



## 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](http://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
<b>Payments and Other Credits</b>						
12/06	12/07	Online payment from CHK 2	4891		-250.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$250.00</b>
<b>Purchases and Adjustments</b>						
12/04	12/06	MASTER WOK BROOKLYN NY	6343		10.71	
12/08	12/08	MADISON BAGEL & GRILL NEW YORK NY	1412		10.89	
12/19	12/20	MEDLY PHARMACY BROOKLYN NY	9316		20.00	
12/30	12/31	Spotify USA NY	4942		0.99	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$42.59</b>
<b>Interest Charged</b>						
01/05	01/05	INTEREST CHARGED ON PURCHASES			6.75	
01/05	01/05	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
01/05	01/05	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
01/05	01/05	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$6.75</b>

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$6.75

## 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	17.24%V				\$ 461.24	\$ 6.75
Balance Transfers	17.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	20.24%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

**Important changes to your Cash Rewards credit card:** Beginning the week of January 14, you'll be able to maximize your cash back by choosing the 3% category that works best for you. Please see the Important Information page of your statement for more information.

## Your Reward Summary

.43 BASE EARNED THIS MONTH

16.72 TOTAL AVAILABLE

VISIT [BANKOFAMERICA.COM](http://BANKOFAMERICA.COM)

**Make the most of your  
rewards program today!**

## Eat. Shop. Skate. Save.

Use your Bank of America® debit or credit card and get  
10% off at the snackbar and on skate rentals.

Learn more about Winter Village at [wintervillage.org](http://wintervillage.org).



Bank of America  
**Winter Village**  
at Bryant Park®

SSM-09-18-0047.C | AR4N3FJ5

## Additional Information

Need to dispute a transaction? For the fastest dispute resolution, please contact the merchant. If unsuccessful, simply file a dispute online [www.bankofamerica.com](http://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 below to stay informed about changes and important details that will affect your account.

### Your Cash Rewards card is getting more rewarding.

Beginning the week of January 14 (Footnote 1), you will be able to choose the category where you want to earn 3% cash back (Footnote 2) in the Mobile Banking app (Footnote 3) or Online Banking. You will also have more flexible redemption options. Best of all, you do not need to do anything right now, all of these enhancements will be automatic!

- 3% Cash back on purchases in the category of your choice:

- Gas
- Online Shopping
- Dining
- Travel
- Drug Stores
- Home Improvement and Furnishings

Each calendar month, as you plan for future purchases, you can change your 3% choice category online. If you do not make a change, the choice category will remain the same. At first, the choice category will be set to gas purchases.

- 2% Cash back at grocery stores and wholesale clubs
- 1% Unlimited cash back on all other purchases

Earn 3% and 2% cash back on up to \$2,500 in combined choice category/grocery store/wholesale club purchases each quarter.

### Flexible redemption options to help meet your needs

You will be able to redeem your cash rewards for any amount, anytime for statement credits and deposits made directly into an eligible Bank of America® or Merrill Lynch® account. You can also save for college by redeeming as little as \$25 as a contribution into a qualifying 529 account with Merrill Lynch®. Either way, you are in control of how you redeem your rewards (Footnote 2).

### Your relationship is rewarded sooner on every purchase

As a Preferred Rewards Platinum Honors client, you will continue to get a 75% rewards bonus (Footnote 4). Your rewards bonus will now be awarded when you make your purchase, and does not depend on how or when you redeem your cash back rewards. Any cash rewards that you have not redeemed at the time of this change will be automatically increased by 75% as a one-time adjustment in January (Footnote 5). That means if you have \$100 cash rewards with a 75% rewards bonus, we will increase your cash rewards by \$75.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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### What is staying the same

- Your account number and credit limit
- Your rates and fees
- You can continue to use your existing card
- You will keep any rewards you have already earned
- If your account is set up for automatic redemptions, they will remain unchanged and the minimum amount for automatic redemptions will continue to be \$25.

**When it comes to your Cash Rewards, you now have freedom of choice!**

Footnotes are spelled out so the text can be translated by vision disability screen reader programs.

(Footnote 1). It may take up to 7 to 10 business days for you to be enrolled in the new program.

(Footnote 2). Bank of America® Cash Rewards Program Information. How You Earn Cash Rewards: Earn cash rewards when you use your card to make purchases, minus returns, credits and adjustments ("Net Purchases"). The following transactions are not considered Net Purchases and will not earn cash rewards: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. 1% Base Cash Rewards: Earn 1% cash back (equal to \$0.01) for every \$1 of Net Purchases charged to the card each billing cycle. 2% Bonus Category: Earn a total of 2% cash back (equal to \$0.02, consisting of 1% bonus cash rewards and 1% base cash rewards) for every \$1 of Net Purchases made at eligible grocery store merchants and wholesale clubs, which include supermarkets, freezer/meat lockers, candy, nut or confection stores, dairy product stores, and bakeries. Excluded from this Bonus Category are superstores and smaller stores (like drug stores and convenience stores) that sell groceries and other products. 3% Bonus Category: Earn a total of 3% cash back (equal to \$0.03, consisting of 2% bonus cash rewards and 1% base cash rewards) for every \$1 of Net Purchases made at eligible merchants in the one Choice Category you have selected. Eligible merchants would include merchants whose primary line of business falls under the following Choice Categories: Gas (default), Online Shopping, Dining, Travel, Drug Stores, or Home Improvement/Furnishings. The Choice Category will be set to Gas. A new Choice Category selection can be made once per calendar month; however, if no change is made, the category will remain the same. Bonus Category Cap: Grocery store, Wholesale club and Choice Category purchases earn bonus cash rewards on the first \$2,500 of combined Net Purchases made each calendar quarter. Once the \$2,500 quarterly limit is reached, you will earn base cash rewards of 1% for those purchases. Bonus Category Processing: Merchants are assigned a merchant category code (MCC) based on the merchant's primary line of business. We do not determine which MCC a merchant chooses to classify itself. Your purchase may not qualify to receive the bonus earn rate if the merchant does not process transactions under the MCC that corresponds with the Bonus Category, or your purchase is processed through a third-party payment account, mobile/wireless card reader, digital wallet not supported by Bank of America or similar technology where the technology does not support transmission of MCCs. For those Net Purchases, you will earn base cash rewards of 1%. Not all merchants accept all credit cards. Rewards Redemption: Redemptions for an electronic deposit into a Bank of America checking or savings account, into a qualifying Cash Management Account® with Merrill Lynch Wealth Management® or Merrill Edge®, or for a statement credit do not have a minimum redemption amount. One-time redemptions for a contribution to a qualifying College Savings 529 account, redemptions for a check or automatic redemptions for an electronic deposit into a Bank of America checking or savings account or into a qualifying Cash Management Account® with Merrill Lynch Wealth Management® or Merrill Edge® have a \$25 minimum redemption amount. Cash rewards shall be issued for a U.S. dollar sum and may be requested on demand, or by registering for automatic redemption. Rewards Expiration: As long as your account remains in good standing, cash rewards do not expire. Rewards Forfeiture: If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed cash rewards associated with the account are subject to immediate forfeiture, unless specifically authorized by us. Rewards Program Rules: Other significant terms apply. Program subject to change.

