



CLAUDE A C SIMON
Account Number: 4800 1354 2976 4556
August 29 - September 26, 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\$6,529.54
Current Payment Due.....\$65.00

Total Minimum Payment Due.....\$65.00
Payment Due Date.....10/24/13

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	21 years	\$15,834.63
\$237.29	36 months	\$8,542.44 (Savings = \$7,292.19)

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

Account Summary
Previous Balance\$12,798.90
Payments and Other Credits.....-12,798.90
Purchases and Adjustments6,529.24
Fees Charged.....0.30
Interest Charged.....0.00

New Balance Total\$6,529.54

Total Credit Line.....\$33,000.00
Total Credit Available\$26,470.46
Cash Credit Line\$9,980.00
Portion of Credit Available for Cash\$9,980.00
Statement Closing Date.....9/26/13
Days in Billing Cycle29

Transactions						
Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Payments and Other Credits				
	09/24	PMT FROM BILL PAYER SERVICE	5614		-10,000.00	
	09/24	PMT FROM BILL PAYER SERVICE	5618		-2,798.90	
						-\$12,798.90

23 0065295400006500002798900004800135429764556

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

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

Account Number: 4800 1354 2976 4556

New Balance Total.....\$6,529.54
Total Minimum Payment Due.....65.00
Payment Due Date.....10/24/13

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

⑆ 5 240 22 250⑆ 1 258 54 29764556 ⑈

CUSTOMER TIPS FOR DISPUTED ITEMS

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

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

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

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

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

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

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



ONLINE

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



PHONE

1.866.266.0212

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



MAIL

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

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

PAYING INTEREST

We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" — a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance; (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES

The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, Returned Payments, and applicable transaction fees.

MISCELLANEOUS

****Promotional Rate End Date:** This date is based on a future statement closing date. If you change your payment due date, this date could change. Transactions must meet offer conditions in order to qualify for the promotional rate.

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

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

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

4800 1354 2976 **4556**
 August 29 - September 26, 2013
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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
08/27	08/29	SHELL OIL 57545191801 CALLICOON NY	3116	4556	55.77	
08/28	08/29	WINE.COM 415-2919500 CA	4807	4556	241.75	
		5619697				
08/28	08/29	BETHEL WOODS CENTER 845-583-2050 NY	6958	4556	300.00	
		MICAF00100-05oiu				
08/29	08/29	LANDS END INTERNET 800-332-4700 WI	9246	4556	10.52	
		4556				
08/29	08/30	PEPPINO'S CALLICOON NY	1526	4556	74.81	
08/29	08/30	COFFEE CREATIONS NARROWSBURG NY	0067	4556	21.05	
08/29	08/30	THE BIG EDDY TOY CO., NARROWSBURG NY	7517	4556	71.28	
		q0b4504c				
08/30	08/31	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	8507	4556	16.85	
		E1APONTBN3E				
08/30	08/31	PECK'S MARKET OF JE JEFFERSONVILLNY	1806	4556	64.49	
		06176450002VS1Y7001855318				
08/30	08/31	HARBOR FREIGHT CATALOG 800-444-3353 CA	8460	4556	98.23	
		4556				
09/01	09/03	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	8763	4556	79.95	
		UJ45I7AGIDQ				
09/01	09/03	JEFF SELF STORAGE LLC JEFFERSONVILLNY	1480	4556	70.00	
09/02	09/03	PECK'S MARKET OF JE JEFFERSONVILLNY	2952	4556	142.22	
		06176450002VS1Y7001530504				
08/27	09/04	OLD NAVY ON-LINE 800-OLDNAVY OH	4508	4556	132.58	
		614700016169				
09/03	09/04	JEFFERSON PHARMACY JEFFERSONVILLNY	5725	4556	30.60	
09/04	09/05	KOHLER LUMBER & BUILDI JEFFERSON NY	0069	4556	154.29	
09/05	09/06	SULLIVAN WEST CENTRAL MYSCHOOLBUCKSNY	7203	4556	101.95	
		1				
09/05	09/06	AMAZON.COM AMZN.COM/BILLWA	9862	4556	165.23	
		SOJIOUIQRFC				
		SALES TAX AMT 0.12				
09/05	09/06	AMAZON.COM AMZN.COM/BILLWA	1862	4556	50.20	
		C20IJ3R2937				
		SALES TAX AMT 0.03				
09/05	09/06	STAR MARKET LLC CALLICOON NY	0653	4556	60.63	
09/05	09/06	IP CUSTOMER YEARS 8662378236US	666	4556	18.95	
09/06	09/07	SHOPRITE ELLENVILLE ELLENVILLE NY	1081	4556	215.48	
		055070				
09/06	09/07	THECHILDRENSPLACE.COM 201-558-2683 NJ	0003	4556	69.43	
		155218472015582683				
09/07	09/09	PECK'S MARKET OF JE JEFFERSONVILLNY	5441	4556	107.18	
		06176450002VS1Y7001689953				
09/09	09/10	DV FARM & GARDEN TVHDW CALLICOON NY	3359	4556	47.50	
09/09	09/10	PECK'S MARKET OF CA CALLICOON NY	2961	4556	18.23	
		06176450001VS1Y7001475201				
09/09	09/10	YOUNGSVILLE VETERINARY YOUNGSVILLE NY	5414	4556	75.00	
09/10	09/11	ZEFRAN DENTAL GROUP LL HONESDALE PA	0053	4556	122.00	
09/10	09/11	OLD HOUSE INSPECTIO NEW YORK NY	5365	4556	1,500.00	
09/10	09/11	D J TIMESHERALDREC CIR 888-620-1700 NY	0820	4556	23.60	
		15038082				
09/10	09/12	KMART 3885 HONESDALE PA	8502	4556	108.73	
09/11	09/12	AMAZON.COM AMZN.COM/BILLWA	2228	4556	39.18	
		MSY4JHGBZXI				
		SALES TAX AMT 0.02				

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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
09/11	09/12	AMAZON.COM AMZN.COM/BILLWA MTRXWU28FYR SALES TAX AMT 0.01	0890	4556	14.15	
09/11	09/12	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7001523584	1792	4556	143.89	
09/11	09/13	PAYPAL 7 MEDIA INC 402-935-7733 CA 99328829384029357733	0389	4556	24.95	
09/12	09/13	PAYPAL RAMEL 402-935-7733 CA 99371530594029357733	1595	4556	3.54	
09/13	09/14	AMAZON.COM AMZN.COM/BILLWA R8Y502PWAWA SALES TAX AMT 0.01	7430	4556	25.00	
09/14	09/16	STREAMRAYCAMS 4087021044 CA 141239094087021044	9091	4556	20.00	
09/14	09/16	STREAMRAYCAMS 4087021044 CA 141240834087021044	0834	4556	20.00	
09/15	09/16	STAR MARKET LLC CALLICOON NY	0201	4556	49.06	
09/15	09/16	PECK'S MARKET OF CA CALLICOON NY 06176450001VS1Y7001517848	8429	4556	22.32	
09/16	09/16	NEW YORK TIMES DIGITAL 800-698-4637 NY f34090b481bb2c7adcfb9f	5175	4556	15.00	
09/14	09/17	JEFFERSON PHARMACY JEFFERSONVILLNY	6939	4556	6.91	
09/16	09/17	CALLICOON SUPPLY INC CALLICOON NY	4000	4556	117.31	
09/16	09/17	STAR MARKET LLC CALLICOON NY	0195	4556	41.44	
09/16	09/17	JEFFERSON PHARMACY JEFFERSONVILLNY	7572	4556	20.87	
09/16	09/17	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7001500009	3527	4556	148.77	
09/13	09/18	SKYPE COMMUNICATIO LUXEMBOURG LU 8492893519	9550	4556	10.00	
09/17	09/18	I TRULLI NEW YORK NY	4161	4556	139.59	
09/17	09/18	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7001521919	6240	4556	12.64	
09/17	09/18	LIFETOUCH NSS ONLINE P 866-485-0306 MN VXJEAFF04CA2	4137	4556	48.00	
09/17	09/18	LIFETOUCH NSS ONLINE P 866-485-0306 MN VRCE9E7F5F52	4210	4556	48.00	
09/17	09/19	NYC-TAXI ASTORIA NY	8373	4556	6.75	
09/17	09/19	MTA MVM LEXINGTON AVE NEW YORK NY	5051	4556	20.00	
09/17	09/19	NYC TAXI 2J45 NEW YORK NY	8113	4556	6.50	
09/17	09/19	NYC TAXI 9E30 BROOKLYN NY	1511	4556	8.75	
09/18	09/19	7-ELEVEN 35057 NEW YORK NY	6247	4556	3.48	
09/18	09/20	EATALY NY NEW YORK NY	4685	4556	69.70	
09/19	09/20	PECK'S MARKET OF CA CALLICOON NY 06176450001VS1Y7001582032	0285	4556	76.67	
09/19	09/20	LONDON BRIGHT CLEANER NEW YORK NY	0021	4556	45.50	
09/19	09/20	SEAMLESS 800-905-9322 NY 401623710-68282 SALES TAX AMT 0.03	0106	4556	43.55	
09/19	09/21	DUANE READE #14130 NEW YORK NY	0461	4556	21.81	
09/19	09/21	HILLSTONE 212.689.1090 NEW YORK NY	9207	4556	103.10	
09/20	09/21	SALON SANTA CRUZ INC NEW YORK NY	0015	4556	36.60	
09/20	09/21	DUANE READE #14130 NEW YORK NY	0388	4556	10.08	
09/20	09/23	WINDSORCOURTGARG456Q10 NEW YORK NY 005181	8665	4556	140.00	
09/20	09/23	THE CLOTHES LINE JEFFERSONVILLNY 000001	9920	4556	5.20	
09/22	09/23	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA FADH9WXY4XY SALES TAX AMT 0.01	9627	4556	37.51	
09/22	09/23	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA LRLMUAEXRE7	7605	4556	6.50	
09/22	09/23	DV FARM & GARDEN TVHDW CALLICOON NY	9560	4556	47.50	

