

Visa Signature®

CLAUDE A C SIMON
 Account Number: 4313 0736 0805 2818
 October 29 - November 27, 2013

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	\$6,875.84
Current Payment Due	\$68.00
<hr/>	
Total Minimum Payment Due	\$68.00
Payment Due Date	12/24/13

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**.

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	\$16,717.47
\$249.87	36 months	\$8,995.32 (Savings = \$7,722.15)

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

Account Summary

Previous Balance	\$10,628.44
Payments and Other Credits	-10,628.44
Purchases and Adjustments	6,875.84

Fees Charged.....0.00

Interest Charged.....0.00

New Balance Total	\$6,875.84
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Total Credit Line.....	\$33,000.00
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Total Credit Available	\$26,124.16
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Cash Credit Line	\$9,980.00
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Portion of Credit Available for Cash	\$9,980.00
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Statement Closing Date	11/27/13
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Days in Billing Cycle	30
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Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
11/23		Payments and Other Credits				
11/23		PMT FROM BILL PAYER SERVICE	8929		\$ -10,000.00	
11/23		PMT FROM BILL PAYER SERVICE	8931		\$ -628.44	
						\$ -\$10,628.44

23 0068758400006800000628440004313073608052818

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

Account Number: 4313 0736 0805 2818

New Balance Total	\$6,875.84
Total Minimum Payment Due	68.00
Payment Due Date	12/24/13

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

CLAUDE A C SIMON
 254 FIFTH AVENUE
 3RD FLOOR
 NEW YORK NY 10001-0000

105240222501 0940360805281811

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.

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.



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.

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 trademark 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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 October 29 - November 27, 2013
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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
10/27	10/30	BO LOON CITY INC JEFFERSONVILLNY	9229	4556	41.20	
10/28	10/30	JOHN ESCHENBERG INC CALICOON NY	5300	4556	388.75	
10/29	10/30	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7001527513	6128	4556	104.89	
10/31	10/31	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA TVIGNJYFD2E	7613	4556	96.85	
10/31	11/01	PEPPINO'S CALLICOON NY	2482	4556	44.98	
11/02	11/04	PECK'S MARKET OF CA CALLICOON NY 06176450001VS1Y7001870322	4180	4556	29.06	
11/02	11/04	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7001870458	5542	4556	131.87	
11/02	11/04	NYC DEPT OF RECORDS 212-7888582 NY 8344212270	7171	4556	18.50	
11/04	11/04	AMAZON.COM AMZN.COM/BILLWA F70GAKEMD36 SALES TAX AMT 0.01	0513	4556	16.73	
11/03	11/05	JEFF SELF STORAGE LLC JEFFERSONVILLNY	1694	4556	70.00	
11/03	11/05	NYC DEPT OF RECORDS 212-7888582 NY 8352625585	6488	4556	18.50	
11/04	11/05	SULLIVAN WEST CENTRAL MYSCHOOLBUCKSNY 1	7534	4556	101.95	
11/04	11/05	AMAZON.COM AMZN.COM/BILLWA NDW05EKZV9A SALES TAX AMT 0.00	0096	4556	13.32	
11/04	11/05	AMAZON.COM AMZN.COM/BILLWA TB2X9BTR5D8 SALES TAX AMT 0.00	1110	4556	6.45	
11/04	11/05	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 00X0GQFEEVR	2553	4556	32.98	
11/04	11/06	SUNOCO 0374476000 JEFFERSONVILLNY 30974594002444	4678	4556	60.44	
11/05	11/06	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA IXRVPBNTG20 SALES TAX AMT 0.01	9450	4556	31.20	
11/05	11/06	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7001541767	8336	4556	87.96	
11/05	11/06	D J TIMESHERALDREC CIR 888-620-1700 NY 15635194	7432	4556	25.60	
11/05	11/06	IP CUSTOMER YEARS 8662378236US	528	4556	18.95	
11/06	11/07	STAR MARKET LLC CALLICOON NY	0219	4556	117.77	
11/06	11/08	TOOLPARTSDIRECT.COM OMAHA NE 324602	0904	4556	22.09	
11/07	11/08	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7001616128	3113	4556	29.54	
11/08	11/09	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA N7EE2HM86MS SALES TAX AMT 0.00	7971	4556	10.32	
11/08	11/12	BARKING DOG NEW YORK NY	7545	4556	59.97	
11/09	11/12	NYC TAXI 9V34 WOODSIDE NY	6114	4556	11.87	
11/09	11/12	FRANCHIA NEW YORK NY	1418	4556	17.37	
11/09	11/12	NYC-TAXI NEW YORK NY	3760	4556	10.50	
11/09	11/12	YOUNGSVILLE VETERINARY YOUNGSVILLE NY	8906	4556	244.00	
11/10	11/12	SNACK SODA VENDING SLOATSBURG NY	1713	4556	2.35	
11/10	11/12	SNACK SODA VENDING SLOATSBURG NY	2482	4556	2.35	

