



P.O. BOX 15284
WILMINGTON, DE 19850

Statement Enclosed

SS 0530 N 640 288 1 01665 #01 AB 0.593

CLAUDE SIMON
71 TONJES RD
CALLICOON NY 12723-5729

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



Account Summary/Payment Information

Previous Balance	\$8,960.26
Payments and Other Credits	-\$237.00
Purchases and Adjustments	\$0.00
Fees Charged	\$39.00
Interest Charged	\$164.38
New Balance Total	\$8,926.64
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	05/27/2025
Days in Billing Cycle	30

New Balance Total	\$8,926.64
Current Payment Due	\$290.00
Past Due Amount	\$295.00
Total Minimum Payment Due	\$585.00
Payment Due Date	06/24/2025

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	\$23,844.00

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



CLAUDE SIMON
71 TONJES RD
CALLICOON NY 12723-5729

Account Number: 4400 6687 4848 1688

Payment Due Date	06/24/2025
New Balance Total	\$8,926.64
Total Minimum Payment Due	\$585.00

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

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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						-\$237.00
Fees						
05/24	05/26	LATE FEE FOR PAYMENT DUE		1688	39.00	
TOTAL FEES FOR THIS PERIOD						\$39.00
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						\$164.38

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: