



WorldPoints Rewards Visa Signature®  
Business Card

CARL SUGGS III

January 20, 2015 - February 19, 2015

Cardholder Statement

Account Information:  
www.bankofamerica.com

Mail Billing Inquiries to:  
BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

Mail Payments to:  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

Customer Service:  
1.800.673.1044, 24 Hours

TTY Hearing Impaired:  
1.888.500.6267, 24 Hours

Outside the U.S.:  
1.509.353.6656, 24 Hours

For Lost or Stolen Card:  
1.800.673.1044, 24 Hours

Business Offers:  
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total	\$4,128.25
Minimum Payment Due	\$41.28
Payment Due Date	03/18/15
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a fee based on the outstanding balance: \$19.00 for balance less than \$100.01 \$29.00 for balance less than \$1,000.01 \$39.00 for balance less than \$5,000.01 \$49.00 for balance greater than \$5,000.01	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance	\$4,357.05
Payments and Other Credits	-\$4,357.05
Balance Transfer Activity	\$0.00
Cash Advance Activity	\$0.00
Purchases and Other Charges	\$4,128.25
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Finance Charge</b>	<b>\$0.00</b>
New Balance Total	\$4,128.25
Credit Limit	\$20,000
Credit Available	\$15,871.75
Statement Closing Date	02/19/15
Days in Billing Cycle	31

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
<b>Payments and Other Credits</b>				
02/12	02/11	PAYMENT - THANK YOU	0431530000000509260101	- 4,357.05
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>-\$4,357.05</b>
<b>Purchases and Other Charges</b>				
01/20	01/20	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165020000525451845	49.87
01/20	01/20	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165020000570994145	119.07
01/21	01/20	DECICCO'S MARKET 0 ARMONK NY	24224435021104010147257	13.40
01/21	01/20	DECICCO'S MARKET 0 ARMONK NY	24224435021104010147265	23.46

0435705 0004128 0412825 4036471005227411

|||||  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

|||||  
CARL SUGGS III  
BUSINESS CARD  
PO BOX 8020  
GARDEN CITY, NY 11530-8020

Account Number: [REDACTED]  
January 20, 2015 - February 19, 2015

New Balance Total ..... \$4,128.25  
Minimum Payment Due ..... \$41.28  
Payment Due Date ..... 03/18/15

Enter payment amount

\$

Check here for a change of mailing address or phone numbers.  
Please provide all corrections on the reverse side.

Mail this coupon along with your check payable to:  
BUSINESS CARD,  
or make your payment online at  
www.bankofamerica.com

⑆5499900⑆1107581005227411⑆

**CUSTOMER STATEMENT OF DISPUTED ITEM** (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 60 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.801.4410, 8am-8pm Est**. You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

**PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT.** Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Posting Date \_\_\_\_\_ Transaction Date \_\_\_\_\_ Reference Number \_\_\_\_\_  
Amount \_\_\_\_\_ Disputed Amount \_\_\_\_\_ Merchant Name \_\_\_\_\_

Below tell us why you think the item noted above is in error. **Check one box only.**

- 1. I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.
- 3. Although I did engage in a transaction with this merchant, I was billed for \_\_\_\_\_ transaction(s) totaling \$ \_\_\_\_\_ that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.
- 4. I have not received the merchandise that was to be shipped to me on \_\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 5. Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.
- 6. Merchandise shipped to me arrived damaged and/or defective. I returned it on \_\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Please provide proof of return and describe how the merchandise was damaged and/or defective.
- 7. Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$ \_\_\_\_\_. I have contacted the merchant, returned the merchandise on \_\_\_\_\_ (MM/DD/YY) and requested a credit adjustment. I am disputing this charge because \_\_\_\_\_. Please supply proof of return or if unable to return merchandise please explain \_\_\_\_\_.
- 8. I notified the merchant on \_\_\_\_\_ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation: \_\_\_\_\_.
- 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_\_ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchant's failure to provide the services.
- 10. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.
- 11. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 12. Other. Please explain \_\_\_\_\_.

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required) \_\_\_\_\_ Date: \_\_\_\_\_  
Home Telephone: \_\_\_\_\_ Business Telephone: \_\_\_\_\_

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

**PAYMENTS**

We credit a payment as of the date we receive it if the payment is: 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays); 2) received at the payment address indicated on the front of this statement; 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days, during which time finance charges, if applicable, will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

**SERVICE FOR THE HEARING IMPAIRED** 1-888-500-6267, 24 Hours

**CUSTOMER CORRESPONDENCE**

If you prefer to send a written inquiry regarding your account, please send the request to **BANK OF AMERICA, PO BOX 982238, EL PASO, TX, 79998-2238, USA**. This address should not be utilized to dispute merchant transactions appearing on your billing statement. Please see the paragraph above for instructions regarding dispute procedures.

**CHANGE OF ADDRESS OR TELEPHONE NUMBER? PLEASE MAKE THE CHANGE BELOW, OR VISIT US ONLINE.**

PLEASE PRINT LEGIBLY.

Cardholder Name Change \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

ZIP \_\_\_\_\_

Home Telephone \_\_\_\_\_ Business Telephone \_\_\_\_\_

For address changes on all accounts in your program, have the authorized contact mail a request to:  
**BANK OF AMERICA, PO BOX 982238,  
EL PASO, TX, 79998-2238, USA**



**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
01/21	01/20	DECICCO'S MARKET 0 ARMONK NY	24224435021104010147273	20.25
01/26	01/25	DECICCO'S MARKET 0 ARMONK NY	24224435026104009455005	87.77
01/26	01/25	H MART HARTSDALE HARTSDALE NY	24224435026105002377989	4.63
01/30	01/29	LA FRONTERA'S GROCERY AT MT KISCO NY	24431055030207000090744	20.55
01/30	01/29	DECICCO'S MARKET 0 ARMONK NY	24224435030104011249929	292.13
01/30	01/29	USPS 35058500036109544 BEDFORD NY	24164075029418215483764	13.29
02/02	01/30	DECICCO'S MARKET 0 ARMONK NY	24224435031104014718853	249.73
02/02	01/31	FRESH DIRECT WINES 866-283-7374 NY	24692165031000830784176	88.03
02/02	01/31	FDH*FRESH DIRECT 866-283-7374 NY	24692165031000830839913	32.99
02/02	01/31	FDH*FRESH DIRECT 866-283-7374 NY	24692165031000830959877	1,161.02
02/09	02/06	VANS KATONAH SERVICENT KATONAH NY	24254775039275319946748	74.00
02/09	02/08	LA TULIPE DESSERTS MOUNT KISCO NY	24013395039000760384796	177.00
02/09	02/08	BLINDS LLC 702-3289998 NV	24270745040467100441704	73.30
02/09	02/08	H MART HARTSDALE HARTSDALE NY	24224435040105002475686	25.75
02/09	02/08	H MART HARTSDALE HARTSDALE NY	24224435040105002475785	19.31
02/10	02/09	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165040000131015030	16.14
02/10	02/09	SANT AMBROEUS MADISON AVENUE NEW YORK NY	24193045040900010300957	44.70
02/10	02/09	MARCHE MADISON NEW YORK NY	24523925040900018943125	7.94
02/11	02/10	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165041000401413617	30.34
02/11	02/10	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165041000426447175	88.22
02/11	02/10	Amazon.com AMZN.COM/BILLWA	24692165041000496307708	26.04
02/11	02/10	Amazon.com AMZN.COM/BILLWA	24692165041000547666680	57.02
02/11	02/10	Amazon.com AMZN.COM/BILLWA	24692165041000571093702	33.66
02/12	02/11	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165042000816598183	67.00
02/12	02/10	IMPERIAL PARKING SYS 0 NEW YORK NY	24692165042000952112518	60.00
02/12	02/11	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165042000978914046	24.70
02/13	02/12	PIER 1 IMPORTS00049411 800-2454595 TX	24164075043011723682811	32.16
02/16	02/12	THE HOME DEPOT #8456 HAWTHORNE NY	24610435044010182654092	53.55
02/16	02/13	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165044000950934101	89.15
02/16	02/13	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165044000953464338	71.94
02/16	02/13	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165044000978035139	14.88
02/16	02/13	FDH*FRESH DIRECT 866-283-7374 NY	24692165044000978911446	405.46
02/16	02/13	H MART HARTSDALE HARTSDALE NY	24224435045105003634773	82.19
02/16	02/13	MRS GREEN'S OF HAR HARTSDALE NY	24224435046103003686660	140.49
02/16	02/15	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165046000694624677	83.10
02/16	02/14	RUSSELL SPEEDERS OF BE BEDFORD HILLSNY	24071055046985335125254	44.02
02/19	02/18	GRAETERS80 513-721-6215 OH	24445005050000223787806	110.00
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$4,128.25</b>

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	7.99%	\$0.00	\$0.00
CASH	19.99% V	\$0.00	\$0.00

V = Variable Rate (rate may vary). Promotional Balance = APR for limited time on specified transactions.

**Important Messages**

Your credit card now has an added security feature. To learn more about EMV chip card technology, visit [bankofamerica.com/businesschipcard](http://bankofamerica.com/businesschipcard).

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	4,687	Monthly Bonus	0
Earned	4,882	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>9,569</b>

Redeem your points for cash, gift cards and travel by calling 1.800.673.1044, or visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints)



# Do what you love. Let us help with the rest.

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- Get checking that fits your business needs
- Improve cash flow
- Automate payroll

Visit [bankofamerica.com/sbvHub](http://bankofamerica.com/sbvHub).

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ANDREW MESSINGER

WorldPoints Rewards Visa Signature®  
Business Card

January 20, 2015 - February 19, 2015

Cardholder Statement

Account Information:  
www.bankofamerica.com

Mail Billing Inquiries to:  
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EL PASO, TX 79998-2238

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BUSINESS CARD  
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WILMINGTON, DE 19886-5796

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1.800.673.1044, 24 Hours

Business Offers:  
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total .....	\$4,112.96
Minimum Payment Due .....	\$41.13
Payment Due Date .....	03/18/15
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a fee based on the outstanding balance: \$19.00 for balance less than \$100.01 \$29.00 for balance less than \$1,000.01 \$39.00 for balance less than \$5,000.01 \$49.00 for balance greater than \$5,000.01	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance .....	-\$1,653.66
Payments and Other Credits .....	\$3,032.98
Balance Transfer Activity .....	\$0.00
Cash Advance Activity .....	\$0.00
Purchases and Other Charges .....	\$2,733.64
<b>Fees Charged .....</b>	<b>\$0.00</b>
<b>Finance Charge .....</b>	<b>\$0.00</b>
New Balance Total .....	\$4,112.96
Credit Limit .....	\$13,000
Credit Available .....	\$8,887.04
Statement Closing Date .....	02/19/15
Days in Billing Cycle .....	31

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
<b>Payments and Other Credits</b>				
02/11	01/07	PAYMENT ADJUSTMENT 67975633 AZ	00774405350000560297872	3,032.98
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>\$3,032.98</b>
<b>Purchases and Other Charges</b>				
01/21	01/20	OnStar 888-4ONSTAR MI	24692165020000735057606	32.11
01/21	01/20	MILL RIVER SUPPLY BEDFORD HILLSNY	24323045020577896010020	87.34
01/21	01/20	PANERA BREAD #4364 BEDFORD HILLSNY	24427335020720052053232	22.93
01/22	01/20	BEDFORD STONE & MASON BEDFORD HILLSNY	24323045021577020010077	68.45

0232478 0004113 0411296 4036478000943181

BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

ANDREW MESSINGER  
BUSINESS CARD  
PO BOX 8020  
GARDEN CITY, NY 11530-8020

Account Number [REDACTED]  
January 20, 2015 - February 19, 2015

New Balance Total ..... \$4,112.96  
Minimum Payment Due ..... \$41.13  
Payment Due Date ..... 03/18/15

Enter payment amount

\$ .

Check here for a change of mailing address or phone numbers.  
Please provide all corrections on the reverse side.

Mail this coupon along with your check payable to:  
BUSINESS CARD,  
or make your payment online at  
www.bankofamerica.com

⑆5499900 1 1⑆0758800094318 1⑆

**CUSTOMER STATEMENT OF DISPUTED ITEM** (You must use a separate form for each dispute. Please print.)



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**PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT.** Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name \_\_\_\_\_ Account Number: \_\_\_\_\_  
Posting Date \_\_\_\_\_ Transaction Date \_\_\_\_\_ Reference Number \_\_\_\_\_  
Amount \_\_\_\_\_ Disputed Amount \_\_\_\_\_ Merchant Name \_\_\_\_\_

Below tell us why you think the item noted above is in error. **Check one box only.**

- 1 I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.
- 2 I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.
- 3 Although I did engage in a transaction with this merchant, I was billed for \_\_\_\_\_ transaction(s) totaling \$ \_\_\_\_\_ that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.
- 4 I have not received the merchandise that was to be shipped to me on \_\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 5 Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.

7. Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$ \_\_\_\_\_. I have contacted the merchant, returned the merchandise on \_\_\_\_\_ (MM/DD/YY) and requested a credit adjustment. I am disputing this charge because \_\_\_\_\_  
Please supply proof of return or if unable to return merchandise please explain \_\_\_\_\_

8. I notified the merchant on \_\_\_\_\_ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation \_\_\_\_\_

9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_\_ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchant's failure to provide the services.

10. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.

11. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly.

Enclosed is a copy of the sales slip that shows the correct amount.  
12. Other. Please explain \_\_\_\_\_

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_  
Home Telephone: (\_\_\_\_) \_\_\_\_\_ Business Telephone: (\_\_\_\_) \_\_\_\_\_

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

**PAYMENTS**

We credit a payment as of the date we receive it if the payment is 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays), 2) received at the payment address indicated on the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday, but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days, during which time finance charges, if applicable, will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

**SERVICE FOR THE HEARING IMPAIRED** 1.866.500.6267, 24 Hours

**CUSTOMER CORRESPONDENCE**

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**CHANGE OF ADDRESS OR TELEPHONE NUMBER? PLEASE MAKE THE CHANGE BELOW, OR VISIT US ONLINE.**

PLEASE PRINT LEGIBLY.