(Footnote 3). Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

(Footnote 4). Preferred Rewards Program. You are eligible to enroll in the Preferred Rewards program if you have an active, eligible Bank of America® personal checking or Advantage Banking account and maintain a three-month average combined balance in your qualifying Bank of America deposit accounts and/or your qualifying Merrill Edge® and Merrill Lynch® investment accounts of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier. Visit [bankofamerica.com/preferred-rewards](http://bankofamerica.com/preferred-rewards) for additional program details.

Credit Card Preferred Rewards Bonus as of October 31, 2018. Enrolled clients with Bank of America® Cash Rewards credit cards can receive a Preferred Rewards bonus of 25% for the Gold tier, 50% for the Platinum tier, or 75% for the Platinum Honors tier on each purchase. The Preferred Rewards bonus will be applied after all base and bonus cash rewards have been calculated on a purchase. For example, a \$50 purchase that earns 3% (\$1.50) will actually earn \$1.88, \$2.25 or \$2.63 based on your tier when the purchase posts to your account. If your product receives the 10% customer bonus, the Preferred Rewards bonus will replace the 10% customer bonus. Other terms and conditions apply. Additional details about the Preferred Rewards bonus are available in your card's Program Rules, which are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card.

(Footnote 5). It may take up to two billing cycles for the reward one-time adjustment to appear on your Cash Rewards program. The one-time adjustment amount is determined on your relationship level at the time of adjustment.

This credit card program is issued and administered by Bank of America, N.A. Deposit products and services are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Life/Better Connected, Merrill Lynch, Cash Management Account, Merrill Lynch Wealth Management, Merrill Edge, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and Member SIPC, and other subsidiaries of Bank of America Corporation.

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SSM-08-18-0555.C1 | ARXJKW6B

**1039**

Deposit or cash by 03/08/2019

Date \_\_\_\_\_ 62-16  
Offer ID KV00-22100 311

VOID

Pay To The Order Of \_\_\_\_\_ \$ \_\_\_\_\_ Dollars

**Bank of America**  Bank of America, N.A.  
Charlotte, North Carolina

For \_\_\_\_\_

**1040**

Deposit or cash by 03/08/2019

Date \_\_\_\_\_ 62-16  
Offer ID KV00-22100 311

VOID

Pay To The Order Of \_\_\_\_\_ \$ \_\_\_\_\_ Dollars

**Bank of America**  Bank of America, N.A.  
Charlotte, North Carolina

For \_\_\_\_\_

### Save on Interest

**You have a low promotional rate on your credit card to:**

- Save money when you transfer higher rate balances
- Consolidate your bills and pay them off faster
- Get fast access to cash for larger planned or unplanned expenses, like home improvements or car repairs

Visit [bankofamerica.com/bt](http://bankofamerica.com/bt) or call **1.888.515.3308** to transfer non-Bank of America balances or to deposit cash from your card into your checking account.

Use these checks to pay other individuals. ⚠ This offer does not apply to card purchases.

Interest and Fee Information	
<b>APR for Check Cash Advances Promotional Offer ID KV00-22100</b>	0% Promotional APR through your statement Closing Date in December 2019. When this Promotional APR ends, the APR for these promotional balances will increase to a Check Cash Advance rate of 20.24%. This APR will vary with the market based on the U.S. Prime Rate.
<b>Use by Date</b>	Checks must be deposited or cashed by March 8, 2019 for the promotional rate to apply. Any of these checks used after that date will be declined.
<b>Fee</b>	3% of the amount of each transaction (min. \$10).
<b>Paying Interest</b>	We will begin charging interest on these checks on the transaction date.

Your account was selected for the following promotional offer based on your account status as of January 2, 2019. §

**Promotional Offer ID KV00-22100:** The Promotional Annual Percentage Rate (Promotional APR) is 0% (.000000% Daily Periodic Rate ("DPR")). This promotional offer applies to Balance Transfers, Direct Deposit Cash Advances and Check Cash Advances bearing this Offer ID (each an "eligible transaction"). Card purchases are not eligible for this offer. This offer applies to eligible transactions posting to your account beginning January 9, 2019 through March 8, 2019. This Promotional APR ends on your statement Closing Date in December 2019. When this Promotional APR ends, the APR for Balance Transfer promotional balances will increase to a rate that varies with the market based on the U.S. Prime Rate; as of December 31, 2018, this APR is 17.24%. When this Promotional APR ends, the APR for Direct Deposit and Check Cash Advance promotional balances will increase to a rate that varies with the market based on the U.S. Prime Rate; as of December 31, 2018, this APR is 20.24%. Use of an attached check or draft will constitute a charge against your credit account. The transaction date for each Check Cash Advance is the date you or the person to whom the check is made payable first deposits or cashes the check.

The transaction fee for Balance Transfers, Direct Deposit Cash Advances and Check Cash Advances is 3% of the U.S. dollar amount of each transaction (min. \$10). Minimum Interest Charge \$1.50.

If you take advantage of this promotional offer, you will be charged interest on purchases made with your credit card. For example, if you transfer \$2,000 with this offer and carry this balance, and then use this credit card to make a \$500 purchase, your \$500 purchase will be charged interest.

⚠ § See Disclosures on Reverse side.

§ A promotional Annual Percentage Rate (APR) offer may be assigned and applied to your account at various times within a given billing cycle. If you are selected for a promotional offer, the selection will be based on your account status as of that date.

Promotional Offers: From time to time, we may make Promotional Offers on certain Balance Transfers, Cash Advances and Purchases. Promotional Offers may include limited-time introductory or promotional APRs that are lower than the non-promotional APRs for those features and may be subject to other conditions. Promotional Offers may include limited-time transaction fees, which may be lower than the standard fees provided in your Credit Card Agreement.

Your account must be open with active charging privileges at the time a transaction is processed and you must have sufficient available credit to cover the amount of the transaction and any related fees. There is no grace period for Cash Advances. Interest accrues from the transaction date. The transaction date for each Check Cash Advance is the date you or the person to whom the check is made payable first deposits or cashes the check. The Average Balance Method (including new Cash Advances) as described in your Credit Card Agreement (and on your periodic statement) is used to compute your balance subject to interest rate for Cash Advances and Promotional Offer balances consisting of Cash Advances.

