



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

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 (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 Adjustments10,826.58
Fees Charged.....1.80
Interest Charged.....0.00

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 Date10/28/13
Days in Billing Cycle32

Transactions						
Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Payments and Other Credits				
10/03		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	
						-\$6,729.48

23 0106284400010600006529240004800135429764556

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

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 2 4 0 2 2 2 5 0 ⑆ 1 2 5 8 5 4 2 9 7 6 4 5 5 6 ⑆

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 _____

Transactions continued

<i>Transaction Date</i>	<i>Posting Date</i>	<i>Description</i>	<i>Reference Number</i>	<i>Account Number</i>	<i>Amount</i>	<i>Total</i>
Purchases and Adjustments						
09/22	09/27	SKYPE COMMUNICATIO LUXEMBOURG LU 8510635727	7792	4556	60.00	
09/25	09/27	SUNOCO 0832535900 HONESDALE PA 26913418116294	6778	4556	52.11	
09/25	09/27	OLD NAVY ON-LINE 800-OLDNAVY OH 614700019475	5706	4556	77.30	
09/26	09/27	SHOPRITE ELLENVILLE ELLENVILLE NY 055618	9333	4556	170.14	
09/26	09/28	OLD NAVY ON-LINE 800-OLDNAVY OH 614700050258	8907	4556	17.68	
09/27	09/28	KOHLER LUMBER & BUILDI JEFFERSON NY	0069	4556	541.42	
09/27	09/28	EZPASS PREPAID TOLL 800-333-8655 NY 3P-140544558	2235	4556	55.00	
09/27	09/30	S'WELL BOTTLE 646-7388981 NY 13712	7030	4556	66.19	
09/28	09/30	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7001714322	3090	4556	17.38	
09/29	09/30	BETHEL WOODS CENTER 845-583-2050 NY 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 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 100963998604029357733	9611	4556	480.00	
09/30	10/02	PAYPAL ARKCODISTRI 402-935-7733 TN 100962818224029357733	9232	4556	524.00	
09/30	10/02	PAYPAL SKIDSTEERSO 402-935-7733 CA 100963997384029357733	8399	4556	3,125.00	
10/01	10/02	WINE.COM 415-2919500 CA 5654289	6067	4556	471.67	
10/01	10/03	AMAZON.COM AMZN.COM/BILLWA QH2DLRDKTK3Q	0576	4556	7.54	
10/01	10/03	SALES TAX AMT 0.00				
10/01	10/03	JEFF SELF STORAGE LLC JEFFERSONVILLNY	1606	4556	70.00	
10/02	10/04	SUNOCO 0374476000 JEFFERSONVILLNY 27686676062825	2163	4556	53.67	
10/02	10/04	STREAMRAYCAMS 4087021044 CA 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 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 005091	7578	4556	100.00	
10/05	10/07	BETHEL PERFORMING ARTS BETHEL NY 025277	7677	4556	105.00	
10/05	10/07	IP CUSTOMER YEARS 8662378236US	307	4556	18.95	
10/05	10/07	NYC DEPT OF RECORDS 212-7888582 NY 8103074639	2039	4556	18.50	

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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
10/07	10/08	AMAZON.COM AMZN.COM/BILLWA GUQU4EK6T2J 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 06176450002VS1Y7001501930	6510	4556	64.44	
10/08	10/08	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA IOYUQVJFHMf 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 LFGF03RU9NUL SALES TAX AMT 0.01	8419	4556	17.91	
10/08	10/09	AMAZON.COM AMZN.COM/BILLWA HOHOGG9GHXW SALES TAX AMT 0.00	0894	4556	9.70	
10/08	10/09	D J TIMESHERALDREC CIR 888-620-1700 NY 15352510	6611	4556	23.60	
10/08	10/09	OVR O.CO/OVERSTOCK.COM 800-8432446 UT 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 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 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 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 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 PMAI4RVLGZ9 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 Y6S7PC7JUH4	6175	4556	19.89	
10/17	10/17	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 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 CALLICOON 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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Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
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 WI WILKES BARRE PA	7477	4556	41.78	
10/18	10/21	OLD NAVY ON-LINE 800-OLDNAVY OH 614700028680	6805	4556	26.00	
10/18	10/21	EXXONMOBIL 97687636 COCHECTON NY	1698	4556	62.17	
10/19	10/21	PERKINS 2363 09123639 GETTYSBURG PA 1019114247	4014	4556	35.52	
10/19	10/21	GETTYSBURG FOUNDATION GETTYSBURG PA 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 D8DPOS8HM5A	4275	4556	5.93	
		SALES TAX AMT 0.00				
10/21	10/22	DV FARM & GARDEN TVHDW CALLICOON NY	5368	4556	71.25	
10/21	10/22	WINE.COM 415-2919500 CA 5680704	5900	4556	233.16	
10/21	10/23	SEARS.COM 9300 800-349-4358 IA 1632947886133518003494358	5296	4556	60.77	
10/22	10/23	SHOPRITE ELLENVILLE ELLENVILLE NY 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 06176450002VS1Y7001445501	1714	4556	136.40	
10/25	10/26	DAVE'S SUPER DUPER HONESDALE PA 06212530001VS1Y7001995281	1473	4556	9.98	
10/25	10/26	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA BVN8RJYS2B3	6909	4556	45.92	
10/25	10/26	PECK'S MARKET OF NA NARROWSBURG NY 06176450004VS1Y7001748349	7633	4556	46.98	
10/25	10/26	ANC ANCESTRY.COM 800-2623787 UT 015017a40006	8962	4556	38.05	
10/25	10/26	GRATE WALL OF FIRE LLC 860-496-7907 CT 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	
						\$10,826.58
Fees						
09/22	09/27	FOREIGN TRANSACTION FEE	7792	4556	1.80	
TOTAL FEES FOR THIS PERIOD						\$1.80
Interest Charged						
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	Interest Charged				
		Interest Charged on Bank Cash Advances			0.00	
		TOTAL INTEREST FOR THIS PERIOD				\$0.00

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

Interest Charge Calculation

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

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

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

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

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. 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 to access your account.

1500

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

V O I D

\$

DOLLARS

FIA Card Services, N.A.
Wilmington, Delaware

FOR

⑆031100160⑆13700184162188⑈1500

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

V O I D

\$

DOLLARS

FIA Card Services, N.A.
Wilmington, Delaware

FOR

⑆031100160⑆13700184162188⑈1501

Interest and Fee Information	
APR for Check Cash Advances Promotional Offer ID G6RX-TCBJN	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.
Use by Date	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.
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 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.



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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