Cardholder Name Change \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

ZIP \_\_\_\_\_

Home Telephone (\_\_\_\_) \_\_\_\_\_

Business Telephone (\_\_\_\_) \_\_\_\_\_

For address changes on all accounts in your program, have the authorized contact mail a request to:

**BANK OF AMERICA, PO BOX 982238,  
EL PASO, TX, 79998-2238, USA**

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
01/22	01/22	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165022000452012642	32.62
01/23	01/21	EXXONMOBIL 97494660 MANORVILLE NY	24164055022378002287530	46.93
01/23	01/22	DANBURY AGWAY DANBURY CT	24692165023000839679914	83.98
01/26	01/24	WADLER BROS FLEISCHMANN'S NY	24431065025091409000033	97.14
01/27	01/26	BRIDGE AUTO PARTS BEDFORD HILLSNY	24246515026206399102627	9.64
01/27	01/26	GULF OIL 91190107 DANBURY CT	24231685026837001667686	44.82
01/27	01/26	BEST BUY MHT 00003319 DANBURY CT	24399005026295710094099	882.68
01/30	01/29	MILL RIVER SUPPLY BEDFORD HILLSNY	24323045029577905010012	71.05
01/30	01/29	KATONAH SHIPPING KATONAH NY	24493985029206758600080	20.83
02/02	01/30	ARROWAY CHEVROLET MT KISCO NY	24224435031101005243784	48.32
02/02	01/30	MILL RIVER SUPPLY BEDFORD HILLSNY	24323045030577906010018	14.56
02/02	01/30	HESS 32344 BEDFORD HILLSNY	24427335031710003516186	36.72
02/03	02/02	VZWRLSS*PRPAY AUTOPAY 888-294-6804 CA	24692165033000535198134	20.00
02/03	02/01	EXXONMOBIL 97486096 WHITE PLAINS NY	24164055033378001847836	51.17
02/04	02/03	lynchs garden center southampton NY	24122595034980015593796	77.40
02/05	02/03	EXXONMOBIL 97494660 MANORVILLE NY	24164055035378002245178	34.14
02/09	02/05	STAPLES 00103358 MOUNT KISCO NY	24164075037105111264972	11.79
02/09	02/06	TARGET 00019547 MOUNT KISCO NY	24164075037091007407596	34.15
02/09	02/05	CASSONE LEASING 631-5857800 NY	24789305037022200075894	102.01
02/09	02/05	CASSONE LEASING 631-5857800 NY	24789305037022200075802	102.01
02/09	02/06	THESNOWPLOW.COM 515-532-3867 IA	24492155037894376125027	95.80
02/09	02/06	THESNOWPLOW.COM 515-532-3867 IA	24492155037894375425931	198.75
02/09	02/06	BURQUIP BEDFORD HILLSNY	24323005037253647010124	17.19
02/09	02/06	RADIOSHACK COR00126292 BEDFORD HILLSNY	24164075037941570698981	116.99
02/09	02/07	WADLER BROS FLEISCHMANN'S NY	24431065039091403000033	16.19
02/12	02/11	LOWES #02544* DANBURY CT	24692165042000972698751	74.24
02/12	02/11	ARROWAY CHEVROLET MT KISCO NY	24224435043101004522515	37.00
02/12	02/11	ARROWAY CHEVROLET MT KISCO NY	24224435043101004522986	37.00
02/12	02/11	GULF OIL 91190107 DANBURY CT	24231685042837001767999	69.88
02/16	02/14	FEDEX 807695736908 800-4633339 TN	24164075045741151775624	23.18
02/16	02/15	Amazon Services-Kindle 866-321-8851 WA	24692165046000743681736	4.99
02/18	02/17	KELLOGGS AND LAWRE KATONAH NY	24224435049101027252235	9.64
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$2,733.64</b>

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
<b>PURCHASES</b>	7.99%	\$0.00	\$0.00
CASH	19.99% V	\$0.00	\$0.00

V = Variable Rate (rate may vary). Promotional Balance = APR for limited time on specified transactions.

**Important Messages**

Your credit card now has an added security feature. To learn more about EMV chip card technology, visit [bankofamerica.com/businesschipcard](http://bankofamerica.com/businesschipcard).

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	111,008	Monthly Bonus	0
Earned	2,820	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>113,828</b>

Redeem your points for cash, gift cards and travel by calling 1 800 673.1044, or visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints)



75157545 001827 10044 0004-2



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WorldPoints Rewards Visa Signature®  
Business Card

FAY BOUCHARD

January 20, 2015 - February 19, 2015

Cardholder Statement

Account Information:  
www.bankofamerica.com

Mail Billing Inquiries to:  
BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

Mail Payments to:  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

Customer Service:  
1.800.673.1044, 24 Hours

TTY Hearing Impaired:  
1.888.500.6267, 24 Hours

Outside the U.S.:  
1.509.353.6656, 24 Hours

For Lost or Stolen Card:  
1.800.673.1044, 24 Hours

Business Offers:  
www.bankofamerica.com/mybusinesscenter

Payment Information		Account Summary	
New Balance Total	\$6,040.72	Previous Balance	\$5,963.02
Minimum Payment Due	\$60.41	Payments and Other Credits	-\$6,050.70
Payment Due Date	03/18/15	Balance Transfer Activity	\$0.00
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a fee based on the outstanding balance. \$0.00 for balance less than \$30.01 \$19.00 for balance less than \$100.01 \$29.00 for balance less than \$1,000.01 \$39.00 for balance less than \$5,000.01 \$49.00 for balance greater than \$5,000.01		Cash Advance Activity	\$0.00
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		Purchases and Other Charges	\$6,128.40
		<b>Fees Charged</b>	<b>\$0.00</b>
		<b>Finance Charge</b>	<b>\$0.00</b>
		New Balance Total	\$6,040.72
		Credit Limit	\$15,000
		Credit Available	\$8,959.28
		Statement Closing Date	02/19/15
		Days in Billing Cycle	31

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
<b>Payments and Other Credits</b>				
01/30	01/29	WALMART.COM 8009666546 BENTONVILLE AR	74055235029083001819881	- 87.68
02/12	02/11	PAYMENT - THANK YOU	0431530000000509192619	- 5,963.02
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>-\$6,050.70</b>
<b>Purchases and Other Charges</b>				
01/20	01/19	CITARELLA NEW YORK NY	24427335019720016510452	60.97
01/20	01/19	FOOD EMPORIUM #3670 NEW YORK NY	24427335019720020152127	44.40
01/21	01/19	HOUSE OF HEALTH 212-7728422 NY	24254775020454096900118	33.14

0596302 0006041 0604072 4036470980442581

Account Number: [REDACTED]  
January 20, 2015 - February 19, 2015

New Balance Total ..... \$6,040.72  
Minimum Payment Due ..... \$60.41  
Payment Due Date ..... 03/18/15



BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

Enter payment amount

\$



FAY BOUCHARD  
BUSINESS CARD  
PO BOX 8020  
GARDEN CITY, NY 11530-80200

Check here for a change of mailing address or phone numbers.  
Please provide all corrections on the reverse side.

Mail this coupon along with your check payable to:  
BUSINESS CARD,  
or make your payment online at  
www.bankofamerica.com

⑆5499900⑆⑆⑆0758098044258⑆⑆

**CUSTOMER STATEMENT OF DISPUTED ITEM** (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 90 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est.** You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

**PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT.** Provide copies of all documentation that will help us investigate your dispute (e.g., contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Posting Date \_\_\_\_\_ Transaction Date \_\_\_\_\_ Reference Number \_\_\_\_\_  
Amount \_\_\_\_\_ Disputed Amount \_\_\_\_\_ Merchant Name \_\_\_\_\_

Below tell us why you think the item noted above is in error. **Check one box only.**

- 1. I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.
- 3. Although I did engage in a transaction with this merchant, I was billed for \_\_\_\_\_ transaction(s) totaling \$ \_\_\_\_\_ that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.

7. Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$ \_\_\_\_\_. I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit adjustment. I am disputing this charge because \_\_\_\_\_  
Please supply proof of return or if unable to return merchandise please explain.

- 4. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 5. Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.

8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation: \_\_\_\_\_

9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchant's failure to provide the services.

- 6. Merchandise shipped to me arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Please provide proof of return and describe how the merchandise was damaged and/or defective.

10. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.

11. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.

12. Other. Please explain.

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_

Home Telephone: (\_\_\_\_) \_\_\_\_\_ Business Telephone: (\_\_\_\_) \_\_\_\_\_

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

**PAYMENTS**

We credit a payment as of the date we receive it if the payment is: 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays); 2) received at the payment address indicated on the front of this statement; 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday, but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days, during which time finance charges, if applicable, will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

**SERVICE FOR THE HEARING IMPAIRED:** 1-888-500-6267 24 Hours

**CUSTOMER CORRESPONDENCE**

If you prefer to send a written inquiry regarding your account, please send the request to **BANK OF AMERICA, PO BOX 982238, EL PASO, TX, 79998-2238, USA.** This address should not be utilized to dispute merchant transactions appearing on your billing statement. Please see the paragraph above for instructions regarding dispute procedures.

**CHANGE OF ADDRESS OR TELEPHONE NUMBER? PLEASE MAKE THE CHANGE BELOW, OR VISIT US ONLINE.**

**PLEASE PRINT LEGIBLY.**

Cardholder Name Change \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

ZIP \_\_\_\_\_

(\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Home Telephone

Business Telephone

For address changes on all accounts in your program, have the authorized contact mail a request to:

**BANK OF AMERICA, PO BOX 982238,  
EL PASO, TX, 79998-2238, USA**



3606030-001-0004-0001-0000-0-0

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
01/22	01/21	FDH*FRESH DIRECT 866-283-7374 NY	24692165021000299949296	105.93
01/22	01/21	FDH*FRESH DIRECT 866-283-7374 NY	24692165021000300052080	20.53
01/22	01/21	FDH*FRESH DIRECT 866-283-7374 NY	24692165021000300053146	81.60
01/23	01/22	CITARELLA NEW YORK NY	24427335022720016697536	32.93
01/26	01/22	HOUSE OF HEALTH NEW YORK NY	24254775023454096900123	57.38
01/26	01/23	FDH*FRESH DIRECT 866-283-7374 NY	24692165023000186146764	79.92
01/26	01/23	ZABAR & CO/MO/TO 212-787-2004 NY	24391215024207133800015	76.96
01/26	01/23	ENESLOW NEW YORK NY	24431065024207088500033	146.98
01/26	01/23	FOOD EMPORIUM #3670 NEW YORK NY	24427335023720022677612	81.27
01/26	01/24	WALMART.COM 8009666546 800-966-6546 AR	24055235024083727606463	180.02
01/26	01/24	FDH*FRESH DIRECT 866-283-7374 NY	24692165024000701853588	39.99
01/26	01/24	FDH*FRESH DIRECT 866-283-7374 NY	24692165024000701871366	468.77
01/26	01/24	SUNRISE MART - 41ST ST NEW YORK NY	24071055025158105870708	51.42
01/26	01/23	RUSS & DAUGHTERS NEW YORK NY	24071055025985388975949	33.98
01/26	01/25	FDH*FRESH DIRECT 866-283-7374 NY	24692165025000109309562	36.79
01/26	01/25	FDH*FRESH DIRECT 866-283-7374 NY	24692165025000109336177	65.30
01/26	01/24	THE LOBSTER PLACE 401-4005095 NY	24342855025700002800449	118.26
01/26	01/23	THE LOBSTER PLACE 401-4005095 NY	24342855025700002801223	134.00
01/27	01/26	FDH*FRESH DIRECT 866-283-7374 NY	24692165026000568028306	0.53
01/27	01/26	FDH*FRESH DIRECT 866-283-7374 NY	24692165026000568031425	8.74
01/27	01/26	FDH*FRESH DIRECT 866-283-7374 NY	24692165026000568035509	49.21
01/27	01/26	FDH*FRESH DIRECT 866-283-7374 NY	24692165026000568052884	44.01
01/27	01/25	HOUSE OF HEALTH NEW YORK NY	24254775026454096900062	50.93
01/28	01/26	HOUSE OF HEALTH NEW YORK NY	24254775027454096900186	54.92
01/28	01/27	FDH*FRESH DIRECT 866-283-7374 NY	24692165027000020561794	31.07
01/28	01/27	FDH*FRESH DIRECT 866-283-7374 NY	24692165027000020576925	35.58
01/28	01/27	FDH*FRESH DIRECT 866-283-7374 NY	24692165027000020577378	20.92
01/28	01/27	FDH*FRESH DIRECT 866-283-7374 NY	24692165027000020613371	32.45
01/28	01/27	FDH*FRESH DIRECT 866-283-7374 NY	24692165027000020642941	2.54
02/02	01/29	HOUSE OF HEALTH NEW YORK NY	24254775030454096900132	68.91
02/02	01/30	ZABAR & CO/MO/TO 212-787-2004 NY	24391215031207133300041	109.43
02/02	02/01	FDH*FRESH DIRECT 866-283-7374 NY	24692165032000307067294	18.55
02/02	02/01	FDH*FRESH DIRECT 866-283-7374 NY	24692165032000307067641	94.73
02/02	02/01	FDH*FRESH DIRECT 866-283-7374 NY	24692165032000307138608	593.78
02/03	02/02	FDH*FRESH DIRECT 866-283-7374 NY	24692165033000736031217	81.09
02/03	02/02	FDH*FRESH DIRECT 866-283-7374 NY	24692165033000736033411	8.82
02/03	02/02	FDH*FRESH DIRECT 866-283-7374 NY	24692165033000736043725	36.29
02/03	02/02	FDH*FRESH DIRECT 866-283-7374 NY	24692165033000736072989	120.01
02/03	02/01	HOUSE OF HEALTH NEW YORK NY	24254775033454096900097	30.10
02/03	02/01	THE LOBSTER PLACE 401-4005095 NY	24342855033700002809085	110.00
02/09	02/05	HOUSE OF HEALTH NEW YORK NY	24254775037454096900127	55.24
02/09	02/06	FDH*FRESH DIRECT 866-283-7374 NY	24692165037000669549793	110.95
02/09	02/06	FDH*FRESH DIRECT 866-283-7374 NY	24692165037000669587249	54.13
02/09	02/07	ALMA GOURMET 718-433-1616 NY	24692165038000848763462	275.00
02/09	02/06	BED BATH & BEYOND #42 NEW YORK NY	24246515038554002275884	108.12
02/09	02/06	ZABAR & CO/MO/TO 212-787-2004 NY	24391215038207133800019	83.45
02/09	02/06	CITARELLA NEW YORK NY	24427335037720018601703	293.50
02/09	02/07	FDH*FRESH DIRECT 866-283-7374 NY	24692165038000164185092	211.21
02/09	02/07	FDH*FRESH DIRECT 866-283-7374 NY	24692165038000164234981	16.28
02/09	02/07	FDH*FRESH DIRECT 866-283-7374 NY	24692165038000164235699	49.53
02/09	02/07	CITARELLA NEW YORK NY	24427335038720018260681	67.36
02/09	02/06	HOUSE OF HEALTH NEW YORK NY	24254775039454096900174	47.93
02/09	02/08	FDH*FRESH DIRECT 866-283-7374 NY	24692165039000606146180	87.96
02/09	02/08	FDH*FRESH DIRECT 866-283-7374 NY	24692165039000606146263	87.61
02/09	02/08	FDH*FRESH DIRECT 866-283-7374 NY	24692165039000606164142	3.21
02/09	02/06	THE LOBSTER PLACE 401-4005095 NY	24342855039700002801243	110.73
02/11	02/10	FDH*FRESH DIRECT 866-283-7374 NY	24692165041000539102538	58.60
02/11	02/10	FDH*FRESH DIRECT 866-283-7374 NY	24692165041000539111364	32.01
02/11	02/10	FDH*FRESH DIRECT 866-283-7374 NY	24692165041000539125091	128.62
02/11	02/10	FDH*FRESH DIRECT 866-283-7374 NY	24692165041000539134564	27.04
02/11	02/09	HOUSE OF HEALTH NEW YORK NY	24254775041454096900246	100.84
02/12	02/11	WHOLEFDS CIR 10160 NEW YORK NY	24445005043000239190201	36.45
02/12	02/11	FOOD EMPORIUM #3670 NEW YORK NY	24427335042720021099757	26.65
02/13	02/12	FDH*FRESH DIRECT 866-283-7374 NY	24692165043000483906320	49.30
02/13	02/12	FDH*FRESH DIRECT 866-283-7374 NY	24692165043000483929793	19.53
02/16	02/14	HOUSE OF HEALTH NEW YORK NY	24254775046454096900126	88.54



Transactions					
Posting Date	Transaction Date	Description	Reference Number	Amount	
02/16	02/15	FDH*FRESH DIRECT	866-283-7374 NY	24692165046000984691881	49.82
02/18	02/17	ZABAR & CO MO/TC	212-787-2004 NY	24391215049207133500012	83.45
02/19	02/18	FDH*FRESH DIRECT	866-283-7374 NY	24692165049000363350197	134.06
02/19	02/18	FDH*FRESH DIRECT	866-283-7374 NY	24692165049000363405660	17.16
02/19	02/18	CITARELLA NEW YORK NY	24427335049720016524549	60.97	
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>					<b>\$6,128.40</b>

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	7.99%	\$0.00	\$0.00
CASH	7.99%	\$0.00	\$0.00

V = Variable Rate (rate may vary). Promotional Balance = APR for limited time on specified transactions

**Important Messages**

Your credit card now has an added security feature. To learn more about EMV chip card technology, visit [bankofamerica.com/businesschipcard](http://bankofamerica.com/businesschipcard)

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	230.611	Monthly Bonus	0
Earned	6.796	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>237.407</b>

Redeem your points for cash, gift cards and travel  
 by calling 1.800.673.1044, or visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints)



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FAY BOUCHARD

January 20, 2015 - February 19, 2015

Page 6 of 6



5485356 5-2004 0003 14007 2



WorldPoints Rewards Visa Signature®  
Business Card

EUYENIBERT LOPEZ

January 20, 2015 - February 19, 2015

Cardholder Statement

Account Information:  
www.bankofamerica.com

Mail Billing Inquiries to:  
BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

Mail Payments to:  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

Customer Service:  
1.800.673.1044, 24 Hours

TTY Hearing Impaired:  
1.888.500.6267, 24 Hours

Outside the U.S.:  
1.509.353.6656, 24 Hours

For Lost or Stolen Card:  
1.800.673.1044, 24 Hours

Business Offers:  
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total .....	\$1,755.78
Minimum Payment Due .....	<b>\$17.56</b>
Payment Due Date .....	<b>03/18/15</b>
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a fee based on the outstanding balance. \$19.00 for balance less than \$100.01 \$29.00 for balance less than \$1,000.01 \$39.00 for balance less than \$5,000.01 \$49.00 for balance greater than \$5,000.01	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance .....	\$983.04
Payments and Other Credits .....	-\$983.04
Balance Transfer Activity .....	\$0.00
Cash Advance Activity .....	\$0.00
Purchases and Other Charges .....	\$1,755.78
<b>Fees Charged .....</b>	<b>\$0.00</b>
<b>Finance Charge .....</b>	<b>\$0.00</b>
New Balance Total .....	\$1,755.78
Credit Limit .....	\$5,000
Credit Available .....	\$3,244.22
Statement Closing Date .....	02/19/15
Days in Billing Cycle .....	31

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
<b>Payments and Other Credits</b>				
02/12	02/11	PAYMENT - THANK YOU	0431530000000509260192	- 983.04
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>-\$983.04</b>
<b>Purchases and Other Charges</b>				
01/20	01/18	EXXONMOBIL 97486096 WHITE PLAINS NY	24164055019378001604615	22.21
01/20	01/19	FIRST AVE CAR WASH NY NY	24692165020000486294796	102.88
01/21	01/11	PASSAIC PARK DELTA PASSAIC NJ	24765015020207000187310	66.04
01/21	01/17	PASSAIC PARK DELTA PASSAIC NJ	24765015020207000187385	57.29

0098304 0001756 0175578 4036470200938202

Account Number [REDACTED]  
January 20, 2015 - February 19, 2015

New Balance Total ..... \$1,755.78  
Minimum Payment Due ..... **\$17.56**  
Payment Due Date ..... **03/18/15**



BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

Enter payment amount

\$ .



EUYENIBERT LOPEZ  
BUSINESS CARD  
PO BOX 8020  
GARDEN CITY, NY 11530-8020

\*\*N0001192

Check here for a change of mailing address or phone numbers.  
Please provide all corrections on the reverse side.

Mail this coupon along with your check payable to:  
BUSINESS CARD,  
or make your payment online at  
www.bankofamerica.com

15499900 1 107580 200938 20 21\*

**CUSTOMER STATEMENT OF DISPUTED ITEM** (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to **PO BOX 53101 PHOENIX, AZ 85072-3101** no later than 60 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est.** You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.



**PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT.** Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Posting Date \_\_\_\_\_ Transaction Date \_\_\_\_\_  
Amount \_\_\_\_\_ Disputed Amount \_\_\_\_\_  
Reference Number \_\_\_\_\_  
Merchant Name \_\_\_\_\_

Below tell us why you think the item noted above is in error. **Check one box only.**

1 I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.

2 I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.

3 Although I did engage in a transaction with this merchant, I was billed for \_\_\_\_\_ transaction(s) totaling \$ \_\_\_\_\_ that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.

4 I have not received the merchandise that was to be shipped to me on \_\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.

5 Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.

6 Merchandise shipped to me arrived damaged and/or defective. I returned it on \_\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Please provide proof of return and describe how the merchandise was damaged and/or defective.

7 Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$ \_\_\_\_\_. I have contacted the merchant, returned the merchandise on \_\_\_\_\_ (MM/DD/YY) and requested a credit adjustment. I am disputing this charge because \_\_\_\_\_. Please supply proof of return or if unable to return merchandise please explain.

8 I notified the merchant on \_\_\_\_\_ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation \_\_\_\_\_.

9 Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_\_ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchant's failure to provide the services.

10 I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.

11 The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly.

Enclosed is a copy of the sales slip that shows the correct amount.  
12 Other. Please explain.

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required) \_\_\_\_\_ Date: \_\_\_\_\_

Home Telephone: (\_\_\_\_) \_\_\_\_\_ Business Telephone: (\_\_\_\_) \_\_\_\_\_

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

**PAYMENTS**

We credit a payment as of the date we receive it if the payment is: 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays); 2) received at the payment address indicated on the front of this statement; 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday, but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days, during which time finance charges, if applicable, will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

**SERVICE FOR THE HEARING IMPAIRED** 1-888-500-6267, 24 Hours

**CUSTOMER CORRESPONDENCE**

If you prefer to send a written inquiry regarding your account, please send the request to **BANK OF AMERICA, PO BOX 982238, EL PASO, TX, 79998-2238, USA.** This address should not be utilized to dispute merchant transactions appearing on your billing statement. Please see the paragraph above for instructions regarding dispute procedures.

**CHANGE OF ADDRESS OR TELEPHONE NUMBER? PLEASE MAKE THE CHANGE BELOW, OR VISIT US ONLINE.**

PLEASE PRINT LEGIBLY.

Cardholder Name Change \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

ZIP \_\_\_\_\_

Home Telephone \_\_\_\_\_ Business Telephone \_\_\_\_\_

For address changes on all accounts in your program, have the authorized contact mail a request to:

**BANK OF AMERICA, PO BOX 982238,  
EL PASO, TX, 79998-2238, USA**

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
01/21	01/20	NYCDOT PARKING METERS LONG IS CITY NY	24755415020170202450403	1.50
01/22	01/20	EXXONMOBIL 97587075 BRONX NY	24164055021378002961440	50.57
01/22	01/21	NYCDOT PARKING METERS LONG IS CITY NY	24755415021170212158912	2.50
01/23	01/20	LEX GOURMET NEW YORK NY	24412895022980009156995	24.50
01/23	01/21	PASSAIC PARK DELTA PASSAIC NJ	24765015022006001078678	42.00
01/23	01/22	NYCDOT METERED PARKING LONG IS CITY NY	24755415022170223259278	1.50
01/23	01/22	FIRST AVE CAR WASH NY NY	24692165023000839465652	96.39
01/26	01/22	EXXONMOBIL 97698112 NEW YORK NY	24164055023378003339990	25.00
01/26	01/22	LEX GOURMET NEW YORK NY	24412895023980009156994	24.03
01/26	01/23	SON'S FREEDOM MARKET INC NEW YORK NY	24431065024200349500116	14.15
01/27	01/25	EXXONMOBIL 97424048 DARIEN CT	24164055026378001490743	57.32
01/29	01/28	LEX GOURMET NEW YORK NY	24412895028980009156999	27.63
01/29	01/28	NYCDOT METERED PARKING LONG IS CITY NY	24755415028160288804088	1.50
01/29	01/28	FIRST AVE CAR WASH NY NY	24692165029000540813301	60.86
01/30	01/28	PASSAIC PARK DELTA PASSAIC NJ	24765015029006001084737	47.00
02/02	01/29	EXXONMOBIL 97698112 NEW YORK NY	24164055030378003078045	21.59
02/02	01/30	NYCDOT METERED PARKING LONG IS CITY NY	24755415030170304718895	1.50
02/02	01/30	FIRST AVE CAR WASH NY NY	24692165031000446204296	61.13
02/02	01/30	SON'S FREEDOM MARKET INC NEW YORK NY	24431065031200349200270	29.34
02/02	01/30	EXXONMOBIL 97698112 NEW YORK NY	24164055031378003391629	34.33
02/02	01/30	SHELL OIL 57544418209 NEW YORK NY	24316055031548986051252	33.74
02/03	02/02	SON'S FREEDOM MARKET INC NEW YORK NY	24431065034200349500072	20.38
02/05	02/03	PASSAIC PARK DELTA PASSAIC NJ	24765015035006001088912	65.00
02/05	02/04	NYCDOT METERED PARKING LONG IS CITY NY	24755415035170355988749	1.50
02/05	02/03	WESTSIDE HIGHWAY CAR WASH NEW YORK NY	24801665035980003156695	63.07
02/06	02/04	SHELL OIL 57544418209 NEW YORK NY	24316055036548865021942	31.33
02/06	02/04	LEX GOURMET NEW YORK NY	24412895036980009156999	27.24
02/06	02/05	FIRST AVE CAR WASH NY NY	24692165037000257610247	71.19
02/06	02/05	FIRST AVE CAR WASH NY NY	24692165037000257610254	13.07
02/09	02/06	FIRST AVE CAR WASH NY NY	24692165038000777560327	59.83
02/09	02/06	EXXONMOBIL 97698112 NEW YORK NY	24164055038378003670983	39.43
02/09	02/07	NYCDOT PARKING METERS LONG IS CITY NY	24755415038280382676063	1.50
02/09	02/08	FIRST AVE CAR WASH NY NY	24692165039000558543319	41.63
02/09	02/06	LEX GOURMET NEW YORK NY	24412895039980009156996	21.75
02/10	02/06	PASSAIC PARK DELTA PASSAIC NJ	24765015040207000247706	36.03
02/10	02/09	NYCDOT METERED PARKING LONG IS CITY NY	24755415041120413972732	1.50
02/11	02/10	NYCDOT PARKING METERS LONG IS CITY NY	24755415041170413967471	1.50
02/12	02/09	LEX GOURMET NEW YORK NY	24412895042980009156991	26.00
02/12	02/10	HESS 32215 NEW YORK NY	24427335042710002916400	50.73
02/12	02/10	VIA QUADRONNO NEW YORK NY	24226455042001007831540	5.00
02/12	02/11	NYCDOT PARKING METERS LONG IS CITY NY	24755415042170426137590	2.00
02/12	02/11	FIRST AVE CAR WASH NY NY	24692165043000104246288	78.87
02/13	02/11	EXXONMOBIL 97462568 NEW YORK NY	24164055043378002124472	62.69
02/13	02/11	LEX GOURMET NEW YORK NY	24412895043980009156990	20.00
02/16	02/10	49 GOURMET DELI NEW YORK NY	24013395046001472207672	12.50
02/19	02/18	FIRST AVE CAR WASH NY NY	24692165050000464908022	78.12
02/19	02/18	SON'S FREEDOM MARKET INC NEW YORK NY	24431065050200349100153	17.42
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$1,755.78</b>

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	7.99%	\$0.00	\$0.00
CASH	19.99% V	\$0.00	\$0.00

V = Variable Rate (rate may vary). Promotional Balance = APR for limited time on specified transactions.

**Important Messages**

Your credit card now has an added security feature. To learn more about EMV chip card technology, visit [bankofamerica.com/businesschipcard](http://bankofamerica.com/businesschipcard).

WorldPoints Rewards for Business™ Summary

Beginning Balance	46,559	Monthly Bonus	0
Earned	1,654	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>48,213</b>

Redeem your points for cash, gift cards and travel by calling 1.800.673.1044, or visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints)



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WorldPoints Rewards Visa Signature®  
Business Card

JENNY SUGGS

January 20, 2015 - February 19, 2015

Cardholder Statement

Account Information:  
www.bankofamerica.com

Mail Billing Inquiries to:  
BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

Mail Payments to:  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

Customer Service:  
1.800.673.1044, 24 Hours

TTY Hearing Impaired:  
1.888.500.6267, 24 Hours

Outside the U.S.:  
1.509.353.6656, 24 Hours

For Lost or Stolen Card:  
1.800.673.1044, 24 Hours

Business Offers:  
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total	\$4,510.21
Minimum Payment Due	\$92.83
Payment Due Date	03/18/15
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a fee based on the outstanding balance. \$19.00 for balance less than \$100.01 \$29.00 for balance less than \$1,000.01 \$39.00 for balance less than \$5,000.01 \$49.00 for balance greater than \$5,000.01	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance	\$5,030.57
Payments and Other Credits	-\$4,310.88
Balance Transfer Activity	\$0.00
Cash Advance Activity	\$0.00
Purchases and Other Charges	\$3,742.31
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Finance Charge</b>	<b>\$48.21</b>
New Balance Total	\$4,510.21
Credit Limit	\$20,000
Credit Available	\$15,489.79
Statement Closing Date	02/19/15
Days in Billing Cycle	31

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
<b>Payments and Other Credits</b>				
02/04	02/03	TARGET 00019547 MOUNT KISCO NY	74164075034091012305007	- 91.26
02/05	02/05	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	74692165036000895859046	- 54.86
02/12	02/11	PAYMENT - THANK YOU	0431530000000509260168	- 5,030.57
02/16	01/07	PAYMENT RECEIVED -- THANK YOU	00774405350000561944738	865.81
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>-\$4,310.88</b>
<b>Purchases and Other Charges</b>				
01/21	01/20	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165020000727491995	3.66

0503057 0009283 0451021 4036470576753839



BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796



JENNY SUGGS  
BUSINESS CARD  
PO BOX 8020  
GARDEN CITY, NY 11530-8020

\*\*N0001305

Account Number: [REDACTED]  
January 20, 2015 - February 19, 2015

New Balance Total ..... \$4,510.21  
Minimum Payment Due ..... \$92.83  
Payment Due Date ..... 03/18/15

Enter payment amount

\$

Check here for a change of mailing address or phone numbers.  
Please provide all corrections on the reverse side.

