

## Your replacement card is here



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



Account Number Ending: **1688**  
No. of cards enclosed: **1**  
Total Credit Line: **\$33,000.00**  
Portion of Credit available  
for cash: **\$9,980.00**

Enclosed is your new Bank of America® Customized Cash Rewards credit card. Before activating, please make sure the name on your card is correct. Then, sign the back of your card for added security.

Once you've activated your new card, please remember to destroy your old card. If you locked your credit card account, be sure to unlock it before using your new card.

**Choose from 3 easy ways to activate your card today**



**Use**  
the Bank of America Mobile app\*\*



**Scan**  
the code above or visit  
[bankofamerica.com/activate](http://bankofamerica.com/activate)



**Call**  
800.276.9939

Federal law requires us to provide the following information: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.  
Enclosed is a Renewal Notice summarizing some of the pertinent terms of your account.

**Don't forget**

Update any monthly payments  
with your new account information.

To: CLAUDE SIMON  
Date: As of August 14, 2024  
Subject: Credit Card Account Information  
Account No. ending in: 1688



## ACCOUNT RENEWAL NOTIFICATION

This summary does not take the place of your Credit Card Agreement. Please refer to your Agreement for a full explanation of your account terms and conditions.

All account terms are governed by the Credit Card Agreement. All terms including fees and the APRs for new transactions may change in accordance with the Agreement and applicable law. We may change them based on a change in regulation or legislation, or a change in the interpretation of a regulation or legislation, information in your credit report, market conditions, business strategies, or for any reason.

## INTEREST AND FEES

### 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.

#### Promotional Rates and Fees

Promotional or Introductory Offers are temporary APRs (Promotional or Introductory Rates) or transaction fees (Promotional or Introductory Fees) that are offered on certain qualifying new transactions for a specified period of time. Each Offer will be assigned a unique Offer ID which will appear on your credit card statement after the first qualified new transaction for that Offer. If you revolve your balance to take advantage of a Promotional or Introductory Offer, all transactions and balances, including purchases, will be charged interest.

Your account has the following Promotional Offers:

#### Balance Transfers:

Promotional Offer ID: **LN1675123**

The Promotional APR is **0.00%** (0.000000% DPR).

This Promotional Offer applies to Balance Transfers bearing this Promotional Offer ID (each is an "eligible transaction" for this Promotional Offer).

This Offer applies to eligible transactions posting to your account beginning June 25, 2024 through August 09, 2024. This Promotional APR ends on your statement Closing Date in April 2025.

When this Promotional APR ends, the APR for these Balance Transfer promotional balances will increase to a variable rate calculated using the variable rate formula with a margin of 14.99 percentage points; this currently results in an APR of **23.49%**.

#### Current Rates

Your current rate is the rate that will apply to transactions that are not subject to an Introductory or a Promotional Rate.

#### Purchases:

The APR for Purchases is a variable rate calculated using the variable rate formula with a margin of 14.99 percentage points; this currently results in an APR of **23.49%** (0.064356% DPR).

#### Balance Transfers:

The APR for Balance Transfers is a variable rate calculated using the variable rate formula with a margin of 14.99 percentage points; this currently results in an APR of **23.49%** (0.064356% DPR).

#### Direct Deposit and Check Cash Advances:

The APR for Direct Deposit and Check Cash Advances is a variable rate calculated using the variable rate formula with a margin of 16.74 percentage points; this currently results in an APR of **25.24%** (0.069150% DPR).

#### Bank Cash Advances: