



CLAUDE A C SIMON  
Account Number: 4800 1354 2916 9509  
March 29 - April 27, 2012

**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 .....\$18,601.94  
Current Payment Due.....\$186.00

Total Minimum Payment Due.....\$186.00  
Payment Due Date.....5/24/12

**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   | 35 years   | \$47,108.36                                      |
| \$676.01   | 36 months  | \$24,336.36<br>(Savings = \$22,772.00)           |

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

**Account Summary**

Previous Balance .....\$4,247.21  
Payments and Other Credits.....-4,247.21  
Purchases and Adjustments .....18,597.44  
**Fees Charged.....4.50**  
**Interest Charged.....0.00**

New Balance Total .....\$18,601.94

Total Credit Line.....\$33,000.00  
Total Credit Available .....\$14,398.06  
Cash Credit Line .....\$9,980.00  
Portion of Credit Available for Cash .....\$9,980.00  
Statement Closing Date .....4/27/12  
Days in Billing Cycle .....30

Transactions

| Transaction Date | Posting Date | Description  | Reference Number | Account Number | Amount    | Total              |
|------------------|--------------|--|------------------|----------------|-----------|--------------------|
|                  | 04/18        | <b>Payments and Other Credits</b><br>PAYMENT - THANK YOU                         | 2364             |                | -4,247.21 | <b>-\$4,247.21</b> |
|                  |              | <b>Purchases and Adjustments</b>   |                  |                |           |                    |
| 03/28            | 03/29        | SAFELITE AUTOGLASS 614-210-9186 OH<br>018363244766142109186                      | 2296             | 9509           | 362.75    |                    |
| 03/28            | 03/30        | SUNOCO 0374476000 JEFFERSONVILLNY<br>08990214038770<br>continued on next page... | 7881             | 9509           | 59.64     |                    |

23 0186019400018600004247210004800135429169509

BANK OF AMERICA  
P.O. BOX 15019  
WILMINGTON, DE 19886-5019  
  
CLAUDE A C SIMON  
160 MADISON AVE FL 7  
NEW YORK NY 10016-5412

Account Number: 4800 1354 2916 9509

New Balance Total.....\$18,601.94  
Total Minimum Payment Due.....186.00  
Payment Due Date .....05/24/12

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

524022250 12585429169509

## 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

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 \_\_\_\_\_

Transactions continued

| Transaction Date                 | Posting Date | Description  | Reference Number | Account Number | Amount | Total |
|----------------------------------|--------------|--|------------------|----------------|--------|-------|
| <b>Purchases and Adjustments</b> |              |  |                  |                |        |       |
| 03/28                            | 03/30        | PECK'S MARKET OF JE JEFFERSONVILLNY<br>06176450002VS1Y7000002073 | 6275             | 9509           | 99.05  |       |
| 03/29                            | 03/30        | AMAZON.COM AMZN.COM/BILLWA<br>CALGEVIGYTF                        | 8898             | 9509           | 17.75  |       |
| 03/29                            | 03/31        | HIGHLAND PHYSICIANS HONESDALE PA<br>03260871001V02Y7000233006    | 1131             | 9509           | 15.00  |       |
| 03/30                            | 03/31        | MCDONALD'S F4258 HONESDALE PA<br>05081644258V16Y7000110816       | 3778             | 9509           | 11.41  |       |
| 03/30                            | 04/02        | PEDIATRIC PRACTICES OF HONESDALE PA                              | 8896             | 9509           | 25.00  |       |
| 03/31                            | 04/02        | KOHLER LUMBER & BUILDI JEFFERSON NY                              | 0057             | 9509           | 35.62  |       |
| 03/31                            | 04/02        | BRANDENBURGER PASTRY B JEFFERSONVILLNY                           | 2583             | 9509           | 27.00  |       |
| 03/31                            | 04/02        | VERIZON WRLS MYACCT VE 800-9220204 CA<br>0819870318              | 7965             | 9509           | 461.44 |       |
|                                  |              | SALES TAX AMT 0.16   |                  |                |        |       |
| 04/01                            | 04/03        | STREAMRAY.COM 408-702-1044 NV<br>0005046939                      | 4911             | 9509           | 50.00  |       |
| 04/02                            | 04/04        | PECK'S MARKET OF CA CALLICOON NY<br>06176450001VS1Y7000002596    | 4794             | 9509           | 110.63 |       |
| 04/03                            | 04/04        | KOHLER LUMBER & BUILDI JEFFERSON NY                              | 0018             | 9509           | 421.20 |       |
| 04/03                            | 04/05        | SUNOCO 0374476000 JEFFERSONVILLNY<br>09588063039737              | 5748             | 9509           | 51.18  |       |
| 04/04                            | 04/05        | WILD EDIBLES NEW YORK NY   | 4610             | 9509           | 105.31 |       |
| 04/05                            | 04/06        | STREAMRAY +14087021044 LONDON,UK GB                              | 5264             | 9509           | 100.00 |       |
| 04/05                            | 04/06        | L MAGNIFIQUE JEFFERSONVILLNY                                     | 3760             | 9509           | 80.00  |       |
| 04/05                            | 04/06        | IP CUSTOMER YEARS 8662378236US                                   | 897              | 9509           | 18.95  |       |
| 04/05                            | 04/07        | ARK BRYANT PARK NEW YORK NY                                      | 3669             | 9509           | 251.76 |       |
| 04/05                            | 04/07        | JEFFERSON PHARMACY JEFFERSONVILLNY                               | 4982             | 9509           | 20.74  |       |
| 04/06                            | 04/07        | KOHL'S #0505 MIDDLETOWN NY                                       | 2832             | 9509           | 70.99  |       |
| 04/06                            | 04/09        | TOYS R US #6337 MIDDLETOWN NY                                    | 2670             | 9509           | 205.39 |       |
| 04/07                            | 04/09        | DV FARM & GARDEN TVHDW CALLICOON NY                              | 3068             | 9509           | 74.65  |       |
| 04/07                            | 04/09        | PECK'S MARKET OF JE JEFFERSONVILLNY<br>06176450002VS1Y7000001806 | 5652             | 9509           | 40.85  |       |
| 04/07                            | 04/09        | THE GOOD EARTH HEALTH 845-8876088 NY                             | 2862             | 9509           | 20.16  |       |
| 04/08                            | 04/10        | EXXONMOBIL 97484505 GOSHEN NY                                    | 6622             | 9509           | 67.65  |       |
| 04/09                            | 04/10        | EZPASS PREPAID TOLL 800-333-8655 NY<br>3P-89650432               | 4224             | 9509           | 25.00  |       |
| 04/09                            | 04/11        | CAFE GUY & GALLARD NEW YORK NY                                   | 5400             | 9509           | 28.90  |       |
| 04/09                            | 04/11        | STREAMRAY.COM 408-702-1044 NV<br>0005140420                      | 5280             | 9509           | 50.00  |       |
| 04/09                            | 04/11        | FTD BETHPAGE FLORIST 516-9332525 NY<br>00360982041012            | 5923             | 9509           | 99.94  |       |
| 04/10                            | 04/11        | WILD EDIBLES NEW YORK NY   | 7576             | 9509           | 84.67  |       |
| 04/11                            | 04/13        | ENT DOCTOR HONESDALE PA  | 3438             | 9509           | 40.00  |       |
| 04/11                            | 04/13        | WEIS MARKETS #170 S HONESDALE PA<br>06176380170VS1Y7000102268    | 5424             | 9509           | 103.48 |       |
| 04/11                            | 04/13        | THE ODEON INC NEW YORK NY  | 1126             | 9509           | 94.93  |       |
| 04/11                            | 04/13        | LALLISSE NEW YORK NY<br>000001                                   | 1708             | 9509           | 49.46  |       |
| 04/11                            | 04/13        | MESA GRILL NEW YORK NY   | 6381             | 9509           | 22.42  |       |
| 04/11                            | 04/13        | EXXONMOBIL 47573811 PARAMUS NJ                                   | 3556             | 9509           | 47.90  |       |
| 04/12                            | 04/13        | STREAMRAY.COM 408-702-1044 NV<br>0005165861                      | 1337             | 9509           | 50.00  |       |
| 04/12                            | 04/14        | PATSY'S PIZZERIA NEW YORK NY                                     | 0188             | 9509           | 26.75  |       |

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**Transactions continued**

| Transaction Date                 | Posting Date | Description  | Reference Number | Account Number | Amount   | Total |
|----------------------------------|--------------|--|------------------|----------------|----------|-------|
| <b>Purchases and Adjustments</b> |              |  |                  |                |          |       |
| 04/12                            | 04/14        | PECK'S MARKET OF JE JEFFERSONVILLNY<br>06176450002VS1Y7000001167                         | 3424             | 9509           | 13.27    |       |
| 04/13                            | 04/14        | MERIT CLEANERS NEW YORK NY   | 0235             | 9509           | 13.00    |       |
| 04/13                            | 04/16        | TED'S RESTAURANT JEFFERSONVILLNY   | 6688             | 9509           | 62.57    |       |
| 04/13                            | 04/16        | TOYS R US #6337 MIDDLETOWN NY  | 1535             | 9509           | 151.67   |       |
| 04/15                            | 04/16        | EZPASS PREPAID TOLL 800-333-8655 NY<br>3P-90440238                                       | 9702             | 9509           | 25.00    |       |
| 04/15                            | 04/17        | PECK'S MARKET OF CA CALLICOON NY<br>06176450001VS1Y7000003472                            | 7073             | 9509           | 59.60    |       |
| 04/16                            | 04/17        | DV FARM & GARDEN TVHDW CALLICOON NY  | 9193             | 9509           | 42.31    |       |
| 04/17                            | 04/17        | AMAZON MKTPLACE PMTS AMZN.COM/BILLWA<br>CSTGDQ77BDL                                      | 8443             | 9509           | 128.83   |       |
| 04/17                            | 04/17        | SALES TAX AMT 0.04<br>AMAZON MKTPLACE PMTS AMZN.COM/BILLWA<br>CJNRS777VH9                | 5949             | 9509           | 18.59    |       |
| 04/16                            | 04/18        | SHELL OIL 57545191801 CALLICOON NY   | 6754             | 9509           | 61.16    |       |
| 04/16                            | 04/18        | CALIFORNIA PIZZA 269 NEW YORK NY<br>000147   | 9774             | 9509           | 27.05    |       |
| 04/17                            | 04/18        | SHOPRITE MONTICELLO S1 MONTICELLO NY<br>010010   | 7632             | 9509           | 304.15   |       |
| 04/17                            | 04/18        | MERIT CLEANERS NEW YORK NY   | 0426             | 9509           | 22.50    |       |
| 04/17                            | 04/19        | KAZS WINE AND LIQUORS MONTICELLO NY  | 4812             | 9509           | 56.11    |       |
| 04/17                            | 04/19        | STAPLES 00101436 MANHATTAN NY<br>000321873   | 5170             | 9509           | 87.09    |       |
| 04/18                            | 04/19        | 2ND AVE DELI NEW YORK NY   | 3699             | 9509           | 34.74    |       |
| 04/19                            | 04/20        | PARK AVENUE ACOUSTICS NEW YORK NY  | 4596             | 9509           | 600.00   |       |
| 04/19                            | 04/20        | STREAMRAY.COM 408-702-1044 NV<br>0005247275  | 0199             | 9509           | 50.00    |       |
| 04/19                            | 04/20        | AMAZON DIGITAL SVCS 866-216-1072 WA<br>MTKL05GSNOU                                       | 3547             | 9509           | 1.29     |       |
| 04/18                            | 04/21        | CHENNAI GARDEN NEW YORK NY   | 0131             | 9509           | 21.31    |       |
| 04/19                            | 04/21        | CAFE CHINA NEW YORK NY   | 6796             | 9509           | 53.72    |       |
| 04/20                            | 04/21        | GULF OIL 92041747 ROSLYN NY  | 9464             | 9509           | 75.00    |       |
| 04/20                            | 04/21        | MACYS BAR & GRILL NEW YORK NY<br>000045  | 1092             | 9509           | 60.06    |       |
| 04/20                            | 04/23        | PECK'S MARKET OF CA CALLICOON NY<br>06176450001VS1Y7000003633                            | 0415             | 9509           | 23.49    |       |
| 04/21                            | 04/23        | SHOPRITE LIBERTY S1 LIBERTY NY<br>010003   | 1216             | 9509           | 107.97   |       |
| 04/22                            | 04/23        | NEW YORK TIMES DIGITAL 800-698-4637 NY<br>f2448e85c2aace116c31bf                         | 4493             | 9509           | 15.00    |       |
| 04/21                            | 04/24        | PECK'S MARKET OF JE JEFFERSONVILLNY<br>06176450002VS1Y7000001099                         | 4767             | 9509           | 46.54    |       |
| 04/23                            | 04/24        | KOHLER LUMBER & BUILDI JEFFERSON NY  | 0011             | 9509           | 20.51    |       |
| 04/23                            | 04/25        | SUNOCO 0374476000 JEFFERSONVILLNY<br>11563981042637                                      | 8181             | 9509           | 64.61    |       |
| 04/23                            | 04/25        | JEFFERSON PHARMACY JEFFERSONVILLNY   | 1704             | 9509           | 25.34    |       |
| 04/24                            | 04/25        | GLEN COVE MANSION GLEN COVE NY<br>3922978  | 6234             | 9509           | 4,694.78 |       |
| 04/24                            | 04/25        | ARRIVAL DATE 4/24/12<br>PECK'S MARKET OF JE JEFFERSONVILLNY<br>06176450002VS1Y7000001380 | 4668             | 9509           | 18.27    |       |
| 04/24                            | 04/25        | D J NEWSPAPER SUBSCRPT 888-620-1700 NY<br>08966467                                       | 5710             | 9509           | 16.95    |       |
| 04/24                            | 04/26        | SPORTSMENS DEN CALLICOON NY  | 0209             | 9509           | 132.02   |       |
| 04/24                            | 04/26        | CAFE GUY & GALLARD NEW YORK NY   | 2929             | 9509           | 43.91    |       |
| 04/25                            | 04/26        | DR JOSEPH A NEBZYDOSKI YOUNGSVILLE NY<br>00982690001V03Y6001905961                       | 5130             | 9509           | 100.00   |       |
| 04/26                            | 04/26        | AMAZON.COM AMZN.COM/BILLWA<br>HE9QRG4DEB8  | 4923             | 9509           | 45.74    |       |
|                                  |              | SALES TAX AMT 0.01   |                  |                |          |       |

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| Transaction Date           | Posting Date | Description                                      | Reference Number | Account Number | Amount   | Total       |
|----------------------------|--------------|--|------------------|----------------|----------|-------------|
| Purchases and Adjustments  |              |  |                  |                |          |             |
| 04/26                      | 04/26        | AMAZON MKTPLCE PMTS AMZN.COM/BILLWA J7ZZNDN7OCU  | 4204             | 9509           | 130.88   |             |
|                            |              | SALES TAX AMT 0.02                               |                  |                |          |             |
| 04/25                      | 04/27        | CAFE CHINA NEW YORK NY                           | 6790             | 9509           | 31.13    |             |
| 04/25                      | 04/27        | STUZZI RISTORANTE NEW YORK NY                    | 1114             | 9509           | 93.35    |             |
| 04/25                      | 04/27        | SAM FLAX NEW YORK NY                             | 5500             | 9509           | 38.11    |             |
| 04/26                      | 04/27        | AMAZON.COM AMZN.COM/BILLWA PIR8PNWMSD4           | 4090             | 9509           | 17.75    |             |
| 04/26                      | 04/27        | GLEN COVE MANSION GLEN COVE NY 4008726           | 5900             | 9509           | 39.00    |             |
|                            |              | ARRIVAL DATE 4/26/12                             |                  |                |          |             |
| 04/26                      | 04/27        | GLEN COVE MANSION GLEN COVE NY 3983226           | 5934             | 9509           | 39.00    |             |
|                            |              | ARRIVAL DATE 4/26/12                             |                  |                |          |             |
| 04/26                      | 04/27        | GLEN COVE MANSION GLEN COVE NY 3980726           | 5959             | 9509           | 39.00    |             |
|                            |              | ARRIVAL DATE 4/26/12                             |                  |                |          |             |
| 04/26                      | 04/27        | GLEN COVE MANSION GLEN COVE NY 3925726           | 5991             | 9509           | 39.00    |             |
|                            |              | ARRIVAL DATE 4/26/12                             |                  |                |          |             |
| 04/26                      | 04/27        | GLEN COVE MANSION GLEN COVE NY 3944726           | 5918             | 9509           | 78.00    |             |
|                            |              | ARRIVAL DATE 4/26/12                             |                  |                |          |             |
| 04/26                      | 04/27        | GLEN COVE MANSION GLEN COVE NY 3983227           | 5926             | 9509           | 39.00    |             |
|                            |              | ARRIVAL DATE 4/26/12                             |                  |                |          |             |
| 04/26                      | 04/27        | GLEN COVE MANSION GLEN COVE NY 3967477           | 5975             | 9509           | 39.00    |             |
|                            |              | ARRIVAL DATE 4/26/12                             |                  |                |          |             |
| 04/26                      | 04/27        | GLEN COVE MANSION GLEN COVE NY 3980727           | 5983             | 9509           | 39.00    |             |
|                            |              | ARRIVAL DATE 4/26/12                             |                  |                |          |             |
| 04/26                      | 04/27        | GLEN COVE MANSION GLEN COVE NY 4009981           | 5942             | 9509           | 78.00    |             |
|                            |              | ARRIVAL DATE 4/26/12                             |                  |                |          |             |
| 04/26                      | 04/27        | GLEN COVE MANSION GLEN COVE NY 3967476           | 5967             | 9509           | 39.00    |             |
|                            |              | ARRIVAL DATE 4/26/12                             |                  |                |          |             |
| 04/26                      | 04/27        | PARK AVENUE ACOUSTICS NEW YORK NY                | 4599             | 9509           | 6,900.00 |             |
| 04/26                      | 04/27        | MERIT CLEANERS NEW YORK NY                       | 0139             | 9509           | 16.50    |             |
| 04/26                      | 04/27        | STREAMRAY.COM 408-7021044 KN 01TAWKBF2YWK3K4RXA1 | 4060             | 9509           | 50.00    |             |
|                            |              |  |                  |                |          | \$18,597.44 |
| Fees                       |              |  |                  |                |          |             |
| 04/05                      | 04/06        | FOREIGN TRANSACTION FEE                          | 5264             | 9509           | 3.00     |             |
| 04/26                      | 04/27        | FOREIGN TRANSACTION FEE                          | 4060             | 9509           | 1.50     |             |
| TOTAL FEES FOR THIS PERIOD |              |  |                  |                |          | \$4.50      |
| Interest Charged           |              |  |                  |                |          |             |
| 04/27                      | 04/27        | Interest Charged on Purchases                    |                  |                | 0.00     |             |
| 04/27                      | 04/27        | Interest Charged on Balance Transfers            |                  |                | 0.00     |             |
| 04/27                      | 04/27        | Interest Charged on Dir Dep&Chk CashAdv          |                  |                | 0.00     |             |
| continued on next page...  |              |  |                  |                |          |             |