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BUSINESS CARD,  
or make your payment online at  
www.bankofamerica.com

⑆54999001⑆07580576753839⑈

**CUSTOMER STATEMENT OF DISPUTED ITEM** (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to: **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 60 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est**. You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

**PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT.** Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Posting Date \_\_\_\_\_ Transaction Date \_\_\_\_\_  
Amount \_\_\_\_\_ Disputed Amount \_\_\_\_\_  
Reference Number \_\_\_\_\_  
Merchant Name \_\_\_\_\_

Below tell us why you think the item noted above is in error. **Check one box only.**

- 1. I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.
- 3. Although I did engage in a transaction with this merchant, I was billed for \_\_\_\_\_ transaction(s) totaling \$ \_\_\_\_\_ that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.
- 4. I have not received the merchandise that was to be shipped to me on \_\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 5. Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.
- 6. Merchandise shipped to me arrived damaged and/or defective. I returned it on \_\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Please provide proof of return and describe how the merchandise was damaged and/or defective.
- 7. Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$ \_\_\_\_\_. I have contacted the merchant, returned the merchandise on \_\_\_\_\_ (MM/DD/YY) and requested a credit adjustment. I am disputing this charge because \_\_\_\_\_. Please supply proof of return or if unable to return merchandise please explain \_\_\_\_\_.
- 8. I notified the merchant on \_\_\_\_\_ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation: \_\_\_\_\_.
- 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_\_ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchant's failure to provide the services.
- 10. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.
- 11. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 12. Other. Please explain \_\_\_\_\_.

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required) \_\_\_\_\_ Date \_\_\_\_\_

Home Telephone: (\_\_\_\_) \_\_\_\_\_ Business Telephone: (\_\_\_\_) \_\_\_\_\_

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

**PAYMENTS**

We credit a payment as of the date we receive it if the payment is: 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays); 2) received at the payment address indicated on the front of this statement; 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday, but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days, during which time finance charges, if applicable, will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

**SERVICE FOR THE HEARING IMPAIRED:** 1.888.500.6267, 24 Hours

**CUSTOMER CORRESPONDENCE**

If you prefer to send a written inquiry regarding your account, please send the request to: **BANK OF AMERICA, PO BOX 982238, EL PASO, TX, 79998-2238, USA.** This address should not be utilized to dispute merchant transactions appearing on your billing statement. Please see the paragraph above for instructions regarding dispute procedures.

**CHANGE OF ADDRESS OR TELEPHONE NUMBER? PLEASE MAKE THE CHANGE BELOW, OR VISIT US ONLINE.**

PLEASE PRINT LEGIBLY.

Cardholder Name Change \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

Home Telephone \_\_\_\_\_

Business Telephone \_\_\_\_\_

For address changes on all accounts in your program, have the authorized contact mail a request to:  
**BANK OF AMERICA, PO BOX 982238,  
EL PASO, TX, 79998-2238, USA**



15454545 6011005 0001 00002

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
01/22	01/21	SHOPRITE BDFRDHILLS S1 BEDFORD HILLSNY	24692165022000411628322	14.90
01/22	01/21	TARGET 00019547 MOUNT KISCO NY	24164075021091008432682	465.23
01/22	01/21	A & P 70-226 MOUNT KISCO NY	24427335021720019847519	21.45
01/29	01/28	NYC TAXI 4E61 LONG ISLAND NY	24164075028090375813311	15.35
01/29	01/29	WEST ELM E-COMMERCE 866-937-8356 CA	24692165029000588436627	2,155.78
01/30	01/28	METRO-NORTH TVM & TOM NEW YORK NY	24610435029004067071778	11.75
02/02	01/30	METRO-NORTH TVM & TOM NEW YORK NY	24610435031004065254182	11.75
02/02	01/30	NYC-TAXI ASTORIA NY	24869485032459435279164	15.96
02/04	02/03	TARGET 00019547 MOUNT KISCO NY	24164075034091007557625	109.44
02/06	02/05	AMAZON MKTPLACE PMTS AMZN COM/BILLWA	24692165036000065132468	58.60
02/09	02/06	AMAZON MKTPLACE PMTS AMZN COM/BILLWA	24692165037000689713304	45.39
02/12	02/11	VILLAGE CLEANERS BEDFORD NY	24323005042286939300210	45.00
02/13	02/11	STAPLES 00103358 MOUNT KISCO NY	24164075043105155013048	88.83
02/13	02/11	PIER 1 00002469 BEDFORD HILLSNY	24399005043211246286181	177.65
02/13	02/12	BED BATH & BEYOND #247 ELMSFORD NY	24246515044554000307574	302.90
02/16	02/13	EATALY NY MARKET NEW YORK NY	24431065045207288701147	7.40
02/16	02/16	LATE PAYMENT FEE ADJUSTMENT		49.00
02/18	02/17	CVS/PHARMACY #01997 MOUNT KISCO NY	24445005049000204837988	94.32
02/19	02/18	USPS 35058500036109544 BEDFORD NY	24164075049418185499176	17.95
02/19	02/18	VILLAGE CLEANERS BEDFORD NY	24323005049286939500135	30.00
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$3,742.31</b>
<b>Finance Charge</b>				
02/19	02/19	PURCHASE *FINANCE CHARGE*		48.21
<b>TOTAL FINANCE CHARGE FOR THIS PERIOD</b>				<b>\$48.21</b>

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	7.99%	\$7,104.35	\$48.21
CASH	19.99% V	\$0.00	\$0.00

V = Variable Rate (rate may vary). Promotional Balance = APR for limited time on specified transactions.

**Important Messages**

Your credit card now has an added security feature. To learn more about EMV chip card technology, visit [bankofamerica.com/businesschipcard](http://bankofamerica.com/businesschipcard).

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	5,738	Monthly Bonus	0
Earned	3,644	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>9,382</b>

Redeem your points for cash, gift cards and travel by calling 1.800.673.1044, or visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints)



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WorldPoints Rewards Visa Signature®  
Business Card

JAMIE THOMAS

January 20, 2015 - February 19, 2015

Cardholder Statement

Account Information:  
www.bankofamerica.com

Mail Billing Inquiries to:  
BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

Mail Payments to:  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

Customer Service:  
1.800.673.1044, 24 Hours

TTY Hearing Impaired:  
1.888.500.6267, 24 Hours

Outside the U.S.:  
1.509.353.6656, 24 Hours

For Lost or Stolen Card:  
1.800.673.1044, 24 Hours

Business Offers:  
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total .....	\$1,954.56
Minimum Payment Due .....	\$19.55
Payment Due Date .....	03/18/15
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a fee based on the outstanding balance. \$19.00 for balance less than \$100.01 \$29.00 for balance less than \$1,000.01 \$39.00 for balance less than \$5,000.01 \$49.00 for balance greater than \$5,000.01	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance .....	\$4,847.40
Payments and Other Credits .....	-\$4,847.40
Balance Transfer Activity .....	\$0.00
Cash Advance Activity .....	\$0.00
Purchases and Other Charges .....	\$1,954.56
<b>Fees Charged .....</b>	<b>\$0.00</b>
<b>Finance Charge .....</b>	<b>\$0.00</b>
New Balance Total .....	\$1,954.56
Credit Limit .....	\$8,000
Credit Available .....	\$6,045.44
Statement Closing Date .....	02/19/15
Days in Billing Cycle .....	31

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
02/12	02/11	<b>Payments and Other Credits</b> PAYMENT - THANK YOU <b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>	0431530000000511379006	- 4,847.40 <b>-\$4,847.40</b>
01/22	01/20	<b>Purchases and Other Charges</b> PECONIC BEVERAGE SOUTHAMPTON NY	24071055021987158175886	58.86
01/23	01/22	MACY'S EAST #0171 HAMPTON BAYS NY	24445735022200046483073	792.94
01/26	01/23	DANSK 800-326-7528 PA	24761975023083911386200	89.14
01/26	01/23	TARGET 00018184 RIVERHEAD NY	24164075023091007741040	534.74

0484740 0001955 0195456 4036470850342515

Account Number [REDACTED]  
January 20, 2015 - February 19, 2015

New Balance Total ..... \$1,954.56  
Minimum Payment Due ..... \$19.55  
Payment Due Date ..... 03/18/15

Enter payment amount

\$

Check here for a change of mailing address or phone numbers.  
 Please provide all corrections on the reverse side.

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**BUSINESS CARD,**  
or make your payment online at  
www.bankofamerica.com



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WILMINGTON, DE 19886-5796



JAMIE THOMAS  
BUSINESS CARD  
PO BOX 8020  
GARDEN CITY, NY 11530-802020

\*\*N0001378

⑆5499900⑆⑆⑆075808503425⑆5⑆



**CUSTOMER STATEMENT OF DISPUTED ITEM** (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 60 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est.** You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT. Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name: \_\_\_\_\_ Account Number: \_\_\_\_\_  
Posting Date: \_\_\_\_\_ Transaction Date: \_\_\_\_\_ Reference Number: \_\_\_\_\_  
Amount: \_\_\_\_\_ Disputed Amount: \_\_\_\_\_ Merchant Name: \_\_\_\_\_

Below tell us why you think the item noted above is in error. **Check one box only.**

- 1 I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.
- 2 I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.
- 3 Although I did engage in a transaction with this merchant, I was billed for \_\_\_\_\_ transaction(s) totaling \$ \_\_\_\_\_ that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.
- 4 I have not received the merchandise that was to be shipped to me on \_\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 5 Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.  
\_\_\_\_\_  
\_\_\_\_\_
- 6 Merchandise shipped to me arrived damaged and/or defective. I returned it on \_\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Please provide proof of return and describe how the merchandise was damaged and/or defective.  
\_\_\_\_\_  
\_\_\_\_\_
- 7 Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$ \_\_\_\_\_. I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit adjustment. I am disputing this charge because \_\_\_\_\_. Please supply proof of return or if unable to return merchandise please explain.  
\_\_\_\_\_
- 8 I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation: \_\_\_\_\_
- 9 Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchant's failure to provide the services.  
\_\_\_\_\_  
\_\_\_\_\_
- 10 I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.
- 11 The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 12 Other Please explain \_\_\_\_\_

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_

Home Telephone: (\_\_\_\_) \_\_\_\_\_ Business Telephone: (\_\_\_\_) \_\_\_\_\_

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

**PAYMENTS**

We credit a payment as of the date we receive it if the payment is: 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays), 2) received at the payment address indicated on the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday, but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days, during which time finance charges, if applicable will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

**SERVICE FOR THE HEARING IMPAIRED:** 1.888.500.6267, 24 Hours

**CUSTOMER CORRESPONDENCE**

If you prefer to send a written inquiry regarding your account, please send the request to: **BANK OF AMERICA, PO BOX 982238, EL PASO, TX, 79998-2238, USA.** This address should not be utilized to dispute merchant transactions appearing on your billing statement. Please see the paragraph above for instructions regarding dispute procedures.

**CHANGE OF ADDRESS OR TELEPHONE NUMBER? PLEASE MAKE THE CHANGE BELOW, OR VISIT US ONLINE.**

PLEASE PRINT LEGIBLY.

Cardholder Name Change

Address

Address

City

State

ZIP

Home Telephone

Business Telephone

For address changes on all accounts in your program, have the authorized contact mail a request to:  
**BANK OF AMERICA, PO BOX 982238,  
EL PASO, TX, 79998-2238, USA**

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
01/26	01/23	BED BATH & BEYOND #1314 RIVERHEAD NY	24246515024554005284731	172.51
01/30	01/29	BED BATH & BEYOND #651 615-111-1111 NJ	24246515030286423601384	282.40
02/04	02/02	EAST END LOCKSMITHS SOUTHAMPTON NY	24323035034128033010013	8.69
02/16	02/12	HESS 32479 WATER MILL NY	24427335044710003761183	35.28
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$1,954.56</b>

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	7.99%	\$0.00	\$0.00
CASH	19.99% V	\$0.00	\$0.00

V = Variable Rate (rate may vary). Promotional Balance = APR for limited time on specified transactions.

**Important Messages**

Your credit card now has an added security feature. To learn more about EMV chip card technology, visit [bankofamerica.com/businesschipcard](http://bankofamerica.com/businesschipcard).

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	15,120	Monthly Bonus	0
Earned	2,484	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>17,604</b>

Redeem your points for cash, gift cards and travel by calling 1.800.673.1044, or visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints)



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WorldPoints Rewards Visa Signature®  
Business Card

TRAVIS LONG

January 20, 2015 - February 19, 2015

Cardholder Statement

Account Information:  
www.bankofamerica.com

Mail Billing Inquiries to:  
BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

Mail Payments to:  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

Customer Service:  
1.800.673.1044, 24 Hours

TTY Hearing Impaired:  
1.888.500.6267, 24 Hours

Outside the U.S.:  
1.509.353.6656, 24 Hours

For Lost or Stolen Card:  
1.800.673.1044, 24 Hours

Business Offers:  
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total	- \$2,461.33
Minimum Payment Due	\$0.00
Payment Due Date	03/18/15
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance	\$4,016.24
Payments and Other Credits	-\$7,071.97
Balance Transfer Activity	\$0.00
Cash Advance Activity	\$0.00
Purchases and Other Charges	\$594.40
Fees Charged	\$0.00
Finance Charge	\$0.00
New Balance Total	-\$2,461.33
Credit Limit	\$5,000
Credit Available	\$5,000.00
Statement Closing Date	02/19/15
Days in Billing Cycle	31

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
<b>Payments and Other Credits</b>				
02/11	01/07	PAYMENT ADJUSTMENT 67975633 AZ	74002755042043991127848	- 3,032.98
02/11	02/11	FINANCE CHARGE ADJUSTMENT		- 22.75
02/12	02/11	PAYMENT - THANK YOU	04315300000000509192576	- 4,016.24
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>-\$7,071.97</b>
<b>Purchases and Other Charges</b>				
01/20	01/20	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165020000512117466	161.25
01/22	01/20	EXXONMOBIL 97494900 SOUTHAMPTON NY	24164055021378002266543	36.25

0401624 0000000 0246133 4036470916627818



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TRAVIS LONG  
BUSINESS CARD  
PO BOX 8020  
GARDEN CITY, NY 11530-80200

\*\*N0001411

Account Number [REDACTED]  
January 20, 2015 - February 19, 2015

New Balance Total ..... -\$2,461.33  
Minimum Payment Due ..... \$0.00  
Payment Due Date ..... 03/18/15

Enter payment amount

\$

Check here for a change of mailing address or phone numbers.  
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www.bankofamerica.com

⑆5499900 1 1⑆075809 166278 18⑈

**CUSTOMER STATEMENT OF DISPUTED ITEM** (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 60 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est**. You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

**PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT.** Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Posting Date \_\_\_\_\_ Transaction Date \_\_\_\_\_ Reference Number \_\_\_\_\_  
Amount \_\_\_\_\_ Disputed Amount \_\_\_\_\_ Merchant Name \_\_\_\_\_

Below tell us why you think the item noted above is in error. **Check one box only.**

- 1 I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.
- 2 I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.
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8 I notified the merchant on \_\_\_\_\_ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation \_\_\_\_\_.

