

October 2, 2015

GIOVANNI E AMADUCCI

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Regarding account number ending in: 5300
Closing balance: 10049.61

Dear GIOVANNI E AMADUCCI, :

We are writing to notify you that we have elected to close your account in accordance with the provisions of our Deposit Agreement and Disclosures provided to you at the time your account was opened. Under these terms and conditions, either the bank or the customer may close the account at any time.

Please be advised of the following:

- Because the account is now closed, any checks presented for payment will be returned "Account Closed".
- Your debit card will no longer access the account.
- If your account becomes overdrawn, a deposit of cash must be made to bring the account to a zero balance. If the account remains in a negative balance we may report the account to the following reporting agencies, Chex Systems, Inc., Early Warning Services, LLC, or both. This may adversely impact your ability to open an account at another financial institution for up to seven years.
- We have enclosed a cashier's check for the positive account balance at the time the account was closed.
 - If the account was an interest bearing account, the check includes interest accrued as of the date of closure.

If you have other accounts with us, you may receive a separate letter from us regarding those accounts.

Please call us toll-free at 1.844.253.3707, Monday through Friday from 9 a.m. to 7 p.m. Eastern, if you have any questions regarding this matter.

Sincerely,

Closure Unit
Bank of America