

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

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

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

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

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

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

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

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

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

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

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

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

Please do not add any written communication in this space.

**PAID 2024/2024****Transactions**

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
01/09	01/09	PMT FROM BILL PAYER SERVICE	2114	1688	-18.95	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						
Purchases and Adjustments						
01/05	01/06	MVQ*CUSTOMER YEARS 866-2378236 IL	7056	1688	18.95	
01/18	01/19	COMBINED ENERGY SERV 800-8741975 NY	5564	1688	1,208.58	
01/19	01/20	FOOD EMPORIUM 1982 NEW YORK NY	4190	1688	21.90	
01/20	01/22	MP MANHATTAN PLAZA LLC NEW YORK NY	5756	1688	360.00	
01/25	01/26	SHOPRITE LIBERTY S1 LIBERTY NY	5467	1688	313.81	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						
Interest Charged						
01/27	01/27	INTEREST CHARGED ON PURCHASES			0.00	
01/27	01/27	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
01/27	01/27	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
01/27	01/27	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						

2024 Totals Year-to-Date	
Total fees charged in 2024	\$0.00
Total interest charged in 2024	\$0.00

Interest Charge Calculation

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

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	23.49%V				\$ 0.00	\$ 0.00
Balance Transfers	23.49%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	25.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	26.49%V				\$ 0.00	\$ 0.00

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

PAID 20202220/24

Important Messages

You can request a copy of this statement in either Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

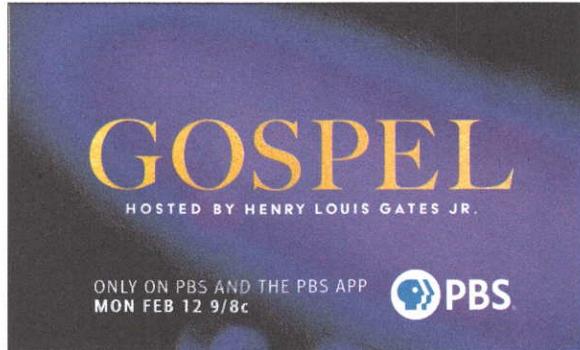
Your Reward Summary

19.24 Base Cash Back Earned

27.53 Category Bonus Earned

194.58 Total Cash Back Available

Make the most of your rewards program today!



BANK OF AMERICA 

Bank of America is proud to support the work of Henry Louis Gates, Jr. In his new series, GOSPEL, Gates digs into the story of African American spirituality through sermon and song.



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