9 Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_\_ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchant's failure to provide the services.

10 I was issued a credit slip that was not shown on my statement. **A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.**

11 The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.

12 Other. Please explain \_\_\_\_\_.

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required) \_\_\_\_\_ Date \_\_\_\_\_

Home Telephone: \_\_\_\_\_ Business Telephone: \_\_\_\_\_

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

**PAYMENTS**

We credit a payment as of the date we receive it if the payment is 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays), 2) received at the payment address indicated on the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday, but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days, during which time finance charges, if applicable, will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

**SERVICE FOR THE HEARING IMPAIRED** 1.866.500.6267 24 Hours

**CUSTOMER CORRESPONDENCE**

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**CHANGE OF ADDRESS OR TELEPHONE NUMBER? PLEASE MAKE THE CHANGE BELOW, OR VISIT US ONLINE.**

PLEASE PRINT LEGIBLY.

Cardholder Name Change \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

ZIP \_\_\_\_\_

Home Telephone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Business Telephone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

For address changes on all accounts in your program, have the authorized contact mail a request to:  
**BANK OF AMERICA, PO BOX 982238,  
EL PASO, TX, 79998-2238, USA**

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
01/26	01/23	IN *IAUTOMATE.COM 678-3889472 GA	24692165023000225382156	213.10
01/26	01/23	HAMPTON GLASS AND MIRROR 631-283-5480 NY	24721875025888802881849	39.38
01/27	01/25	EXXONMOBIL 97494900 SOUTHAMPTON NY	24164055026378002401996	22.51
02/16	02/12	EXXONMOBIL 97494900 SOUTHAMPTON NY	24164055044378002464299	28.53
02/16	02/14	DIETRICHS AUTO REPAIR SOUTHAMPTON NY	24750765046400004740013	58.62
02/18	02/13	KLIPSCH GROUP (MOTO) 631-2317750 NY	24335495048900019100109	34.76
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$594.40</b>

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	7.99%	\$0.00	\$0.00
CASH	19.99% V	\$0.00	\$0.00

V = Variable Rate (rate may vary). Promotional Balance = APR for limited time on specified transactions.

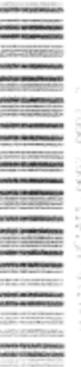
**Important Messages**

Your credit card now has an added security feature. To learn more about EMV chip card technology, visit [bankofamerica.com/businesschipcard](http://bankofamerica.com/businesschipcard).

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	15,192	Monthly Bonus	0
Earned	595	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>15,787</b>

Redeem your points for cash, gift cards and travel by calling 1.800.673.1044, or visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints)



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- Improve cash flow
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To enroll, visit [bankofamerica.com/MRCenroll](http://bankofamerica.com/MRCenroll)



WorldPoints Rewards Visa Signature®  
Business Card

JENNA GLANT

January 20, 2015 - February 19, 2015

Cardholder Statement

Account Information:  
www.bankofamerica.com

Mail Billing Inquiries to:  
BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

Mail Payments to:  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

Customer Service:  
1 800.673.1044, 24 Hours

TTY Hearing Impaired:  
1 888 500.6267, 24 Hours

Outside the U.S.:  
1 509.353.6656, 24 Hours

For Lost or Stolen Card:  
1.800.673.1044, 24 Hours

Business Offers:  
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	03/18/15
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance	\$900.74
Payments and Other Credits	-\$935.67
Balance Transfer Activity	\$0.00
Cash Advance Activity	\$0.00
Purchases and Other Charges	\$29.00
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Finance Charge</b>	<b>\$5.93</b>
New Balance Total	\$0.00
Credit Limit	\$0
Credit Available	\$0.00
Statement Closing Date	02/19/15
Days in Billing Cycle	31

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
<b>Payments and Other Credits</b>				
02/13	01/19	PURCHASE *FINANCE CHARGE*	7400275504404411111124	- 5.93
02/13	01/15	LATE PAYMENT FEE	7400275504404411111132	- 29.00
02/16	01/07	PAYMENT RECEIVED -- THANK YOU	00774405350000561944738	- 865.81
02/16	02/16	LATE PAYMENT FEE ADJUSTMENT		- 29.00
02/16	02/16	FINANCE CHARGE ADJUSTMENT		- 5.93
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>-\$935.67</b>
<b>Purchases and Other Charges</b>				

0086581 0000000 0000000 4036470880809509

BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

JENNA GLANT  
BUSINESS CARD  
PO BOX 8020  
GARDEN CITY, NY 11530-80202

Account Number [REDACTED]  
January 20, 2015 - February 19, 2015

New Balance Total ..... \$0.00  
Minimum Payment Due ..... \$0.00  
Payment Due Date ..... 03/18/15

Enter payment amount

\$ .

Check here for a change of mailing address or phone numbers.  
 Please provide all corrections on the reverse side.

Mail this coupon along with your check payable to:  
**BUSINESS CARD,**  
or make your payment online at  
www.bankofamerica.com

⑆5499900 1 1⑆07580880809509⑈

**CUSTOMER STATEMENT OF DISPUTED ITEM** (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 60 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est**. You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

**PLEASE DO NOT ALTER WORDING ON THIS FORM OF MAIL YOUR LETTER WITH YOUR PAYMENT.** Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Posting Date \_\_\_\_\_ Transaction Date \_\_\_\_\_ Reference Number \_\_\_\_\_  
Amount \_\_\_\_\_ Disputed Amount \_\_\_\_\_ Merchant Name \_\_\_\_\_

Below tell us why you think the item noted above is in error. **Check one box only.**

1) I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.

2) I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.

3) Although I did engage in a transaction with this merchant, I was billed for \_\_\_\_\_ transaction(s) totaling \$\_\_\_\_\_ that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.

4) I have not received the merchandise that was to be shipped to me on \_\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.

5) Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.

6) Merchandise shipped to me arrived damaged and/or defective. I returned it on \_\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Please provide proof of return and describe how the merchandise was damaged and/or defective.

7) Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$\_\_\_\_\_. I have contacted the merchant, returned the merchandise on \_\_\_\_\_ (MM/DD/YY) and requested a credit adjustment. I am disputing this charge because \_\_\_\_\_ Please supply proof of return or if unable to return merchandise please explain.

8) I notified the merchant on \_\_\_\_\_ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation \_\_\_\_\_

9) Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_\_ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchant's failure to provide the services.

10) I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.

11) The amount of the charge was increased from \$\_\_\_\_\_ to \$\_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.

12) Other. Please explain \_\_\_\_\_

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required) \_\_\_\_\_ Date: \_\_\_\_\_

Home Telephone \_\_\_\_\_ Business Telephone \_\_\_\_\_

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

**PAYMENTS**

We credit a payment as of the date we receive it if the payment is: 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays); 2) received at the payment address indicated on the front of this statement; 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days during which time finance charges, if applicable, will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

**SERVICE FOR THE HEARING IMPAIRED** 1.888.500.6267, 24 Hours

**CUSTOMER CORRESPONDENCE**

If you prefer to send a written inquiry regarding your account, please send the request to **BANK OF AMERICA, PO BOX 982238, EL PASO, TX, 79998-2238, USA**. This address should not be utilized to dispute merchant transactions appearing on your billing statement. Please see the paragraph above for instructions regarding dispute procedures.

**CHANGE OF ADDRESS OR TELEPHONE NUMBER? PLEASE MAKE THE CHANGE BELOW. OR VISIT US ONLINE.**

PLEASE PRINT LEGIBLY.

Cardholder Name Change \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

ZIP \_\_\_\_\_

Home Telephone \_\_\_\_\_

Business Telephone \_\_\_\_\_

For address changes on all accounts in your program, have the authorized contact mail a request to:

**BANK OF AMERICA, PO BOX 982238,  
EL PASO, TX, 79998-2238, USA**

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
02/17	01/15	DEBIT LATE CHARGE FEE	74002755044044111111132	29.00
		<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>		<b>\$29.00</b>
		<b>Finance Charge</b>		
02/17	01/19	DEBIT PURCH FINANCE CHG	74002755044044111111124	5.93
		<b>TOTAL FINANCE CHARGE FOR THIS PERIOD</b>		<b>\$5.93</b>

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	7.99%	\$0.00	\$0.00
CASH	19.99% V	\$0.00	\$0.00

V = Variable Rate (rate may vary). Promotional Balance = APR for limited time on specified transactions.

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	48,832	Monthly Bonus	0
Earned	0	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>48,832</b>

Redeem your points for cash, gift cards and travel by calling 1.800.673.1044, or visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints)





**CUSTOMER STATEMENT OF DISPUTED ITEM** (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 90 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est.** You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

**PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT.** Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Posting Date \_\_\_\_\_ Transaction Date \_\_\_\_\_ Reference Number \_\_\_\_\_  
Amount \_\_\_\_\_ Disputed Amount \_\_\_\_\_ Merchant Name \_\_\_\_\_

Below tell us why you think the item noted above is in error. **Check one box only.**

- 1. I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.
- 3. Although I did engage in a transaction with this merchant, I was billed for \_\_\_\_\_ transaction(s) totaling \$ \_\_\_\_\_ that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.
- 4. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 5. Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.
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- 11. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 12. Other. Please explain.

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required) \_\_\_\_\_ Date \_\_\_\_\_

Home Telephone: (\_\_\_\_) \_\_\_\_\_ Business Telephone: (\_\_\_\_) \_\_\_\_\_

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**PAYMENTS**

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PLEASE PRINT LEGIBLY.

Cardholder Name Change \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

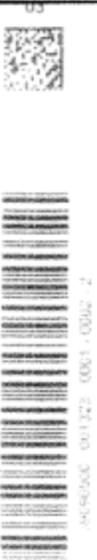
City \_\_\_\_\_ State \_\_\_\_\_

ZIP \_\_\_\_\_

(\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Home Telephone \_\_\_\_\_ Business Telephone \_\_\_\_\_

For address changes on all accounts in your program, have the authorized contact mail a request to **BANK OF AMERICA, PO BOX 982238, EL PASO, TX, 79998-2238, USA**



**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
02/09	02/08	KAWRAN BAZAR INC. JAMAICA NY	24431055039838000006610	26.11
02/11	02/09	GRACIOUS HOME 3 NEW YORK NY	24108385041207399501061	122.04
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$294.57</b>

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	7.99%	\$0.00	\$0.00
CASH	19.99% V	\$0.00	\$0.00

V = Variable Rate (rate may vary). Promotional Balance = APR for limited time on specified transactions.

**Important Messages**

Your credit card now has an added security feature. To learn more about EMV chip card technology, visit [bankofamerica.com/businesschipcard](http://bankofamerica.com/businesschipcard).

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	48,394	Monthly Bonus	0
Earned	294	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>48,688</b>

Redeem your points for cash, gift cards and travel by calling 1 800 673 1044, or visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints)



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- Get checking that fits your business needs
- Improve cash flow
- Automate payroll

Visit [bankofamerica.com/sbvHub](http://bankofamerica.com/sbvHub).

RENATO LACSON

January 20, 2015 - February 19, 2015

Page 4 of 4





WorldPoints Rewards Visa Signature®  
Business Card

CAROLYN BAEZ

January 20, 2015 - February 19, 2015

Cardholder Statement

Account Information:  
www.bankofamerica.com

Mail Billing Inquiries to:  
BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

Mail Payments to:  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

Customer Service:  
1.800.673.1044, 24 Hours

TTY Hearing Impaired:  
1.888.500.6267, 24 Hours

Outside the U.S.:  
1.509.353.6656, 24 Hours

For Lost or Stolen Card:  
1.800.673.1044, 24 Hours

Business Offers:  
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total .....	\$3,502.50
Minimum Payment Due .....	\$35.03
Payment Due Date .....	03/18/15
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a fee based on the outstanding balance. \$19.00 for balance less than \$100.01 \$29.00 for balance less than \$1,000.01 \$39.00 for balance less than \$5,000.01 \$49.00 for balance greater than \$5,000.01	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance .....	\$245.89
Payments and Other Credits .....	-\$245.89
Balance Transfer Activity .....	\$0.00
Cash Advance Activity .....	\$0.00
Purchases and Other Charges .....	\$3,502.50
<b>Fees Charged .....</b>	<b>\$0.00</b>
<b>Finance Charge .....</b>	<b>\$0.00</b>
New Balance Total .....	\$3,502.50
Credit Limit .....	\$20,000
Credit Available .....	\$16,497.50
Statement Closing Date .....	02/19/15
Days in Billing Cycle .....	31

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
<b>Payments and Other Credits</b>				
02/12	02/11	PAYMENT - THANK YOU	0431530000000509192643	- 245.89
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>-\$245.89</b>
<b>Purchases and Other Charges</b>				
01/23	01/22	NIKE.COM 800-806-6453 OR	24610435022004063174284	139.59
01/26	01/23	JUST BULBS NEW YORK NY	24122595023980015326398	45.40
01/26	01/23	METRO-NORTH TVM & TOM NEW YORK NY	24610435024004068207830	15.50
01/26	01/23	NYC-TAXI ASTORIA NY	24869485025459435269016	8.76

0024589 0003503 0350250 4036470179314534



BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796



CAROLYN BAEZ  
BUSINESS CARD  
PO BOX 8020  
GARDEN CITY, NY 11530-80200

\*\*\*NDD13744

Account Number: [REDACTED]  
January 20, 2015 - February 19, 2015

New Balance Total ..... \$3,502.50  
Minimum Payment Due ..... \$35.03  
Payment Due Date ..... 03/18/15

Enter payment amount

\$

Check here for a change of mailing address or phone numbers.  
Please provide all corrections on the reverse side.

Mail this coupon along with your check payable to:  
BUSINESS CARD,  
or make your payment online at  
www.bankofamerica.com

024589 0003503 0350250 4036470179314534

**CUSTOMER STATEMENT OF DISPUTED ITEM** (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 90 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est.** You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

**PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT.** Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Posting Date \_\_\_\_\_ Transaction Date \_\_\_\_\_ Reference Number \_\_\_\_\_  
Amount \_\_\_\_\_ Disputed Amount \_\_\_\_\_ Merchant Name \_\_\_\_\_

Below tell us why you think the item noted above is in error. **Check one box only.**

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- 3. Although I did engage in a transaction with this merchant, I was billed for \_\_\_\_\_ transaction(s) totaling \$ \_\_\_\_\_ that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.
- 4. I have not received the merchandise that was to be shipped to me on \_\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
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- 6. Merchandise shipped to me arrived damaged and/or defective. I returned it on \_\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Please provide proof of return and describe how the merchandise was damaged and/or defective.
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Cardholder Signature (required) \_\_\_\_\_ Date \_\_\_\_\_  
Home Telephone: \_\_\_\_\_ Business Telephone: \_\_\_\_\_

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**CHANGE OF ADDRESS OR TELEPHONE NUMBER? PLEASE MAKE THE CHANGE BELOW, OR VISIT US ONLINE.**

PLEASE PRINT LEGIBLY.

