





## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
03/30	03/30	PMT FROM BILL PAYER SERVICE	9089	1688	-300.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						
<b>Purchases and Adjustments</b>						
04/05	04/06	MVQ*CUSTOMER YEARS 866-2378236 IL	9809	1688	18.95	
04/13	04/15	SAKS EATERY JEFFERSONVILLNY	0569	1688	19.04	
04/14	04/15	DOLLAR GENERAL 15815 JEFFERSONVILLNY	1329	1688	31.10	
04/14	04/16	USA GAS CLIFTON PARK NY	8032	1688	79.42	
04/15	04/16	UNIV VT HARRIS BURLINGTON VT	0733	1688	10.10	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						
<b>Interest Charged</b>						
04/27	04/27	INTEREST CHARGED ON PURCHASES			55.25	
04/27	04/27	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
04/27	04/27	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
04/27	04/27	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						
<b>2024 Totals Year-to-Date</b>						
Total fees charged in 2024				\$0.00		
Total interest charged in 2024				\$152.33		

## 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
<b>Purchases</b>	23.49%V				\$ 2,769.17	\$ 55.25
<b>Balance Transfers</b>	23.49%V				\$ 0.00	\$ 0.00
<b>Direct Deposit and Check Cash Advances</b>	25.24%V				\$ 0.00	\$ 0.00
<b>Bank Cash Advances</b>	26.49%V				\$ 0.00	\$ 0.00

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



## Important Information

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

Enclosed for your review is the annual Privacy Notice insert, which is also available in Mobile and Online Banking > Statements and Documents > Other Account Documents.

### We are changing some terms of your Credit Card Agreement.

The amendment to your Credit Card Agreement is outlined below. Except as amended, the terms of your Credit Card Agreement remain in effect. If there is a conflict, the terms in this amendment will prevail. Please keep this document for your records.

We are making this amendment because we want to clarify some language within the Agreement regarding our business practices.

### What you need to know

**In the section titled TYPES OF TRANSACTIONS, we've added clarifying language for cryptocurrency as a Cash Equivalent within the definition of a Cash Advance. Below is the updated language.**

e. **Cash Equivalents:** by the purchase of foreign currency, money orders, travelers checks, or to obtain cash, each from a non-financial institution, or person-to-person money transfers, bets, lottery tickets purchased outside the United States, casino gaming chips, cryptocurrency to the extent accepted, or bail bonds, with your card or account number (including through the use of an enabled mobile device).

**In the section titled INTEREST AND FEES under the sub-header INTEREST RATES - ANNUAL PERCENTAGE RATES (APRs), we've added language to clarify that the abbreviation for "Daily Periodic Rate" is "DPR." Below is the updated language.**

### INTEREST RATES - ANNUAL PERCENTAGE RATES (APRs)

This section provides the interest rates, also referred to as corresponding Annual Percentage Rates (APRs), which are applicable to your account. The APR corresponds to the Daily Periodic Rate (DPR): the APR is equal to the DPR multiplied by 365, and the DPR is equal to the APR divided by 365. Interest charges are calculated by using the DPR. If a rate is a variable rate, we calculate that APR by adding together an index and a margin. For more information on variable rates, please refer to the *How to Calculate Variable Rates* section within this summary.

**In the section titled PAYMENTS AND DEFAULT under the sub-header PAYMENTS ON YOUR ACCOUNT, we've added language to clarify that automatic payment arrangements may be set up online or through a mobile device and that where these arrangements refer to "Statement Balance" it is the same term as "New Balance Total" used in this Agreement. Below is the updated language.**

### PAYMENTS ON YOUR ACCOUNT

You must pay each month at least the Total Minimum Payment Due shown on your monthly statement by its Payment Due Date. Payments must conform to the requirements set out on that monthly statement; these requirements may vary without prior notice. You may pay the entire amount you owe us at any time. Payments made in any billing cycle that are greater than the Total Minimum Payment Due will not affect your obligation to make the next Total Minimum Payment Due. If you overpay or if there is a credit balance on your account, we will not pay interest on such amounts. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. We reserve the right to reject any payment if your account has a credit balance as of the day we receive that payment. Generally, credits to your account, such as those generated by merchants or by person-to-person money transfers, are not treated as payments and will not reduce your Total Minimum Payment Due.



amount of authority you give to any person you have authorized to use your account and you will not attempt to do so. The authority you have granted to such person will continue until you notify us that you are terminating the authority and you physically retrieve the card, checks or other credit device.

When we send you account materials (cards, statements, and notices), you will be responsible for delivering those materials to any person associated with your account and any authorized users of your account. Notice to any of you will be considered notice to all of you.

**In the section titled MISCELLANEOUS under the sub-header CREDIT REPORTING AGENCIES; COLLECTING AND SHARING INFORMATION, we've added language to clarify that we may collect information about authorized users and the transactions they make, and changed the term "Credit Reporting Agencies" to "Consumer Reporting Agencies." Below is the updated language.**

#### **CONSUMER REPORTING AGENCIES; COLLECTING AND SHARING INFORMATION**

You authorize us to collect information about you in order to conduct our business and deliver the top quality service you expect, including information we receive about you, information we receive about any authorized users of your account, information we receive from third parties such as consumer reporting agencies, and information about you and your authorized users' transactions with us and other companies. We report account information to Consumer Reporting Agencies, which means the account will appear on your consumer report and may appear on any Authorized User's consumer report. You authorize us to share such information about you and your account with our affiliates and others. You may have the right to opt out of some information sharing. For more details, please refer to our Privacy Notice.

If you believe we have furnished inaccurate or incomplete information about you or your account to a consumer reporting agency, write to us at: Bank of America, N.A., RE: Consumer Reporting Agencies, P.O. Box 653059, Dallas, TX 75265-3059. Please include your name, address, home phone number, and account number, and explain what you believe is inaccurate or incomplete.

#### **EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with the law concerning Bank of America, N.A., 100 N. Tryon Street, Charlotte, N.C. 28255 is the Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.