Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

NC UTMA ACCT FOR JOSEPH STETSON WHITE
JOVI H HUTCHINS CSTDN
125 FRONTIER DR
GAFFNEY, SC 29341-5227

Your Bank of America Advantage Savings

for January 8, 2021 to February 4, 2021

Account number: 2370 1803 7320

NC UTMA ACCT FOR JOSEPH STETSON WHITE JOVI H HUTCHINS CSTDN

Account summary

Beginning balance on January 8, 2021	\$39,550.29
Deposits and other additions	48,235.40
ATM and debit card subtractions	-0.00
Other subtractions	-5,535.36
Service fees	-0.00
Ending balance on February 4, 2021	\$82,250.33

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$1.85.

Handwritten calculations:

$$\begin{array}{r}
 39,550.29 \\
 + 48,235.40 \\
 \hline
 87,785.69 \\
 - 5,535.36 \\
 \hline
 82,250.33 \\
 \text{my total} \\
 \text{should be} \\
 82,250.33 \\
 \text{due to} \\
 5,535.36
 \end{array}$$

*comm 7320
act 7320*



NC UTMA ACCT FOR JOSEPH STETSON WHITE | Account # 2370 1803 7320 | January 8, 2021 to February 4, 2021

Scammers are taking advantage of the current environment to try to obtain your personal and financial information. Watch out for scams involving promises for COVID-19 vaccines, stimulus payments, employment and more. Scammers may try to contact you in various ways including by phone, email, and social media. Learn more at bankofamerica.com/security.

Deposits and other additions

Date	Description	Amount
01/11/21	Agent Assisted transfer from CHK 8986 Confirmation# 1moqjqbgt	39,163.51
01/20/21	ACH Credit Adjustment on 01/20/21	5,535.36
01/20/21	Misc. Credit Adjustment on 01/20/21	3,535.36
02/04/21	Interest Earned	1.17

Total deposits and other additions **\$48,235.40**

Withdrawals and other subtractions

*2 subtractions out
2 times
paid to bank*

Other subtractions

Date	Description	Amount
01/20/21	ACH Temporary Credit Reversal on 01/20/21	-5,535.36

Total other subtractions **-\$5,535.36**

1-20-21

*Subtract
1-20-21
from my acct
5535.36*

*due me
5535.36*

*2 times subtract
from my acct*

What's on your mind?




When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like. Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.



P.O. Box 15284
Wilmington, DE 19850

Customer service information

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  [bankofamerica.com](https://www.bankofamerica.com)
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

NC UTMA ACCT FOR JOSEPH STETSON WHITE
JOVI H HUTCHINS CSTDN
125 FRONTIER DR
GAFFNEY, SC 29341-5227

Your Bank of America Advantage Savings

for January 8, 2021 to February 4, 2021

Account number: 2370 1803 7320

NC UTMA ACCT FOR JOSEPH STETSON WHITE JOVI H HUTCHINS CSTDN

Account summary

Beginning balance on January 8, 2021	\$39,550.29
Deposits and other additions	48,235.40
ATM and debit card subtractions	-0.00
Other subtractions	-5,535.36
Service fees	-0.00
Ending balance on February 4, 2021	\$82,250.33

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$1.85.

should leave



NC UTMA ACCT FOR JOSEPH STETSON WHITE | Account # 2370 1803 7320 | January 8, 2021 to February 4, 2021

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Deposits and other additions

Date	Description	Amount
01/11/21	Agent Assisted transfer from CHK 8986 Confirmation# 1mojqbgt	39,163.51
01/20/21	ACH Credit Adjustment on 01/20/21	5,535.36
01/20/21	Misc. Credit Adjustment on 01/20/21	3,535.36
02/04/21	Interest Earned	1.17
Total deposits and other additions		\$48,235.40

from where this where from

Withdrawals and other subtractions

1-20-21

Other subtractions

Date	Description	Amount
01/20/21	ACH Temporary Credit Reversal on 01/20/21	-5,535.36
Total other subtractions		-\$5,535.36

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Inclusion on the Advisory Panel subject to qualifications.

BANK OF AMERICA
Claims Resolution, TX2-979-02-53
PO Box 660306
Dallas TX 75266-0306

Update On Your Claim

Account ending in 7320
Date February 14, 2024
Claim number: 240213530533
Amount: \$5,535.36

JOVI H WHITE

*Call Janelle
at ...*

Jovi, we're unable to approve your recent claim.

Our research included the information you provided with your claim, your account history, the monthly account statements we sent you and if available, information from the merchant, such as a signed receipt or contract. We made this decision because:

The date of your dispute with AMERICAN EXPRESS DESACH for \$5,535.36 fell outside the dispute timeframes we follow. We apologize for the inconvenience and recommend that you contact AMERICAN EXPRESS DESACH directly for further assistance with your dispute.

For updates on your claim

If you'd like copies of the documents we used to make this decision, please call us at 1.877.337.4230, Monday through Friday, from 8 a.m. to 8 p.m. Eastern. Please have your claim number when you call.

Thank you for your patience during our review.

Attention Retention Dept

*Where is credit for claim #
and where is 122951869 Sept 7-20 23
out of acct of Jovi White and given to
American Express for payment of Sylvia Hutches
and put on an acct of 8500 as a credit
to that acct #'s ent ~~#~~ that was a Sylvia Hutches
acct Her acct # was 86008 not 85000
call cent 803 734 1890
call cent*



American Express Classic Gold Card

SYLVIA HUTCHINS
Closing Date 12/17/20
Account Ending 5-85000

*Wold this (85000
paid off on 86008 p.1/8
did not owe*

Customer Care: 1-800-327-2
TTY: 1-800-221-95
Website: americanexpress.c

New Balance	<i>not</i> \$384.16
Payment Due Date	<i>did</i> 01/11/21†

† Late Payment Warning: If we do not receive your payment by the Payment Due Date of 01/11/21, you may have to pay a late fee of up to \$40.00.

*12/17/20
owed
384.16*

*paid off
12-17-20*

Membership Rewards® Points
Available and Pending as of 11/30/20
7.7
For up to date point balance and full pr details, visit membershiprewards.com

Account Summary

Previous Balance	
Payments/Credits	
New Charges	
Fees	
New Balance	\$384.16
Pay Over Time Limit	\$1,000.00
Available Pay Over Time Limit	\$1,000.00

- See page 2 for important information about your account.
- Please refer to the **IMPORTANT NOTICES** section on pages 7 - 8.
- For more information on your **Pay Over Time Limit** and your purchasing options, please see **page 5**
- Please note, your preset spending limit is \$2,000.00. You have spent \$384.16.

Share Joy. Shop Small.™

It's the season to show love for small businesses. Support your favorites -- both in-store and online -- all holiday season long.

Learn more at ShopSmall.com



*Share Joy only
owed 384.16
not ~~5535.36~~ 5535.36*

*on 12-20-20
payment not posted
here*

*Fraud
Fraud*

*american
Express paid this
Account Ending 5-85000*

↓ Please fold on the perforation below, detach and return with your payment ↓

- Payment Coupon**
Do not staple or use paper clips
- Pay by Computer**
americanexpress.com/pbc
- Pay by Phone**
1-800-472-9297

Enter 15 digit account # on all payments.
Make check payable to American Express.

SYLVIA HUTCHINS
1211 RIDGEMONT AVE
SHELBY NC 28150-3220

<i>act not 86008</i>	Payment Due Date 01/11/21
	Amount Due \$384.16

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

000038416000038416 13 H



American Express Classic Gold Card

SYLVIA HUTCHINS
Closing Date 12/17/20

written - posted payment to acct 5-85000

p. 3/8

Account Ending 5-85000

Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Servicio al Cliente en Espanol Lost or Stolen Card Cash Advance at ATMs Inquiries	1-800-327-2177 1-336-393-1111 1-800-327-2177 1-800-428-7443 1-800-992-3404 1-800-CASH-NOW	Hearing Impaired TTY: 1-800-221-9950 FAX: 1-623-707-4442 In NY: 1-800-522-1897	Website: americanexpress.com
		Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535	Payments P.O. BOX 1270 NEWARK, NJ 07101-1270

Payments and Credits

Summary		Total
Payments		-\$6,346.77
Credits		
SYLVIA HUTCHINS 5-85000		-\$72.67
KEVIN HUTCHINS 5-82031		-\$31.29
Total Payments and Credits		-\$6,450.73

*you put credit on wrong acct 5-853534
Bank of America paid*

Detail

Pay Date	Description	Amount
12/01/20*	SYLVIA HUTCHINS CUSTOMER SERVICE PAYMENT - THANK YOU	-\$811.41
12/16/20*	SYLVIA HUTCHINS CUSTOMER SERVICE PAYMENT - THANK YOU	-\$5,535.36
Credits		
10/21/20	SYLVIA HUTCHINS TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$52.94
12/02/20*	SYLVIA HUTCHINS Adjustment	-\$5.34
12/07/20	SYLVIA HUTCHINS WAL-MART SUPERCENTER 638 0638 GAFFNEY SC DISCOUNT STORE	-\$14.39
12/07/20	KEVIN HUTCHINS WAL-MART SUPERCENTER 638 0638 GAFFNEY SC DISCOUNT STORE	-\$31.29

payment from Bank of America they still

New Charges

Summary		Total
SYLVIA HUTCHINS 5-85000		\$296.88
Total New Charges		\$296.88

payment from Bank of America applied to wrong american money

Detail

Pay Date	Description	Amount
10/21/20	SYLVIA HUTCHINS Card Ending 5-85000 TRANSACTION PROCESSED BY AMERICAN EXPRESS	\$52.94
11/16/20	DADDY JOES BEACH HOUSE AN 650000011234 8644877427 GAFFNEY SC	\$7.63
11/16/20	DADDY JOES BEACH HOUSE AN 650000011234 8644877427 GAFFNEY SC	\$22.94

Bank of America took out from your wallet act without notifying her an puts on wrong acct

Continued on reverse



American Express Classic Gold Card

p. 1/6

SYLVIA HUTCHINS
Closing Date 01/17/21
Account Ending 6008

Customer Care: 1-800-327-2177
TTY: 1-800-221-9950
Website: americanexpress.com

New Balance	\$1,120.63
Includes the past due amount of \$384.16	
Payment Due Date	02/11/21 †

† Late Payment Warning: If we do not receive your payment by the Payment Due Date of 02/11/21, you may have to pay a late fee of up to \$40.00.

*send me money
\$5535.36 I do not
owe you*

Membership Rewards® Points	22,916
Available and Pending as of 12/31/20	
For up to date point balance and full program details, visit membershiprewards.com	

Account Summary	
Previous Balance	\$384.16
Payments/Credits	-\$0.00
New Charges	+\$696.47
Fees	+\$40.00
New Balance	\$1,120.63
Pay Over Time Limit	\$1,000.00
Available Pay Over Time Limit	\$1,000.00

- See page 2 for important information about your account.
- Your account is past due. *I never owed yo on this acct*
- Please refer to the **IMPORTANT NOTICES** section on pages 5 - 6.
- For more information on your Pay Over Time Limit and your purchasing options, please see page 4
- Please note, your preset spending limit is \$2,000.00. You have spent \$1,120.63.

MEMBERSHIP REWARDS

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

You credited \$7000 on 12-16-20 to acct 85000

As you can see I do not owe you

You sued me on 86008

I paid you \$5535.36 on 12-16-2020 you put it on acct 8500 not 86008 you owe me \$5535.36

the money

↓ Please fold on the perforation below, detach and return with your payment ↓

- Payment Coupon**
Do not staple or use paper clips
- Pay by Computer**
americanexpress.com/pbc
- Pay by Phone**
1-800-472-9297

SYLVIA HUTCHINS
1211 RIDGEMONT AVE
SHELBY NC 28150-3220

I paid you on 12-20-2020

Payment Due Date	02/11/21
Amount Due	\$1,120.63

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

Account Ending 6008

Enter 15 digit account # on all payments. Make check payable to American Express.

you returned it to me but you never returned the 5535³ to me send me the receipt that you sent to American Express



American Express Classic Gold Card

SYLVIA HUTCHINS
Closing Date 01/17/21
Account Ending 5-86008

*Sylvia only owed
\$384.16 not*

p. 1/6

Customer Care: 1-800-327-2177
TTY: 1-800-221-9950
Website: americanexpress.com

New Balance	<i>on \$5535.34</i>	\$1,120.63
Includes the past due amount of \$384.16		
Payment Due Date		02/11/21[‡]

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 02/11/21, you may have to pay a late fee of up to \$40.00.

Membership Rewards[®] Points
Available and Pending as of 12/31/20
22,916

For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Previous Balance	\$384.16
Payments/Credits	-\$0.00
New Charges	+\$696.47
Fees	+\$40.00
New Balance	\$1,120.63
Pay Over Time Limit	\$1,000.00
Available Pay Over Time Limit	\$1,000.00

- ➔ See page 2 for important information about your account.
- ▼ Your account is past due.
- ➔ Please refer to the **IMPORTANT NOTICES** section on pages 5 - 6.
- ➔ For more information on your Pay Over Time Limit and your purchasing options, please see **page 4**
- ⓘ Please note, your preset spending limit is \$2,000.00. You have spent \$1,120.63.

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*-86008
I only owed
\$1120.63
why did you
say I owed
5-*

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 5-86008
Enter 15 digit account # on all payments.
Make check payable to American Express.

|||
SYLVIA HUTCHINS
1211 RIDGEMONT AVE
SHELBY NC 28150-3220

Payment Due Date	02/11/21
Amount Due	\$1,120.63

See reverse side for instructions on how to update your address, phone number, or email.

|||
AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

000112063000112063 13 H



American Express Classic Gold Card

SYLVIA HUTCHINS
Closing Date 12/17/20

memo - posted payment to acct 5-85000

p. 3/8

Account Ending 5-85000

	Customer Care & Billing Inquiries	1-800-327-2177	Hearing Impaired	Website: americanexpress.com Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535 Payments P.O. BOX 1270 NEWARK, NJ 07101-1270
	International Collect	1-336-393-1111	TTY: 1-800-221-9950	
	Large Print & Braille Statements	1-800-327-2177	FAX: 1-623-707-4442	
	Servicio al Cliente en Espanol	1-800-428-7443	In NY: 1-800-522-1897	
	Lost or Stolen Card	1-800-992-3404		
Cash Advance at ATMs Inquiries	1-800-CASH-NOW			

02/16/20
without my approval
you paid this 5,535.36 without my approval

Payments and Credits
Summary

	Total
Payments	-\$6,346.77
Credits	
SYLVIA HUTCHINS 5-85000	-\$72.67
KEVIN HUTCHINS 5-82031	-\$31.29
Total Payments and Credits	-\$6,450.73

Detail *Indicates posting date

Payments	Amount
12/01/20* SYLVIA HUTCHINS CUSTOMER SERVICE PAYMENT - THANK YOU	-\$811.41
12/16/20* SYLVIA HUTCHINS CUSTOMER SERVICE PAYMENT - THANK YOU	-\$5,535.36
Credits	Amount
10/21/20 SYLVIA HUTCHINS TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$52.94
12/02/20* SYLVIA HUTCHINS Adjustment	-\$5.34
12/07/20 SYLVIA HUTCHINS WAL-MART SUPERCENTER 638 0638 GAFFNEY SC DISCOUNT STORE	-\$14.39
12/07/20 KEVIN HUTCHINS WAL-MART SUPERCENTER 638 0638 GAFFNEY SC DISCOUNT STORE	-\$31.29

payment from bank of America they still have my money

New Charges
Summary

	Total
SYLVIA HUTCHINS 5-85000	\$296.88
Total New Charges	\$296.88

Detail

SYLVIA HUTCHINS Card Ending 5-85000				Amount
10/21/20	TRANSACTION PROCESSED BY AMERICAN EXPRESS			\$52.94
11/16/20	DADDY JOES BEACH HOUSE AN 650000011234	GAFFNEY SC		\$7.63
	8644877427			
11/16/20	DADDY JOES BEACH HOUSE AN 650000011234	GAFFNEY SC		\$22.94
	8644877427			

stolen from me \$535.36
147384 you
by American Express
(Apt)

BANK OF AMERICA

NC UTMA ACCT FOR JOSEPH STETSON WHITE | Account # 2370 1803 7320 | January 8, 2021 to February 4, 2021

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Date	Description	Amount
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01/20/21	ACH Credit Adjustment on 01/20/21	5,535.36
01/20/21	Misc. Credit Adjustment on 01/20/21	3,535.36
02/04/21	Interest Earned	1.17
Total deposits and other additions		\$48,235.40

Bank deposit
took withdrawal from my savings and credited the money that the American Express took out.

Stolen 2 times
stolen here for

Withdrawals and other subtractions

Date	Description	Amount
01/20/21	ACH-Temporary Credit Reversal on 01/20/21	-5,535.36
Total other subtractions		-\$5,535.36

Call took out \$535.36 out of my acct
where from my acct
from ACH debit
Did not owe American Express
Stolen from me

beneficiary Customer 22,

22347
6459
6459
opened Jan 28 2019
Sejara
Stolen
custodian

This is the amount drafted without my consent

\$535.36
2 times

1 - subtractions on 12-16-20
1 - on 1-20-21

took out ach not mine

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American Express Classic Gold Card

p. 3/6

SYLVIA HUTCHINS
Closing Date 02/14/21

Account Ending 5-86008

Customer Care & Billing Inquiries 1-800-327-2177 **Hearing Impaired**
International Collect 1-336-393-1111 **TTY: 1-800-221-9950**
Large Print & Braille Statements 1-800-327-2177 **FAX: 1-623-707-4442**
Servicio al Cliente en Espanol 1-800-428-7443 **In NY: 1-800-522-1897**
Lost or Stolen Card 1-800-992-3404
Cash Advance at ATMs Inquiries 1-800-CASH-NOW

Website: americanexpress.com

Customer Care & Billing Inquiries
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 P.O. BOX 650448
 DALLAS TX 75265-0448

fraud by American Express and Bank of America

Payments and Credits
Summary

	Pay In Full	Pay Over Time / Cash Advance †	Total
Payments	\$4,938.77	\$0.00	\$4,938.77
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$4,938.77	\$0.00	\$4,938.77

Detail *Indicates posting date

Detail	Amount
01/25/21* CUSTOMER SERVICE PAYMENT - THANK YOU	-\$596.59
01/20/21* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$5,535.36

American Express did not return to Bank of America
no check
did not return no card