Cardholder Name Change \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

ZIP \_\_\_\_\_

Home Telephone \_\_\_\_\_ Business Telephone \_\_\_\_\_

For address changes on all accounts in your program, have the authorized contact mail a request to:  
**BANK OF AMERICA, PO BOX 982238,  
EL PASO, TX, 79998-2238, USA**



**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
01/26	01/23	NYC-TAXI ASTORIA NY	24869485025459435283371	12.20
01/26	01/23	NYC YELLOW CAB LONG IS CITY NY	24869485025262004546081	6.36
01/28	01/26	GAP ONLINE 800-4277895 OH	24789305027918100064239	162.14
02/06	02/05	THE RUNNING COMPAN NEW YORK NY	24224435037103014598582	108.77
02/06	02/04	NYC-TAXI LONG IS CITY NY	24869485036452212234631	6.36
02/09	02/05	NYC TAXI L.I.C. NY	24869485037261745435709	6.36
02/12	02/10	HAMPTON JITNEY SOUTHAMPTON NY	24323035042128041010468	30.00
02/12	02/10	HAMPTON JITNEY SOUTHAMPTON NY	24323035042128041010534	30.00
02/12	02/11	CRATE & BARREL #914 800-967-6696 IL	24692165042000868326277	161.01
02/12	02/11	OVR*O.CO/OVERSTOCK.COM 800-8432446 UT	24906415042013603495746	343.99
02/12	02/12	WEST ELM E-COMMERCE 866-937-8356 CA	24692165043000173374664	172.86
02/13	02/11	SOCIETY6LLC 310-910-1781 CA	24492155043894513479800	51.00
02/13	02/13	WEST ELM E-COMMERCE 866-937-8356 CA	24692165044000652572969	126.69
02/13	02/13	POTTERY BARN E-COMMERC 800-922-9934 CA	24692165044000652609274	37.58
02/16	02/12	CONTAINERSTOREWHPLAINS WHITE PLAINS NY	24692165044000720085804	252.09
02/16	02/12	RUSSELL SPEEDERS OF BE BEDFORD HILLSNY	24071055044985346642265	20.39
02/16	02/14	CRATE & BARREL #914 800-967-6696 IL	24692165045000291145861	1,540.46
02/19	02/17	WALLAUER BEDFORD HILLS BEDFORD HILLSNY	24632695049100382940207	31.74
02/19	02/17	CONTAINERSTOREWHPLAINS WHITE PLAINS NY	24692165049000143234455	105.10
02/19	02/16	CRATE & BARREL #623 WHITE PLAINS NY	24692165049000179742108	88.15
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$3,502.50</b>

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	7.99%	\$0.00	\$0.00
CASH	19.99% V	\$0.00	\$0.00

V = Variable Rate (rate may vary). Promotional Balance = APR for limited time on specified transactions.

**Important Messages**

Your credit card now has an added security feature. To learn more about EMV chip card technology, visit [bankofamerica.com/businesschipcard](http://bankofamerica.com/businesschipcard).

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	246	Monthly Bonus	0
Earned	3,276	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>3,522</b>

Redeem your points for cash, gift cards and travel by calling 1.800.673.1044, or visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints)



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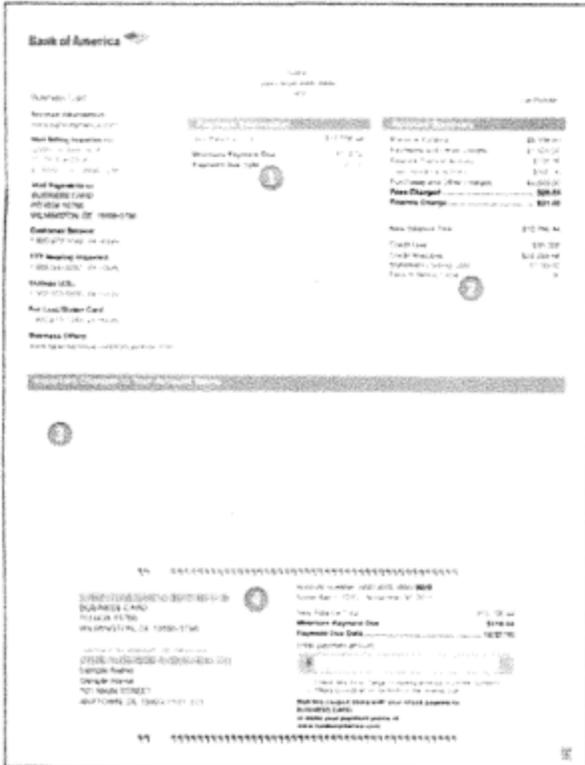
Watch videos that can help you:

- Get checking that fits your business needs
- Improve cash flow
- Automate payroll

Visit [bankofamerica.com/sbvHub](http://bankofamerica.com/sbvHub).

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# How to read your Business Card Statement.

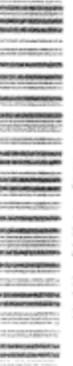


- 1 Payment Information:**  
 An overview of your new balance, minimum payment due, payment due date and any overlimit amount.
- 2 Account Summary:**  
 A summary of your account, reflecting your previous balance, payments, credits, credit limit, available credit and statement closing date.
- 3 Important Message:**  
 Important messages about your card account will appear here.
- 4 Payment Coupon:**  
 When paying by check, please detach this portion and return it with your payment to the Bank of America address listed.

- 5 Transactions:**  
 An itemized listing of account activity since your last statement.
- 6 Finance Charge Calculation:**  
 Your account Annual Percentage Rates for different transaction types, including promotional rates, and the balances to which those rates were applied.
- 7 Rewards Summary (if applicable):**  
 Your reward totals to date.



[REDACTED]



2025-01-01 00:00:00

All approved by  
Peggy + Mrs. Black for  
apartment

Ava,

The order total for a group of different furniture items we ordered come to a total of \$3,055.84. Crate and Barrel have broken this order apart in a down payment and into other smaller orders so I won't be able to provide you w/a receipt for Crate and Barrel \$161.01 and \$1,540.46. They charge as they ship and since we have only recieved one item that is what the \$161.01 is. The \$1,540.46 is a down payment for the furniture order.

# ORDER SUMMARY

ITEM	SHIPPING/AVAILABILITY	PRICE	QTY	TOTAL
SKU 681-962 Grey Ceiling Oval Pot Rack Small Assembly Required	Available Standard Shipping	\$149.95	1	\$149.95
SKU 346-423 Sheridan Kitchen Cart Grey Assembly Required	*CS **In-home Delivery	\$399.00	1	\$399.00
SKU 877-806 Lounge II Sofa 83"	*CS **In-home Delivery	\$1599.00	1	\$1599.00
Swatch: 17465 - Taft Cobalt	*CS Next Day Shipping	\$0.00	1	\$0.00
SKU 877-808 Lounge II Storage Ottoman w/Cs	*CS **In-home Delivery	\$599.00	1	\$599.00
Swatch: 17465 - Taft Cobalt	*CS Next Day Shipping	\$0.00	1	\$0.00

Total Merchandise:	\$2,746.95
Total Shipping & Handling:	\$21.95
Total Delivery:	\$99.00
Total Discount:	-\$21.95
Total Tax:	\$209.89
<b>Order Total:</b>	<b>\$3,055.84</b>

at  
com

315 Half Acre Road  
Cranbury NJ 08512  
(800) 967-6696

GIFT REGISTRY CENTRAL



Package ID 5368113

Ext Price
RMHHT
Separate
Separate
Separate

Package Date: 02/10/2015  
Order Type: INTERNET  
Order# 904-313933873-1  
Item statuses shown on packlist reflect status at time of printing

Date: \_\_\_\_\_



Package ID 5368113  
Ord# 904-313933873-1

Refund	Replace	Exchange	Exchange for item
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

Changed below.  
 Changed mind / did not want 410: Received wrong item  
 Received as gift / did not want 440: Arrived too late  
 Other (please describe): \_\_\_\_\_

To: CRATE AND BARREL  
 Attn: Returns Dept  
 315 Half Acre Road  
 Cranbury NJ 08512

From:



Package ID 5368113  
Ord# 904-313933873-1



# ORDER DETAILS

ck

Work Shoes

SHIPMENT 1 OF 1 DELIVERED

Shipped to:  
Carolyn Moore

Shipping method:  
Standard

Track: 1251561R6704473660



Nike Roshe Run Premium Pendleton iD Women's Shoe \$130.00  
STYLE # / COLOR #: 728454-991  
SIZE: 6.5  
COLOR: Multi-Colour/Multi-Colour  
QTY: 1 @ \$130.00

NIKEiD items process and ship separately from other items.

ORDER # 0974923699

ORDER DATE	2015-01-22
SUBTOTAL	\$130.00
SHIPPING & HANDLING	\$0.00
TAX	\$9.59
<b>TOTAL</b>	<b>\$139.59</b>
CHARGED TO CREDIT CARD	\$139.59

**CHECK ANOTHER ORDER**

If you have questions about your order, Customer Service can help.

# Crate&Barrel

DIRECT MARKETING ORDER  
1860 W Jefferson  
Naperville, IL 60540  
(800) 967-6696

## Customer Order Statement

Order 313933873  
Sale Date 2/10/2015  
Statement Date 2/14/2015 7:37 AM  
Associate KRISTY J ROBERTSON

**Customer** Carolyn Baez (407) 242-5022  
Po Box 8020  
Garden City, NY 11530

**Warehouse Delivery** Carolyn Baez (407) 242-5022  
[Redacted]

SKU	Description	Qty	Retail Amount	Extended Amount
877-806	Lounge II Sofa 83" Local Delivery	1	1,599.00	0.00
<b>Cancelled 2/13/2015</b>				
877-808	Lounge II Storage Ottoman w/Cs Fabric: Taft Cobalt F/14 - GR: E KR 2/13 Local Delivery	1	599.00	599.00 A
<b>Backordered</b>				
346-423	Sheridan Kitchen Cart Grey Care Code: 3, 34, 437, 513 Local Delivery	1	399.00	399.00 A
<b>ETA Late FEB</b>				
681-962	Grey Ceiling Oval Pot Rack Sma Standard	1	149.95	149.95 A
<b>Shipped 2/11/2015</b>				
304-470	17465 - Taft Cobalt Swatch Next-Day Air	1		
<b>Shipped 2/11/2015</b>				
304-497	17465 - Taft Cobalt Swatch Next-Day Air	1		
<b>Shipped 2/11/2015</b>				
882-376	Lounge II Petite Apartment Sof Fabric: Taft Cobalt F/14 - GR: E KR 2/13 Local Delivery	1	1,499.00	1,499.00 A
<b>Backordered</b>				
409-663	0017465 - TAFT COBALT F/14 Swatch Next-Day Air	1		
<b>Shipped 2/13/2015</b>				

Merchandise \$	2,646.95
Local Delivery \$	99.00 B
DM Customer Service \$	-21.95 B
DM Shipping and Handling \$	21.95 B
A= Tax (NY 7.375%) \$	195.22
S/H Tax (NY 7.375%) \$	7.30

**Warehouse Delivery Total 2,948.47**

### Order Summary

**Order Total \$ 2,948.47**

2/10/2015 XXXXXXXXXXXXX4534 Visa \$  
2/13/2015 XXXXXXXXXXXXX4534 Visa \$  
2/13/2015 XXXXXXXXXXXXX4534 Visa \$

161.81  
1,540.46  
0.00

Please see reverse for terms and conditions.

**Continued...**



Work uniform



Ordered by:

Black, Debra  
PO Box 8020  
Garden City NY 11530-8020

Shipped to:

Moore, Carolyn  
[Redacted] 2525

Internal use only:

CRM Order No: GQQY5Y44H  
Pick Wave: 457  
Pack Wave: 65592  
Distro No: GQQY5Y44H

Order Number: TSJQMFP  
Order Date: 01/24/15  
Page Number: 1

Please detach and keep this portion for your records

ID	Qty	SKU#	Item Description	Unit Price	Discount	Total	Tax Rate	For Returns Only	
								By Mail Only	Reason Code
617	1	2262530020000	Fitted boyfriend o/optic whit/XS	\$49.95	\$0.00	\$49.95	3.37%	<input type="checkbox"/>	<input type="checkbox"/>
617	1	2262530020000	Fitted boyfriend o/optic whit/XS	\$49.95	\$0.00	\$49.95	3.37%	<input type="checkbox"/>	<input type="checkbox"/>
617	1	3526570021000	Skinny mini skimmer khakis/navy/00	\$49.95	\$0.00	\$49.95	3.37%	<input type="checkbox"/>	<input type="checkbox"/>

\*\*\*Additional Items Shipped Separately\*\*\*

Order Number:



TSJQMFP

Need to return an item? (To make an exchange, see back of invoice.)

Select the return type:

- Standard return (refund in form of original payment)
- Gift return (refund as gift card)

Use the reason codes below to identify the reason for the return, and write the quantity and code for each item returned in the far right columns above

Fit - Small/Short	Fit - Large/Long	Quality/Satisfaction	Service
10 Footwear	20 Footwear	30 Didn't like style	40 Wrong item
11 Inseam/Length	21 Inseam/Length	31 Didn't like fabric	41 Gift return
12 Chest/Bust	22 Chest/Bust	32 Didn't like color	42 Arrived late
13 Rise	23 Rise	33 Changed mind	43 Defective/damaged
14 Waist	24 Waist	34 Ordered multiple sizes & colors	
15 Sleeve	25 Sleeve	35 Item not as pictured	
16 Hip	26 Hip	36 Priced too high	
17 Overall	27 Overall	37 Other	

Include the lower part of the invoice with your return; keep the top portion

If there was no return shipping label included in your package, you can print one on the website

Go to [www.gap.com/returns](http://www.gap.com/returns) for complete information

Pack Insert:

G

Store Transaction ID:



00002-917-5081-20150124-1144

Match Code: 0121U-16

Summary of charges

Merchandise Subtotal:	\$149.85
Promotions:	\$0.00
Reward certificate:	\$0.00
Gift Services:	\$0.00
Shipping and handling:	\$7.00
Tax:	\$5.29
<b>Total charge:</b>	<b>\$162.14</b>

Paid via: VISA 4534

**Hello Carolyn,**

We received your return for the 60-inch Urban Blend Ash Grey Wood TV Stand.

A credit in the amount of \$361.99 was issued on 03/10/2015. This credit will post to your account according to the time frame established by your financial institution.