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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
09/23	09/24	WYNDHAM GETTYSBURG GETTYSBURG PA 0003025289	5158	4556	367.98	
09/23	09/24	ARRIVAL DATE 9/23/13 PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7001499900	3953	4556	57.60	
09/24	09/26	ENT DOCTOR HONESDALE PA	9499	4556	60.00	
09/24	09/26	WEIS MARKETS #170 S HONESDALE PA 06176380170VS1Y7002335063	7976	4556	9.29	
09/25	09/26	ZEFRAN DENTAL GROUP LL HONESDALE PA	0061	4556	88.00	
09/25	09/26	ANC ANCESTRY.COM 800-2623787 UT 015017a40006	3310	4556	38.05	
						\$6,529.24
Fees						
09/13	09/18	FOREIGN TRANSACTION FEE	9550	4556	0.30	
TOTAL FEES FOR THIS PERIOD						\$0.30
Interest Charged						
09/26	09/26	Interest Charged on Purchases			0.00	
09/26	09/26	Interest Charged on Balance Transfers			0.00	
09/26	09/26	Interest Charged on Dir Dep&Chk CashAdv			0.00	
09/26	09/26	Interest Charged on Bank Cash Advances			0.00	
TOTAL INTEREST FOR THIS PERIOD						\$0.00

2013 Totals Year-to-Date	
Total fees charged in 2013	\$0.90
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)

Of Special Interest

BetterMoneyHabits.com - Knowing how to manage your money better has never been more important. Now you can take advantage of free, unbiased, financial education and tools by visiting our new website [BetterMoneyHabits.com](#) (currently available in English only).

Enjoy a low 0% promotional APR until July 2014 on the enclosed checks when used by December 1, 2013. 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.

1492

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

Check not valid after 12/1/13
DATE _____ 62-16
Offer ID G6RX-TCBJH 311

PAY TO THE ORDER OF **V O I D** \$

_____ DOLLARS

FIA Card Services, N.A.
Wilmington, Delaware

FOR _____

⑆031100160⑆13700184162188⑈1492

1493

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

Check not valid after 12/1/13
DATE _____ 62-16
Offer ID G6RX-TCBJH 311

PAY TO THE ORDER OF **V O I D** \$

_____ DOLLARS

FIA Card Services, N.A.
Wilmington, Delaware

FOR _____

⑆031100160⑆13700184162188⑈1493

Interest and Fee Information	
APR for Check Cash Advances Promotional Offer ID G6RX-TCBJH	0% Promotional APR through your statement Closing Date in July 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 December 1, 2013 for the promotional APR to apply. Any of these checks used after that date will be declined.
Fee	4% of the amount of each transaction (min. \$10).
Paying Interest	We will begin charging interest on these checks on the transaction date.

Your account was selected for the following promotional offer based on your account status as of September 16, 2013 §

Promotional Offer ID G6RX-TCBJH: 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 September 27, 2013 through December 1, 2013. This Promotional APR ends on your statement Closing Date in July 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 August 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 August 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.



Request additional cards for the people you trust.‡

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

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

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

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

Your account must be open with active charging privileges at the time a transaction is processed and you must have sufficient available credit to cover the amount of the transaction and any related fees. There is no grace period for Cash Advances. Interest accrues from the transaction date. The transaction date for each Check Cash Advance is the date you or the person to whom the check is made payable first deposits or cashes the check. The Average Balance Method (including new 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.

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

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