Fees

	Amount
Total Fees for this Period	\$0.00

fraud did not return \$5535.36 to Bank

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

Bank of America did not get \$5535.36 from American Express

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2021 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2021	\$40.00
Total Interest in 2021	\$0.00



Dispute Resolution Services PO Box 53137 Phoenix AZ 85072

1800421-2116

call

X

8064321000
Report Abuse
california

act # 2370 1803 7320
Bank of America

December 21, 2020

Written Statement of Unauthorized ACH Debit

Account/Transaction Information

2488

7320
7320

claim my name

Name: JOVI H WHITE & sylvia Hutchins
Claim Number: 201220510281
Account number ending in: 7320 checking and savings acct

MERCHANT NAME	POSTING DATE	AMOUNT
AMERICAN EXPRESS DES:ACH PMT ID:S1892 INDN:SYLVIA HUTCHINS CO ID:11331	12/16/2020	\$5,535.36

I (the undersigned) hereby attest that (i) I am authorized to act on this account (ii) have reviewed the circumstances of the above electronic (ACH) debit to my account, (iii) the debit was not authorized, and (iv) the following, to the best of my ability to identify, is the reason for this conclusion (check only 1 reason below): Please note: Checking more than one option could result in this written statement being invalid.

I did not authorize the party listed above to debit my account.

I authorized the merchant to originate one or more ACH Debit entry(ies) to my account, however on _____ (mm/dd/yyyy) I notified that merchant that I revoked the authorization.

- Please provide a copy of the merchant's cancellation policy.
- Please provide proof of written cancellation or a cancellation number _____

My account was debited before the date I authorized. The date I authorized was _____

My account was debited for an amount different than I authorized. The amount I authorized was \$ _____

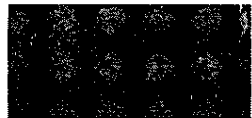
My check was improperly processed electronically. Please explain why you believe it was improper: It was drafted
I did not authorize them to take out \$5,535.36 out of
Bank of America my acct

Other (must specify): and American Express said they would return me the
money but they did not. by
Ame
Expr

I am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I attest that the debit above was not originated with fraudulent intent by me or any person acting in concert with me.

I have read this statement in its entirety and attest that the information provided on this statement is true and correct.

Sylvia Hutchins





American Express Classic Gold Card

p. 3/6

SYLVIA HUTCHINS
Closing Date 02/14/21

Account Ending XXXX 6008



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Servicio al Cliente en Espanol
Lost or Stolen Card
Cash Advance at ATMs Inquiries

1-800-327-2177
1-336-393-1111
1-800-327-2177
1-800-428-7443
1-800-992-3404
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

Customer Care
& Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-
0448

You lied about this

Payments and Credits

Summary

	Pay In Full	Pay Over Time / Cash Advance †	Total
Payments	\$4,938.77	\$0.00	\$4,938.77
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$4,938.77	\$0.00	\$4,938.77

Detail

*Indicates posting date

Payments	Amount
01/25/21* CUSTOMER SERVICE PAYMENT - THANK YOU	-\$596.59
01/20/21* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$5,535.36

Fees

Total Fees for this Period	Amount
	\$0.00

Interest Charged

Total Interest Charged for this Period	Amount
	\$0.00

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2021 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2021	\$40.00
Total Interest in 2021	\$0.00

*you never sent the
5535.36 you put on act
\$5000 to Bank of America*

*you lied about that
you have \$5535.34 extra
in your acts for the
year 12-16 2020*

complaint #
240529 - 1465-0850
p. 3/6



American Express Classic Gold Card

SYLVIA HUTCHINS
Closing Date 02/14/21

Account Ending 5-86008



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Servicio al Cliente en Espanol
Lost or Stolen Card
Cash Advance at ATMs Inquiries

1-800-327-2177
1-336-393-1111
1-800-327-2177
1-800-428-7443
1-800-992-3404
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-0448

fraud by American Express and Bank of America

Payments and Credits

Summary

	Pay In Full	Pay Over Time / Cash Advance	Total
Payments	\$4,938.77	\$0.00	\$4,938.77
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$4,938.77	\$0.00	\$4,938.77

Detail *Indicates posting date

Payments	Amount
01/25/21* CUSTOMER SERVICE PAYMENT - THANK YOU	-\$596.59
01/20/21* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$5,535.36

*no charge
no card*

Fees

Total Fees for this Period	Amount
	\$0.00

fraud did not return \$5535.36 to Bank

Interest Charged

Total Interest Charged for this Period	Amount
	\$0.00

they owe me \$5535.36

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

Sylvia Hutchins and Bank of America

2021 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2021	\$40.00
Total Interest in 2021	\$0.00

returned by your bank - you did raise it with pay - every amount - never did return the 5535.36

American Express Classic Gold Card

p. 1/8

VIA HUTCHINS
Billing Date 12/17/20
Account Ending **5000** *8500*

Customer Care: 1-800-327-2177
TTY: 1-800-221-9950
Website: americanexpress.com

Balance	\$384.16
Payment Due Date	01/11/21[‡]

[‡]Late Payment Warning: If we do not receive your payment by the Payment Due Date of 01/11/21, you may have to pay a late fee of up to \$40.00.

Membership Rewards[®] Points
Available and Pending as of 11/30/20
7,183
For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Previous Balance	<i>check</i>	\$6,509.01
Payments/Credits		-\$6,450.73
New Charges	<i>this</i>	+\$296.88
Fees		+\$29.00
New Balance	<i>out</i>	\$384.16
Pay Over Time Limit	<i>Fraud</i>	\$1,000.00
Available Pay Over Time Limit		\$1,000.00

- See page 2 for important information about your account.
- Please refer to the **IMPORTANT NOTICES** section on pages 7 - 8.
- For more information on your Pay Over Time Limit and your purchasing options, please see **page 5**
- Please note, your preset spending limit is \$2,000.00. You have spent \$384.16.

Share Joy. Shop Small.
'Tis the season to show love for small businesses. Support your favorites - both in-store and online - all holiday season long.

Learn more at ShopSmall.com

*Owed you
384.16*

*Fraud 2
do not sue you*

*I paid you 12-16-20
\$5535.36
and you put on
act 8500 instead
of 86008*

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending **5000**
Enter 15 digit account # on all payments.
Make check payable to American Express.

