



P.O. Box 15284
Wilmington, DE 19850

IJ PALAZZO CORP
15777 SW 74TH ST
MIAMI, FL 33193-3318

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 Fundamentals™ Banking

for November 1, 2025 to November 30, 2025

Account number: 8980 9944 5008

IJ PALAZZO CORP

Account summary

Beginning balance on November 1, 2025	\$4,591.40
Deposits and other credits	27,536.46
Withdrawals and other debits	-25,040.74
Checks	-3,840.00
Service fees	-136.00
Ending balance on November 30, 2025	\$3,111.12

of deposits/credits: 26

of withdrawals/debits: 67

of items-previous cycle¹: 6

of days in cycle: 30

Average ledger balance: \$3,258.30

¹Includes 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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Equal Housing Lender

Deposits and other credits

Date	Description	Amount
11/03/25	BKOFAMERICA MOBILE 11/03 3647386585 DEPOSIT *MOBILE FL	4,023.20
11/03/25	Zelle payment from ENRIQUE VECIN Conf# edkdwbnu	1,000.00
11/04/25	Zelle payment from ANNIA PEREZ for "Cortinas"; Conf# OJJ0S7BJV	744.00
11/04/25	Zelle payment from Jeremy Hernandez Conf# XXXXXXXXX	480.00
11/05/25	Zelle payment from ILIANA BARRERA Conf# b8151gafp	500.00
11/05/25	Zelle payment from KENDALL KIDNEY CENTER LLC for "half deposit for the srsh"; Conf# 99btm3qte	390.55
11/06/25	BKOFAMERICA ATM 11/06 #000005137 DEPOSIT KENDALL LAKES NORT MIAMI FL	800.00
11/07/25	OLYMPUSLENDING DES:CASH DISB ID: INDN:IJ PALAZZO CORP CO ID:9192809001 CCD	836.54
11/10/25	Zelle payment from FRANCIS M ALMENARES VILLAVICENCIO for "n"; Conf# 99bu1zdph	1,635.00
11/10/25	Zelle payment from KENDALL KIDNEY CENTER LLC Conf# 99bu82ibv	390.55
11/10/25	Zelle Recurring payment from ILIANA BARRERA for "Pago del internet, Lino"; Conf# dcd4vrpwf	150.00
11/10/25	Zelle payment from ILIANA BARRERA Conf# dh6ecthvk	80.00
11/13/25	Zelle payment from NIOVIS ROBAINA for "windows"; Conf# 99buk6ynz	1,200.00
11/13/25	Zelle payment from ANNIA PEREZ for "Cortinas"; Conf# OJJ907G2V	744.00
11/13/25	BKOFAMERICA ATM 11/13 #000002011 DEPOSIT KENDALL HAMMOCKS MIAMI FL	700.00
11/17/25	Zelle payment from FRANCIS M ALMENARES VILLAVICENCIO for "v"; Conf# 99buykxm1	1,635.00
11/18/25	Zelle payment from LISETT RODRIGUEZ Conf# OJJE4PAYO	550.00
11/19/25	Zelle payment from YELINEK GONZALEZ Conf# OJJF5F9MI	2,200.00
11/19/25	Zelle payment from JORGE HERNANDEZ Conf# TOZHRYQ6P	1,500.00
11/20/25	BKOFAMERICA ATM 11/20 #000009417 DEPOSIT NORTH HIALEAH HIALEAH FL	1,150.00
11/20/25	Zelle payment from LISETT RODRIGUEZ Conf# OJJG6DGYU	550.00
11/20/25	Zelle payment from PADRON CORDERO SERVICES CORP Conf# 99bvdo7zg	480.00
11/25/25	Zelle payment from PADRON CORDERO SERVICES CORP Conf# 99bw09ps6	480.00
11/26/25	BKOFAMERICA ATM 11/26 #000006519 DEPOSIT KENDALL HAMMOCKS MIAMI FL	1,100.00

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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 QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.