A breakdown of your refund is shown below:

Total Quantity:	1
Total Price:	\$361.99
In-store Credit Issued:	<u>\$343.99</u>
Total Refund Issued:	\$361.99

for apartment

For questions regarding our return policy or for additional assistance, [PLEASE CLICK HERE](#) to visit our online Help Center.

Thank you for shopping with [Overstock.com](#).

Sincerely,  
Customer Care Returns

Ava,

We have returned to overstock and am waiting on a full refund. We purchased once for \$361.99 then quickly exchanged. Once we recieved our tv stand, it was of poor quality so we initiated a refund and am now waiting on that. Just to get you familiarized w/ everything.

Carolyn

# ir Order

✓

37622  
2015

**Billed To:**  
Carolyn Baez  
Po Box 8020  
Garden City, NY 11530

**Payment Method:**  
Visa ending in 4534

ent

## Summary

## Delivery

1 Pebble Jute Wool Rug, 8' Natural/Slate Item #: 6062848	Delivered Feb 13, 2015	Qty: 1	\$139.99
--	---------------------------	--------	----------

Ava,  
This has been returned  
and should post on ~~my~~  
my account soon.

Order # : 1065934629  
Order Date: 2015-02-11 20:12 Pacific Time

For apartment ✓

(1) "Elephant Pink" by rskinner1122. \$23.00  
Throw Pillow / Indoor Cover (18" x 18")

(1) "Emerald Doodle" by micklyn. \$23.00  
Throw Pillow / Indoor Cover (18" x 18")

Shipping: ~~\$5.00~~

**Total: \$51.00** (Charge will appear as "SOCIETY6 LLC" on your credit card statement)

Order Number: 050429076422  
Order Date: February 11, 2015  
Order Total: \$126.69

**Billed To:**  
Carolyn Baez  
Po Box 8020  
Garden City, NY 11530

**Payment Method:**  
Visa ending in 4534

Return items in this order

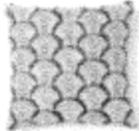
## Order Summary

WEST ELM  
for apartment

**Shipping to:**

Carolyn  
[REDACTED]  
[REDACTED]

### Front Door Delivery



Crewel Deco Shells Pillow Cover,  
18"x18", Blue Lagoon  
Item #: 6344188

Delivered  
Feb 17, 2015

Qty: 1

\$44

✓

Order Date: February 11, 2015

Order Total: \$37.58

Billed To:  
Carolyn Baez  
Garden City, NY

Payment Method:  
This information is not available for this order

Return items in this order

ORDER SUMMARY

Apartment

Shipping To:  
Carolyn Moore  
Bedford Hills, NY

Total Price  
\$21.00  
\$14.00

FRONT DOOR DELIVERY



Textured Pillow Cover, 18",  
Cornflower  
Item #: 4513537

Delivered  
Feb 17, 2015

Qty: 1

\$21

▶ SHOW TRACKING DETAILS | TRACKING NUMBER 1Z6V31291202656646

Total

\$37.58



Freshness Assured Feather Pillow  
Insert, 18" sq.  
Item #: 4146379

Delivered  
Feb 17, 2015

Qty: 1

\$14

For quick ship upholstery or 30 days for all other products, you are dissatisfied, you may return your purchase for a refund of the merchandise value. We cannot accept returns on monogrammed, personalized, final-sale or special-order items, or on items damaged through normal wear and tear. To initiate the processing of your return, please contact our care center at 888.922.9227 to obtain a Return Authorization Number. Please repack using the original packaging and attach the return label with the Return Authorization Number.

For detailed procedures for returning other items, please visit potterybarn.com or call 888.922.9227.

201

RETURN FORM

Order Number  
05042907043201

Order Date  
02/11/2015

Payment Type  
VS

Carton #  
90368442

Carton:



From: CAROLYN BAEZ  
PO BOX 8020  
GARDEN CITY, NY 11530

Ship To: CAROLYN MOORE

Order:



Paint for apartment



<b>Headquarters</b> N. White Plains 30 Virginia Rd. 914-948-4000	<b>Bedford Hills</b> 655 N. Bedford Rd. 914-241-1666	<b>Carmel</b> 1866 Route 6 845-225-6613	<b>Mahopac</b> 537 Route 6 845-621-1131	<b>Mohegan Lake</b> 1948 E. Main St. 914-528-6111	<b>Ossining</b> 22 Rockledge Av. 914-941-1900	<b>Port Chester</b> 143 N. Main St. 914-939-7600	<b>Scarsdale</b> 836 Post Rd. 914-723-4811	<b>Yonkers</b> 621 Tuckahoe Rd. 914-779-6767	<b>Yorktown</b> 1965 Commerce St. 914-962-3000
---	--	---	---	---	---	--	--	--	--

CUST NO: *3	JOB NO: 000	PURCHASE ORDER:	REFERENCE:	TERMS: CASH ON DELIVERY	CLERK: GL	DATE / TIME: 2/17/15 11:39
-------------	-------------	-----------------	------------	-------------------------	-----------	----------------------------

TERMINAL: 575

SOLD TO:  
\*\*\*\* CASH \*\*\*\*

SHIP TO:

SALESPERSON: GL GEORGE LAZAR  
TAX: 003 WESTCHESTER COUNTY TA

# INVOICE: A66573/3

LINE	SHIPPED	ORDERED	UM	SKU	DESCRIPTION	SUGG	UNITS	PRICE/ PER	EXTENSION
1	4	4	PT	BJM1271X16	SAMPLE PINT PASTEL BASE	7.39	4	7.39 /PT	29.56



\*\* PAID IN FULL \*\*

31.74	TAXABLE	29.56
	NON-TAXABLE	0.00
	SUBTOTAL	29.56

TAX AMOUNT 2.18

BANKCARD PAYMENT  
BKCRD# XXXXXXXXXXXXX4534

31.74	<b>TOTAL</b>	<b>31.74</b>
-------	--------------	--------------

TOT WT: 0.00  
MID: 16606537

APP: 04824G XR: 066573

*Carolyn Beery*

Received By

(Work Shoe Orthotics) x

-----Branch-----  
New York Running Company  
1051 Third Avenue  
New York, NY 10065  
Phone (212) 223-8109

-----Headquarters-----  
NYRC - EastSide  
1051 Third Avenue  
New York, NY 10065  
Phone (212) 223-8109

2/5/2015 8:06:29 PM Reg: J  
Receipt#: 110074 Store: 9  
Cashier: 0088286 SlSpr: 0088286

Description	Price	Qty	Total
WOMENS DELUX SUPERFE 87000 605296887267	29.95	1	29.95
LYNCO MOZAIC AETREX L2400W 605297036824	69.95	1	69.95

Units Purchased	2
Merchandise Total	99.90
Subtotal	99.90
Tax	8.87
TOTAL	108.77
Visa	108.77

Card# ...4534  
Exp: XXXX Name:BAEZ/CARDLYN  
Auth 09322G

CUSTOMER COPY



Merchandise may be returned for full refund with receipt for up to 14 days after date of purchase. Store Credit will be extended for items within 30 days.

apartment

# Crate&Barrel

125 Westchester Ave  
White Plains, NY 10601  
(914) 682-0900  
#623:3:Imani Floyd:858



60143124528 Mon 02/16/2015 01:44pm

**NOTES**

CUSTOMER TAKING MERCHANDISE

**TAKE**

- 1 Grey Ceiling Oval Pot Rack Large  
682004 189.95 189.95A  
CUST ASMBL
- 1 Gillespie Throw 40x70  
296725 39.95 39.95A

**RETURN**

- 1 Grey Ceiling Oval Pot Rack Small  
681962 -149.95 R -149.95B

	MERCHANDISE	79.95
	B = NY 7.375%	-11.06
	A = NY 8.375%	19.26
	TOTAL	88.15

XXXXXXXXXXXX4534 VISA 88.15  
Accepted  
Auth Code: 02740G



1 623 1 003 42049459307 01 00 01

**NON-FURNITURE ITEMS:** WE WILL ACCEPT RETURNS WITHIN 90 DAYS OF CUSTOMER RECEIPT (5/17/2015). OUTLET PURCHASES AND PURCHASES MADE OUTSIDE THE U.S. MAY ONLY BE RETURNED TO THE PURCHASE LOCATION. DEPENDING ON THE NATURE OF THE RETURN/EXCHANGE AND THE PRESENCE OF AN ORIGINAL RECEIPT OR PACKING SLIP, WE WILL ISSUE AN APPROPRIATE CREDIT OR REFUND IN ONE OF THE FOLLOWING WAYS: WITH AN ORIGINAL SALES RECEIPT OR PACKING SLIP, THE ITEM'S PURCHASE PRICE WILL BE REFUNDED IN THE ORIGINAL FORM OF TENDER (CASH REFUNDS ARE LIMITED TO \$100 IN STORE WITH ANY BALANCE REFUNDED AS A CHECK BY MAIL). WITH AN ORIGINAL GIFT RECEIPT OR GIFT PACKING SLIP, THE ITEM'S PURCHASE PRICE WILL BE REFUNDED VIA A SHOP CARD. WITHOUT AN ORIGINAL RECEIPT, THE ITEM'S CURRENT RETAIL PRICE WILL BE REFUNDED VIA A SHOP CARD, REGARDLESS OF AMOUNT; VALID

# The Container Store®

145 Westchester Avenue  
White Plains, New York 10601  
(914) 946-4767  
Mon - Sat: 9 A.M. - 9 P.M.  
Sun: 10 A.M. - 6 P.M.

\*\*\*  
Make Your Dream Closet  
A Reality!  
Let Us Design It Today!

for apartment organization

4-Runner Cabinet-Sized Pa	257411	\$13.30
		Original Price \$19.00
Contain Yourself Reusable	10050397	\$1.99
Cube Space Bag Combo Pack	10052124	\$19.99
Drawer Back Stop Pins Gal	10063870	\$0.68
		2 @ \$0.34
		Original Price \$0.49
Expandable Bamboo Cutlery	10046923	\$29.99
Frame Feet Translucent Se	10030416	\$4.88
		2 @ \$2.44
		Original Price \$3.49
Glass Shelf Clip Kit 24"	10034454	\$39.99
Large Compactor Taupe Str	10059601	\$34.99
Narrow Cabinet-Sized 1-Ru	10044649	\$39.20
		4 @ \$9.80
		Original Price \$14.00
Narrow Cabinet-Sized 2-Ru	10044650	\$23.80
		2 @ \$11.90
		Original Price \$17.00
Narrow Crossbar White Set	256007	\$23.80
		2 @ \$11.90
		Original Price \$17.00

Subtotal	\$232.61
Tax	\$19.48
<b>Total</b>	<b>\$252.09</b>

### TENDERS

Visa 4534	\$252.09
Auth: 04759G	
Merchant: 689604	

\*\*\* SAVINGS \*\*\*  
Sale \$45.30  
\*\*\*

Our Return Promise:  
If the products you purchased don't meet your expectations, please return to us for another solution or for a refund. See [containerstore.com/help](http://containerstore.com/help) for full details. Some restrictions may apply.



Car wash in freezing weather

Russell Speeder's  
527 North Bedford Road  
914-241-1402

Car# 84

Cashier1, 02/12/15, 05:41 PM  
Shift 1, Empl 101, Sale # 53996686848

1 FS Hand Wash 18.99

Subtotal 18.99

Sales Tax 1.40

Total 20.39

Visa x4534 20.39  
(Sale Appr # 03360G)

Your wash service advisor  
was Tyrone, #137.

Russell Speeder's  
Check us out on the web!  
Car Wash Obsession  
[www.russellspeeders.com](http://www.russellspeeders.com)

Organization apartment

# The Container Store

145 Westchester Avenue  
White Plains, New York 10601  
(914) 946-4767  
Mon - Sat: 9 A.M. - 9 P.M.  
Sun: 10 A.M. - 6 P.M.

\*\*\*  
Make Your Dream Closet  
A Reality!  
Let Us Design It Today!

4-Runner Cabinet-Sized Pa	257411	\$13.30
Original Price		\$19.00
Overcabinet Double Towel	10050594	\$8.49
Original Price		\$9.99
Parker Desktop File Latte	10062299	\$19.99
Original Price		\$29.99
Sink Caddy Stainless 7-1	10052285	\$14.44
Original Price		\$16.99
Sink Strainer Stainless	10030498	\$5.94
Original Price		\$6.99
Slat Drying Rack Bamboo	10054175	\$12.74
Original Price		\$14.99
Smart Scrub Bottle Brush	10059718	\$6.79
Original Price		\$7.99
Tug Wall-Mount Paper Towe	10041371	\$15.29
Original Price		\$17.99

Subtotal	\$96.98
Tax	\$8.12
<b>Total</b>	<b>\$105.10</b>

**TENDERS**

Visa 4534 \$105.10  
Auth: 00097G  
Merchant: 689604

* * * * * SAVINGS * * * * *	
Sale	\$15.70
15% off	\$11.25
Total savings:	\$26.95
* * * * * * * * * * * * * * *	

Our Return Promise:  
If the products you purchased don't meet your expectations, please return to us for another solution or for a refund. See [containerstore.com/help](http://containerstore.com/help) for full details. Some restrictions may apply.