SYLVIA HUTCHINS
1211 RIDGEMONT AVE
SHELBY NC 28150-3220

Payment Due Date	01/11/21
Amount Due	\$384.16

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

*wrong credit
account credited
to
8500 should
be 86008*



American Express Classic Gold Card

SYLVIA HUTCHINS
Closing Date 12/17/20

Account Ending 5000

Customer Care & Billing Inquiries
 International Collect
 Large Print & Braille Statements
 Servicio al Cliente en Español
 Lost or Stolen Card
 Cash Advance at ATMs Inquiries

1-800-327-2177
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 1-800-327-2177
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 In NY: 1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 P.O. BOX 1270
 NEWARK NJ 07101-1270

Payments and Credits

Summary		Total
Payments		-\$6,346.77
Credits		
SYLVIA HUTCHINS 5000		-\$72.67
KEVIN HUTCHINS 2031		-\$31.29
Total Payments and Credits		-\$6,450.73

This payment of \$5353.14 was credited to have been supposed to have been \$6008 and American Express and Bank of America are responsible for this money wrong credited \$5000

Detail

Payments		Amount
12/01/20*	SYLVIA HUTCHINS	CUSTOMER SERVICE PAYMENT - THANK YOU
12/16/20*	SYLVIA HUTCHINS	CUSTOMER SERVICE PAYMENT - THANK YOU
Credits		Amount
10/21/20	SYLVIA HUTCHINS	TRANSACTION PROCESSED BY AMERICAN EXPRESS
12/02/20*	SYLVIA HUTCHINS	Adjustment
12/07/20	SYLVIA HUTCHINS	WAL-MART SUPERCENTER 638 0638 GAFFNEY SC DISCOUNT STORE
12/07/20	KEVIN HUTCHINS	WAL-MART SUPERCENTER 638 0638 GAFFNEY SC DISCOUNT STORE

took from spec white acct not Sylvia's acct stole from someone else

my acct not \$6008 wrong acct

New Charges

Summary		Total
SYLVIA HUTCHINS 5000		\$296.88
Total New Charges		\$296.88

should have been \$6008

Detail

SYLVIA HUTCHINS Card Ending 5000		Amount
10/21/20	TRANSACTION PROCESSED BY AMERICAN EXPRESS	\$52.94
11/16/20	DADDY JOES BEACH HOUSE AN 650000011234 8644877427	\$7.63
11/16/20	DADDY JOES BEACH HOUSE AN 650000011234 8644877427	\$22.94



American Express Classic Gold Card

p. 1/8

SYLVIA HUTCHINS
Closing Date 12/17/20
Account Ending 5000 *85000*

Customer Care: 1-800-327-2177
TTY: 1-800-221-9950
Website: americanexpress.com

New Balance	\$384.16
Payment Due Date	01/11/21*

*Late Payment Warning: If we do not receive your payment by the Payment Due Date of 01/11/21, you may have to pay a late fee of up to \$40.00.

Membership Rewards* Points Available and Pending as of 11/30/20	7,183
---	--------------

For up to date point balance and full program details, visit membershiprewards.com

Account Summary	
Previous Balance	<i>check</i> \$6,509.01
Payments/Credits	-\$6,450.73
New Charges	<i>this</i> +\$296.88
Fees	+\$29.00
New Balance	<i>out</i> \$384.16
Pay Over Time Limit	\$1,000.00
Available Pay Over Time Limit	\$1,000.00

- See page 2 for important information about your account.
- Please refer to the **IMPORTANT NOTICES** section on pages 7 - 8.
- For more information on your Pay Over Time Limit and your purchasing options, please see **page 5**
- Please note, your preset spending limit is \$2,000.00. You have spent \$384.16.

Share Joy. Shop Small.

'Tis the season to show love for small businesses. Support your favorites - both in-store and online - all holiday season long.

Learn more at ShopSmall.com

Owed you 384.16

Fraud 2

do not owe you

I paid you 12-16-20

\$ 5535.36

and you put out

out 8500 instead

0586008

wrong credit account credited to 8500 should be 8600

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 5000

Enter 15 digit account # on all payments.
Make check payable to American Express.

SYLVIA HUTCHINS
1211 RIDGEMONT AVE
SHELBY NC 28150-3220

Payment Due Date	01/11/21
Amount Due	\$384.16

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270





P.O. Box 53137
Phoenix, AZ 85072

where
3535.36
from needs
credit

check
why
call
553536
from

JOVI H WHITE
125 FRONTIER DR
GAFFNEY, SC 29341 - 5227

Account Ending in: 7320
Date: January 21, 2021
Claim Number: 201220510281
Amount: \$2,000.00

13452
11767
15496

40715

Complaint # comma

240124-1309458/

Go paperless and manage your accounts easily and securely.

JOVI H WHITE:

We're writing to you regarding your claim.

What you need to know

While researching your claim it was identified that the original claim amount of \$2,000.00 should've been for \$5,535.36 The previously issued temporary credit for \$2,000.00 will be debited from your account and your new temporary credit for \$5,535.36 will be issued within two business days. The total credits for \$5,535.36 is your new disputed claim amount and is still considered temporary as we continue to research your claim. The adjustment will appear on your statement, or you can visit bankofamerica.com to review the adjustment online.

closed
Monday 19th

13452
11767

25219
-15496

40715

never been issued
to me

call them
40715

We're here to help

For your convenience, claim status and communication updates are available online by accessing Online Banking Message Center at bankofamerica.com. You can also call us at 1.877.337.4230, Monday through Friday, from 8 a.m. to 8 p.m. Eastern. Please have your claim number available when you call. We appreciate the opportunity to serve your financial needs.

make
copies

2098476

201220510281

Late
fee
30.00

3

40715

3 checks

43

40715

BANK OF AMERICA
NC1-007-58-16
100 N. Tryon St.
Charlotte, NC 28255-0001

complaint 14650850
240529-1450850



JOVI H. WHITE
345 NORTH GREEN RIVER ROAD
GAFFNEY, SC 29341

*The checking
act that
Bank of America
paid \$5535.36
out of on
12-16-20*

Account Ending in: 7320
Date: February 2, 2024
Case Number:
240116CR1086684
Page 1 of 2

Correspondence received from: Consumer Financial Protection Bureau (CFPB) on: 12/21/2023

I've carefully reviewed your correspondence and want to let you know our response.