◊ You may not use this account to make a payment on this or any other credit account or loan issued by Bank of America, N.A. or its affiliates. Use of these checks as repayment will result in a Returned Payment Fee as described in your Agreement.

Non-promotional APRs are subject to change in accordance with the terms of your Agreement, as may be amended (including APR amendments, if any, accompanying this billing statement). These changes may increase your non-promotional APRs. Cash Advances are subject to authorization by Bank of America, N.A.

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## Answers to some questions you may have

**Q. Is there a fee to take advantage of an offer?**

**A.** Yes, a transaction fee typically applies (check your offer details). But note that you could still save money on interest with a low rate, even after the fee. If you have questions regarding how much you could save, give us a call.

**Q. If I use a promotional offer, how will my payments be applied?**

**A.** Your card comes with different rates for purchases, balance transfers, direct deposits and checks. Your minimum payment amount will be applied to the lowest rate balance. If you pay more than the minimum, the additional amount will be applied to your higher rate balances.

**Q. What happens if I still have a balance when my promotional rate ends?**

**A.** When the promotional period ends, any remaining balances will be charged the appropriate rate for the type of transaction. Please note, if you use a check to transfer a balance, you might pay a higher rate on any remaining balance after the promotional period ends. Check your statement for current rates.

**Q. After I transfer a balance, do I need to continue to make payments to my other lender?**

**A.** Yes, because transfer times vary. To avoid any fees or other charges, you should continue to make at least the minimum monthly payment until you see the transfer amount credited to your other account.

**Q. Can I use the available credit on my card to transfer cash to my checking account?**

**A.** Yes. The direct deposit feature lets you get cash from your card. Simply go online or call us.

**Q. Are the enclosed checks protected against fraud?**

**A.** Yes. You're not responsible for fraudulent use of these checks.

This credit card program is issued and administered by Bank of America, N.A. American Express is a federally registered service mark of American Express, and is used by the issuer pursuant to a license. Mastercard and World Mastercard are registered trademarks of Mastercard International Incorporated and are used by the issuer pursuant to license. Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used by the issuer pursuant to license from Visa U.S.A., Inc.



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**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.

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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](http://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
<b>Payments and Other Credits</b>						
01/17	01/18	Online payment from CHK 2	6799		-100.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$100.00</b>
<b>Purchases and Adjustments</b>						
01/09	01/10	RITE AID STORE - 3978 BROOKLYN NY	0810		7.63	
01/12	01/14	GNC #02545 BROOKLYN NY	8685		110.89	
01/15	01/16	RITE AID STORE - 10585 BROOKLYN NY	3918		5.83	
01/17	01/19	VETERANS CANTEEN #527 BROOKLYN NY	2824		2.75	
01/17	01/19	PEOPLES 99 CENTS DISCOUNTBROOKLYN NY	2327		5.00	
01/18	01/19	RITE AID STORE - 3978 BROOKLYN NY	8610		10.00	
01/19	01/21	RITE AID STORE - 3855 BROOKLYN NY	4118		21.76	
01/21	01/22	RITE AID STORE - 3855 BROOKLYN NY	4446		4.39	
01/30	01/31	NYCDOT PARKING METERS LONG IS CITY NY	0264		0.50	
02/02	02/04	CHLOES RESTAURANT LOUNGE BROOKLYN NY	0240		49.72	
02/02	02/04	CHLOES RESTAURANT LOUNGE BROOKLYN NY	0257		33.41	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$251.88</b>
<b>Interest Charged</b>						
02/05	02/05	INTEREST CHARGED ON PURCHASES			8.07	
02/05	02/05	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
02/05	02/05	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
02/05	02/05	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$8.07</b>

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$14.82

## 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	17.24%V				\$ 551.21	\$ 8.07
Balance Transfers	17.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	20.24%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)

## Your Reward Summary

2.53	Base Cash Back Earned
15.29	Relationship Bonus Earned
1.11	Other Bonus Earned
35.65	Total Cash Back Available

**Make the most of your  
rewards program today!**

## Additional Information

Need to dispute a transaction? For the fastest dispute resolution, please contact the merchant. If unsuccessful, simply file a dispute online [www.bankofamerica.com](http://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.

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**1041**

Deposit or cash by 04/08/2019

Date \_\_\_\_\_ 62-16  
Offer ID KV03-23974 311

Pay To The Order Of \_\_\_\_\_ **VOID** \$ \_\_\_\_\_ Dollars

**Bank of America**  Bank of America, N.A.  
Charlotte, North Carolina

For \_\_\_\_\_

**1042**

Deposit or cash by 04/08/2019

Date \_\_\_\_\_ 62-16  
Offer ID KV03-23974 311

Pay To The Order Of \_\_\_\_\_ **VOID** \$ \_\_\_\_\_ Dollars

**Bank of America**  Bank of America, N.A.  
Charlotte, North Carolina

For \_\_\_\_\_

### Save on Interest

**You have a low promotional rate on your credit card to:**

- Save money when you transfer higher rate balances
- Consolidate your bills and pay them off faster
- Get fast access to cash for larger planned or unplanned expenses, like home improvements or car repairs

Visit [bankofamerica.com/bt](http://bankofamerica.com/bt) or call **1.888.515.3308** to transfer non-Bank of America balances or to deposit cash from your card into your checking account.

Use these checks to pay other individuals. ⚠ This offer does not apply to card purchases.

Interest and Fee Information	
<b>APR for Check Cash Advances Promotional Offer ID KV03-23974</b>	0% Promotional APR through your statement Closing Date in January 2020. When this Promotional APR ends, the APR for these promotional balances will increase to a Check Cash Advance rate of 20.24%. This APR will vary with the market based on the U.S. Prime Rate.
<b>Use by Date</b>	Checks must be deposited or cashed by April 8, 2019 for the promotional rate to apply. Any of these checks used after that date will be declined.
<b>Fee</b>	3% of the amount of each transaction (min. \$10).
<b>Paying Interest</b>	We will begin charging interest on these checks on the transaction date.

