

Visa Signature®

CLAUDE A C SIMON
 Account Number: 4313 0736 0805 2818
 November 28 - December 28, 2013

Account Information:

www.bankofamerica.com

Mail billing inquiries to:

Bank of America
 P.O. Box 982325
 El Paso, TX 79998-2325

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	\$16,737.92
Current Payment Due	\$399.00
Past Due Amount	\$68.00
Total Minimum Payment Due	\$467.00
Payment Due Date	1/24/14

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** and your APRs may be increased up to the Penalty APR of **29.99%**.

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	29 years	\$41,470.72
\$608.27	36 months	\$21,897.72 (Savings = \$19,573.00)

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

Account Summary

Previous Balance	\$6,875.84
Payments and Other Credits	-63.33
Purchases and Adjustments	9,690.67
Fees Charged	25.42
Interest Charged	209.32
New Balance Total	\$16,737.92
Total Credit Line	\$33,000.00
Total Credit Available	\$16,262.08
Cash Credit Line	\$9,980.00
Portion of Credit Available for Cash	\$9,980.00
Statement Closing Date	12/28/13
Days in Billing Cycle	31

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
12/02		#AMAZON.COM AMZN.COM/BILLWA QL99Q2569EY continued on next page...	8517	4556	-54.00	

23 0167379200046700000628440004313073608052818

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

Account Number: 4313 0736 0805 2818

New Balance Total

Total Minimum Payment Due

Payment Due Date

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

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

105240222501 0940360805281811

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 _____

Visa Signature®

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 November 28 - December 28, 2013
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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Payments and Other Credits				
12/11		AMAZON.COM AMZN.COM/BILLWA PLKZ6D7S4AN	9605	2818	-9.33	
						-\$63.33
		Purchases and Adjustments				
11/26	11/29	#SHORTLINE TERMINAL AG PARAMUS NJ 00428700016V03Y7000045478	3393	4556	30.00	
11/27	11/29	#AMAZON.COM AMZN.COM/BILLWA QL9NA770DSU SALES TAX AMT 0.13	2910	4556	182.52	
11/27	11/29	#AMAZON MKTPLACE PMTS AMZN.COM/BILLWA QL9R5TWDPR	9312	4556	14.99	
11/27	11/29	#PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002VS1Y7002390965	4807	4556	48.53	
11/27	11/29	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002SPRY7002390977	4922	2818	50.79	
11/27	11/29	#YOUNGSVILLE VETERINAR YOUNGSVILLE NY	0386	4556	31.00	
11/29	11/30	#AMAZON.COM AMZN.COM/BILLWA LOT3TURM8PX SALES TAX AMT 0.00	7583	4556	9.51	
11/29	11/30	THE TOWNE GIFT SHOPPE JEFFERSONVILLNY 06239660001SPRYC000121697	3264	2818	42.30	
11/30	12/02	#AMAZON.COM AMZN.COM/BILLWA KLUGAWHBUZW SALES TAX AMT 0.01	9067	4556	16.19	
11/30	12/02	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA QXTZUKZ0Z33	8705	2818	55.96	
11/30	12/02	TOYSRUS-BABIESRUS 800-TOYSRUS PA 00289570979001	4439	2818	92.85	
12/01	12/02	#AMAZON DIGITAL SVCS 866-216-1072 WA Q3ARFQNOKQC	2169	4556	4.86	
12/02	12/03	ZAP ZAPPOS.COM 800-927-7671 NV 167719533-2	8929	2818	67.60	
12/02	12/04	#JEFF SELF STORAGE LLC JEFFERSONVILLNY STREAMRAYCAMS 4087021044 CA	1795	4556	70.00	
12/02	12/04	169606304087021044	6309	2818	10.00	
12/02	12/04	KAF BAKER'S CATALOG 802-2992240 VT 213805372	1148	2818	71.78	
12/03	12/04	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA WIPQW83HFKU	8422	2818	32.95	
12/03	12/04	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002SPRY7001552909	7652	2818	98.84	
12/03	12/04	#D J TIMESHERALDREC CI 888-620-1700 NY 15935769	3326	4556	25.60	
12/03	12/05	G2S-PAMELA.BIZ +442030510330CY	0223	2818	14.25	
12/04	12/05	AMAZON.COM AMZN.COM/BILLWA WIPA9F1L15B SALES TAX AMT 0.00	1606	2818	15.27	
12/04	12/05	KOHLER LUMBER & BUILD JEFFERSON NY	0054	2818	4,257.90	
12/05	12/06	ZEFRAN DENTAL GROUP LL HONESDALE PA	0072	2818	214.00	
12/05	12/06	DV FARM & GARDEN TVHDW CALLICOON NY	8981	2818	138.15	
12/05	12/06	IP CUSTOMER YEARS 8662378236US	899	2818	18.95	
12/05	12/06	TM NY THTR BALLET 800-653-8000 NY NY41055266-31484	7838	2818	178.10	

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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
12/05	12/07	HONESDALE CINEMA 6 HONESDALE PA	0018	2818	24.50	
12/05	12/07	HONESDALE CINEMA 6 HONESDALE PA	0026	2818	14.00	
12/05	12/07	TWO GUYS ITALIAN RESTA HONESDALE PA	2000	2818	29.24	
12/05	12/07	DOLRTREE 1585 00015859 HONESDALE PA 003339752180900	0003	2818	16.96	
12/05	12/07	EXXONMOBIL 47761911 HONESDALE PA	7325	2818	35.45	
12/05	12/07	GLOBAL GAS STOP ROCK HILL NY	4939	2818	75.00	
12/05	12/07	CAFE CHINA NEW YORK NY	6706	2818	71.88	
12/05	12/07	HILLSTONE 212.689.1090 NEW YORK NY	9805	2818	96.57	
12/05	12/07	BUILDUM LLC 888-414-1988 MA 41225421438884141988	0361	2818	15.32	
12/05	12/07	GAP ONLINE 800-4277895 OH 474000011121	3705	2818	108.10	
12/06	12/07	AMAZON.COM AMZN.COM/BILLWA PLKUM9RKEOI SALES TAX AMT 0.05	4386	2818	68.72	
12/06	12/07	LAZ PARKING 590810 NEW YORK NY	0198	2818	57.00	
12/06	12/07	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002SPRY7001665070	1076	2818	41.83	
12/07	12/09	BETHEL MARKET BETHEL NY	0140	2818	28.76	
12/08	12/09	DIS DISNEYSHOPPING.COM 800-328-0368 CA 3357237701001	5708	2818	32.11	
12/09	12/09	NEW YORK TIMES DIGITAL 800-698-4637 NY 6c4cb4bbf4c1d2e366fd45	8771	2818	15.00	
12/09	12/10	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA S8UX6K8RCL9	1894	2818	29.27	
12/09	12/11	GAP ONLINE 800-4277895 OH 088200010817	4902	2818	12.48	
12/10	12/11	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA IWPQTSOZKB4	0079	2818	26.95	
12/10	12/11	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA XD6CMW20T3D	8754	2818	7.99	
12/10	12/11	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002SPRY7001478131	4752	2818	182.47	
12/11	12/11	AMAZON.COM AMZN.COM/BILLWA XD6KD85EDOA SALES TAX AMT 0.02	9742	2818	32.38	
12/11	12/12	JUSTUS AUTOMOTIVE SERV 845-482-4815 NY	8736	2818	69.12	
12/11	12/12	NOR NORTHERN TOOL 800-222-5381 MN 281800000000062797368	5980	2818	197.98	
12/11	12/13	DUANE READE #14130 NEW YORK NY	1038	2818	25.91	
12/12	12/13	RITE AID STORE 0229 HONESDALE PA	4962	2818	109.89	
12/12	12/14	SUNOCO 0832535900 HONESDALE PA 34754615146059	9457	2818	41.21	
12/12	12/14	KMART 3885 HONESDALE PA	2504	2818	196.15	
12/12	12/14	HILLSTONE 212.689.1090 NEW YORK NY	7707	2818	112.55	
12/13	12/16	7-ELEVEN 35516 NEW YORK NY	0954	2818	28.72	
12/13	12/16	SHORTLINE TERMINAL AGE PARAMUS NJ 00428700016SPRY7000058671	5104	2818	60.00	
12/14	12/16	FRANCHIA NEW YORK NY	7723	2818	46.65	
12/14	12/16	CITY HATS NEW YORK NY	0596	2818	60.00	
12/14	12/16	CITY HATS NEW YORK NY	0604	2818	115.00	
12/14	12/16	#EZPASS PREPAID TOLL 800-333-8655 NY 3P-147722674	8202	4556	55.00	
12/15	12/16	OXFORD CAFE NEW YORK NY	7128	2818	26.08	
12/16	12/17	AMAZON.COM AMZN.COM/BILLWA C1UXNYHW4EF SALES TAX AMT 0.01	8185	2818	33.28	
12/16	12/17	JEFFERSON PHARMACY JEFFERSONVILLNY	9654	2818	85.80	
12/16	12/18	SUNOCO 0977201301 E BRUNSWICK NJ 35158062353575	7921	2818	49.55	
12/18	12/19	CALLICOON SUPPLY INC CALLICOON NY	8829	2818	19.42	

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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
12/18	12/19	PECK'S MARKET OF CA CALICOON NY 06176450001SPRY7001680786	0473	2818	146.44	
12/18	12/19	JEFFERSON PHARMACY JEFFERSONVILLNY	6615	2818	52.00	
12/18	12/19	AMAZON DIGITAL SVCS 866-216-1072 WA OMORTIG72JZ	0987	2818	1.29	
12/19	12/20	AMAZON DIGITAL SVCS 866-216-1072 WA UBJHHRO7PF7	4153	2818	1.29	
12/20	12/21	BASIN AND MAIN LOT 21 HONESDALE PA	8005	2818	262.00	
12/20	12/21	AMAZON DIGITAL SVCS 866-216-1072 WA KWKTOVJ52VG	2484	2818	0.69	
12/20	12/23	WEIS MARKETS #170 S HONESDALE PA 06176380170SPRY7003046418	1467	2818	291.81	
12/20	12/23	ALPINE WURST & MEAT HO HONESDALE PA	1604	2818	65.95	
12/21	12/23	EXXONMOBIL 42069757 SHOHOLA PA	6763	2818	49.33	
12/21	12/23	STAR MARKET LLC CALICOON NY	0231	2818	89.92	
12/21	12/23	STREAMRAYCAMS 4087021044 CA 177521064087021044	1066	2818	50.00	
12/22	12/23	AMAZON DIGITAL SERVICE 866-216-1072 WA LWB3WBUG8MTT	1460	2818	7.61	
12/23	12/24	STAR MARKET LLC CALICOON NY	0243	2818	40.59	
12/23	12/24	DV FARM & GARDEN TVHDW CALLICOON NY	0783	2818	71.25	
12/23	12/24	PECK'S MARKET OF CA CALICOON NY 06176450001SPRY7002106855	9481	2818	254.92	
12/23	12/24	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002SPRY7002106926	0190	2818	60.37	
12/24	12/26	PECK'S MARKET OF JE JEFFERSONVILLNY 06176450002SPRY7001730086	7680	2818	59.98	
12/25	12/26	#ANC ANCESTRY.COM 800-2623787 UT 015017a40006	1073	4556	38.05	
						\$9,690.67
Fees						
12/03	12/05	FOREIGN TRANSACTION FEE	0223	2818	0.42	
12/24	12/24	LATE FEE FOR PAYMENT DUE 12/24	6405		25.00	
		TOTAL FEES FOR THIS PERIOD				\$25.42
Interest Charged						
12/28	12/28	Interest Charged on Purchases			209.32	
12/28	12/28	Interest Charged on Balance Transfers			0.00	
12/28	12/28	Interest Charged on Dir Dep&Chk CashAdv			0.00	
12/28	12/28	Interest Charged on Bank Cash Advances			0.00	
		TOTAL INTEREST FOR THIS PERIOD				\$209.32
2013 Totals Year-to-Date						
Total fees charged in 2013						
\$28.12						
Total interest charged in 2013						
\$209.32						

Important Messages

You are a valued customer. Please be aware that we have not received your payment. Please send the amount due today. You may not use your account, including any enclosed access checks, until it is paid. If payment has been mailed, thank you.

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				\$13,511.76	\$209.32
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)

Rewards

BANKAMERICARD CASH REWARDS
96.09 BASE EARNED THIS MONTH
7.83 BONUS THIS MONTH
.00 REDEEMED
157.69 TOTAL AVAILABLE
VISIT BANKOFAMERICA.COM/CASHREWARDS

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

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.

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

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