## Transactions continued

| Transaction Date | Posting Date | Description  | Reference Number | Account Number | Amount | Total         |
|------------------|--------------|--|------------------|----------------|--------|---------------|
| 04/27            | 04/27        | <b>Interest Charged</b><br>Interest Charged on Bank Cash Advances<br><b>TOTAL INTEREST FOR THIS PERIOD</b> |                  |                | 0.00   | <b>\$0.00</b> |

| 2012 Totals Year-to-Date       |          |
|--------------------------------|----------|
| Total fees charged in 2012     | \$31.80  |
| Total interest charged in 2012 | \$169.03 |

## Important Messages

Please review your enclosed annual "Billing Rights" and "Privacy Notice" information for your account. You can also review this information online if you have registered your account in online banking.

### OVERDRAFT PROTECTION

#### What You Should Know:

If your Bank of America® checking account was opened in Washington or Idaho and is linked to this credit card account for Overdraft Protection, we'll transfer money in increments of \$100 - previously set at \$25. For example, if the overdraft amount was \$15, starting on August 18, 2012, we will now transfer \$100 from this account to your Bank of America checking account to cover the overdrawn amount.

We're not changing the amount of the fee for Overdraft Protection Cash Advances.

Remember, Overdraft Protection is an optional service that you can cancel at any time through online banking, or by calling us or visiting a banking center.

#### Amendment to Your Credit Card Agreement:

Effective August 18, 2012, the Overdraft Protection section of your agreement is amended by deleting the phrase "\$25 if you opened your checking account in Washington or Idaho;".

Congratulations! Your Cash Credit Line has been increased to \$9,980.00.

Congratulations! Your Total Credit Limit has been increased to \$33,000.00.

## 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 End Date | 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)

## Of Special Interest

With Bank of America's secure Mobile Banking, you have the flexibility to bank from your smartphone or tablet anytime, anywhere. To download the free Mobile Banking App, visit: [bankofamerica.com/onthego](http://bankofamerica.com/onthego)

Discover the convenience of paperless statements: enjoy easy organization of your account statements, review your statement and transactions sooner, and reduce your risk of mail fraud and identity theft - all while taking another step towards a greener lifestyle. Simply sign in to your online banking account at [www.bankofamerica.com](http://www.bankofamerica.com) and click the green leaf "go paperless" icon to get started.

Enjoy a low 0% promotional APR through your statement Closing Date in February 2013 on the enclosed checks when used by June 27, 2012.

When your promotional offer expires, 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](http://www.bankofamerica.com) to access your account.

