



CLAUDE A C SIMON  
Account Number: 4800 1354 2976 4556  
September 27 - October 28, 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 .....         | \$10,628.44 |
| Current Payment Due .....       | \$106.00    |
| <hr/>                           |             |
| Total Minimum Payment Due ..... | \$106.00    |
| Payment Due Date .....          | 11/24/13    |

**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   | 25 years   | \$26,328.27                                      |
| \$386.24   | 36 months  | \$13,904.64<br>(Savings = \$12,423.63)           |

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

### Account Summary

|  |             |
|--|-------------|
| Previous Balance .....                     | \$6,529.54  |
| Payments and Other Credits .....           | -6,729.48   |
| Purchases and Adjustments .....            | 10,826.58   |
| <b>Fees Charged</b> .....                  | <b>1.80</b> |
| <b>Interest Charged</b> .....              | <b>0.00</b> |
| <hr/>                                      |             |
| New Balance Total .....                    | \$10,628.44 |
| Total Credit Line .....                    | \$33,000.00 |
| Total Credit Available .....               | \$22,371.56 |
| Cash Credit Line .....                     | \$9,980.00  |
| Portion of Credit Available for Cash ..... | \$9,980.00  |
| Statement Closing Date .....               | 10/28/13    |
| Days in Billing Cycle .....                | 32          |

### Transactions

| Transaction Date | Posting Date | Description  | Reference Number | Account Number | Amount    | Total              |
|------------------|--------------|--|------------------|----------------|-----------|--------------------|
| 10/03            |              | <b>Payments and Other Credits</b><br>PAYPAL SKIDSTEERSO 402-935-7733 CA 4556 | 3530             | 4556           | -200.00   |                    |
| 10/23            |              | PMT FROM BILL PAYER SERVICE  | 4790             |                | -6,529.24 |                    |
| 10/24            |              | OLD NAVY ON-LINE 800-OLDNAVY OH  | 1702             | 4556           | -0.24     | <b>-\$6,729.48</b> |

23 0106284400010600006529240004800135429764556

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

Account Number: 4800 1354 2976 4556

|                                 |             |
|---------------------------------|-------------|
| New Balance Total .....         | \$10,628.44 |
| Total Minimum Payment Due ..... | 106.00      |
| Payment Due Date .....          | 11/24/13    |

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

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 1258542976455611

## CUSTOMER TIPS FOR DISPUTED ITEMS

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

### • Has a credit posted to your account?

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

### • Is the charge or amount unfamiliar?

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

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

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

## PAYING INTEREST

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

## CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases):

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

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

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

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

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

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

## PAYMENTS

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

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

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

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



### ONLINE

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



### PHONE

1.866.266.0212

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



### MAIL

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

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

## TOTAL INTEREST CHARGE COMPUTATION

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

## HOW WE ALLOCATE YOUR PAYMENTS

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

## IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

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

## YOUR CREDIT LINES

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

## MISCELLANEOUS

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

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

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

Address 1 \_\_\_\_\_

Address 2 \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Area Code & Home Phone \_\_\_\_\_

