

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

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

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

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

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

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

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CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

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

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

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

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

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

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
01/17	01/18	Online payment from CHK 2	0748		-100.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$100.00
Interest Charged						
01/21	01/21	INTEREST CHARGED ON PURCHASES			8.81	
01/21	01/21	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
01/21	01/21	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
01/21	01/21	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$8.81

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$8.81

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	23.24%V				\$ 446.58	\$ 8.81
Balance Transfers	23.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	26.24%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)

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.



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. Select your credit card account, click the "Information & Services" tab and then select the "Dispute a transaction" link under the "Services" section.

Customer Service Information:

www.bankofamerica.com

1.800.421.2110

TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America

P.O. Box 982234

El Paso TX 79998-2234

Mail payment to:

Bank of America

P.O. Box 15019

Wilmington DE 19886-5019



January 22 - February 21, 2019



Account Summary

Previous Balance	\$367.14
Payments and Other Credits	-\$200.00
Purchases and Adjustments	\$0.00
Fees Charged	\$0.00
Interest Charged	\$6.30

New Balance Total	\$173.44
Total Credit Line	\$11,000.00
Total Credit Available	\$10,826.56
Cash Credit Line	\$3,300.00
Portion of Credit Available for Cash	\$3,300.00
Statement Closing Date	02/21/2019
Days in Billing Cycle	31

Payment Information

New Balance Total	\$173.44
Current Payment Due	\$25.00

Total Minimum Payment Due	\$25.00
Payment Due Date	03/18/2019

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	8 months	\$184.00

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	\$173.44
Total Minimum Payment Due	\$25.00
Payment Due Date	03/18/2019

Enter payment amount



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

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



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Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
02/14	02/15	Online payment from CHK 2	4862		-200.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$200.00
Interest Charged						
02/21	02/21	INTEREST CHARGED ON PURCHASES			6.30	
02/21	02/21	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
02/21	02/21	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
02/21	02/21	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$6.30

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$15.11

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	23.24%V				\$ 318.93	\$ 6.30
Balance Transfers	23.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	26.24%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)

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BankAmericard®



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 22 - March 21, 2019



Account Summary

Previous Balance	\$173.44
Payments and Other Credits	-\$173.44
Purchases and Adjustments	\$0.00
Fees Charged	\$0.00
Interest Charged	\$2.68
<hr/>	
New Balance Total	\$2.68
Total Credit Line	\$11,000.00
Total Credit Available	\$10,997.32
Cash Credit Line	\$3,300.00
Portion of Credit Available for Cash	\$3,300.00
Statement Closing Date	03/21/2019
Days in Billing Cycle	28

Payment Information

New Balance Total	\$2.68
Current Payment Due	\$2.68
<hr/>	
Total Minimum Payment Due	\$2.68
Payment Due Date	04/18/2019

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WILMINGTON DE 19886-5019



New Balance Total	\$2.68
Total Minimum Payment Due	\$2.68
Payment Due Date	04/18/2019



Enter payment amount

\$

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

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Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
03/18	03/18	Online scheduled payment	1441		-173.44	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$173.44
Interest Charged						
03/21	03/21	INTEREST CHARGED ON PURCHASES			2.68	
03/21	03/21	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
03/21	03/21	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
03/21	03/21	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$2.68

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$17.79

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	23.24%V				\$ 150.13	\$ 2.68
Balance Transfers	23.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	26.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	27.24%V				\$ 0.00	\$ 0.00

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Our Mobile Banking app¹ and Online Banking are both certified by J.D. Power² for providing

“An Outstanding Customer Experience.”

Download the app today from your app store or visit bankofamerica.com.

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

² J.D. Power 2019 Mobile App Certification ProgramSM and 2019 Website Certification ProgramSM 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. SSM-11-18-0529.C | ARFVGMFT

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