0261607661 WHPP06 28527 02/17/15 15:50

RECEIPT

HAMPTON JITNEY, INC  
395 COUNTY ROAD 39A  
SOUTHAMPTON, NY 11968  
631-283-4600

Name: BAEZ, CAROLYN  
Date: 02/09/2015  
Trip: 31  
From: SH To: NY  
Fare: One Way \$30.00  
Total Fare: \$30.00

Payment: Credit \$30.00  
CAROLYN BAEZ  
CC#: \*\*\*\*\*4534  
Issue: Visa  
Exp: 11/2016

Change Due: \$0.00

Hamptons-City  
work

Work errands  
CREDIT RECEIPT

HACK # : 00483468  
MEDALLION : 9B15  
01/23/15 13:49-13:56  
TRIP # : 8040  
RATE # : 1  
STAND. CITY RATE  
Miles R1 : 0.84  
FARE R1 : \$6.50  
STATE SRCHG: \$0.50  
IMP. SRCHG. : \$0.30  
TIPS : \$1.46  
GRAND TOTAL: \$8.76  
CARDNUMBER : 4534  
AUTHOR. : 02156G

Contact TLC DIAL 3-1-1

Work errands  
CREDIT RECEIPT

HACK # : 05326589  
MEDALLION : 6A93  
01/23/15 14:24-14:27  
TRIP # : 3145  
RATE # : 1  
STAND. CITY RATE  
Miles R1 : 0.84  
FARE R1 : \$4.50  
STATE SRCHG: \$0.50  
IMP. SRCHG. : \$0.30  
TIPS : \$1.06  
GRAND TOTAL: \$6.36  
CARDNUMBER : 4534  
AUTHOR. : 09592G

Contact TLC DIAL 3-1-1

Work errand  
CREDIT RECEIPT

HACK # : 05298581  
MEDALLION : 7U53  
02/05/15 20:22-20:26  
TRIP # : 5311  
RATE # : 1  
STAND. CITY RATE  
Miles R1 : 0.40  
FARE R1 : \$4.00  
EXTRAS : \$0.50  
STATE SRCHG: \$0.30  
IMP. SRCHG. : \$1.06  
TIPS : \$6.36  
GRAND TOTAL: 4534  
CARDNUMBER : 08504G  
AUTHOR. :

Contact TLC DIAL 3-1-1

RECEIPT

HAMPTON JITNEY, INC  
395 COUNTY ROAD 39A  
SOUTHAMPTON, NY 11968  
631-283-4600

Name: BAEZ, CAROLYN  
Date: 02/09/2015  
Trip: 62  
From: 40 To: SH  
Fare: One Way \$10.00

Total Fare: \$10.00

Payment: Credit \$10.00  
CAROLYN BAEZ  
CC#: \*\*\*\*\*4534  
Issue: Visa  
Exp: 11/2016

Change Due: \$0.00

Hampton-City  
work

Work errand  
CREDIT RECEIPT

HACK # : 05160160  
MEDALLION : 5C63  
02/04/15 21:34-21:37  
TRIP # : 29856  
RATE # : 1  
STAND. CITY RATE  
Miles R1 : 0.42  
FARE R1 : \$4.00  
EXTRAS : \$0.50  
STATE SRCHG: \$0.50  
IMP. SRCHG. : \$0.30  
TIPS : \$1.06  
GRAND TOTAL: \$6.36  
CARDNUMBER : 4534  
AUTHOR. : 02243G

Contact TLC DIAL 3-1-1



WorldPoints Rewards Visa Signature®  
Business Card

OLIVER MOORE

January 20, 2015 - February 19, 2015

Cardholder Statement

Account Information:  
www.bankofamerica.com

Mail Billing Inquiries to:  
BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

Mail Payments to:  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

Customer Service:  
1.800.673.1044, 24 Hours

TTY Hearing Impaired:  
1.888.500.6267, 24 Hours

Outside the U.S.:  
1.509.353.6656, 24 Hours

For Lost or Stolen Card:  
1.800.673.1044, 24 Hours

Business Offers:  
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total	\$3,583.54
Minimum Payment Due	<b>\$35.84</b>
Payment Due Date	03/18/15
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a fee based on the outstanding balance.	
\$19.00 for balance less than \$100.01	
\$29.00 for balance less than \$1,000.01	
\$39.00 for balance less than \$5,000.01	
\$49.00 for balance greater than \$5,000.01	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance	\$1,241.93
Payments and Other Credits	-\$1,330.96
Balance Transfer Activity	\$0.00
Cash Advance Activity	\$0.00
Purchases and Other Charges	\$3,672.57
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Finance Charge</b>	<b>\$0.00</b>
New Balance Total	\$3,583.54
Credit Limit	\$20,000
Credit Available	\$16,416.46
Statement Closing Date	02/19/15
Days in Billing Cycle	31

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
<b>Payments and Other Credits</b>				
02/13	02/12	TARGET 00019547 MOUNT KISCO NY	74164075043091012239072	- 53.63
02/13	02/12	PAYMENT - THANK YOU	0441530000000516206872	- 1,241.93
02/18	02/16	THE HOME DEPOT #8456 HAWTHORNE NY	74610435048010185596069	- 35.40
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>-\$1,330.96</b>
<b>Purchases and Other Charges</b>				
01/21	01/19	SHELL OIL 57544323603 BEDFORD NY	24316055020548827007391	9.25
01/26	01/22	CAMP SAVER 877-8836276 UT	24789305023870002578358	140.92

0124193 0003584 0358354 4036470258366884

Account Number [REDACTED]  
January 20, 2015 - February 19, 2015

New Balance Total ..... \$3,583.54  
Minimum Payment Due ..... **\$35.84**  
Payment Due Date ..... 03/18/15



BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

Enter payment amount

\$



OLIVER MOORE  
BUSINESS CARD  
PO BOX 8020  
GARDEN CITY, NY 11530-8020

\*\*N0013946

Check here for a change of mailing address or phone numbers.  
Please provide all corrections on the reverse side.

Mail this coupon along with your check payable to:  
**BUSINESS CARD,**  
or make your payment online at  
www.bankofamerica.com

⑆5499900 1 1⑆07580 258366884⑈

**CUSTOMER STATEMENT OF DISPUTED ITEM** (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 60 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est.** You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

**PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT.** Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name \_\_\_\_\_ Posting Date \_\_\_\_\_ Transaction Date \_\_\_\_\_ Amount \_\_\_\_\_ Disputed Amount \_\_\_\_\_ Account Number \_\_\_\_\_ Reference Number \_\_\_\_\_ Merchant Name \_\_\_\_\_

Below tell us why you think the item noted above is in error. **Check one box only.**

- 1. I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.
- 3. Although I did engage in a transaction with this merchant, I was billed for \_\_\_\_\_ transaction(s) totaling \$ \_\_\_\_\_ that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.
- 4. I have not received the merchandise that was to be shipped to me on \_\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 5. Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.
- 6. Merchandise shipped to me arrived damaged and/or defective. I returned it on \_\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Please provide proof of return and describe how the merchandise was damaged and/or defective.

- 7. Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$ \_\_\_\_\_. I have contacted the merchant, returned the merchandise on \_\_\_\_\_ (MM/DD/YY) and requested a credit adjustment. I am disputing this charge because \_\_\_\_\_. Please supply proof of return or if unable to return merchandise please explain.
- 8. I notified the merchant on \_\_\_\_\_ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation \_\_\_\_\_.
- 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_\_ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchant's failure to provide the services.
- 10. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.
- 11. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 12. Other. Please explain.

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required) \_\_\_\_\_ Date \_\_\_\_\_  
Home Telephone: \_\_\_\_\_ Business Telephone: \_\_\_\_\_

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

**PAYMENTS**

We credit a payment as of the date we receive it if the payment is: 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays); 2) received at the payment address indicated on the front of this statement; 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday, but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days, during which time finance charges, if applicable, will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

**SERVICE FOR THE HEARING IMPAIRED** 1.868.500.6267, 24 Hours

**CUSTOMER CORRESPONDENCE**

If you prefer to send a written inquiry regarding your account, please send the request to **BANK OF AMERICA, PO BOX 982238, EL PASO, TX, 79998-2238, USA.** This address should not be utilized to dispute merchant transactions appearing on your billing statement. Please see the paragraph above for instructions regarding dispute procedures.

**CHANGE OF ADDRESS OR TELEPHONE NUMBER? PLEASE MAKE THE CHANGE BELOW, OR VISIT US ONLINE.**

PLEASE PRINT LEGIBLY.

Cardholder Name Change \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

ZIP \_\_\_\_\_

Home Telephone \_\_\_\_\_ Business Telephone \_\_\_\_\_

For address changes on all accounts in your program, have the authorized contact mail a request to:  
**BANK OF AMERICA, PO BOX 982238,  
EL PASO, TX, 79998-2238, USA**

Transactions					
Posting Date	Transaction Date	Description	Reference Number	Amount	
01/26	01/25	EZ PASS PREPAID TOLL 800-333-8655 NY	24610435025004059025539	225.00	
02/02	01/30	TARGET 00019547 MOUNT KISCO NY	24164075030091008190065	53.63	
02/02	01/30	MARCELLA PIZZA INC MOUNT KISCO NY	24246515031207000000245	102.00	
02/02	01/31	PAYPAL *ELIGHTBULBS 402-935-7733 CA	24492155031894225503438	103.94	
02/02	01/30	PAYPAL *NWSALES 402-935-7733 IA	24492155031894220231738	174.92	
02/02	01/31	MRS GREENS -MT, KI MT KISCO NY	24224435032103004498111	489.92	
02/02	01/31	BEDFORD VINE LLC BEDFORD HILLSNY	24692165032000938697188	155.69	
02/02	01/31	DECICCO'S MARKET 0 ARMONK NY	24224435032104013760822	425.86	
02/02	01/31	A & P 70-226 MOUNT KISCO NY	24427335031720025046914	302.87	
02/02	01/31	FOOD EMPORIUM #7077 BEDFORD NY	24427335031720025247579	7.47	
02/02	01/31	METRO-NORTH TVM & TOM NEW YORK NY	24610435032004048058105	11.75	
02/02	01/31	METRO-NORTH TVM & TOM NEW YORK NY	24610435032004048059970	11.75	
02/02	02/01	LA TULIPE DESSERTS MOUNT KISCO NY	24013395032000059430513	88.00	
02/02	01/31	CARVEL #2178 BEDFORD HILLSNY	24427335032710023927206	57.95	
02/02	02/01	A & P 70-226 MOUNT KISCO NY	24427335032720020506200	135.52	
02/03	02/01	SHELL OIL 57544323603 BEDFORD NY	24316055033548713021220	12.50	
02/03	01/31	MT KISCO SEAFOOD INC MOUNT KISCO NY	24405985033900656200743	83.48	
02/09	02/06	ASI*TRACKR DEVICE 866-749-7545 WA	24692165037000589569715	58.00	
02/10	02/09	AmazonPrime Membership amzn.com/primeNV	24692165040000686898224	99.00	
02/11	02/10	LOWES #02921* RIVERHEAD NY	24692165042000664560277	41.76	
02/11	02/10	WALDBAUM'S #70212 RIVERHEAD NY	24427335041720020142716	37.94	
02/12	02/10	THE HOME DEPOT #1222 RIVERHEAD NY	24610435042010176920816	27.07	
02/13	02/12	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165043000445327771	99.95	
02/16	02/12	CONTAINERSTOREWHPLAINS WHITE PLAINS NY	24692165044000720085812	180.55	
02/16	02/12	THE HOME DEPOT #8456 HAWTHORNE NY	24610435044010182658051	57.91	
02/16	02/13	RUSSELL SPEEDERS OF BE BEDFORD HILLSNY	24071055046985391370943	20.39	
02/17	02/17	Amazon Video On Demand 866-216-1072 WA	24692165048000546147768	3.99	
02/17	02/16	POTTERY BARN 0270 WHITE PLAINS NY	24692165048000665055487	48.50	
02/18	02/16	THE HOME DEPOT #8456 HAWTHORNE NY	24610435048010185600775	59.27	
02/18	02/16	SK FOOD HARTSDALE NY	24412895048980005325693	21.22	
02/18	02/17	MAURICE L CONDON CO IN 914-946-4111 NY	24692165049000011950612	322.14	
02/19	02/17	WALLAUER BEDFORD HILLS BEDFORD HILLSNY	24632695049100382940538	2.46	
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$3,672.57</b>	

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	7.99%	\$0.00	\$0.00
CASH	19.99% V	\$0.00	\$0.00

V = Variable Rate (rate may vary). Promotional Balance = APR for limited time on specified transactions.

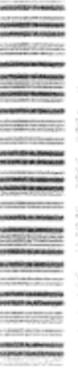
**Important Messages**

Your credit card now has an added security feature. To learn more about EMV chip card technology, visit [bankofamerica.com/businesschipcard](http://bankofamerica.com/businesschipcard).

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	1,078	Monthly Bonus	0
Earned	3,748	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>4,826</b>

Redeem your points for cash, gift cards and travel by calling 1.800.673.1044, or visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints)



# Do what you love. Let us help with the rest.

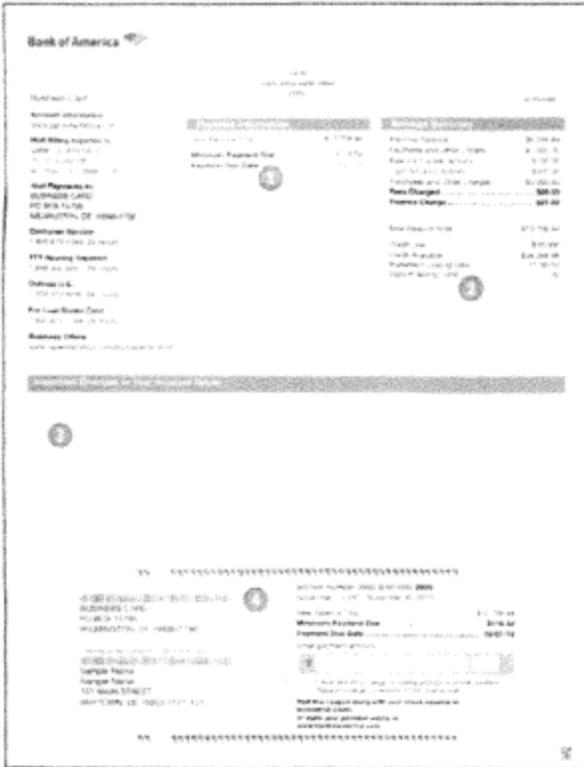
Watch videos that can help you:

- Get checking that fits your business needs
- Improve cash flow
- Automate payroll

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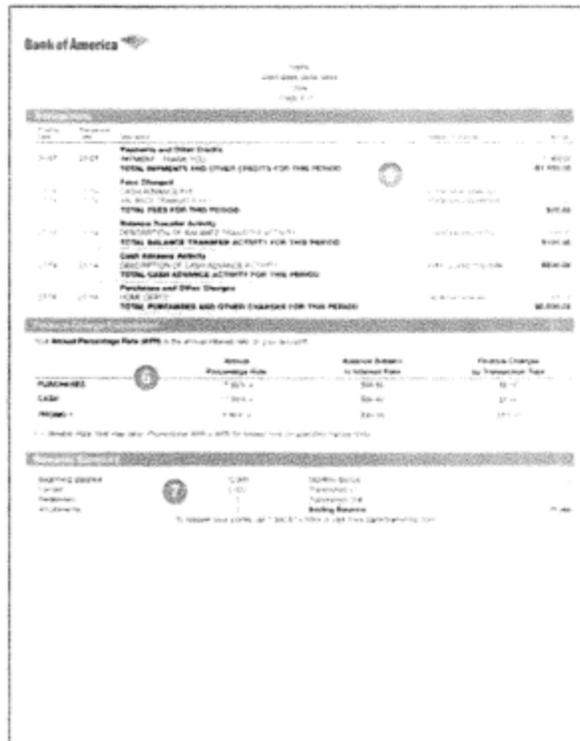
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# How to read your Business Card Statement.



- 1 Payment Information:**  
An overview of your new balance, minimum payment due, payment due date and any overlimit amount.
- 2 Account Summary:**  
A summary of your account, reflecting your previous balance, payments, credits, credit limit, available credit and statement closing date.
- 3 Important Message:**  
Important messages about your card account will appear here.
- 4 Payment Coupon:**  
When paying by check, please detach this portion and return it with your payment to the Bank of America address listed.

- 5 Transactions:**  
An itemized listing of account activity since your last statement.
- 6 Finance Charge Calculation:**  
Your account Annual Percentage Rates for different transaction types, including promotional rates, and the balances to which those rates were applied.
- 7 Rewards Summary (if applicable):**  
Your reward totals to date.





SECRET C 3946 0001 0003 2