Area Code & Work Phone \_\_\_\_\_

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**Transactions continued**

| Transaction Date                 | Posting Date | Description  | Reference Number | Account Number | Amount   | Total |
|----------------------------------|--------------|--|------------------|----------------|----------|-------|
| <b>Purchases and Adjustments</b> |              |  |                  |                |          |       |
| 09/22                            | 09/27        | SKYPE COMMUNICATIO LUXEMBOURG LU<br>8510635727                                     | 7792             | 4556           | 60.00    |       |
| 09/25                            | 09/27        | SUNOCO 0832535900 HONESDALE PA<br>26913418116294                                   | 6778             | 4556           | 52.11    |       |
| 09/25                            | 09/27        | OLD NAVY ON-LINE 800-OLDNAVY OH<br>614700019475                                    | 5706             | 4556           | 77.30    |       |
| 09/26                            | 09/27        | SHOPRITE ELLENVILLE ELLENVILLE NY<br>055618  | 9333             | 4556           | 170.14   |       |
| 09/26                            | 09/28        | OLD NAVY ON-LINE 800-OLDNAVY OH<br>614700050258                                    | 8907             | 4556           | 17.68    |       |
| 09/27                            | 09/28        | KOHLER LUMBER & BUILD JEFFERSON NY   | 0069             | 4556           | 541.42   |       |
| 09/27                            | 09/28        | EZPASS PREPAID TOLL 800-333-8655 NY<br>3P-140544558                                | 2235             | 4556           | 55.00    |       |
| 09/27                            | 09/30        | S'WELL BOTTLE 646-7388981 NY<br>13712  | 7030             | 4556           | 66.19    |       |
| 09/28                            | 09/30        | PECK'S MARKET OF JE JEFFERSONVILLNY<br>06176450002VS1Y7001714322                   | 3090             | 4556           | 17.38    |       |
| 09/29                            | 09/30        | BETHEL WOODS CENTER 845-583-2050 NY<br>MICE9A3300-05oiu                            | 1274             | 4556           | 360.00   |       |
| 09/29                            | 10/01        | HONESDALE CINEMA 6 HONESDALE PA  | 5070             | 4556           | 22.50    |       |
| 09/29                            | 10/01        | HONESDALE CINEMA 6 HONESDALE PA  | 5096             | 4556           | 15.00    |       |
| 09/30                            | 10/01        | PECK'S MARKET OF JE JEFFERSONVILLNY<br>06176450002VS1Y7001540320                   | 8051             | 4556           | 88.32    |       |
| 09/30                            | 10/01        | YOUNGSVILLE VETERINARY YOUNGSVILLE NY  | 5218             | 4556           | 60.00    |       |
| 09/30                            | 10/02        | PAYPAL SKIDSTEERSO 402-935-7733 CA<br>100963998604029357733                        | 9611             | 4556           | 480.00   |       |
| 09/30                            | 10/02        | PAYPAL ARKCODISTRI 402-935-7733 TN<br>100962818224029357733                        | 9232             | 4556           | 524.00   |       |
| 09/30                            | 10/02        | PAYPAL SKIDSTEERSO 402-935-7733 CA<br>100963997384029357733                        | 8399             | 4556           | 3,125.00 |       |
| 10/01                            | 10/02        | WINE.COM 415-2919500 CA<br>5654289   | 6067             | 4556           | 471.67   |       |
| 10/01                            | 10/03        | AMAZON.COM AMZN.COM/BILLWA<br>QH2DLRDKTK3Q<br>SALES TAX AMT 0.00                   | 0576             | 4556           | 7.54     |       |
| 10/01                            | 10/03        | JEFF SELF STORAGE LLC JEFFERSONVILLNY  | 1606             | 4556           | 70.00    |       |
| 10/02                            | 10/04        | SUNOCO 0374476000 JEFFERSONVILLNY<br>27686676062825                                | 2163             | 4556           | 53.67    |       |
| 10/02                            | 10/04        | STREAMRAYCAMS 4087021044 CA<br>148368844087021044                                  | 8842             | 4556           | 50.00    |       |
| 10/03                            | 10/04        | I TRULLI NEW YORK NY   | 3919             | 4556           | 146.77   |       |
| 10/03                            | 10/04        | PECK'S MARKET OF JE JEFFERSONVILLNY<br>06176450002VS1Y7001659966                   | 9310             | 4556           | 48.84    |       |
| 10/03                            | 10/05        | DV FARM & GARDEN TVHDW CALLICOON NY  | 5264             | 4556           | 75.56    |       |
| 10/03                            | 10/05        | DUANE READE #14130 NEW YORK NY   | 4277             | 4556           | 12.81    |       |
| 10/04                            | 10/07        | BETHEL PERFORMING ARTS BETHEL NY<br>005091   | 7578             | 4556           | 100.00   |       |
| 10/05                            | 10/07        | BETHEL PERFORMING ARTS BETHEL NY<br>025277   | 7677             | 4556           | 105.00   |       |
| 10/05                            | 10/07        | IP CUSTOMER YEARS 8662378236US<br>NYC DEPT OF RECORDS 212-7888582 NY<br>8103074639 | 307              | 4556           | 18.95    |       |
| 10/05                            | 10/07        |  | 2039             | 4556           | 18.50    |       |

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**Transactions continued**

| Transaction Date                 | Posting Date | Description  | Reference Number | Account Number | Amount | Total |
|----------------------------------|--------------|--|------------------|----------------|--------|-------|
| <b>Purchases and Adjustments</b> |              |  |                  |                |        |       |
| 10/07                            | 10/08        | AMAZON.COM AMZN.COM/BILLWA<br>GUQU4EK6T2J<br>SALES TAX AMT 0.00          | 8406             | 4556           | 10.79  |       |
| 10/07                            | 10/08        | JEFFERSON PHARMACY JEFFERSONVILLNY                                       | 9861             | 4556           | 6.91   |       |
| 10/07                            | 10/08        | PECK'S MARKET OF JE JEFFERSONVILLNY<br>06176450002VS1Y7001501930         | 6510             | 4556           | 64.44  |       |
| 10/08                            | 10/08        | AMAZON MKTPLACE PMTS AMZN.COM/BILLWA<br>IOYUQVJFHM<br>SALES TAX AMT 0.01 | 6900             | 4556           | 14.58  |       |
| 10/06                            | 10/09        | BO LOON CITY INC JEFFERSONVILLNY   | 6150             | 4556           | 41.20  |       |
| 10/08                            | 10/09        | AMAZON.COM AMZN.COM/BILLWA<br>LFGFO3RU9NUL<br>SALES TAX AMT 0.01         | 8419             | 4556           | 17.91  |       |
| 10/08                            | 10/09        | AMAZON.COM AMZN.COM/BILLWA<br>HOHOGG9GHXW<br>SALES TAX AMT 0.00          | 0894             | 4556           | 9.70   |       |
| 10/08                            | 10/09        | D J TIMESHERALDREC CIR 888-620-1700 NY<br>15352510                       | 6611             | 4556           | 23.60  |       |
| 10/08                            | 10/09        | OVR O.CO/OVERSTOCK.COM 800-8432446 UT<br>127621538                       | 2685             | 4556           | 72.99  |       |
| 10/10                            | 10/11        | JUSTUS AUTOMOTIVE SERV 845-482-4815 NY                                   | 8797             | 4556           | 61.99  |       |
| 10/11                            | 10/15        | GLOBAL GAS STOP ROCK HILL NY   | 3700             | 4556           | 48.99  |       |
| 10/11                            | 10/15        | QUICKWAY DINER BLOOMINGBURG NY   | 1018             | 4556           | 24.06  |       |
| 10/12                            | 10/15        | SINGLETONS SEAFOOD SHA GLENWOOD LANDNY                                   | 8381             | 4556           | 335.15 |       |
| 10/13                            | 10/15        | NYC TAXI 6E94 ASTORIA NY   | 8695             | 4556           | 6.87   |       |
| 10/13                            | 10/15        | NYC TAXI 2P39 BROOKLYN NY  | 6190             | 4556           | 6.87   |       |
| 10/14                            | 10/15        | DISCOVERY TIMES SQUARE NEW YORK NY<br>U2964423753                        | 7436             | 4556           | 91.46  |       |
| 10/14                            | 10/15        | COCA COLA BRONX NY 888-227-2653 NY                                       | 5976             | 4556           | 2.50   |       |
| 10/14                            | 10/15        | NEW YORK TIMES DIGITAL 800-698-4637 NY<br>dd427db93eeba0dea44d74         | 6647             | 4556           | 15.00  |       |
| 10/14                            | 10/16        | GUY & GALLARD - MADISO NEW YORK NY                                       | 1578             | 4556           | 26.43  |       |
| 10/14                            | 10/16        | INTREPID MUSEUM NEW YORK NY  | 2306             | 4556           | 104.00 |       |
| 10/14                            | 10/16        | WINDSORCOURTGARG456Q10 NEW YORK NY<br>005102                             | 3973             | 4556           | 74.00  |       |
| 10/14                            | 10/16        | SPICE SYMPHONY NEW YORK NY   | 3923             | 4556           | 92.92  |       |
| 10/14                            | 10/16        | NYC-TAXI NEW YORK NY   | 2203             | 4556           | 10.50  |       |
| 10/14                            | 10/16        | NYC-TAXI BROOKLYN NY   | 7201             | 4556           | 8.62   |       |
| 10/15                            | 10/16        | LONDON BRIGHT CLEANER NEW YORK NY  | 0023             | 4556           | 41.22  |       |
| 10/15                            | 10/16        | PECK'S MARKET OF JE JEFFERSONVILLNY<br>06176450002VS1Y7001536368         | 7692             | 4556           | 130.07 |       |
| 10/14                            | 10/17        | THE CLARKE'S GROUP NEW YORK NY   | 7237             | 4556           | 159.97 |       |
| 10/15                            | 10/17        | NYC-TAXI ASTORIA NY  | 4369             | 4556           | 14.25  |       |
| 10/15                            | 10/17        | BLUE WATER GRILL NEW YORK NY   | 3545             | 4556           | 146.94 |       |
| 10/15                            | 10/17        | HILLSTONE 212.689.1090 NEW YORK NY                                       | 5908             | 4556           | 84.77  |       |
| 10/15                            | 10/17        | NYC-TAXI NEW YORK NY   | 7151             | 4556           | 10.50  |       |
| 10/16                            | 10/17        | SUSHI FUN DINING NEW ROCHELLE NY   | 0135             | 4556           | 127.02 |       |
| 10/16                            | 10/17        | AMAZON.COM AMZN.COM/BILLWA<br>PMA14RVLGZ9<br>SALES TAX AMT 0.00          | 3068             | 4556           | 7.13   |       |
| 10/16                            | 10/17        | DUANE READE #14130 NEW YORK NY   | 0020             | 4556           | 21.92  |       |
| 10/16                            | 10/17        | NYC TAXI 1H56 LONG ISLAND CNY  | 5618             | 4556           | 10.60  |       |
| 10/16                            | 10/17        | JEFFERSON PHARMACY JEFFERSONVILLNY                                       | 6438             | 4556           | 6.91   |       |
| 10/16                            | 10/17        | NYC TAXI 8E19 BROOKLYN NY  | 4138             | 4556           | 7.15   |       |
| 10/17                            | 10/17        | AMAZON MKTPLACE PMTS AMZN.COM/BILLWA<br>Y6S7PC7JUH4                      | 6175             | 4556           | 19.89  |       |
| 10/17                            | 10/17        | AMAZON MKTPLACE PMTS AMZN.COM/BILLWA<br>UHHR47TTUER                      | 2459             | 4556           | 22.85  |       |
| 10/16                            | 10/18        | MTA MVM FRANKLIN STREE NEW YORK NY                                       | 3830             | 4556           | 20.00  |       |
| 10/17                            | 10/18        | PEPPINO'S CALICOON NY  | 9929             | 4556           | 74.57  |       |
| 10/17                            | 10/18        | NYC TAXI 7M25 NEW YORK NY  | 1514             | 4556           | 16.87  |       |
| 10/17                            | 10/18        | YOUNGSVILLE VETERINARY YOUNGSVILLE NY                                    | 3862             | 4556           | 4.50   |       |

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**Transactions continued**

| Transaction Date                 | Posting Date | Description  | Reference Number | Account Number | Amount | Total              |
|----------------------------------|--------------|--|------------------|----------------|--------|--------------------|
| <b>Purchases and Adjustments</b> |              |  |                  |                |        |                    |
| 10/17                            | 10/18        | YOUNGSVILLE VETERINARY YOUNGSVILLE NY                            | 3854             | 4556           | 25.00  |                    |
| 10/17                            | 10/18        | YOUNGSVILLE VETERINARY YOUNGSVILLE NY                            | 3870             | 4556           | 40.50  |                    |
| 10/17                            | 10/19        | EATALY NY NEW YORK NY  | 7733             | 4556           | 81.60  |                    |
| 10/18                            | 10/19        | CRACKER BARREL #512 WILKES BARRE PA                              | 7477             | 4556           | 41.78  |                    |
| 10/18                            | 10/21        | OLD NAVY ON-LINE 800-OLDNAVY OH<br>614700028680                  | 6805             | 4556           | 26.00  |                    |
| 10/18                            | 10/21        | EXXONMOBIL 97687636 COCHETON NY                                  | 1698             | 4556           | 62.17  |                    |
| 10/19                            | 10/21        | PERKINS 2363 09123639 GETTYSBURG PA<br>1019114247                | 4014             | 4556           | 35.52  |                    |
| 10/19                            | 10/21        | GETTYSBURG FOUNDATION GETTYSBURG PA<br>4556                      | 1764             | 4556           | 42.00  |                    |
| 10/19                            | 10/21        | HABITAT GETTYSBURG PA  | 1424             | 4556           | 33.82  |                    |
| 10/20                            | 10/21        | FARNSWORTH HOUSE INN - GETTYSBURG PA                             | 2483             | 4556           | 88.99  |                    |
| 10/20                            | 10/21        | CAFE SAINT-AMAND GETTYSBURG PA                                   | 0328             | 4556           | 46.69  |                    |
| 10/20                            | 10/22        | LOVES COUNTRY 00003665 JONESTOWN PA                              | 4251             | 4556           | 49.28  |                    |
| 10/21                            | 10/22        | MONTICELLO HOME & GARD MONTICELLO NY                             | 8117             | 4556           | 85.49  |                    |
| 10/21                            | 10/22        | AMAZON.COM AMZN.COM/BILLWA<br>D8DPOS8HM5A<br>SALES TAX AMT 0.00  | 4275             | 4556           | 5.93   |                    |
| 10/21                            | 10/22        | DV FARM & GARDEN TVHDW CALLICOON NY                              | 5368             | 4556           | 71.25  |                    |
| 10/21                            | 10/22        | WINE.COM 415-2919500 CA<br>5680704                               | 5900             | 4556           | 233.16 |                    |
| 10/21                            | 10/23        | SEARS.COM 9300 800-349-4358 IA<br>1632947886133518003494358      | 5296             | 4556           | 60.77  |                    |
| 10/22                            | 10/23        | SHOPRITE ELLENVILLE ELLENVILLE NY<br>025907                      | 5891             | 4556           | 231.73 |                    |
| 10/22                            | 10/23        | JEFFERSON PHARMACY JEFFERSONVILLNY                               | 5140             | 4556           | 10.00  |                    |
| 10/23                            | 10/24        | JEFFERSON PHARMACY JEFFERSONVILLNY                               | 7683             | 4556           | 30.00  |                    |
| 10/23                            | 10/24        | PECK'S MARKET OF JE JEFFERSONVILLNY<br>06176450002VS1Y7001445501 | 1714             | 4556           | 136.40 |                    |
| 10/25                            | 10/26        | DAVE'S SUPER DUPER HONESDALE PA<br>06212530001VS1Y7001995281     | 1473             | 4556           | 9.98   |                    |
| 10/25                            | 10/26        | AMAZON MKTPPLACE PMTS AMZN.COM/BILLWA<br>BVN8RJYS2B3             | 6909             | 4556           | 45.92  |                    |
| 10/25                            | 10/26        | PECK'S MARKET OF NA NARROWSBURG NY<br>06176450004VS1Y7001748349  | 7633             | 4556           | 46.98  |                    |
| 10/25                            | 10/26        | ANC ANCESTRY.COM 800-2623787 UT<br>015017a40006                  | 8962             | 4556           | 38.05  |                    |
| 10/25                            | 10/26        | GRATE WALL OF FIRE LLC 860-496-7907 CT<br>0000012452             | 4529             | 4556           | 138.00 |                    |
| 10/25                            | 10/28        | EXXONMOBIL 47761911 HONESDALE PA                                 | 7917             | 4556           | 49.09  |                    |
| 10/25                            | 10/28        | KMART 3885 HONESDALE PA  | 6400             | 4556           | 50.52  |                    |
|                                  |              |  |                  |                |        | <b>\$10,826.58</b> |
| <b>Fees</b>                      |              |  |                  |                |        |                    |
| 09/22                            | 09/27        | FOREIGN TRANSACTION FEE<br><b>TOTAL FEES FOR THIS PERIOD</b>     | 7792             | 4556           | 1.80   | <b>\$1.80</b>      |
| <b>Interest Charged</b>          |              |  |                  |                |        |                    |
| 10/28                            | 10/28        | Interest Charged on Purchases                                    |                  |                | 0.00   |                    |
| 10/28                            | 10/28        | Interest Charged on Balance Transfers                            |                  |                | 0.00   |                    |
| 10/28                            | 10/28        | 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  |
|---------------------------------|--------------|--|------------------|----------------|--------|--------|
| 10/28                           | 10/28        | <b>Interest Charged</b><br>Interest Charged on Bank Cash Advances<br><b>TOTAL INTEREST FOR THIS PERIOD</b> |                  |                | 0.00   | \$0.00 |
| <b>2013 Totals Year-to-Date</b> |              |  |                  |                |        |        |
|                                 |              | Total fees charged in 2013   |                  |                | \$2.70 |        |
|                                 |              | Total interest charged in 2013   |                  |                | \$0.00 |        |

