

Visa Signature®

CLAUDE A C SIMON
Account Number: 4313 0736 0805 2818
August 30 - September 26, 2014

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
Bank of America
P.O. Box 982235
El Paso, TX 79998-2235

Mail payments to:
Bank of America
P.O. Box 15019
Wilmington, DE 19886-5019

Customer Service:
1.800.421.2110

(1.800.346.3178 TTY)

Payment Information

New Balance Total\$7,387.79
Current Payment Due\$183.00
Past Due Amount\$40.00

Total Minimum Payment Due.....\$223.00
Payment Due Date10/24/14

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 **\$35.00** 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	22 years	\$17,796.29
\$268.48	36 months	\$9,665.28 (Savings = \$8,131.01)

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance\$4,046.32
Payments and Other Credits.....-200.00
Purchases and Adjustments3,428.81
Fees Charged.....26.80
Interest Charged.....85.86

New Balance Total\$7,387.79

Total Credit Line.....\$33,000.00
Total Credit Available\$25,612.21
Cash Credit Line\$9,980.00
Portion of Credit Available for Cash\$9,980.00
Statement Closing Date.....9/26/14
Days in Billing Cycle28

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Payments and Other Credits				
	09/02	COVENTRY WEST INC LITHONIA GA	3014	2818	-200.00	
						-\$200.00

23 0073877900022300009649710004313073608052818

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

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

Account Number: 4313 0736 0805 2818

New Balance Total\$7,387.79
Total Minimum Payment Due223.00
Payment Due Date10/24/14

Enter payment amount

\$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.
Mail this coupon along with your check payable to: Bank of America

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

- **Has a credit posted to your account?**

Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.

- **Is the charge or amount unfamiliar?**

Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchants' billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in **Online Banking**, it is easy to enroll using the web address on the front of your statement or give us a call.

Please remember: If you find an error on your bill, you must notify us no later than 60 days after we sent your first statement on which the error or problem appeared to preserve your billing rights.



ONLINE

Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.



PHONE

1.866.266.0212

For prompt service, please have the merchant reference number(s) available for the charge(s) in question.



MAIL

Attn: Billing Inquiries PO Box 982235, El Paso, TX 79998

When writing, please include **Your Name, Account Number, the Disputed Amount, Merchant Name, Transaction Date, and reference number** of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

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.

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.

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 slip on the front 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 5 p.m. Central. Credit for any other payments may be delayed up to five days.

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. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card 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.

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. A fee may apply for expedited service. 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, Returned Payments, 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. Transactions must meet offer conditions in order to qualify for the promotional rate.