Our records show:

On December 20, 2020, you contacted Bank of America by telephone to initiate a claim on your Advantage Savings account ending in 7320 in the amount of \$2,000.00 from American Express, which posted on your account on December 16, 2020. As such, claim number 201220510281 was opened. Subsequently, on December 21, 2020, we sent the enclosed Written Statement of Unauthorized ACH Debt form to complete and return.

While researching your claim it was identified that the original claim amount of \$2,000.00 should have been in the total amount of \$5,535.36. We notified you in our correspondence dated January 21, 2021, that the total amount of \$5,535.36 would be issued. Please refer to the enclosed statements for adjustments made on the account. For your convenience, we have enclosed claims letters.

please release judgment

We've also enclosed the following case documents, which you may find helpful:

- Claims Correspondence
- Statements

*this case
never heard
before defendant, court # 2021 CV 1110101851*

Here's our response

We are pleased to advise you that the credit of \$5,535.36 is now permanent and claim is resolved in your favor. We now consider this matter resolved.

In accordance with the terms of the Deposit Agreement and Disclosures publication (the "Agreement"), we may determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time and provisional credit was not previously provided, we will credit your account for the disputed amount within 10 business days of the claim filing, so that you will have the use of the money during the time it takes us to complete our investigation. Please review the Electronic Banking Disclosures section of the Agreement for further details. The Agreement is available to all clients on our website at bankofamerica.com/deposits/resources/deposit-agreements.go.

At Bank of America, keeping information secure and confidential is one of our most important responsibilities. Our records do not reflect that Sylvia Hutchins is an authorized signer on the Bank of America account referenced in her inquiry to the

out of Jovi white act

Not my Act Sylvia Butcherins not my act

BANK OF AMERICA
Claims Resolution, TX2-979-02-53
PO Box 660306
Dallas TX 75266-0306

Update On Your Claim

my name not on their act
12-15-2020

Account ending in 7320
Date February 14, 2024
Claim number: 240213530533
Amount: \$5,535.36

Jovi H WHITE
125 FRONTIER DR
GAFFNEY SC 29341-5227

Appeal I did have a charge of 4500 or 350

Not even my act

you took money from someones act, not mine

Jovi, we're unable to approve your recent claim.

Bank of America took out of me white act

Our research included the information you provided with your claim, your account history, the monthly account statements we sent you and if available, information from the merchant, such as a signed receipt or contract. We made this decision because:

The date of your dispute with AMERICAN EXPRESS DESACH for \$5,535.36 fell outside the dispute timeframes we follow. We apologize for the inconvenience and recommend that you contact AMERICAN EXPRESS DESACH directly for further assistance with your dispute.

For updates on your claim

If you'd like copies of the documents we used to make this decision, please call us at 1.877.337.4230, Monday through Friday, from 8 a.m. to 8 p.m. Eastern. Please have your claim number when you call.

Thank you for your patience during our review.

Legal Department

decision and took money out of Jovi white act and gave the deposit to act of Sylvia Butcherins Act 8500 stole it from me

my act #7320

Jovi White reimburse me



For Internal Use Only

No royal call
1877366
1121

American Express
Book 553534 out of
someone's
act

AMERICA

December 10, 2020 to January 7, 2021

and other additions

Description	Amount
CH Temporary Credit Adjustment on 01/06/21	2,000.00
IT CREDIT ADJ	0.04
CREDIT INTEREST ADJUSTMENT	0.02
Interest Earned	0.62
Payments and other additions	\$2,000.68

Payments and other subtractions

Description	Amount
AMERICAN EXPRESS DES:ACH PMT ID:S1892 VINDN:SYLVIA HUTCHINS CO ID:1133133497	-5,535.36

Subtractions
\$5,535.36

Balance Forward
\$5,535.36

Find
 pay 112920
 8870
 missing
 169
 69
 288
 254
 138
 392

Simple steps you can take to help combat fraud

Updating your contact information up to date helps ensure that:

- You are contacted quickly about suspicious activity
- Your cards are mailed to you and not someone else
- You get statements and other important documents promptly

Update your contact information and see other ways you can stay protected at bankofamerica.com/FraudCh

go to...
87731d121
tot

out of Jovi white act

Not my Act on Sylvia Hutchins not my act

complaint # 864805-0343

BANK OF AMERICA
Claims Resolution, TX2-979-02-53
PO Box 660306
Dallas TX 75266-0306

Update On Your Claim

my name not on their act

Account ending in 7320
Date February 14, 2024
Claim number: 240213530533
Amount: \$5,535.36

JOVI H WHITE
125 FRONTIER DR
GAFFNEY SC 29341-5227

12-15-2020

Not even my act.

you took money from someones act, not mine

spread
did have a check 4500 or 350

Jovi, we're unable to approve your recent claim.

Bank of America took out of Mrs White act

Our research included the information you provided with your claim, your account history, the monthly account statements we sent you and if available, information from the merchant, such as a signed receipt or contract. We made this decision because:

The date of your dispute with AMERICAN EXPRESS DESACH for \$5,535.36 fell outside the dispute timeframes we follow. We apologize for the inconvenience and recommend that you contact AMERICAN EXPRESS DESACH directly for further assistance with your dispute.

For updates on your claim

If you'd like copies of the documents we used to make this decision, please call us at 1.877.337.4230, Monday through Friday, from 8 a.m. to 8 p.m. Eastern. Please have your claim number when you call.

Thank you for your patience during our review.

Legal Department

decision and took money out of Jovi white act and gave the deposit to act of Sylvia Hutchins act 8500 stole it from me

my act #7320

Jovi Hutchins White reimburse me



For Internal Use Only

F AMERICA
[Redacted]

December 10, 2020 to January 7, 2021

Not your only
1577366
112

Book 553534 out of
closed someone's
act

Deposits and other additions

Date	Description	Amount
01/06/21	ACH Temporary Credit Adjustment on 01/06/21	
01/07/21	INT CREDIT ADJ	2,000.00
01/07/21	CREDIT INTEREST ADJUSTMENT	0.04
01/07/21	Interest Earned	0.02
Total deposits and other additions		0.62

white door

company with my 983
204 774 983
only 2000.00
was sent to
Branch of
America

Withdrawals and other subtractions

Date	Description	Amount
12/16/20	AMERICAN EXPRESS DES-ACH PMT ID:51892 INDN:SYLVIA HUTCHINS CO ID:1133133497 PPD	5535.36
Total other subtractions		5535.36

missing
\$85.10

out of act
not mine \$2,000.68

paid
America
5535.36
DUE-D.