Your account was selected for the following promotional offer based on your account status as of February 1, 2019. §

**Promotional Offer ID KV03-23974:** The Promotional Annual Percentage Rate (Promotional APR) is 0% (.000000% Daily Periodic Rate ("DPR")). This promotional offer applies to Balance Transfers, Direct Deposit Cash Advances and Check Cash Advances bearing this Offer ID (each an "eligible transaction"). Card purchases are not eligible for this offer. This offer applies to eligible transactions posting to your account beginning February 8, 2019 through April 8, 2019. This Promotional APR ends on your statement Closing Date in January 2020. When this Promotional APR ends, the APR for Balance Transfer promotional balances will increase to a rate that varies with the market based on the U.S. Prime Rate; as of January 31, 2019, this APR is 17.24%. When this Promotional APR ends, the APR for Direct Deposit and Check Cash Advance promotional balances will increase to a rate that varies with the market based on the U.S. Prime Rate; as of January 31, 2019, this APR is 20.24%. Use of an attached check or draft will constitute a charge against your credit account. The transaction date for each Check Cash Advance is the date you or the person to whom the check is made payable first deposits or cashes the check.

The transaction fee for Balance Transfers, Direct Deposit Cash Advances and Check Cash Advances is 3% of the U.S. dollar amount of each transaction (min. \$10). Minimum Interest Charge \$1.50.

If you take advantage of this promotional offer, you will be charged interest on purchases made with your credit card. For example, if you transfer \$2,000 with this offer and carry this balance, and then use this credit card to make a \$500 purchase, your \$500 purchase will be charged interest.

⚠ § See Disclosures on Reverse side.

§ A promotional Annual Percentage Rate (APR) offer may be assigned and applied to your account at various times within a given billing cycle. If you are selected for a promotional offer, the selection will be based on your account status as of that date.

Promotional Offers: From time to time, we may make Promotional Offers on certain Balance Transfers, Cash Advances and Purchases. Promotional Offers may include limited-time introductory or promotional APRs that are lower than the non-promotional APRs for those features and may be subject to other conditions. Promotional Offers may include limited-time transaction fees, which may be lower than the standard fees provided in your Credit Card Agreement.

Your account must be open with active charging privileges at the time a transaction is processed and you must have sufficient available credit to cover the amount of the transaction and any related fees. There is no grace period for Cash Advances. Interest accrues from the transaction date. The transaction date for each Check Cash Advance is the date you or the person to whom the check is made payable first deposits or cashes the check. The Average Balance Method (including new Cash Advances) as described in your Credit Card Agreement (and on your periodic statement) is used to compute your balance subject to interest rate for Cash Advances and Promotional Offer balances consisting of Cash Advances.

◊ You may not use this account to make a payment on this or any other credit account or loan issued by Bank of America, N.A. or its affiliates. Use of these checks as repayment will result in a Returned Payment Fee as described in your Agreement.

Non-promotional APRs are subject to change in accordance with the terms of your Agreement, as may be amended (including APR amendments, if any, accompanying this billing statement). These changes may increase your non-promotional APRs. Cash Advances are subject to authorization by Bank of America, N.A.

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.

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DOCUMENT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

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DOCUMENT

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RESERVED FOR FINANCIAL INSTITUTION USE

X

## Answers to some questions you may have

**Q. Is there a fee to take advantage of an offer?**

A. Yes, a transaction fee typically applies (check your offer details). But note that you could still save money on interest with a low rate, even after the fee. If you have questions regarding how much you could save, give us a call.

**Q. If I use a promotional offer, how will my payments be applied?**

A. Your card comes with different rates for purchases, balance transfers, direct deposits and checks. Your minimum payment amount will be applied to the lowest rate balance. If you pay more than the minimum, the additional amount will be applied to your higher rate balances.

**Q. What happens if I still have a balance when my promotional rate ends?**

A. When the promotional period ends, any remaining balances will be charged the appropriate rate for the type of transaction. Please note, if you use a check to transfer a balance, you might pay a higher rate on any remaining balance after the promotional period ends. Check your statement for current rates.

**Q. After I transfer a balance, do I need to continue to make payments to my other lender?**

A. Yes, because transfer times vary. To avoid any fees or other charges, you should continue to make at least the minimum monthly payment until you see the transfer amount credited to your other account.

**Q. Can I use the available credit on my card to transfer cash to my checking account?**

A. Yes. The direct deposit feature lets you get cash from your card. Simply go online or call us.

**Q. Are the enclosed checks protected against fraud?**

A. Yes. You're not responsible for fraudulent use of these checks.

This credit card program is issued and administered by Bank of America, N.A.

American Express is a federally registered service mark of American Express, and is used by the issuer pursuant to a license. Mastercard and World Mastercard are registered trademarks of Mastercard International Incorporated and are used by the issuer pursuant to license. Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used by the issuer pursuant to license from Visa U.S.A., Inc.

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CASH REWARDS  
Visa Signature®



**Customer Service Information:**

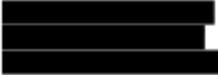
www.bankofamerica.com  
1.800.421.2110  
TTY: 1.800.346.3178

**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



February 6 - March 5, 2019



### Account Summary

Previous Balance	\$634.58
Payments and Other Credits	-\$450.00
Purchases and Adjustments	\$100.31
<b>Fees Charged</b>	<b>\$0.81</b>
<b>Interest Charged</b>	<b>\$7.14</b>

New Balance Total	\$292.84
Total Credit Line	\$13,000.00
Total Credit Available	\$12,707.16
Cash Credit Line	\$3,900.00
Portion of Credit Available for Cash	\$3,900.00
Statement Closing Date	03/05/2019
Days in Billing Cycle	28

### Payment Information

New Balance Total	\$292.84
Current Payment Due	\$25.00
<hr/>	
Total Minimum Payment Due	\$25.00
Payment Due Date	04/02/2019

**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** and your APRs may be increased up to the Penalty APR of **29.99%**.

**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	13 months	\$318.00

**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	\$292.84
Total Minimum Payment Due	\$25.00
Payment Due Date	04/02/2019



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](http://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
<b>Payments and Other Credits</b>						
02/14	02/15	Online payment from CHK 2	0875		-200.00	
03/02	03/02	Online payment from CHK 2	0663		-250.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$450.00</b>
<b>Purchases and Adjustments</b>						
02/04	02/06	PAYPRO*HOVERWATCH 16468736857	1112		27.17	
02/07	02/08	SEAMLSSSOPHIESCUBANCU SEAMLESS.COM NY	4012		22.14	
02/17	02/19	OMNI PARKER HOUSE FRONT D617-2278600 MA ARRIVAL DATE 02/16/19	8658		51.00	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$100.31</b>
<b>Fees</b>						
02/04	02/06	FOREIGN TRANSACTION FEE	1112		0.81	
<b>TOTAL FEES FOR THIS PERIOD</b>						<b>\$0.81</b>
<b>Interest Charged</b>						
03/05	03/05	INTEREST CHARGED ON PURCHASES			7.14	
03/05	03/05	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
03/05	03/05	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
03/05	03/05	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$7.14</b>

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.81
Total interest charged in 2019	\$21.96

## 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	17.24%V				\$ 540.12	\$ 7.14
Balance Transfers	17.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	20.24%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)

## Your Reward Summary

1.00	Base Cash Back Earned
.75	Relationship Bonus Earned
37.40	Total Cash Back Available

**Make the most of your  
rewards program today!**

Limited-time offer for customers of **Bank of America** 



Save up to **\$15 on TurboTax**® — the #1 best-selling tax software  
Get your discount at [bankofamerica.com/TurboTaxOffer](http://bankofamerica.com/TurboTaxOffer).

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Bank of America, its affiliates, nor their employees provide tax advice. By responding to this offer, you are disclosing that you are a Bank of America® customer.

SSM-10-18-0054.C | ARFY89TF

## Additional Information

Need to dispute a transaction? For the fastest dispute resolution, please contact the merchant. If unsuccessful, simply file a dispute online [www.bankofamerica.com](http://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.

**1043**

Deposit or cash by 05/06/2019

Date \_\_\_\_\_ 62-16  
Offer ID KV05-93982 311

VOID

Pay To The Order Of \_\_\_\_\_ \$ \_\_\_\_\_ Dollars

**Bank of America**  Bank of America, N.A.  
Charlotte, North Carolina

For \_\_\_\_\_

**1044**

Deposit or cash by 05/06/2019

Date \_\_\_\_\_ 62-16  
Offer ID KV05-93982 311

VOID

Pay To The Order Of \_\_\_\_\_ \$ \_\_\_\_\_ Dollars

**Bank of America**  Bank of America, N.A.  
Charlotte, North Carolina

For \_\_\_\_\_

### Save on Interest

**You have a low promotional rate on your credit card to:**

- Save money when you transfer higher rate balances
- Consolidate your bills and pay them off faster
- Get fast access to cash for larger planned or unplanned expenses, like home improvements or car repairs

Visit [bankofamerica.com/bt](http://bankofamerica.com/bt) or call **1.888.515.3308** to transfer non-Bank of America balances or to deposit cash from your card into your checking account.

Use these checks to pay other individuals. This offer does not apply to card purchases.

Interest and Fee Information	
<b>APR for Check Cash Advances Promotional Offer ID KV05-93982</b>	0% Promotional APR through your statement Closing Date in February 2020. When this Promotional APR ends, the APR for these promotional balances will increase to a Check Cash Advance rate of 20.24%. This APR will vary with the market based on the U.S. Prime Rate.
<b>Use by Date</b>	Checks must be deposited or cashed by May 6, 2019 for the promotional rate to apply. Any of these checks used after that date will be declined.
<b>Fee</b>	3% of the amount of each transaction (min. \$10).
<b>Paying Interest</b>	We will begin charging interest on these checks on the transaction date.

Your account was selected for the following promotional offer based on your account status as of February 28, 2019. §

**Promotional Offer ID KV05-93982:** The Promotional Annual Percentage Rate (Promotional APR) is 0% (.000000% Daily Periodic Rate ("DPR")). This promotional offer applies to Balance Transfers, Direct Deposit Cash Advances and Check Cash Advances bearing this Offer ID (each an "eligible transaction"). Card purchases are not eligible for this offer. This offer applies to eligible transactions posting to your account beginning March 8, 2019 through May 6, 2019. This Promotional APR ends on your statement Closing Date in February 2020. When this Promotional APR ends, the APR for Balance Transfer promotional balances will increase to a rate that varies with the market based on the U.S. Prime Rate; as of February 28, 2019, this APR is 17.24%. When this Promotional APR ends, the APR for Direct Deposit and Check Cash Advance promotional balances will increase to a rate that varies with the market based on the U.S. Prime Rate; as of February 28, 2019, this APR is 20.24%. Use of an attached check or draft will constitute a charge against your credit account. The transaction date for each Check Cash Advance is the date you or the person to whom the check is made payable first deposits or cashes the check.

The transaction fee for Balance Transfers, Direct Deposit Cash Advances and Check Cash Advances is 3% of the U.S. dollar amount of each transaction (min. \$10). Minimum Interest Charge \$1.50.

If you take advantage of this promotional offer, you will be charged interest on purchases made with your credit card. For example, if you transfer \$2,000 with this offer and carry this balance, and then use this credit card to make a \$500 purchase, your \$500 purchase will be charged interest.

§ See Disclosures on Reverse side.

§ A promotional Annual Percentage Rate (APR) offer may be assigned and applied to your account at various times within a given billing cycle. If you are selected for a promotional offer, the selection will be based on your account status as of that date.

Promotional Offers: From time to time, we may make Promotional Offers on certain Balance Transfers, Cash Advances and Purchases. Promotional Offers may include limited-time introductory or promotional APRs that are lower than the non-promotional APRs for those features and may be subject to other conditions. Promotional Offers may include limited-time transaction fees, which may be lower than the standard fees provided in your Credit Card Agreement.

Your account must be open with active charging privileges at the time a transaction is processed and you must have sufficient available credit to cover the amount of the transaction and any related fees. There is no grace period for Cash Advances. Interest accrues from the transaction date. The transaction date for each Check Cash Advance is the date you or the person to whom the check is made payable first deposits or cashes the check. The Average Balance Method (including new Cash Advances) as described in your Credit Card Agreement (and on your periodic statement) is used to compute your balance subject to interest rate for Cash Advances and Promotional Offer balances consisting of Cash Advances.

◊ You may not use this account to make a payment on this or any other credit account or loan issued by Bank of America, N.A. or its affiliates. Use of these checks as repayment will result in a Returned Payment Fee as described in your Agreement.

Non-promotional APRs are subject to change in accordance with the terms of your Agreement, as may be amended (including APR amendments, if any, accompanying this billing statement). These changes may increase your non-promotional APRs. Cash Advances are subject to authorization by Bank of America, N.A.

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.

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DOCUMENT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

X

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DOCUMENT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

X

## Answers to some questions you may have

**Q. Is there a fee to take advantage of an offer?**

A. Yes, a transaction fee typically applies (check your offer details). But note that you could still save money on interest with a low rate, even after the fee. If you have questions regarding how much you could save, give us a call.

**Q. If I use a promotional offer, how will my payments be applied?**

A. Your card comes with different rates for purchases, balance transfers, direct deposits and checks. Your minimum payment amount will be applied to the lowest rate balance. If you pay more than the minimum, the additional amount will be applied to your higher rate balances.