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Visa Signature®

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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
08/29	08/30	AMAZON.COM AMZN.COM/BILLWA DOZZQEW223Y SALES TAX AMT 0.01	8311	2818	16.64	
08/29	09/02	KMART 3885 HONESDALE PA	0905	2818	208.91	
08/29	09/02	WEIS MARKETS #170 S HONESDALE PA 06176380170SPRY7003251196	0761	2818	286.93	
09/01	09/02	PEPPINO'S CALLICOON NY	8533	2818	95.33	
09/02	09/03	AMAZON.COM AMZN.COM/BILLWA JXYTA3SLI07I SALES TAX AMT 0.00	8515	2818	7.55	
09/02	09/04	JEFF SELF STORAGE LLC JEFFERSONVILLNY	2782	2818	70.00	
09/03	09/04	SULLIVAN WEST CENTRAL MYSCHOOLBUCKSNY 1	5805	2818	91.95	
09/03	09/04	AMAZON.COM AMZN.COM/BILLWA JXYB0703D3V SALES TAX AMT 0.01	1840	2818	25.14	
09/04	09/04	ZAP ZAPPOS.COM 800-927-7671 NV 193326050-2	2501	2818	129.90	
09/04	09/05	AMAZON.COM AMZN.COM/BILLWA JH7NG40WKHEE SALES TAX AMT 0.00	6977	2818	6.72	
09/04	09/06	PLANETBOX 415-454-3005 CA C354476037.1	5661	2818	66.24	
09/05	09/06	AMAZON.COM AMZN.COM/BILLWA QAR03F96XOR SALES TAX AMT 0.01	8590	2818	22.88	
09/05	09/08	IP CUSTOMER YEARS 8662378236US	064	2818	18.95	
09/08	09/09	JEFFERSON PHARMACY JEFFERSONVILLNY	8238	2818	10.00	
09/08	09/09	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002SPRY7001508974	6006	2818	81.88	
09/08	09/09	#KOHLER LUMBER & BUILD 845-482-5290 NY 636900018454825290	0017	4556	953.27	
09/10	09/11	AMAZON.COM AMZN.COM/BILLWA OVN63CQW5CS SALES TAX AMT 0.00	3831	2818	12.07	
09/10	09/11	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA OVN9U64Q2LIK	7867	2818	16.34	
09/11	09/12	ZEFRAN DENTAL GROUP LL HONESDALE PA	0070	2818	133.00	
09/11	09/12	BARCONE'S MUSIC KINGSTON NY 12850	8504	2818	210.60	
09/12	09/13	SAMS CLUB #6423 WALLKILL NY	1671	2818	51.26	
09/12	09/13	AMAZON.COM AMZN.COM/BILLWA C4GX4S0SNLZ SALES TAX AMT 0.01	6761	2818	15.96	
09/13	09/15	PEPPINO'S CALLICOON NY	2520	2818	103.49	
09/15	09/15	NEW YORK TIMES DIGITAL 800-698-4637 NY 944344a8bedd41ec915cf7	9905	2818	15.00	
09/15	09/16	AMAZON.COM AMZN.COM/BILLWA JTDBUT53F49 SALES TAX AMT 0.01	5633	2818	13.92	
09/15	09/16	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA TTLQ3B9M98A9	0018	2818	23.02	

continued on next page...

Transactions continued

<i>Transaction Date</i>	<i>Posting Date</i>	<i>Description</i>	<i>Reference Number</i>	<i>Account Number</i>	<i>Amount</i>	<i>Total</i>
Purchases and Adjustments						
09/15	09/16	AMAZON.COM AMZN.COM/BILLWA	4239	2818	19.44	
		JTDML2P29JB				
		SALES TAX AMT 0.01				
09/16	09/16	MOTORCARS LTD COM 713-863-8384 TX	5615	2818	106.30	
		MCL45061				
09/15	09/17	TED'S RESTAURANT JEFFERSONVILLNY	5320	2818	27.81	
09/16	09/17	AMAZON.COM AMZN.COM/BILLWA	6685	2818	40.68	
		CMEAGUWKGP				
		SALES TAX AMT 0.03				
09/16	09/17	AMAZON.COM AMZN.COM/BILLWA	6326	2818	34.81	
		RZ56W5IG7CHZ				
		SALES TAX AMT 0.02				
09/16	09/17	AMAZON.COM AMZN.COM/BILLWA	8390	2818	9.97	
		RZ58MEC47MTU				
		SALES TAX AMT 0.00				
09/16	09/17	AMAZON.COM AMZN.COM/BILLWA	4953	2818	61.48	
		KTKVWZ6FF2Z				
		SALES TAX AMT 0.04				
09/15	09/18	CVS PHARMACY #2940 Q03 NEW YORK NY	3898	2818	5.56	
09/17	09/18	AMAZON.COM AMZN.COM/BILLWA	7320	2818	50.29	
		INX2CHDXDG78				
		SALES TAX AMT 0.01				
09/17	09/18	#SEAMLESS 800-905-9322 NY	3227	4556	52.93	
		671077117-65856				
		SALES TAX AMT 0.03				
09/20	09/22	LONDON BRIGHT CLEANER NEW YORK NY	1168	2818	18.81	
09/20	09/22	JEFFERSON PHARMACY JEFFERSONVILLNY	1798	2818	30.00	
09/19	09/23	#SKYPE COMMUNICATIO LUXEMBOURG LU	2908	4556	60.00	
		10504105810				
09/20	09/23	BO LOON CITY INC JEFFERSONVILLNY	0402	2818	24.95	
09/21	09/23	PEPPINO'S CALLICOON NY	7594	2818	83.61	
09/22	09/23	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	4452	2818	9.94	
		YUHHUYAQ1TWB				
09/22	09/23	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	5366	2818	7.49	
		CRQUAKS2N37I				
09/23	09/24	AMAZON.COM AMZN.COM/BILLWA	8027	2818	8.74	
		W3D2D8PCMOR				
		SALES TAX AMT 0.00				
09/23	09/24	AMAZON.COM AMZN.COM/BILLWA	5899	2818	22.44	
		RK9MVPBQAX6				
		SALES TAX AMT 0.01				
09/25	09/26	PEPPINO'S CALLICOON NY	5732	2818	66.61	
						\$3,428.81
Fees						
09/19	09/23	FOREIGN TRANSACTION FEE	2908	4556	1.80	
09/24	09/24	LATE FEE FOR PAYMENT DUE 09/24	7210		25.00	
TOTAL FEES FOR THIS PERIOD						\$26.80
Interest Charged						
09/26	09/26	Interest Charged on Purchases			85.86	
09/26	09/26	Interest Charged on Balance Transfers			0.00	
09/26	09/26	Interest Charged on Dir Dep&Chk CashAdv			0.00	
09/26	09/26	Interest Charged on Bank Cash Advances			0.00	
TOTAL INTEREST FOR THIS PERIOD						\$85.86