## Interest Charge Calculation

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

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

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

## 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).

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

Go Paperless! You can find, view, and download printable PDFs of your statements and eligible documents-all in one place. To go paperless, enroll in Online Banking at [www.bankofamerica.com/onlinebanking](http://www.bankofamerica.com/onlinebanking). Find the green leaf icon and click "Go Paperless".

Enjoy a low 0% promotional APR until August 2014 on the enclosed checks when used by January 2, 2014. When your promotional period ends, these balances will be charged a variable APR, currently 19.99%.

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

Call 1-888-515-3308 or visit [www.bankofamerica.com](http://www.bankofamerica.com) to access your account.

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

PAY TO THE  
ORDER OF \_\_\_\_\_

Check not valid after 1/2/14

DATE \_\_\_\_\_ 62-16  
Offer ID G6RX-TCBJN 311

**VOID**

\$

. DOLLARS

FIA Card Services, N.A.  
Wilmington, Delaware

FOR \_\_\_\_\_

103110016013700184162188111500

1501

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

Check not valid after 1/2/14

DATE \_\_\_\_\_ 62-16  
Offer ID G6RX-TCBJN 311

PAY TO THE  
ORDER OF \_\_\_\_\_

**VOID**

\$

. DOLLARS

FIA Card Services, N.A.  
Wilmington, Delaware

FOR \_\_\_\_\_

103110016013700184162188111501

#### Interest and Fee Information

|  |  |
|--|--|
| <b>APR for Check Cash Advances</b><br><b>Promotional Offer ID G6RX-TCBJN</b> | 0% Promotional APR through your statement Closing Date in August 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. |
| <b>Use by Date</b>   | You must use these checks by January 2, 2014 for the promotional APR to apply. Any of these checks used after that date will be declined.  |
| <b>Fee</b>   | 4% of the amount of each transaction (min. \$10).  |
| <b>Paying Interest</b>   | 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 October 16, 2013.◊

**Promotional Offer ID G6RX-TCBJN:** The Promotional Annual Percentage Rate (Promotional APR) is 0% (.000000% Daily Periodic Rate ("DPR")). This promotional offer applies to Balance Transfers, Direct Deposit Cash Advances and Check Cash Advances bearing this Offer ID (each an "eligible transaction"). This offer applies to eligible transactions posting to your account beginning October 29, 2013 through January 2, 2014. This Promotional APR ends on your statement Closing Date in August 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 September 30, 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 September 30, 2013, this APR is 19.99%. Use of an attached check or draft will constitute a charge against your credit account. The transaction date for each Check Cash Advance or Balance Transfer made by check is the date you or the person to whom the check is made payable first deposits or cashes the check.

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

Minimum Interest Charge \$1.50.

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

◊\$† See Disclosures on Reverse side.

# ORIGINAL DOCUMENT

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

# ORIGINAL DOCUMENT

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

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

◊ You may not use this account to make a payment on this or any other credit account issued by FIA Card Services, N.A. Use of these checks as repayment will result in a Returned Payment Fee as described in your Credit Card Agreement.

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

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

## *Request additional cards for the people you trust.‡*

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

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

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

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