



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
<hr/>	
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 (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
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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
		<b>Payments and Other Credits</b>				
04/18		PAYMENT - THANK YOU	2364		-4,247.21	<b>-\$4,247.21</b>
03/28	03/29	<b>Purchases and Adjustments</b>				
		SAFELITE AUTO GLASS 614-210-9186 OH 018363244766142109186	2296	9509	362.75	
03/28	03/30	SUNOCO 0374476000 JEFFERSONVILLNY 08990214038770	7881	9509	59.64	
		continued on next page...				

23 0186019400018600004247210004800135429169509

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

Account Number: 4800 1354 2916 9509

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

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

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

105240222501 1258542916950911

**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**

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 \_\_\_\_\_



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### 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 06176450002VS1Y7000002073	6275	9509	99.05	
03/29	03/30	AMAZON.COM AMZN.COM/BILLWA CALGEVIGYTF	8898	9509	17.75	
03/29	03/31	HIGHLAND PHYSICIANS HONESDALE PA 03260871001V02Y7000233006	1131	9509	15.00	
03/30	03/31	MCDONALD'S F4258 HONESDALE PA 05081644258V16Y7000110816	3778	9509	11.41	
03/30	04/02	PEDIATRIC PRACTICES OF HONESDALE PA	8896	9509	25.00	
03/31	04/02	KOHLER LUMBER & BUILD! 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 0819870318 SALES TAX AMT 0.16	7965	9509	461.44	
04/01	04/03	STREAMRAY.COM 408-702-1044 NV 0005046939	4911	9509	50.00	
04/02	04/04	PECK'S MARKET OF CA CALICOON NY 06176450001VS1Y7000002596	4794	9509	110.63	
04/03	04/04	KOHLER LUMBER & BUILD! JEFFERSON NY	0018	9509	421.20	
04/03	04/05	SUNOCO 0374476000 JEFFERSONVILLNY 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 CALICOON NY	3068	9509	74.65	
04/07	04/09	PECK'S MARKET OF JE JEFFERSONVILLNY 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 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 0005140420	5280	9509	50.00	
04/09	04/11	FTD BETHPAGE FLORIST 516-9332525 NY 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 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 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 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 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 3P-90440238	9702	9509	25.00	
04/15	04/17	PECK'S MARKET OF CA CALICOON NY 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 CSTGDQ77BDL	8443	9509	128.83	
		SALES TAX AMT 0.04				
04/17	04/17	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 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 000147	9774	9509	27.05	
04/17	04/18	SHOPRITE MONTICELLO S1 MONTICELLO NY 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 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 0005247275	0199	9509	50.00	
04/19	04/20	AMAZON DIGITAL SVCS 866-216-1072 WA 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 000045	1092	9509	60.06	
04/20	04/23	PECK'S MARKET OF CA CALLICOON NY 06176450001VS1Y7000003633	0415	9509	23.49	
04/21	04/23	SHOPRITE LIBERTY S1 LIBERTY NY 010003	1216	9509	107.97	
04/22	04/23	NEW YORK TIMES DIGITAL 800-698-4637 NY f2448e85c2aace116c31bf	4493	9509	15.00	
04/21	04/24	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7000001099	4767	9509	46.54	
04/23	04/24	KOHLER LUMBER & BUILD JEFFERSON NY	0011	9509	20.51	
04/23	04/25	SUNOCO 0374476000 JEFFERSONVILLNY 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 3922978	6234	9509	4,694.78	
		ARRIVAL DATE 4/24/12				
04/24	04/25	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7000001380	4668	9509	18.27	
04/24	04/25	D J NEWSPAPER SUBSCRPT 888-620-1700 NY 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 00982690001V03Y6001905961	5130	9509	100.00	
04/26	04/26	AMAZON.COM AMZN.COM/BILLWA HE9QRG4DEB8	4923	9509	45.74	
		SALES TAX AMT 0.01				

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## **Transactions** continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		<b>Purchases and Adjustments</b>				
04/26	04/26	AMAZON MKTPPLACE PMTS AMZN.COM/BILLWA J7ZZNDN7OCU	4204	9509	130.88	
04/25	04/27	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	4090	9509	17.75	
		PIR8PNWMSD4				
04/26	04/27	GLEN COVE MANSION GLEN COVE NY	5900	9509	39.00	
		4008726				
		ARRIVAL DATE 4/26/12				
04/26	04/27	GLEN COVE MANSION GLEN COVE NY	5934	9509	39.00	
		3983226				
		ARRIVAL DATE 4/26/12				
04/26	04/27	GLEN COVE MANSION GLEN COVE NY	5959	9509	39.00	
		3980726				
		ARRIVAL DATE 4/26/12				
04/26	04/27	GLEN COVE MANSION GLEN COVE NY	5991	9509	39.00	
		3925726				
		ARRIVAL DATE 4/26/12				
04/26	04/27	GLEN COVE MANSION GLEN COVE NY	5918	9509	78.00	
		3944726				
		ARRIVAL DATE 4/26/12				
04/26	04/27	GLEN COVE MANSION GLEN COVE NY	5926	9509	39.00	
		3983227				
		ARRIVAL DATE 4/26/12				
04/26	04/27	GLEN COVE MANSION GLEN COVE NY	5975	9509	39.00	
		3967477				
		ARRIVAL DATE 4/26/12				
04/26	04/27	GLEN COVE MANSION GLEN COVE NY	5983	9509	39.00	
		3980727				
		ARRIVAL DATE 4/26/12				
04/26	04/27	GLEN COVE MANSION GLEN COVE NY	5942	9509	78.00	
		4009981				
		ARRIVAL DATE 4/26/12				
04/26	04/27	GLEN COVE MANSION GLEN COVE NY	5967	9509	39.00	
		3967476				
		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	4060	9509	50.00	
		01TAWKBF2YWK3K4RXA1				
						<b>\$18,597.44</b>
		<b>Fees</b>				
04/05	04/06	FOREIGN TRANSACTION FEE	5264	9509	3.00	
04/26	04/27	FOREIGN TRANSACTION FEE	4060	9509	1.50	
		<b>TOTAL FEES FOR THIS PERIOD</b>				<b>\$4.50</b>
		<b>Interest Charged</b>				
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> Interest Charged on Bank Cash Advances <b>TOTAL INTEREST FOR THIS PERIOD</b>			0.00	\$0.00
<b>2012 Totals Year-to-Date</b>						
		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
<b>Purchases</b>	<b>18.24%V</b>				\$0.00	\$0.00
<b>Balance Transfers</b>	<b>18.24%V</b>				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	<b>19.99%V</b>				\$0.00	\$0.00
<b>Bank Cash Advances</b>	<b>21.24%V</b>				\$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.



# 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 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. ■

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## *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.

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