2014 Totals Year-to-Date	
Total fees charged in 2014	\$28.20
Total interest charged in 2014	\$1,028.76

Visa Signature®

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August 30 - September 26, 2014
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Important Messages

You are a valued customer. Please be aware that we have not received your payment. Please send the amount due today. You may not use your account, including any enclosed access checks, until it is paid. If payment has been mailed, thank you.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate Until	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	18.24%V				\$6,135.93	\$85.86
Balance Transfers	18.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	19.99%V				\$ 0.00	\$ 0.00
Bank Cash Advances	21.24%V				\$ 0.00	\$ 0.00

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

Rewards

BANKAMERICARD CASH REWARDS
32.10 BASE EARNED THIS MONTH
.00 BONUS THIS MONTH
.00 REDEEMED
806.12 TOTAL AVAILABLE
VISIT BANKOFAMERICA.COM/CASHREWARDS

Of Special Interest

Say yes to secure, paperless credit card statements today. Payment notifications include credit card payment details. Set up Alerts to remind you of payment due dates. To switch in minutes, log in to Online Banking at bankofamerica.com today.

You're invited to join the Bank of America® Advisory Panel. Help us learn what we're doing right and what we need to do better. And, just for joining, you'll be entered into a drawing for a chance to win a \$3,000 cash prize. To learn more, visit bankofamerica.com/advisorypanel today.

PLEASE NOTE: Checks will be declined if you attempt to use them while your account is past due.

These checks can be a great financial tool to cover unexpected expenses.◇

Call 1-888-515-3308 or visit www.bankofamerica.com to access your account.

1556

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

Check not valid after 12/1/14
DATE _____ 62-16
Offer ID G6RX-TCBKW 311

PAY TO THE ORDER OF _____ \$

_____ DOLLARS

FIA Card Services, N.A.
Wilmington, Delaware

FOR _____

V O I D

⑆031100160⑆13700184162188⑈1556

1557

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

Check not valid after 12/1/14
DATE _____ 62-16
Offer ID G6RX-TCBKW 311

PAY TO THE ORDER OF _____ \$

_____ DOLLARS

FIA Card Services, N.A.
Wilmington, Delaware

FOR _____

V O I D

⑆031100160⑆13700184162188⑈1557

Interest and Fee Information	
APR for Check Cash Advances Promotional Offer ID G6RX-TCBKW	0% Promotional APR through your statement Closing Date in November 2015. When this Promotional APR ends, the APR for these promotional balances will increase to a Check Cash Advance rate of 19.99%. This APR will vary with the market based on the U.S. Prime Rate.
Use by Date	You must use these checks by December 1, 2014 for the promotional APR to apply. Any of these checks used after that date will be declined.
Fee	4% of the amount of each transaction (min. \$10).
Paying Interest	We will begin charging interest on these checks on the transaction date.