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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Purchases and Adjustments				
11/10	11/12	WINDSORCOURTGARG456Q10 NEW YORK NY 045699	9229	4556	82.00	
11/10	11/12	USPS 35961695522802219 NEW YORK NY 621	6210	4556	4.60	
11/11	11/12	CALLICOON SUPPLY INC CALLICOON NY JEFFERSON PHARMACY JEFFERSONVILLNY	6594	4556	53.46	
11/11	11/12	PECK'S MARKET OF JE JEFFERSONVILLNY	3035	4556	13.82	
11/11	11/12	06176450002VS1Y7001529953	5934	4556	39.53	
11/11	11/12	EZPASS PREPAID TOLL 800-333-8655 NY 3P-144718326	1974	4556	55.00	
11/11	11/12	AMAZON DIGITAL SVCS 866-216-1072 WA SRTF9RTJOJL5	2698	4556	1.29	
11/11	11/12	NEW YORK TIMES DIGITAL 800-698-4637 NY 4e4b7a9cb81d8ab8353c79	8801	4556	15.00	
11/10	11/13	MURRAY HILL DINER NEW YORK NY	2024	4556	22.20	
11/10	11/13	BO LOON CITY INC JEFFERSONVILLNY	9605	4556	33.43	
11/12	11/13	SHOPRITE ELLENVILLE ELLENVILLE NY 045968	5376	4556	262.33	
11/12	11/13	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA ENTDKDP47IG	9709	4556	8.00	
11/12	11/13	AMAZON.COM AMZN.COM/BILLWA V25THZZE3V9	6923	4556	11.26	
		SALES TAX AMT 0.00				
11/13	11/14	AMAZON.COM AMZN.COM/BILLWA F5ICGWR79H4	1708	4556	14.79	
		SALES TAX AMT 0.01				
11/13	11/14	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA U2KNVW79M3K	5544	4556	21.85	
		SALES TAX AMT 0.00				
11/13	11/15	NYC DEPT OF RECORDS 212-7888582 NY 8438440697	7982	4556	18.50	
11/15	11/16	#AMAZON.COM AMZN.COM/BILLWA RICP85PFVTM	3650	4556	24.56	
		SALES TAX AMT 0.01				
11/15	11/16	#DV FARM & GARDEN TVHD CALLICOON NY	7577	4556	87.88	
11/15	11/16	#PECK'S MARKET OF CA CALLICOON NY 06176450001VS1Y7001726064	9901	4556	120.51	
11/16	11/18	#AMAZON.COM AMZN.COM/BILLWA NX74NUK1HCK	9667	4556	5.63	
		SALES TAX AMT 0.00				
11/16	11/18	#THECHILDRENPLACE.COM 201-558-2683 NJ 167922142015582683	6184	4556	122.55	
11/17	11/18	#PEPPINO'S CALLICOON NY	9019	4556	75.73	
11/17	11/18	#TM MARY POPPINS 800-653-8000 NY NY1777BA59-53089	8559	4556	34.00	
11/17	11/18	#PEEPS AND COMPANY 888-645-3453 PA 10541567968886453453	0746	4556	60.01	
11/18	11/19	#AMAZON MKTPLACE PMTS AMZN.COM/BILLWA LJ59X8WOSW	5181	4556	34.77	
		SALES TAX AMT 0.01				
11/18	11/19	#USPS 3542200243612448 JEFFERSONVILLNY 299	2999	4556	12.65	
11/18	11/19	#PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7001520898	8703	4556	49.65	
11/18	11/19	#WINE.COM 415-2919500 CA 5718977	5293	4556	195.36	
11/18	11/19	#NOR NORTHERN TOOL 800-222-5381 MN 455600000000039392196	4718	4556	126.74	
11/18	11/20	#SUNOCO 0374476000 JEFFERSONVILLNY 32363520004422	9331	4556	54.42	
11/19	11/20	#JEFFERSON PHARMACY JEFFERSONVILLNY	8555	4556	37.51	