**Q. What happens if I still have a balance when my promotional rate ends?**

A. When the promotional period ends, any remaining balances will be charged the appropriate rate for the type of transaction. Please note, if you use a check to transfer a balance, you might pay a higher rate on any remaining balance after the promotional period ends. Check your statement for current rates.

**Q. After I transfer a balance, do I need to continue to make payments to my other lender?**

A. Yes, because transfer times vary. To avoid any fees or other charges, you should continue to make at least the minimum monthly payment until you see the transfer amount credited to your other account.

**Q. Can I use the available credit on my card to transfer cash to my checking account?**

A. Yes. The direct deposit feature lets you get cash from your card. Simply go online or call us.

**Q. Are the enclosed checks protected against fraud?**

A. Yes. You're not responsible for fraudulent use of these checks.

This credit card program is issued and administered by Bank of America, N.A. American Express is a federally registered service mark of American Express, and is used by the issuer pursuant to a license. Mastercard and World Mastercard are registered trademarks of Mastercard International Incorporated and are used by the issuer pursuant to license. Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used by the issuer pursuant to license from Visa U.S.A., Inc.



CASH REWARDS  
Visa Signature®



**Customer Service Information:**

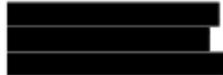
www.bankofamerica.com  
1.800.421.2110  
TTY: 1.800.346.3178

**Mail billing inquiries to:**

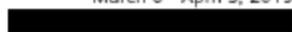
Bank of America  
P.O. Box 982234  
El Paso TX 79998-2234

**Mail payment to:**

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



March 6 - April 5, 2019



### Account Summary

Previous Balance	\$292.84
Payments and Other Credits	-\$100.00
Purchases and Adjustments	\$950.78
<b>Fees Charged</b>	<b>\$25.81</b>
<b>Interest Charged</b>	<b>\$15.53</b>

New Balance Total	\$1,184.96
Total Credit Line	\$13,000.00
Total Credit Available	\$11,815.04
Cash Credit Line	\$3,900.00
Portion of Credit Available for Cash	\$3,900.00
Statement Closing Date	04/05/2019
Days in Billing Cycle	31

### Payment Information

New Balance Total	\$1,184.96
Current Payment Due	\$51.00
<hr/>	
Total Minimum Payment Due	\$51.00
Payment Due Date	05/02/2019

**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** and your APRs may be increased up to the Penalty APR of **29.99%**.

**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	6 years	\$1,892.00

**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 4, 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 4, 2019	
Late Payment Fee	Up to <b>\$39</b>
Returned Payment Fee	Up to <b>\$28</b>

## 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
<b>Payments and Other Credits</b>						
04/03	04/03	Online payment from CHK 2	3030		-100.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$100.00</b>
<b>Purchases and Adjustments</b>						
03/04	03/06	PAYPRO*HOVERWATCH LONDON	2264		27.17	
03/09	03/12	DELTA AIR 0062362584876DELTA.COM CA	9502		260.00	
		04/11 JFK/STI ONEWAY				
03/12	03/14	JETBLUE 2792121584658SALT LAKE CTYUT	1700		396.18	
		04/15 POP/JFK ONEWAY				
03/13	03/14	BP#8264723US AUTO WASH C BROOKLYN NY	0588		64.33	
03/15	03/16	ENVY SMILE DENTAL PC BROOKLYN NY	0078		175.00	
03/21	03/22	AROME CAFE NEW YORK NY	6148		14.30	
03/22	03/22	FAMILY VENDING INC NEW YORK NY	0149		3.81	
03/30	04/01	Spotify USA 877-7781161 NY	3929		9.99	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$950.78</b>
<b>Fees</b>						
03/04	03/06	FOREIGN TRANSACTION FEE	2264		0.81	
04/02	04/03	LATE FEE FOR PAYMENT DUE			25.00	
<b>TOTAL FEES FOR THIS PERIOD</b>						<b>\$25.81</b>
<b>Interest Charged</b>						
04/05	04/05	INTEREST CHARGED ON PURCHASES			15.53	
04/05	04/05	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
04/05	04/05	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
04/05	04/05	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$15.53</b>

2019 Totals Year-to-Date	
Total fees charged in 2019	\$26.62
Total interest charged in 2019	\$37.49

## 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	17.24%V				\$ 1,060.71	\$ 15.53
Balance Transfers	17.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	20.24%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

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.

### Your Reward Summary

9.50	Base Cash Back Earned
1.43	Category Bonus Earned
2.87	Relationship Bonus Earned
51.20	Total Cash Back Available

**Make the most of your rewards program today!**

## Additional Information

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

Need to dispute a transaction? For the fastest dispute resolution, please contact the merchant. If unsuccessful, simply file a dispute online [www.bankofamerica.com](http://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 4, 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](http://www.bankofamerica.com)**

**Please do not add any written communication in this space.**



CASH REWARDS  
Visa Signature®



**Customer Service Information:**

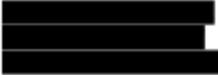
www.bankofamerica.com  
1.800.421.2110  
TTY: 1.800.346.3178

**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 6 - May 5, 2019



### Account Summary

Previous Balance	\$1,184.96
Payments and Other Credits	-\$390.00
Purchases and Adjustments	\$430.95
<b>Fees Charged</b>	<b>\$47.33</b>
<b>Interest Charged</b>	<b>\$21.43</b>

New Balance Total	\$1,294.67
Total Credit Line	\$13,000.00
Total Credit Available	\$11,705.33
Cash Credit Line	\$3,900.00
Portion of Credit Available for Cash	\$3,900.00
Statement Closing Date	05/05/2019
Days in Billing Cycle	30

### Payment Information

New Balance Total	\$1,294.67
Current Payment Due	\$71.00
<hr/>	
Total Minimum Payment Due	\$71.00
Payment Due Date	06/02/2019

**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** and your APRs may be increased up to the Penalty APR of **29.99%**.

**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	7 years	\$2,138.00

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	\$1,294.67
Total Minimum Payment Due	\$71.00
Payment Due Date	06/02/2019

Enter payment amount

\$



For change of address/phone number, see reverse side.  
Make your payment online at [www.bankofamerica.com](http://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.

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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.

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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.

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**Please do not add any written communication in this space.**

## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
05/03	05/03	Online payment from CHK 2	1800		-390.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$390.00</b>
<b>Purchases and Adjustments</b>						
04/04	04/06	PAYPRO*HOVERWATCH LONDON	2792		27.17	
04/06	04/09	EJUICE.DEALS 888-358-4231 CA	6620		75.71	
04/09	04/10	NYCDOT PARKING METERS LONG IS CITY NY	4498		4.00	
04/11	04/12	DUFY AERO CIBAO USD SANTIAGO	6039		86.00	
04/11	04/13	DELTA AIR Baggage Fee NEW YORK-JFK NY	9204		30.00	
04/15	04/16	FARMACIA CAROL SOSUA SANTO DOMINGO	2782		198.08	
04/30	04/30	Spotify USA 877-7781161 NY	3928		9.99	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$430.95</b>
<b>Fees</b>						
04/04	04/06	FOREIGN TRANSACTION FEE	2792		0.81	
04/11	04/12	FOREIGN TRANSACTION FEE	6039		2.58	
04/15	04/16	FOREIGN TRANSACTION FEE	2782		5.94	
05/02	05/03	LATE FEE FOR PAYMENT DUE			38.00	
<b>TOTAL FEES FOR THIS PERIOD</b>						<b>\$47.33</b>
<b>Interest Charged</b>						
05/05	05/05	INTEREST CHARGED ON PURCHASES			21.43	
05/05	05/05	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
05/05	05/05	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
05/05	05/05	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$21.43</b>

2019 Totals Year-to-Date	
Total fees charged in 2019	\$73.95
Total interest charged in 2019	\$58.92

## 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	17.24%V				\$ 1,512.05	\$ 21.43
Balance Transfers	17.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	20.24%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)

## Your Reward Summary

4.31	Base Cash Back Earned
1.10	Relationship Bonus Earned
56.61	Total Cash Back Available

**Make the most of your  
rewards program today!**

## Additional Information

Need to dispute a transaction? For the fastest dispute resolution, please contact the merchant. If unsuccessful, simply file a dispute online [www.bankofamerica.com](http://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 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.

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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.

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**Please do not add any written communication in this space.**

## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
05/18	05/18	Online payment from CHK 2	3920		-600.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$600.00</b>
<b>Purchases and Adjustments</b>						
05/04	05/06	BED-STUY FISH FRY - UTICABROOKLYN NY	8155		29.50	
05/04	05/07	PAYPRO*HOVERWATCH LONDON	4208		27.17	
05/17	05/18	SPEEDWAY 07837 BROOKLYN NY	1410		65.15	
05/21	05/23	BED-STUY FISH FRY - UTICABROOKLYN NY	0418		56.72	
05/30	05/30	Spotify USA 877-7781161 NY	4944		9.99	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$188.53</b>
<b>Fees</b>						
05/04	05/07	FOREIGN TRANSACTION FEE	4208		0.81	
<b>TOTAL FEES FOR THIS PERIOD</b>						<b>\$0.81</b>
<b>Interest Charged</b>						
06/05	06/05	INTEREST CHARGED ON PURCHASES			15.61	
06/05	06/05	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
06/05	06/05	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
06/05	06/05	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$15.61</b>

2019 Totals Year-to-Date	
Total fees charged in 2019	\$74.76
Total interest charged in 2019	\$74.53

## 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	17.24%V				\$ 1,066.32	\$ 15.61
Balance Transfers	17.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	20.24%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)

## Your Reward Summary

1.89	Base Cash Back Earned
1.30	Category Bonus Earned
.81	Relationship Bonus Earned
60.61	Total Cash Back Available

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rewards program today!**

Our Mobile Banking app<sup>1</sup> and Online Banking are both certified by J.D. Power<sup>2</sup> for providing

**“An Outstanding Customer Experience.”**

Download the app today from your app store or visit [bankofamerica.com](http://bankofamerica.com).

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

<sup>2</sup> J.D. Power 2019 Mobile App Certification Program<sup>SM</sup> and 2019 Website Certification Program<sup>SM</sup> recognition is based on successful completion of an audit and exceeding a customer experience benchmark through a survey of recent servicing interactions. For more information, visit [jdpower.com/awards](http://jdpower.com/awards). SSM-11-18-0529.C | ARFVGMFT



CASH REWARDS  
Visa Signature®



**Customer Service Information:**

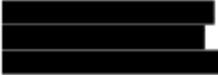
www.bankofamerica.com  
1.800.421.2110  
TTY: 1.800.346.3178

**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 6 - July 5, 2019



### Account Summary

Previous Balance	\$899.62
Payments and Other Credits	-\$700.00
Purchases and Adjustments	\$777.84
<b>Fees Charged</b>	<b>\$0.81</b>
<b>Interest Charged</b>	<b>\$15.68</b>

New Balance Total	\$993.95
Total Credit Line	\$13,000.00
Total Credit Available	\$12,006.05
Cash Credit Line	\$3,900.00
Portion of Credit Available for Cash	\$3,900.00
Statement Closing Date	07/05/2019
Days in Billing Cycle	30

### Payment Information

New Balance Total	\$993.95
Current Payment Due	\$25.00
<hr/>	
Total Minimum Payment Due	\$25.00
Payment Due Date	08/02/2019

**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** and your APRs may be increased up to the Penalty APR of **29.99%**.

**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	5 years	\$1,457.00
\$36.00	36 months	\$1,296.00 (Savings = \$161.00)

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



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P.O. BOX 15019  
WILMINGTON DE 19886-5019



New Balance Total	\$993.95
Total Minimum Payment Due	\$25.00
Payment Due Date	08/02/2019



Enter payment amount \$

For change of address/phone number, see reverse side.  
Make your payment online at [www.bankofamerica.com](http://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.

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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.

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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.

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## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
06/15	06/15	Online payment from CHK 2	7284		-300.00	
06/24	06/24	Online payment from CHK 2	2190		-400.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$700.00</b>
<b>Purchases and Adjustments</b>						
06/04	06/06	MCDONALD'S F3978 BROOKLYN NY	9104		11.61	
06/04	06/06	PAYPRO*HOVERWATCH LONDON	5835		27.17	
06/14	06/15	ENVY SMILE DENTAL PC BROOKLYN NY	0060		600.00	
06/15	06/17	BROOKLYN SMOKE BROOKLYN NY	8686		67.07	
06/16	06/17	BP#2566966SUNRISE GAS SE BROOKLYN NY	8967		60.00	
06/21	06/22	NYCDOT PARKING METERS LONG IS CITY NY	6074		2.00	
06/30	07/01	Spotify USA 877-7781161 NY	4833		9.99	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$777.84</b>
<b>Fees</b>						
06/04	06/06	FOREIGN TRANSACTION FEE	5835	2636	0.81	
<b>TOTAL FEES FOR THIS PERIOD</b>						<b>\$0.81</b>
<b>Interest Charged</b>						
07/05	07/05	INTEREST CHARGED ON PURCHASES			15.68	
07/05	07/05	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
07/05	07/05	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
07/05	07/05	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$15.68</b>

2019 Totals Year-to-Date	
Total fees charged in 2019	\$75.57
Total interest charged in 2019	\$90.21

## 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	17.24%V				\$ 1,106.79	\$ 15.68
Balance Transfers	17.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	20.24%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)

## Your Reward Summary

7.78	Base Cash Back Earned
1.87	Category Bonus Earned
2.43	Relationship Bonus Earned
72.69	Total Cash Back Available

**Make the most of your  
rewards program today!**



**Fraud prevention:**

We're here  
to help

Help prevent fraud with these simple tips:

- **Update your contact information** so we can reach you if we suspect fraud.
- **Report suspicious activity** right away.
- **Read our Fraud Prevention Checklist** at [bankofamerica.com/FraudChecklist](https://bankofamerica.com/FraudChecklist) for more ways to help prevent fraud and identify scams.

Learn more about fraud prevention on our Security Center at [bankofamerica.com/security](https://bankofamerica.com/security).

SSM-04-19-0076.C | ARYRQSYX



CASH REWARDS  
Visa Signature®



**Customer Service Information:**

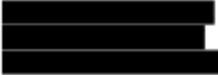
www.bankofamerica.com  
1.800.421.2110  
TTY: 1.800.346.3178

**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



July 6 - August 5, 2019



### Account Summary

Previous Balance	\$993.95
Payments and Other Credits	-\$1,352.40
Purchases and Adjustments	\$670.33
<b>Fees Charged</b>	<b>\$0.81</b>
<b>Interest Charged</b>	<b>\$1.69</b>

New Balance Total	\$314.38
Total Credit Line	\$13,000.00
Total Credit Available	\$12,685.62
Cash Credit Line	\$3,900.00
Portion of Credit Available for Cash	\$3,900.00
Statement Closing Date	08/05/2019
Days in Billing Cycle	31

### Payment Information

New Balance Total	\$314.38
Current Payment Due	\$25.00

Total Minimum Payment Due	\$25.00
Payment Due Date	09/02/2019

**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** and your APRs may be increased up to the Penalty APR of **29.99%**.

**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	14 months	\$344.00

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	\$314.38
Total Minimum Payment Due	\$25.00
Payment Due Date	09/02/2019

Enter payment amount

\$



For change of address/phone number, see reverse side.  
Make your payment online at [www.bankofamerica.com](http://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.

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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](http://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
<b>Payments and Other Credits</b>						
07/09	07/09	Online payment from CHK 2	0983		-1,102.40	
08/01	08/01	Online payment from CHK 2	7203		-250.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$1,352.40</b>
<b>Purchases and Adjustments</b>						
07/04	07/06	PAYPRO*HOVERWATCH LONDON	2821		27.17	
07/05	07/06	SPEEDWAY 07837 BROOKLYN NY	1985		67.47	
07/07	07/08	SONGS UTICA MARKET CORP BROOKLYN NY	9783		13.00	
07/07	07/09	SHERATON PARSIPPANY FB PARSIPPANY NJ	9000		27.92	
07/07	07/09	MCDONALD'S F3978 BROOKLYN NY	3194		12.49	
07/09	07/11	EXXONMOBIL 48237796 BROOKLYN NY	3974		62.56	
07/11	07/11	SEA BROOKLYN NY	1292		186.58	
07/14	07/16	EXXONMOBIL 48237796 BROOKLYN NY	4307		67.59	
07/18	07/20	FOOTPRINTS BROOKLYN NY	6331		131.83	
07/30	07/30	Spotify USA 877-7781161 NY	3925		9.99	
07/30	08/01	EXXONMOBIL 48237796 BROOKLYN NY	3858		63.73	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$670.33</b>
<b>Fees</b>						
07/04	07/06	FOREIGN TRANSACTION FEE	2821	2636	0.81	
<b>TOTAL FEES FOR THIS PERIOD</b>						<b>\$0.81</b>
<b>Interest Charged</b>						
08/05	08/05	INTEREST CHARGED ON PURCHASES			1.69	
08/05	08/05	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
08/05	08/05	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
08/05	08/05	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$1.69</b>

2019 Totals Year-to-Date	
Total fees charged in 2019	\$76.38
Total interest charged in 2019	\$91.90

## 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	17.24%V				\$ 115.19	\$ 1.69
Balance Transfers	17.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	20.24%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)

## Your Reward Summary

6.71	Base Cash Back Earned
5.35	Category Bonus Earned
3.04	Relationship Bonus Earned
87.79	Total Cash Back Available

**Make the most of your  
rewards program today!**

**COUNTRY MUSIC**  
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**COUNTRY MUSIC**  
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SSM-04-19-0161.B | ARM6TLMW



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## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
09/03	09/03	Online payment from CHK 2	6824		-100.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$100.00</b>
<b>Purchases and Adjustments</b>						
08/04	08/06	PAYPRO*HOVERWATCH LONDON	4463		27.17	
08/07	08/07	RITE AID STORE - 10585 BROOKLYN NY	9233		29.29	
08/07	08/07	MADISON BAGEL & GRILL NEW YORK NY	0181		9.80	
08/06	08/08	EXXONMOBIL 48237796 BROOKLYN NY	7438		62.62	
08/17	08/19	SIGNATURE BROOKLYN NY	0035		53.24	
08/24	08/26	THE WASH EXPERTS BROOKLYN NY	1521		32.66	
08/28	08/30	BED-STUY FISH FRY - UTICABROOKLYN NY	9858		20.79	
08/30	08/30	Spotify USA 877-7781161 NY	3922		9.99	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$245.56</b>
<b>Fees</b>						
08/04	08/06	FOREIGN TRANSACTION FEE	4463		0.81	
09/02	09/03	LATE FEE FOR PAYMENT DUE			25.00	
<b>TOTAL FEES FOR THIS PERIOD</b>						<b>\$25.81</b>
<b>Interest Charged</b>						
09/05	09/05	INTEREST CHARGED ON PURCHASES			7.16	
09/05	09/05	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
09/05	09/05	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
09/05	09/05	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$7.16</b>

2019 Totals Year-to-Date	
Total fees charged in 2019	\$102.19
Total interest charged in 2019	\$99.06

## 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	16.99%V				\$ 495.99	\$ 7.16
Balance Transfers	16.99%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	19.99%V				\$ 0.00	\$ 0.00
Bank Cash Advances	26.99%V				\$ 0.00	\$ 0.00

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

## Your Reward Summary

2.46	Base Cash Back Earned
1.25	Category Bonus Earned
1.81	Relationship Bonus Earned
93.31	Total Cash Back Available

**Make the most of your  
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