



Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
05/01	05/01	PMT FROM BILL PAYER SERVICE	8161	1688	-150.00	
05/22	05/22	PMT FROM BILL PAYER SERVICE	9639	1688	-87.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						
Fees						
05/24	05/26	LATE FEE FOR PAYMENT DUE		1688	39.00	
TOTAL FEES FOR THIS PERIOD						
Interest Charged						
05/27	05/27	INTEREST CHARGED ON PURCHASES			164.38	
05/27	05/27	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
05/27	05/27	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
05/27	05/27	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						

2025 Totals Year-to-Date	
Total fees charged in 2025	\$117.00
Total interest charged in 2025	\$824.66

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	22.49%V				\$8,892.46	\$164.38
Balance Transfers	22.49%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	24.24%V				\$0.00	\$0.00
Bank Cash Advances	25.49%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.

YOUR BILLING RIGHTS

Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Bank of America
P.O. Box 672050
Dallas, TX 75267-2050

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

Note: It is very helpful if your letter includes the transaction date and the reference number for the charge, if available.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically using online or mobile banking. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your Total Credit Line.

After we finish our investigation, one of two things will happen: