

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

TOTAL INTEREST CHARGE COMPUTATION - Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

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CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

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No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Fees						
01/13	01/14	LATE FEE FOR PAYMENT DUE			25.00	
TOTAL FEES FOR THIS PERIOD						\$25.00
Interest Charged						
01/16	01/16	INTEREST CHARGED ON PURCHASES			9.88	
01/16	01/16	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
01/16	01/16	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
01/16	01/16	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$9.88

2019 Totals Year-to-Date	
Total fees charged in 2019	\$25.00
Total interest charged in 2019	\$9.88

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	22.49% V				\$ 517.22	\$ 9.88
Balance Transfers	22.49% V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	22.49% V				\$ 0.00	\$ 0.00
Bank Cash Advances	27.24% V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

You're a valued customer and we want you to know that we haven't received your current payment due. Please send your payment due today. If you've already mailed it, thank you.

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your account, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.



Happy New Year!

All the best to you and yours in 2019 and beyond.
Thank you for being a Bank of America® customer.

SSM-10-18-0264.C | ARYVL4CK

Additional Information

Credit Basics: Need a hand with your 2019 budget? Kick off the new year with tools, videos and other resources to help you budget and reach your financial goals. Learn about it today at bettermoneyhabits.com.

Need to dispute a transaction? For the fastest dispute resolution, please contact the merchant. If unsuccessful, simply file a dispute online www.bankofamerica.com. Select your credit card account, click the "Information & Services" tab and then select the "Dispute a transaction" link under the "Services" section.

Customer Service Information:

www.bankofamerica.com

1.800.421.2110

TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America

P.O. Box 982234

El Paso TX 79998-2234

Mail payment to:

Bank of America

P.O. Box 15019

Wilmington DE 19886-5019

January 17 - February 16, 2019

Account Summary

Previous Balance	\$544.14
Payments and Other Credits	-\$255.00
Purchases and Adjustments	\$197.26
Fees Charged	\$0.00
Interest Charged	\$8.38
<hr/>	
New Balance Total	\$494.78
Total Credit Line	\$500.00
Total Credit Available	\$5.22
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$5.22
Statement Closing Date	02/16/2019
Days in Billing Cycle	31

Payment Information

New Balance Total	\$494.78
Current Payment Due	\$25.00
<hr/>	
Total Minimum Payment Due	\$25.00
Payment Due Date	03/13/2019

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$38.00**.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	2 years	\$611.00

If you would like information about credit counseling services, call 866.300.5238.

BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019

New Balance Total	\$494.78
Total Minimum Payment Due	\$25.00
Payment Due Date	03/13/2019

Enter payment amount

*For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or*

Mail this coupon along with your check payable to: Bank of America

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Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
12/01	01/22	LATE FEE ERROR CORRECTION	1128		-25.00	
01/30	01/30	Online payment from CHK 1	2072		-230.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$255.00
Purchases and Adjustments						
02/03	02/04	DELIVERY.COM 8884341035 NY	1012		23.23	
02/07	02/08	FOODTOWN BRONX NY	3037		46.60	
02/10	02/11	UBER TRIP 8005928996 CA	7531		63.22	
02/12	02/13	DELIVERY.COM 8884341035 NY	6091		18.55	
02/13	02/15	COLLAGECOM 8887971902 CA	2662		45.66	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$197.26
Interest Charged						
02/16	02/16	INTEREST CHARGED ON PURCHASES			8.38	
02/16	02/16	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
02/16	02/16	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
02/16	02/16	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$8.38

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$18.26

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	22.49%V				\$ 438.48	\$ 8.38
Balance Transfers	22.49%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	22.49%V				\$ 0.00	\$ 0.00
Bank Cash Advances	27.24%V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Additional Information

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BankAmericard®

**Customer Service Information:**

www.bankofamerica.com

1.800.421.2110

TTY: 1.800.346.3178

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P.O. Box 982234

El Paso TX 79998-2234

Mail payment to:

Bank of America

P.O. Box 15019

Wilmington DE 19886-5019



February 17 - March 16, 2019



Account Summary

Previous Balance \$494.78
 Payments and Other Credits -\$500.00
 Purchases and Adjustments \$485.63
Fees Charged \$0.00
Interest Charged \$4.21

New Balance Total \$484.62
 Total Credit Line \$500.00
 Total Credit Available \$15.38
 Cash Credit Line \$200.00
 Portion of Credit Available for Cash \$15.38
 Statement Closing Date 03/16/2019
 Days in Billing Cycle 28

Payment Information

New Balance Total \$484.62
 Current Payment Due \$25.00

Total Minimum Payment Due \$25.00
 Payment Due Date 04/13/2019

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$38.00**.

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If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	2 years	\$595.00

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 P.O. BOX 15019
 WILMINGTON DE 19886-5019



New Balance Total \$484.62
 Total Minimum Payment Due \$25.00
 Payment Due Date 04/13/2019

Enter payment amount

\$

*For change of address/phone number, see reverse side.
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Mail this coupon along with your check payable to: Bank of America



EFTA00123589

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Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
02/26	02/26	Online payment from CHK 1	8077		-300.00	
03/08	03/09	Online payment from SAV 6	1046		-200.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$500.00
Purchases and Adjustments						
03/05	03/05	UBER 8005928996 CA	0446		50.36	
03/06	03/07	2430 COLUMBUS DISCOUNT BRONX NY	8873		50.05	
03/07	03/09	TOP CLEANERS BRONX NY	1360		19.85	
03/08	03/09	SQUARE *SQ *LEXA BAR Bronx NY	2492		52.91	
03/11	03/11	UBER 8005928996 CA	2187		57.84	
03/12	03/12	MADISON BAGEL & GRILL NEW YORK NY	2243		24.82	
03/11	03/13	GAP ONLINE 800-4277895 OH	8498		63.00	
03/12	03/13	UBER 8005928996 CA	8029		47.77	
03/12	03/13	RITE AID STORE - 4202 NEW YORK NY	9868		10.00	
03/13	03/13	UBER 8005928996 CA	5811		7.36	
03/13	03/14	UBER 8005928996 CA	6691		48.90	
03/14	03/15	FOODTOWN BRONX NY	3914		52.77	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$485.63
Interest Charged						
03/16	03/16	INTEREST CHARGED ON PURCHASES			4.21	
03/16	03/16	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
03/16	03/16	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
03/16	03/16	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$4.21

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$22.47

Interest Charge Calculation

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Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	22.49%V				\$ 244.07	\$ 4.21
Balance Transfers	22.49%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	22.49%V				\$ 0.00	\$ 0.00
Bank Cash Advances	27.24%V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Additional Information

Credit Basics: Managing money can be complicated. Learning about it does not have to be. Begin today at bettermoneyhabits.com.

Need to dispute a transaction? For the fastest dispute resolution, please contact the merchant. If unsuccessful, simply file a dispute online www.bankofamerica.com. Select your credit card account, click the "Information & Services" tab and then select the "Dispute a transaction" link under the "Services" section.



March 17 - April 16, 2019



Account Summary

Previous Balance	\$484.62
Payments and Other Credits	\$0.00
Purchases and Adjustments	\$15.63
Fees Charged	\$25.00
Interest Charged	\$9.66
<hr/>	
New Balance Total	\$534.91
Total Credit Line	\$500.00
Total Credit Available	\$0.00
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	04/16/2019
Days in Billing Cycle	31

Payment Information

New Balance Total	\$534.91
Current Payment Due	\$39.00
Past Due Amount	\$25.00
<hr/>	
Total Minimum Payment Due	\$64.00
Payment Due Date	05/13/2019

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$38.00**.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	2 years	\$652.00

If you would like information about credit counseling services, call 866.300.5238.

The following is a summary of changes that we are making to your account terms. These changes will take effect on June 15, 2019. For more information on these changes, see the enclosed *Important Information* section containing amendments to your Credit Card Agreement.

Revised Terms as of June 15, 2019	
Late Payment Fee	Up to \$39
Returned Payment Fee	Up to \$28

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

TOTAL INTEREST CHARGE COMPUTATION - Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your payment due date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Please contact the customer service number located on the front of this statement for a pay-off amount. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

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CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
03/22	03/22	UBER	8005928996	CA	7.95	
03/22	03/23	UBER	8005928996	CA	7.68	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$15.63
Fees						
04/13	04/15	LATE FEE FOR PAYMENT DUE			25.00	
TOTAL FEES FOR THIS PERIOD						\$25.00
Interest Charged						
04/16	04/16	INTEREST CHARGED ON PURCHASES			9.66	
04/16	04/16	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
04/16	04/16	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
04/16	04/16	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$9.66

2019 Totals Year-to-Date	
Total fees charged in 2019	\$25.00
Total interest charged in 2019	\$32.13

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	22.49%V				\$ 505.56	\$ 9.66
Balance Transfers	22.49%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	22.49%V				\$ 0.00	\$ 0.00
Bank Cash Advances	27.24%V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

You're a valued customer and we want you to know that we haven't received your current payment due. Please send your payment due today. If you've already mailed it, thank you.