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Deposits and other credits - continued

Date	Description	Amount
11/28/25	MERCHANT SERVICE DES:NET SETTLE ID:8045042358 INDN:IJ PALAZZO BLIND CO ID:2841010148 CCD PMT INFO:533000000309599	2,933.62
11/28/25	BANKCARD DES:BTOT DEP ID:510165030114870 INDN:IJ PALAZZO BLIND CO ID:5921267933 CCD	1,284.00

Total deposits and other credits
\$27,536.46

Withdrawals and other debits

Date	Description	Amount
11/03/25	Zelle payment to ILIANA Conf# sl1sc3143	-500.00
11/03/25	Zelle payment to ILIANA Conf# x8pziec15	-1,000.00
11/03/25	BANKCARD DES:MTOT DISC ID:510165030114870 INDN:IJ PALAZZO BLIND CO ID:4518088063 CCD	-96.24
11/04/25	Zelle payment to ILIANA Conf# wrwwnhnf	-1,015.00
11/04/25	Olympus Business DES: Capital ID:251103000232W0D INDN:IJ PALAZZO CORP NA CO ID:1016207445 CCD	-1,115.38
11/05/25	Zelle payment to Instalador JULIAN FRANCO CARlo Conf# wy4unvoz3	-1,190.00
11/05/25	Zelle payment to AAAAA952KPN2 Conf# wpq73yw2y	-700.00
11/07/25	RAM DES:B&AFINANCE ID:1919 INDN:Jorge L Hernandez CO ID:1832387903 PPD	-1,374.49
11/10/25	Zelle payment to ILIANA Conf# up4dxkp7m	-415.00
11/10/25	Zelle payment to w Camarones ExFlaco Rafael Conf# vh23a1tlv	-80.00
11/10/25	Zelle payment to AAAAA952KPN2 Conf# un7eh0266	-300.00
11/10/25	PAYPAL DES:INST XFER ID:UBER EATS INDN:IJPALAZZO CORP CO ID:PAYPALS177 WEB	-47.54
11/10/25	PAYPAL DES:INST XFER ID:SHEINUSSERV INDN:IJPALAZZO CORP CO ID:PAYPALS177 WEB	-22.56
11/10/25	PAYPAL DES:INST XFER ID:SHEINUSSERV INDN:IJPALAZZO CORP CO ID:PAYPALS177 WEB	-10.69
11/10/25	PAYPAL DES:INST XFER ID:UBER EATS INDN:IJPALAZZO CORP CO ID:PAYPALS177 WEB	-6.55
11/12/25	Zelle payment to ILIANA Conf# ztk0j1mil	-240.00
11/12/25	Olympus Business DES: Capital ID:25111000123478T INDN:IJ PALAZZO CORP NA CO ID:1016207445 CCD	-1,115.38
11/12/25	AAA VENTURES II DES:ONLINE PMT ID:2511101800255BG INDN:IJ PALAZZO CO ID:1016207445 CCD	-206.00
11/12/25	The Fundworks DES:Daily ACH ID:32537 INDN:IJ PALAZZO CORP CO ID:2474154803 CCD	-200.00
11/12/25	CLOVER FEES DES:CLOVER FEE ID:1113621 INDN:IJ PALAZZO BLIND CO ID:1841128086 CCD	-29.95
11/13/25	Zelle payment to ILIANA Conf# t7mguz9gw	-500.00
11/13/25	CPS MERCHANT SER DES:ACH Debit ID:9028477608 INDN:IJ PALAZZO CORP CO ID:9200502236 CCD	-48.45
11/14/25	Zelle payment to A JORGITOOOOOO Conf# w165o67aq	-573.00
11/14/25	RAM DES:B&AFINANCE ID:1919 INDN:Jorge L Hernandez CO ID:1832387903 PPD	-1,374.49
11/17/25	Zelle payment to ILIANA Conf# u58r3lf60	-820.00
11/17/25	PAYPAL DES:INST XFER ID:UBER INDN:IJPALAZZO CORP CO ID:PAYPALS177 WEB	-66.29
11/18/25	Zelle payment to ILIANA Conf# y2n2r8j52	-410.00
11/18/25	Olympus Business DES: Capital ID:251117001203CQI INDN:IJ PALAZZO CORP NA CO ID:1016207445 CCD	-1,115.38

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Withdrawals and other debits - continued

Date	Description	Amount
11/18/25	AAA VENTURES II DES:ONLINE PMT ID:251117180025SRO INDN:IJ PALAZZO CO ID:1016207445 CCD	-206.00
11/18/25	The Fundworks DES:Daily ACH ID:32537 INDN:IJ PALAZZO CORP CO ID:2474154803 CCD	-200.00
11/18/25	PAYPAL DES:INST XFER ID:UBER INDN:IJ PALAZZO CORP CO ID:PAYPALS177 WEB	-101.55
11/18/25	PAYPAL DES:INST XFER ID:UBER INDN:IJ PALAZZO CORP CO ID:PAYPALS177 WEB	-6.63
11/19/25	Zelle payment to Ernesto Aire Acondicionado Conf# zx3e2uu9l	-1.00
11/19/25	Zelle payment to Ernesto Aire Acondicionado Conf# zvo6cer85	-300.00
11/19/25	Zelle payment to Niovis Robaina Conf# wv5er13kp	-1,200.00
11/19/25	Zelle payment to Clean Pool Jose Luis Marrero Conf# wb26n28by	-100.00
11/20/25	Zelle payment to ILIANA Conf# lqnmomfsf	-1,000.00
11/20/25	FLA DEPT REVENUE DES:C01 ID:XXXXXXXXX INDN:IJ PALAZZO CORP CO ID:7596001874 CCD	-491.42
11/20/25	PAYPAL DES:INST XFER ID:UBER EATS INDN:IJ PALAZZO CORP CO ID:PAYPALS177 WEB	-17.26
11/20/25	PAYPAL DES:INST XFER ID:UBER INDN:IJ PALAZZO CORP CO ID:PAYPALS177 WEB	-15.23
11/20/25	PAYPAL DES:INST XFER ID:UBER EATS INDN:IJ PALAZZO CORP CO ID:PAYPALS177 WEB	-5.73
11/21/25	RAM DES:B&AFINANCE ID:1919 INDN:Jorge L Hernandez CO ID:1832387903 PPD	-1,374.49
11/25/25	Zelle payment to ILIANA Conf# ykbgas9y	-300.00
11/25/25	Olympus Business DES: Capital ID:251124001200P12 INDN:IJ PALAZZO CORP NA CO ID:1016207445 CCD	-1,115.38
11/25/25	AAA VENTURES II DES:ONLINE PMT ID:2511241800267YR INDN:IJ PALAZZO CO ID:1016207445 CCD	-206.00
11/25/25	The Fundworks DES:Daily ACH ID:32537 INDN:IJ PALAZZO CORP CO ID:2474154803 CCD	-200.00
11/26/25	Zelle payment to ILIANA Conf# wapedw9iv	-400.00
11/26/25	Zelle payment to AAAAA952KPN2 Conf# s6k2mgdeg	-250.00
11/26/25	Zelle payment to Landsca. jardinero Alejandro Castillo Conf# z6k0tddg3	-100.00
11/26/25	HONOR CAPITAL-ET DES:0000009 ID:UNI000049708041 INDN:IJ PALAZZO CORP CO ID:XXXXXXXXX CCD PMT INFO:Finance Contract Payment 12881785 HONO R CAPITAL ETI	-81.69
11/28/25	Zelle payment to ILIANA Conf# u38kqf7tn	-415.00
11/28/25	Zelle payment to ILIANA Conf# uvd2pmgap	-840.00
11/28/25	RAM DES:B&AFINANCE ID:1919 INDN:Jorge L Hernandez CO ID:1832387903 PPD	-1,374.49
Card account # XXXX XXXX XXXX 8177		
11/07/25	CHECKCARD 1106 SP FRAGMAN DAVIE FL 82305095311500026807381 CKCD 5977 XXXXXXXXXXXXXXX8177 XXXX XXXX XXXX 8177	-27.59
11/10/25	WALGREENS STOR 11/10 #000748805 PURCHASE WALGREENS STORE MIAMI FL	-25.87
11/12/25	CHECKCARD 1110 ADT SECURITY*4030 8002382727 FL 55432865314203295047525 RECURRING CKCD 4814 XXXXXXXXXXXXXXX8177 XXXX XXXX XXXX 8177	-79.45
11/14/25	CHECKCARD 1114 SP AFF GOLDN SAN FRANCISCOCA 00000000000000000897152 RECURRING CKCD 6012 XXXXXXXXXXXXXXX8177 XXXX XXXX XXXX 8177	-20.62
11/20/25	CHECKCARD 1119 WMT PLUS Nov 2025 8009666546 AR 05436845323200069733563 RECURRING CKCD 5968 XXXXXXXXXXXXXXX8177 XXXX XXXX XXXX 8177	-12.95
Subtotal for card account # XXXX XXXX XXXX 8177		-\$166.48
Total withdrawals and other debits		-\$25,040.74

Checks

Date	Check #	Amount
11/06/25	1657	-2,850.00
11/03/25	1658	-420.00

Date	Check #	Amount
11/10/25	1659	-320.00
11/17/25	1660	-250.00

Total checks **-\$3,840.00**

Total # of checks **4**

Service fees

Based on the activity on your business accounts for the statement period ending 10/31/25, a Monthly Fee was charged for your primary Business Advantage Fundamentals Banking account. You can avoid the fee in the future by meeting one of the requirements below:

- ☐ \$500+ in new net purchases on a linked Business debit card
- ☐ \$5,000+ 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
11/03/25	Monthly Fee Business Adv Fundamentals	-16.00
11/07/25	Stop Payment Fee	-30.00
11/07/25	Stop Payment Fee	-30.00
11/07/25	Stop Payment Fee	-30.00
11/07/25	Stop Payment Fee	-30.00

Total service fees **-\$136.00**

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

Daily ledger balances

Date	Balance (\$)	Date	Balance (\$)	Date	Balance (\$)
11/01	4,591.40	11/10	3,968.33	11/19	3,333.14
11/03	7,582.36	11/12	2,097.55	11/20	3,970.55
11/04	6,675.98	11/13	4,193.10	11/21	2,596.06
11/05	5,676.53	11/14	2,224.99	11/25	1,254.68
11/06	3,626.53	11/17	2,723.70	11/26	1,522.99
11/07	2,940.99	11/18	1,234.14	11/28	3,111.12

Check images

This page shows your check images. Please refer to the Checks section for details.

Account number: 8980 9944 5008

Check number: 1657 | Amount: \$2,850.00

Check 1657 from IJ PALAZZO CORP, dated 11-01-2025, payable to Pettit Elean LLC for \$2,850.00. The check is signed by J. Palazzo and includes the MICR line: ⑆001657⑆ ⑆063000047⑆ 898099445008⑆.

Check number: 1658 | Amount: \$420.00

Check 1658 from IJ PALAZZO CORP, dated 11-02-2025, payable to CASH for \$420.00. The check is signed by J. Palazzo and includes the MICR line: ⑆001658⑆ ⑆063000047⑆ 898099445008⑆.

Check number: 1659 | Amount: \$320.00

Check 1659 from IJ PALAZZO CORP, dated 11-10-2025, payable to CASH for \$320.00. The check is signed by J. Palazzo and includes the MICR line: ⑆001659⑆ ⑆063000047⑆ 898099445008⑆.

Check number: 1660 | Amount: \$250.00

Check 1660 from IJ PALAZZO CORP, dated 11-13-2025, payable to CASH for \$250.00. The check is signed by J. Palazzo and includes the MICR line: ⑆001660⑆ ⑆063000047⑆ 898099445008⑆.

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