Other subtractions

Date	Description	Amount
12/16/20	AMERICAN EXPRESS DES-ACH PMT ID:51892 INDN:SYLVIA HUTCHINS CO ID:1133133497 PPD	5535.36
Total other subtractions		5535.36

need phone #
and address
to ensure
6-12-20
my paper
to
can't
for am not
2023 credits
my check
7260
update
address
or phone
#

cred
give
the
cred
cred
NO
paid
6986
closed act

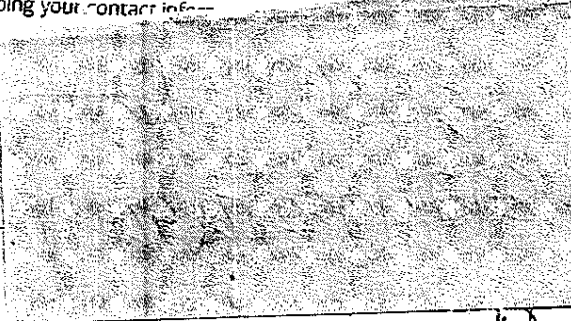
find
Pay 112920
8870
missing

Simple steps you can take to help combat fraud

Just keeping your contact info...



Verify you



to else



You get statements and other important documents promptly

at bankofamerica.com/FraudCF

731d121

to file a claim

254
138
392

5-28-2024

Motion

I am filing a grievance
 against Randy Skinner for not
 properly representing me in
 the case of judgment 2021CV1110101851
 Randy Skinner did never represent me
 properly if, so he would have told
 the truth about this case and
 I would not have a judgement
 against me.

Thank you
 Sylvia Hutches
 125 Frontier Dr.
 Gaffney, SC
 29341

I am also asking for my
 return of half the money that
 I paid him, which is
 \$2300⁰⁰. I feel that I am
 due ~~\$11,000~~⁰⁰ of my money.
 He did not inform
 me that he was going to have
 my case that afternoon and cannot
 show me a transcript of this.

all stole 5537.30
fraud dept 1877-3886578
Laws

BANK OF AMERICA
PO Box 25118
Tampa, FL 33622-5118

NS 0111 629 119 07162 #001 AB 0.537
NC UTMA ACCT FOR JOSEPH STETSON WHITE
JOVI H HUTCHINS CSTDN
25 FRONTIER DR
GAFFNEY SC 29341-5227

new claim my 500
new claim # appealing
2422 deed cond
1877 3886578

877 366 1121
Information You Requested
8-8
Account ending in 7320
Case number 240108NS010096
Date January 9, 2024
new fraud 1300
claim
122951869
704859413074
find out call (5500)
about who 3535 of
Charlotte NC
Bank of America
Erica
8444081297

Here's the information on the transactions you asked about.
fraud dept

This is the Automated Clearing House (ACH) transaction(s) that posted to your account:

Date	Transaction Description	Amount
December 16, 2020	Deposit AMERICAN EXPRESS DES:ACH PMT ID:S1892 INDN:SYLVIA HUTCHINS CO ID:1133133497 PPD	\$5,535.36

out of my complaint # and 353536 and 50000

Vice President 5000
Helpful reminders 866-540-2343

Unfortunately, we can't provide copies of the transaction(s) because there isn't an actual image. If you'd like account statements, here's what you can do:
Access online statements for active accounts in Online Banking at bankofamerica.com — you can view transactions from the past seven years.
Order statement copies for open, closed or inactive accounts by calling us at 800.432.1000 — you can request statements from the past seven years.
You can check your balance any time 24/7 using Online Banking or you can ask Erica, our new virtual financial assistant, to tell you your balance by signing into our Mobile Banking app and tapping the Erica icon. Enroll at bankofamerica.com.

Thank you for banking with us.
Charlotte 704 360-5000
Bank of America Charlotte 360 5006
NCL-com
goir to down town
APPLY
careers now
500
553578

do claim # 1877 3886578
Existing
TRNDERACC CNFI

5397.30
und dept 3 853586
RICA
1877-388 6578
Call center
877 361
Information You Requested
8-8

NS 0111 629 119 07162 #001 AB 0.537

NC UTMA ACCT FOR JOSEPH STETSON WHITE
JOVI H HUTCHINS CSTDN
225 FRONTIER DR
GAFFNEY SC 29341-5227

Account ending in 7320
Case number 240108NS010096
Date January 9, 2024

claim
new claim #
deed cond
1877 388 6578

new fraud 1300
claim #
Lisa
122951869
Bank of America
call
Out of seal

Here's the information on the transactions you asked about.

This is the Automated Clearing House (ACH) transaction(s) that posted to your account:

Date	Transaction Description	Amount
December 16, 2020	AMERICAN EXPRESS DES:ACH PMT ID:S1892 IDN:SYLVIA HUTCHINS CO ID:1133133497 PPD	\$5,535.36

Complaint #

Helpful reminders
5000
866-540 2343

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- Order statement copies for open, closed or inactive accounts by calling us at 800.432.1000 — you can request statements from the past seven years.
- You can check your balance any time 24/7 using Online Banking or you can ask Erica, our new virtual financial assistant, to tell you your balance by signing into our Mobile Banking app and tapping the Erica icon. Enroll at bankofamerica.com.

Thank you for banking with us.