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your account, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.

We have some tips to help you avoid paying late fees. Visit Online Banking or download the Mobile Banking app available for select devices. Message and data rates may apply.

Additional Information

Together, we can identify and resolve fraud events faster. Visit the Security Center at bankofamerica.com/Privacy to learn more about how you can help protect your privacy and safeguard your accounts.

Credit Basics: The more informed people are about their money, the clearer their financial outlook. Begin today by visiting bettermoneyhabits.com.

Need to dispute a transaction? For the fastest dispute resolution, please contact the merchant. If unsuccessful, simply file a dispute online www.bankofamerica.com. Select your credit card account, click the "Information & Services" tab and then select the "Dispute a transaction" link under the "Services" section.

Important Information

Please read the information below to stay informed about changes or other important details that may impact you.

Please review the enclosed annual Privacy Notice insert, which is also available in Mobile and Online Banking.

We are changing some terms of your Credit Card Agreement

The amendment to your Credit Card Agreement is outlined below. All other terms to your current agreement still apply except as listed below. If there is a conflict, the terms in this amendment are in effect. Please keep this document.

We are making these amendments because of a change in our business practices.

Changes to your credit card fees

This amendment modifies the Late Fee and Returned Payment Fee entries in the section titled *Account Fees*. Below are the updated paragraphs. The *Late Payment* and *Returned Payment* rows in the *Account Summary Table* of your Credit Card Agreement are also revised with the new dollar amounts. These changes are effective June 15, 2019.

A Late Fee of \$28.00 will be assessed if the Total Minimum Payment Due shown on your monthly statement is not received by us on or before its Payment Due Date. If a Late Fee was assessed any time in the prior six billing cycles, then the amount of the Late Fee will be \$39.00. The Late Fee will not exceed the Total Minimum Payment Due immediately prior to assessment of the fee. If your balance is \$100 or less on the Payment Due Date, we will not assess a Late Fee.

A Returned Payment Fee of \$28.00 will be assessed if a payment on your account is returned for insufficient funds or for any other reason, even if it is paid upon subsequent presentment (if we elect to re-present the payment). The Returned Payment Fee will not exceed the Total Minimum Payment Due immediately prior to assessment of the fee, and will never exceed the amount of the payment being returned.

Additional changes

We have added a sentence to the end of the section titled *How We Allocate Your Payments* to clarify how returned payments may be handled. Below is the updated section.

HOW WE ALLOCATE YOUR PAYMENTS

Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs. If a payment is returned, we reserve the right to debit the returned payment amount to the balance subject to the current non-promotional rate for Purchases on the account.

The section titled *Overdraft Protection* has been revised to clarify when *Overdraft Protection* fees are assessed if you are enrolled in *Overdraft Protection*. Below is the updated sentence within that section.

We will not assess an Overdraft Protection Cash Advance fee for any overdraft protection transfer from this account to a linked Bank of America deposit account, if we determine that (a) your deposit account is overdrawn by a total amount less than \$12.00, after we finish processing for the day, or (b) each overdraft transaction processed that day is \$1.00 or less.

What else you need to know

Travel Accident Insurance

Effective October 1st, 2019, we will no longer offer Common Carrier Travel Accident Insurance on your credit card. You will be able to continue to file claims after October 1st, 2019 for occurrences prior to that date, subject to the terms and conditions of coverage.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning Bank of America, N.A., 100 N. Tryon Street, Charlotte, NC 28255, is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006.

YOUR BILLING RIGHTS

Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Bank of America
P.O. Box 982234
El Paso, TX 79998-2234

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

Note: It is very helpful if your letter includes the transaction date and the reference number for the charge, if available.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your Total Credit Line.

After we finish our investigation, one of two things will happen:

- If we determine there was a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent, including to credit reporting agencies, if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Bank of America
P.O. Box 982234
El Paso, TX 79998-2234

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers or ATM with Teller Assist (ATA) will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Customer Service Information:

www.bankofamerica.com

1.800.421.2110

TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America

P.O. Box 982234

El Paso TX 79998-2234

Mail payment to:

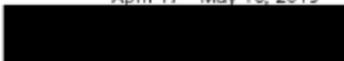
Bank of America

P.O. Box 15019

Wilmington DE 19886-5019



April 17 - May 16, 2019



Account Summary

Previous Balance	\$534.91
Payments and Other Credits	\$0.00
Purchases and Adjustments	\$0.00
Fees Charged	\$38.00
Interest Charged	\$10.07
<hr/>	
New Balance Total	\$582.98
Total Credit Line	\$500.00
Total Credit Available	\$0.00
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	05/16/2019
Days in Billing Cycle	30

Payment Information

New Balance Total	\$582.98
Current Payment Due	\$53.00
Past Due Amount	\$64.00

Total Minimum Payment Due	\$117.00
Payment Due Date	06/13/2019

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$38.00**.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	2 years	\$697.00

If you would like information about credit counseling services, call 866.300.5238.

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BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019



New Balance Total	\$582.98
Total Minimum Payment Due	\$117.00
Payment Due Date	06/13/2019

Enter payment amount

*For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or*

Mail this coupon along with your check payable to: Bank of America



IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

TOTAL INTEREST CHARGE COMPUTATION - Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your payment due date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Please contact the customer service number located on the front of this statement for a pay-off amount. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

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CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers or ATM with Teller Assist (ATA) will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Fees						
05/13	05/14	LATE FEE FOR PAYMENT DUE			38.00	
TOTAL FEES FOR THIS PERIOD						\$38.00
Interest Charged						
05/16	05/16	INTEREST CHARGED ON PURCHASES			10.07	
05/16	05/16	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
05/16	05/16	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
05/16	05/16	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$10.07

2019 Totals Year-to-Date	
Total fees charged in 2019	\$63.00
Total interest charged in 2019	\$42.20

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	22.49% V				\$ 544.78	\$ 10.07
Balance Transfers	22.49% V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	22.49% V				\$ 0.00	\$ 0.00
Bank Cash Advances	27.24% V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

You're a valued customer and we want you to know that we haven't received your current payment due. Please send your payment due today. If you've already mailed it, thank you.

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your account, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.

Experience the arts, science and more for free

Get one free general admission with Museums on Us.* Simply show your Bank of America® card and a photo ID at more than 225 cultural institutions on the first full weekend of every month.

Visit [bankofamerica.com/ArtsOnUs](https://www.bankofamerica.com/ArtsOnUs) to find a participating location near you.

SSM-01-19-2834.C | ARFMQTX6

Additional Information

Credit Basics: Creating a budget may seem like a daunting task, but it does not have to be. There are several tools and techniques available that can really simplify budgeting and help you reach your goals. Learn about it today by visiting [bettermoneyhabits.com](https://www.bettermoneyhabits.com).

Need to dispute a transaction? For the fastest dispute resolution, please contact the merchant. If unsuccessful, simply file a dispute online www.bankofamerica.com. Select your credit card account, click the "Information & Services" tab and then select the "Dispute a transaction" link under the "Services" section.

Customer Service Information:

www.bankofamerica.com
1.800.421.2110
TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America
P.O. Box 982234
El Paso TX 79998-2234

Mail payment to:

Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

May 17 - June 16, 2019

Account Summary

Previous Balance	\$582.98
Payments and Other Credits	\$0.00
Purchases and Adjustments	\$0.00
Fees Charged	\$38.00
Interest Charged	\$11.33
<hr/>	
New Balance Total	\$632.31
Total Credit Line	\$500.00
Total Credit Available	\$0.00
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	06/16/2019
Days in Billing Cycle	31

Payment Information

New Balance Total	\$632.31
Current Payment Due	\$55.00
Past Due Amount	\$117.00

Total Minimum Payment Due	\$172.00
Payment Due Date	07/13/2019

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$39.00**.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	2 years	\$743.00

If you would like information about credit counseling services, call 866.300.5238.

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BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019

New Balance Total	\$632.31
Total Minimum Payment Due	\$172.00
Payment Due Date	07/13/2019

Enter payment amount

\$

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

TOTAL INTEREST CHARGE COMPUTATION - Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

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CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

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PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers or ATM with Teller Assist (ATA) will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Fees						
06/13	06/14	LATE FEE FOR PAYMENT DUE			38.00	
TOTAL FEES FOR THIS PERIOD						\$38.00
Interest Charged						
06/16	06/16	INTEREST CHARGED ON PURCHASES			11.33	
06/16	06/16	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
06/16	06/16	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
06/16	06/16	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$11.33

2019 Totals Year-to-Date	
Total fees charged in 2019	\$101.00
Total interest charged in 2019	\$53.53

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	22.49%V				\$ 593.30	\$ 11.33
Balance Transfers	22.49%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	22.49%V				\$ 0.00	\$ 0.00
Bank Cash Advances	27.24%V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

You're a valued customer and we want you to know that we haven't received your current payment due. Please send your payment due today. If you've already mailed it, thank you.

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your account, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.

When this statement was created, the account's Credit Line was in a restricted status and not available for use.

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Customer Service Information:

www.bankofamerica.com
1.800.421.2110
TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America
P.O. Box 982234
El Paso TX 79998-2234

Mail payment to:

Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

June 17 - July 16, 2019

Account Summary

Previous Balance	\$632.31
Payments and Other Credits	-\$235.27
Purchases and Adjustments	\$0.00
Fees Charged	\$101.00
Interest Charged	\$35.27
<hr/>	
New Balance Total	\$533.31
Total Credit Line	\$500.00
Total Credit Available	\$0.00
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	07/16/2019
Days in Billing Cycle	30

Payment Information

New Balance Total	\$533.31
Current Payment Due	\$0.00
Past Due Amount	\$18.00

Total Minimum Payment Due	\$18.00
Payment Due Date	08/13/2019

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BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019

New Balance Total	\$533.31
Total Minimum Payment Due	\$18.00
Payment Due Date	08/13/2019

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Change of Address/Phone number: Online at www.bankofamerica.com

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Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
06/29	06/29	PURCHASE FIN CHG CREDIT			-33.28	
06/29	06/29	LATE FEE CREDIT			-101.00	
06/29	06/29	PURCHASE FIN CHG CREDIT			-1.95	
06/29	06/29	PURCHASE FIN CHG CREDIT			-0.04	
07/04	07/04	COLLATERAL TRANSFER	4139		-99.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$235.27
Fees						
07/01	07/01	CHARGEOFF REAPPLY FEE			101.00	
TOTAL FEES FOR THIS PERIOD						\$101.00
Interest Charged						
07/16	07/16	INTEREST CHARGED ON PURCHASES			35.27	
07/16	07/16	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
07/16	07/16	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
07/16	07/16	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$35.27

2019 Totals Year-to-Date	
Total fees charged in 2019	\$101.00
Total interest charged in 2019	\$53.53

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	0.00%V				\$ 0.00	\$ 0.00
Balance Transfers	0.00%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	0.00%V				\$ 0.00	\$ 0.00
Bank Cash Advances	0.00%V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your account, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.

When this statement was created, the account's Credit Line was in a restricted status and not available for use.

Additional Information

Credit Basics: Build your financial know-how with free tools and information to help you make more confident decisions. Begin today by visiting bettermoneyhabits.com.

Customer Service Information:

www.bankofamerica.com
1.800.421.2110
TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America
P.O. Box 982234
El Paso TX 79998-2234

Mail payment to:

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P.O. Box 15019
Wilmington DE 19886-5019

July 17 - August 16, 2019

Account Summary

Previous Balance	\$533.31
Payments and Other Credits	\$0.00
Purchases and Adjustments	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
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New Balance Total	\$533.31
Total Credit Line	\$500.00
Total Credit Available	\$0.00
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	08/16/2019
Days in Billing Cycle	31

Payment Information

New Balance Total	\$533.31
Current Payment Due	\$0.00
Past Due Amount	\$18.00

Total Minimum Payment Due	\$18.00
Payment Due Date	09/13/2019

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WILMINGTON DE 19886-5019

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\$

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Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Interest Charged						
08/16	08/16	INTEREST CHARGED ON PURCHASES			0.00	
08/16	08/16	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
08/16	08/16	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
08/16	08/16	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$0.00

2019 Totals Year-to-Date	
Total fees charged in 2019	\$101.00
Total interest charged in 2019	\$53.53

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Purchases	0.00%V				\$ 0.00	\$ 0.00
Balance Transfers	0.00%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	0.00%V				\$ 0.00	\$ 0.00
Bank Cash Advances	0.00%V				\$ 0.00	\$ 0.00

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