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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
11/19	11/20	#LEARNING EXPRESS ONLI 610-280-9512 PA 4556	0118	4556	58.67	
11/19	11/21	#DUANE READE #14130 NEW YORK NY	3345	4556	64.60	
11/19	11/21	#STREAMRAYCAMS 4087021044 CA 165567984087021044	7989	4556	50.00	
11/20	11/21	#WINE.COM 415-2919500 CA 5721665	5334	4556	241.75	
11/20	11/21	#NOR NORTHERN TOOL 800-222-5381 MN 455600000000039395241	6454	4556	1,356.27	
11/19	11/22	#HAIR 24 HOURS NEW YORK NY	9222	4556	54.34	
11/21	11/22	#FAMILY EYE CARE OF NE HONESDALE PA	0024	4556	89.00	
11/21	11/22	#AMAZON MKTPLACE PMTS AMZN.COM/BILLWA JOHUZ5ZSGVA	7619	4556	50.10	
		SALES TAX AMT 0.03				
11/22	11/22	#AMAZON.COM AMZN.COM/BILLWA NVSAGPK96AH	6635	4556	29.15	
		SALES TAX AMT 0.02				
11/21	11/23	#TED'S RESTAURANT JEFFERSONVILLNY	3730	4556	38.74	
11/22	11/23	#SHOPRITE ELLENVILLE ELLENVILLE NY 035770	3457	4556	212.05	
11/22	11/23	#AMAZON MKTPLACE PMTS AMZN.COM/BILLWA NVSD4X2GYNF	2974	4556	42.99	
		SALES TAX AMT 0.02				
11/22	11/23	#AMAZON.COM AMZN.COM/BILLWA NVS4Y3U406G	1684	4556	59.35	
		SALES TAX AMT 0.04				
11/22	11/23	#AMAZON MKTPLACE PMTS AMZN.COM/BILLWA HCPHC8KJA2B	5372	4556	33.31	
		SALES TAX AMT 0.01				
11/22	11/23	#LONDON BRIGHT CLEANER NEW YORK NY	0050	4556	33.72	
11/22	11/23	#NYC TAXI 6V66 NEW YORK NY	6334	4556	6.85	
11/22	11/25	#GOSHEN PLAZA DINER GOSHEN NY	7040	4556	11.78	
11/22	11/25	#STREAMRAYCAMS 4087021044 CA 166206534087021044	6535	4556	50.00	
11/23	11/25	#PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7001796321	8878	4556	56.81	
11/24	11/25	#SHOPRITE MONTICELLO S MONTICELLO NY 055256	8239	4556	270.90	
11/24	11/25	#AMAZON.COM AMZN.COM/BILLWA IX5901Z0BYV	4904	4556	35.33	
		SALES TAX AMT 0.02				
11/24	11/25	#AMAZON.COM AMZN.COM/BILLWA GOE8VT5PB02	8360	4556	35.33	
		SALES TAX AMT 0.02				
11/24	11/25	#AMAZON.COM AMZN.COM/BILLWA SAFCTUJ9HA7	7451	4556	23.26	
		SALES TAX AMT 0.00				
11/24	11/25	#PAYPAL GINAVERY 402-935-7733 CA 106093684274029357733	5342	4556	17.50	
11/23	11/26	#JEFFERSON PHARMACY JEFFERSONVILLNY	9987	4556	11.58	
11/24	11/26	#BLUE HORIZON DINER MONTICELLO NY	8217	4556	44.77	
11/24	11/26	#GULF OIL 92052983 WHITE LAKE NY	2383	4556	49.82	