Your account was selected for the following promotional offer based on your account status as of September 15, 2014. §

Promotional Offer ID G6RX-TCBKW: The Promotional Annual Percentage Rate (Promotional APR) is 0% (.000000% Daily Periodic Rate ("DPR")). This promotional offer applies to Balance Transfers, Direct Deposit Cash Advances and Check Cash Advances bearing this Offer ID (each an "eligible transaction"). This offer applies to eligible transactions posting to your account beginning October 01, 2014 through December 1, 2014. This Promotional APR ends on your statement Closing Date in November 2015. When this Promotional APR ends, the APR for Balance Transfer promotional balances will increase to a variable rate based on the U.S. Prime Rate; as of August 31, 2014, this APR is 18.24%. When this Promotional APR ends, the APR for Direct Deposit and Check Cash Advance promotional balances will increase to a variable rate based on the U.S. Prime Rate; as of August 31, 2014, this APR is 19.99%. Use of an attached check or draft will constitute a charge against your credit account. The transaction date for each Check Cash Advance or Balance Transfer made by check is the date you or the person to whom the check is made payable first deposits or cashes the check.

The transaction fee for Balance Transfers, Direct Deposit Cash Advances and Check Cash Advances is 4% of the U.S. dollar amount of each transaction (min. \$10).
Minimum Interest Charge \$1.50.

If you revolve your balance to take advantage of this promotion, all transactions and balances, including purchases, will be charged interest.

◇§† See Disclosures on Reverse side.



Request additional cards for the people you trust.†

Give trusted family members and friends charging privileges on your account simply by adding them as users. You can add up to nine people at no extra cost. Each will receive a personalized credit card with the same account number and exceptional benefits as the card you carry. They will have access to the same line of credit. All charges are conveniently itemized on one monthly statement so there is just one bill to pay. Dial the toll-free number on your billing statement to request additional cards today.

‡ As the primary cardholder, you are responsible for all account activity incurred by additional cardholders.

§A promotional Annual Percentage Rate (APR) offer may be assigned and applied to your account at various times within a given billing cycle. If you are selected for a promotional offer, the selection will be based on your account status as of that date.

†Promotional Offers: From time to time, we may make Promotional Offers on certain Balance Transfers, Cash Advances and Purchases. Promotional Offers may include limited-time introductory or promotional APRs that are lower than the non-promotional APRs for those features and may be subject to other conditions. Promotional Offers may include limited-time transaction fees, which may be lower than the standard fees provided in your Credit Card Agreement.

Your account must be open with active charging privileges at the time a transaction is processed and you must have sufficient available credit to cover the amount of the transaction and any related fees. There is no grace period for Cash Advances. Interest accrues from the transaction date. The transaction date for each Check Cash Advance is the date you or the person to whom the check is made payable first deposits or cashes the check. The Average Balance Method (including new Cash Advances) as described in your Credit Card Agreement (and on your periodic statement) is used to compute your balance subject to interest rate for Cash Advances and Promotional Offer balances consisting of Cash Advances.

◇You may not use this account to make a payment on this or any other credit account issued by FIA Card Services, N.A. Use of these checks as repayment will result in a returning of the check and applicable fees as described in your Credit Card Agreement.

Non-promotional APRs are subject to change in accordance with the terms of your Agreement, as may be amended (including APR amendments, if any, accompanying this billing statement). These changes may increase your non-promotional APRs. World MasterCard and Visa Signature credit card accounts: Cash Advances are subject to authorization by FIA Card Services, N.A. and may be limited to the value of your available revolving line.

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. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.