



P.O. BOX 15284
WILMINGTON, DE 19850

Statement Enclosed

SS 1231 N 869 917 1 07199 #@01 AB 0.593

CLAUDE SIMON
534 W 42ND ST APT 8
NEW YORK NY 10036-6221

Customer Service Information:

www.bankofamerica.com

1.800.421.2110

Mail billing inquiries to:

Bank of America

P.O. Box 672050

Dallas TX 75267-2050

Mail payment to:

Bank of America

P.O. Box 15019

Wilmington DE 19886-5019

Visa Signature®

Account# 4400 6687 4848 1688

November 28 - December 27, 2024

Account Summary/Payment Information

Previous Balance	\$8,418.35
Payments and Other Credits	-\$500.00
Purchases and Adjustments	\$803.73
Fees Charged	\$0.00
Interest Charged	\$162.14
 New Balance Total	 \$8,884.22
Total Credit Line	\$8,800.00
Total Credit Available	\$0.00
Cash Credit Line	\$2,700.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	12/27/2024
Days in Billing Cycle	30

New Balance Total \$8,884.22
Current Payment Due \$249.00

Total Minimum Payment Due \$249.00
Payment Due Date 01/24/2025

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$39.00** and your APRs may be increased up to the Penalty APR of **29.99%**.
Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	24 years	\$24,350.00
\$343.00	36 months	\$12,348.00 (Savings = \$12,002.00)

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

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BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019



Account Number: 4400 6687 4848 1688

Payment Due Date	01/24/2025
New Balance Total	\$8,884.22
Total Minimum Payment Due	\$249.00

CLAUDE SIMON
534 W 42ND ST APT 8
NEW YORK NY 10036-6221

Enter payment amount \$

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

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

15240222501 1962874848168811

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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CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 11:59 p.m. ET. 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 bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

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

Please do not add any written communication in this space.



Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
12/17	12/17	PMT FROM BILL PAYER SERVICE	1625	1688	−500.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						
Purchases and Adjustments						
12/02	12/03	SEAMLSS*RICEXBANS	SEAMLESS.COM NY	8561	1688	54.72
12/03	12/04	SEAMLSS*OLLIESSICHUAN	SEAMLESS.COM NY	5673	1688	48.14
12/06	12/07	MVQ*CUSTOMER YEARS	800-2773353 IL	1437	1688	18.95
12/11	12/12	DOLLAR GENERAL 15815	JEFFERSONVILLNY	9635	1688	57.47
12/11	12/13	SUNOCO 0374476000	JEFFERSONVILLNY	4077	1688	47.46
12/12	12/13	EXXON SHOREHAM SERVICE	SHOREHAM VT	9418	1688	28.72
12/14	12/14	TULCINGO DEL VALLE RESTA	NEW YORK NY	9993	1688	81.41
12/14	12/14	TULCINGO DEL VALLE RESTA	NEW YORK NY	0058	1688	20.24
12/14	12/16	MOLESKINE MOYNIHAN STA	NEW YORK NY	3886	1688	30.43
12/19	12/20	SQ *GUENTHER'S SKI HAUS	HONESDALE PA	7964	1688	70.00
12/19	12/20	WAL-MART #2480	HONESDALE PA	6987	1688	257.82
12/19	12/20	WM SUPERCENTER #2480	HONESDALE PA	1795	1688	20.00
12/19	12/20	TRACTOR SUPPLY CO #1712	HONESDALE PA	9302	1688	12.70
12/19	12/20	CVS/PHARMACY #01587	HONESDALE PA	9559	1688	33.64
12/19	12/20	T.J. MAXX #1626	HONESDALE PA	9484	1688	22.03
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						
Interest Charged						
12/27	12/27	INTEREST CHARGED ON PURCHASES			162.14	
12/27	12/27	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
12/27	12/27	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
12/27	12/27	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						
2024 Totals Year-to-Date						
Total fees charged in 2024						
\$28.00						
Total interest charged in 2024						
\$1,138.59						

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	22.74%V				\$8,675.32	\$162.14
Balance Transfers	22.74%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	24.49%V				\$0.00	\$0.00
Bank Cash Advances	25.74%V				\$0.00	\$0.00

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

Important Messages

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your account, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.

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

8.10 Base Cash Back Earned

4.31 Category Bonus Earned

357.67 Total Cash Back Available

Make the most of your rewards program today!

How
are we
doing?

Your opinion is important to us.

You're invited to join the Bank of America® Advisory Panel and share what you think we're doing right—and what we need to do better. Enter code **CACC** at bankofamerica.com/ **AdvisoryPanel** to learn more and join.



When you use the QRC feature, certain information is collected from your mobile device for business purposes.

Inclusion on the Advisory Panel is subject to qualifications.

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Additional Information

Exclusively for BofA cardholders: 10% off skate rentals at Bank of America Winter Village at Bryant Park. Start planning the fun at wintervillage.org

You will receive a 10% discount on eligible Skate Rentals when you use any Bank of America® issued debit or credit card as your form of payment to pay for your online purchase at checkout. Offer valid between October 25, 2024 and March 2, 2025. Offer only valid on rentals up to \$500. Customers must enter their credit or debit card number, card expiration and CVV directly on the payment page online at checkout to qualify for this offer. If purchasing through a representative from Bryant Park, please confirm you are using a BofA credit or debit card. Except where required by law, cannot be redeemed for cash or cash equivalent, reproduced, modified, sold, traded, refunded or replaced if lost or stolen. Not valid on previous purchases or at any other location or website. No cash back. Bryant Park Corporation also reserves the right to change the terms and conditions applicable to discount codes at any time. Void where prohibited. Fulfillment of this offer is the sole responsibility of Bryant Park Corporation LLC. Discount cannot be applied using Google Wallet.