Charlotte
Bank of America
Charlotte
704 360-5600
360 5006
305436-4000
NCL-com
careers
norwegian
APPLY
de claims



American Express Classic Gold Card

SYLVIA HUTCHINS

Closing Date 02/14/21

86008

Account Ending 5-86065

Customer Care & Billing Inquiries 1-800-327-2177
 International Collect 1-336-393-1111
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 Lost or Stolen Card 1-800-992-3404
 Cash Advance at ATMs Inquiries 1-800-CASH-NOW

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 TTY: 1-800-221-9950
 FAX: 1-623-707-4442
 In NY: 1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 P.O. BOX 650448
 DALLAS TX 75265-0448

\$5535.36

paid out of Bank of America
act never returned any

brand balance started on this piece
give me new number of card
86008 never received this
card or activated it

Payments and Credits

Summary

American Express

still has next \$5535.36

	Pay In Full	Pay Over Time / Cash Advance +	Total
Payments	\$4,938.77	\$0.00	\$4,938.77
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$4,938.77	\$0.00	\$4,938.77

Detail

*Indicates posting date

Payments	Amount
01/25/21* CUSTOMER SERVICE PAYMENT - THANK YOU	\$596.59
01/26/21* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$5,535.36

Fees

Total Fees for this Period	Amount
Interest Charged	\$0.00

Interest Charged

Total Interest Charged for this Period	Amount
Total Interest Charged for this Period	\$0.00

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2021 Fees and Interest Totals Year-to-Date

Total Fees in 2021	\$40.00
Total Interest in 2021	\$0.00

American Express never returned the \$5535.36 to Bank of America

000271 2560



P.O. Box 15284
Wilmington, DE 19850

Customer service information

- ☎ Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
- 🌐 bankofamerica.com
- ✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

NC UTMA ACCT FOR JOSEPH STETSON WHITE
JOVI H HUTCHINS CSTDN
125 FRONTIER DR
GAFFNEY, SC 29341-5227

COM

Debit
553536 X

Your Bank of America Advantage Savings

for January 8, 2021 to February 4, 2021 ✓

Account number: 2370 1803 7320

NC UTMA ACCT FOR JOSEPH STETSON WHITE JOVI H HUTCHINS CSTDN

Account summary

Beginning balance on January 8, 2021	\$39,550.29
Deposits and other additions	48,235.40
ATM and debit card subtractions	-0.00
Other subtractions	-5,535.36
Service fees	-0.00
Ending balance on February 4, 2021	\$82,250.33

Annual Percentage Yield Earned this statement period: 0.02%
Interest Paid Year To Date: \$1.85.

add
 an error of press
 took this out because
 you let them. Need to
 know how they took
 this out not my acct
 but Bank of
 America let them
 take this out without
 my permission
 or the acct hold
 permission
 what happened

82

82

Segal

986
Bank of America

Bank of America
Dartmouth
Kul

BANK OF AMERICA

This
wadden walder

803898-7601

803-898-9812

Customer-service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.

P.O. Box 25118

Tampa, FL 33622-5118

seems
11:07

call
send to
in

Seems

18008412920

stay 0623266990004

call service
claims existing

Account number: 2370 1803 7320

P.O. Box 15284
Wilmington, DE 19856

1100 message claims

Levi Gueite

Call

1734-743
adjuster

Sheriff

Despus
1877-336
1121

NC UTMA ACCT FOR JOSEPH STETSON WHITE
JOVI H HUTCHINS CSTDN
125 FRONTIER DR
GAFFNEY, SC 29341-5227

Michelle
11-10-23
15004492
deposition
office or out

06020004

Dec 10 2020

Your Bank of America Advantage Savings

for December 10, 2020 to January 7, 2021

NC UTMA ACCT FOR JOSEPH STETSON WHITE JOVI H HUTCHINS CSTDN

Account Summary

Loan 1:00

Beginning balance on December 10, 2020	\$43,084.97
Deposits and other additions	2,000.68
ATM and debit card subtractions	-0.00
Other subtractions	-5,535.36
Service fees	-0.00
Ending balance on January 7, 2021	\$39,550.29

Percentage Yield Earned this statement period: 0.02%
Year To Date: \$0.68

from where 200066 name
FBI
#1
out

wednesday
11:30
Feb 14

consumer protection
4508565
553536
3955029

4508565
3125
545536
lawyer
complaint
FBI

919-828-4620
Walker complaint

800 225

5324
919-774-2000
need protection

took out
553536
2 times
#1

Caliber
inspector
4308497
200068
4108497
553536

4308497
200068
4108429

Foodville
Janni
past food
Wednesday

3554923

Deposits and other additions

Date	Description	Amount
01/06/21	ACH Temporary Credit Adjustment on 01/06/21	2,000.00
01/07/21	INT CREDIT ADJ	+ 0.04
01/07/21	CREDIT INTEREST ADJUSTMENT	+ 0.02
01/07/21	Interest Earned	+ 0.62
Total deposits and other additions		\$2,000.68

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
12/16/20	AMERICAN EXPRESS DES:ACH PMT ID:S1892 INDN:SYLVIA HUTCHINS PPD	-5,535.36
Total other subtractions		-\$5,535.36

12-16-20 out
1-20-21 out
subtract out

Dec 16 - Jan 7
12/16-20 out

took out 12-16-2021

Simple steps you can take to help combat fraud

Just keeping your contact information up to date helps ensure that:

- You are contacted quickly about suspicious activity
- Your cards are mailed to you and not someone else
- You get statements and other important documents promptly

Verify your contact information and see other ways you can stay protected at bankofamerica.com/FraudChecklist.

SSM-10-20-0075.8 | 3255594

P.O. Box 15284
Wilmington, DE 19850

Customer service information

- ☎ Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
- ☑ bankofamerica.com
- ✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

NC UTMA ACCT FOR JOSEPH STETSON WHITE
JOVI H HUTCHINS CSTDN
125 FRONTIER DR
GAFFNEY, SC 29341-5227

Your Bank of America Advantage Savings

for January 8, 2021 to February 4, 2021

Account number: 2370 1803 7320

NC UTMA ACCT FOR JOSEPH STETSON WHITE JOVI H HUTCHINS CSTDN

Account summary

Beginning balance on January 8, 2021	\$39,550.29
Deposits and other additions	48,235.40
ATM and debit card subtractions	-0.00
Other subtractions	debit -5,535.36
Service fees	-0.00
Ending balance on February 4, 2021	\$82,250.33

Annual Percentage Yield Earned this statement period: 0.02%
Interest Paid Year To Date: \$1.85.

Handwritten notes and calculations:

Check (circled)

8778569

out January 20-21 553536

016 \$82,250.33

~~82,250.33~~

100% 12

0 at 553536

second time

January 20 2021 (circled)

4823540

3955029

8778569

553536

8225033

took out for

Need 87000 for 553536 new pay band 553526 (circled)

8778569

553536

8225033 (circled)