1433

CLAUDE A C SIMON  
160 MADISON AVE FL 7  
NEW YORK NY 10016-5412

Check not valid after 6/27/12

DATE 62-16  
Offer ID G6RX-TCBG8 311

PAY TO THE ORDER OF

V O I D

\$

DOLLARS

FIA Card Services, N.A.  
Wilmington, Delaware

FOR

⑆031100160⑆13700184162188⑈1433

1434

CLAUDE A C SIMON  
160 MADISON AVE FL 7  
NEW YORK NY 10016-5412

Check not valid after 6/27/12

DATE 62-16  
Offer ID G6RX-TCBG8 311

PAY TO THE ORDER OF

V O I D

\$

DOLLARS

FIA Card Services, N.A.  
Wilmington, Delaware

FOR

⑆031100160⑆13700184162188⑈1434

| Interest and Fee Information                                   |  |
|--|--|
| APR for Check Cash Advances<br>Promotional Offer ID G6RX-TCBG8 | 0% Promotional APR through your statement Closing Date in February 2013. 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 June 27, 2012 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 April 11, 2012.§

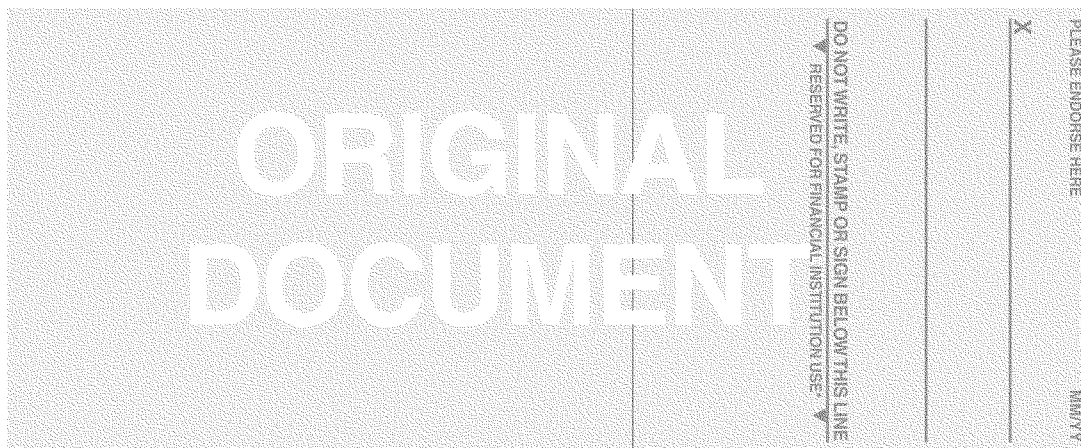
**Promotional Offer ID G6RX-TCBG8:** The Promotional Annual Percentage Rate (Promotional APR) is 0% (.000000% Daily Periodic Rate ("DPR")). This promotional offer applies to Balance Transfers, Direct Deposit Cash Advances and Check Cash Advances bearing this Offer ID (each an "eligible transaction"). This offer applies to eligible transactions posting to your account beginning April 28, 2012 through June 27, 2012. This Promotional APR ends on your statement Closing Date in February 2013. 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 March 31, 2012, 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 March 31, 2012, 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.

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

American Express is a federally registered service mark of American Express, and is used pursuant to a license. MasterCard and World MasterCard are registered trademarks of MasterCard International Incorporated and are used pursuant to license. Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used pursuant to license from Visa U.S.A., Inc.

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§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 Standard 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.

If Check Cash Advances or Direct Deposit Cash Advances are identified in a promotional offer as "posting as a Balance Transfer" and qualify for the promotional offer, then the resulting promotional balances will be included in the Balance Transfer balance and will get the non-promotional APR for Balance Transfers when the promotional offer ends, instead of the Cash Advance APR. In addition, these transactions will get the Balance Transfer transaction fee if they qualify for the promotional offer. See your Credit Card Agreement for a complete listing of transaction fees.

Balance Transfers, Check Cash Advances and Direct Deposits are subject to account status, delinquency and credit availability. There is no grace period for Balance Transfers or Cash Advances. Interest accrues from the transaction date. 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 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 Balance Transfers, Cash Advances and Promotional Offer balances consisting of Balance Transfers and Cash Advances.

◇You may not use a Balance Transfer, Check Cash Advance or any other Cash Advance 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: Balance Transfers and Cash Advances are subject to authorization by FIA Card Services, N.A. and may be limited to the value of your available revolving line. ■

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.