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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
11/25	11/26	#AMAZON.COM AMZN.COM/BILLWA G3LWA70E6SV SALES TAX AMT 0.02	3696	4556	32.39	
11/25	11/26	#PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7001753776	1937	4556	43.78	
11/25	11/26	#ANC ANCESTRY.COM 800-2623787 UT 015017a40006	0897	4556	38.05	
11/26	11/26	#AMAZON.COM AMZN.COM/BILLWA G3L6JHWFG1L SALES TAX AMT 0.01	5199	4556	23.85	
11/26	11/27	#AMAZON.COM AMZN.COM/BILLWA GOEXY8KXU58 SALES TAX AMT 0.02	5467	4556	32.48	
11/26	11/27	#HARBOR FREIGHT CATALO 800-444-3353 CA 4556	9296	4556	108.99	
11/26	11/27	#AMAZON DIGITAL SVCS 866-216-1072 WA HOWY015E71F	6084	4556	0.99	
						\$6,875.84
Interest Charged						
11/27	11/27	Interest Charged on Purchases			0.00	
11/27	11/27	Interest Charged on Balance Transfers			0.00	
11/27	11/27	Interest Charged on Dir Dep&Chk CashAdv			0.00	
11/27	11/27	Interest Charged on Bank Cash Advances			0.00	
		TOTAL INTEREST FOR THIS PERIOD				\$0.00

2013 Totals Year-to-Date	
Total fees charged in 2013	\$2.70
Total interest charged in 2013	\$0.00

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				\$0.00	\$0.00
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
43.53 BASE EARNED THIS MONTH
10.24 BONUS THIS MONTH
.00 REDEEMED
53.77 TOTAL AVAILABLE
VISIT BANKOFAMERICA.COM/CASHREWARDS

With BankAmeriDeals®, a few clicks can get you up to 15% cash back. Click the Cash Back Deals tab in Online or Mobile Banking to get cash back deals worth up to 15%. Just pay with your card and the cash back is put into your account. It's free for Online and Mobile Banking customers. To learn more, visit bankofamerica.com/deals

Enjoy a low 0% promotional APR until September 2014 on the enclosed checks when used by February 1, 2014. When your promotional period ends, these balances will be charged a variable APR, currently 19.99%.

These checks can be a great financial tool to help you pay down your balances faster.◊

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

CLAUDE A C SIMON
254 FIFTH AVENUE
3RD FLOOR
NEW YORK NY 10001-0000

PAY TO THE
ORDER OF _____

Check not valid after 2/1/14

DATE _____ 62-16
Offer ID G6RX-TCBJT 311

VOID

\$

. DOLLARS

FIA Card Services, N.A.
Wilmington, Delaware

FOR _____

10311001601370018416218811505

1506

CLAUDE A C SIMON
254 FIFTH AVENUE
3RD FLOOR
NEW YORK NY 10001-0000

Check not valid after 2/1/14

DATE _____ 62-16
Offer ID G6RX-TCBJT 311

PAY TO THE
ORDER OF _____

VOID

\$

. DOLLARS

FIA Card Services, N.A.
Wilmington, Delaware

FOR _____

10311001601370018416218811506

Interest and Fee Information

APR for Check Cash Advances Promotional Offer ID G6RX-TCBJT	0% Promotional APR through your statement Closing Date in September 2014. 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 February 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 November 14, 2013.◊

Promotional Offer ID G6RX-TCBJT: 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 November 28, 2013 through February 1, 2014. This Promotional APR ends on your statement Closing Date in September 2014. 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 October 31, 2013, 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 October 31, 2013, 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.

ORIGINAL DOCUMENT

§ 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.

ORIGINAL DOCUMENT

† 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 Balance Transfers and 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 Returned Payment Fee 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.

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.

This credit card program is issued and administered by FIA Card Services, N.A.

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