

**BANK OF AMERICA** 

P.O. BOX 15284  
WILMINGTON, DE 19850

**Statement Enclosed**

SS 0229 N 969 832 1 18331 #@02 AB 0.547

CLAUDE SIMON  
534 W 42ND ST APT 8  
NEW YORK NY 10036-6221

**Customer Service Information:**

www.bankofamerica.com  
1.800.421.2110

**Mail billing inquiries to:**  
Bank of America  
P.O. Box 672050  
Dallas TX 75267-2050

**Mail payment to:**  
Bank of America  
P.O. Box 15019  
Wilmington DE 19886-5019

**Visa Signature®**

Account# 4400 6687 4848 **1688**  
January 28 - February 27, 2024

**Account Summary/Payment Information**

Previous Balance	\$1,923.24
Payments and Other Credits	-\$300.00
Purchases and Adjustments	\$1,333.67
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$41.30</b>
 New Balance Total	 \$2,998.21
Total Credit Line	\$33,000.00
Total Credit Available	\$30,001.79
Cash Credit Line	\$9,980.00
Portion of Credit Available for Cash	\$9,980.00
Statement Closing Date	02/27/2024
Days in Billing Cycle	31

New Balance Total	\$2,998.21
Current Payment Due	\$70.00

Total Minimum Payment Due	\$70.00
Payment Due Date	03/24/2024

**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 **\$39.00** 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	16 years	\$7,814.00
\$117.00	36 months	\$4,212.00 (Savings = \$3,602.00)

If you would like information about credit counseling services, call 866.300.5238.

27 002998210000700000030000000000000000004400668748481688

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

|||||

Account Number: 4400 6687 4848 **1688**

Payment Due Date	03/24/2024
New Balance Total	\$2,998.21
Total Minimum Payment Due	\$70.00

Enter payment amount \$

For change of address/phone number, see reverse side.  
Make your payment online at [www.bankofamerica.com](http://www.bankofamerica.com) or

Mail this coupon along with your check payable to: Bank of America

15240222501 19628748481688

## IMPORTANT INFORMATION ABOUT THIS ACCOUNT

**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.

**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. 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, 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. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

© 2024 Bank of America Corporation

### 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.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

**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 portion 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. Cash payments made with our tellers will only be accepted with a valid identification (ID).

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.

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.

Change of Address/Phone number: Online at [www.bankofamerica.com](http://www.bankofamerica.com)

Please do not add any written communication in this space.

**pd 300 3-14-24****Transactions**

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
02/21	02/21	<b>Payments and Other Credits</b> PMT FROM BILL PAYER SERVICE	2619	1688	-300.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						
		<b>Purchases and Adjustments</b>				
01/28	01/29	PECK'S MARKET OF JE JEFFERSONVILLNY	7342	1688	8.29	
02/04	02/05	EXXON RACEWAY MART MONTICELLO NY	2408	1688	49.59	
02/05	02/06	MVQ*CUSTOMER YEARS 866-2378236 IL	3356	1688	18.95	
02/05	02/06	FOOD EMPORIUM 1982 NEW YORK NY	3423	1688	34.63	
02/06	02/07	USPS PO 3542200247 JEFFERSONVILLNY	3671	1688	18.05	
02/06	02/08	MP MANHATTAN PLAZA LLC NEW YORK NY	1747	1688	120.00	
02/21	02/22	COMBINED ENERGY SERV 800-8741975 NY	6979	1688	988.29	
02/21	02/22	COMBINED ENERGY SERV 800-8741975 NY	6987	1688	95.87	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						
		<b>Interest Charged</b>				
02/27	02/27	INTEREST CHARGED ON PURCHASES			41.30	
02/27	02/27	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
02/27	02/27	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
02/27	02/27	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						
<b>2024 Totals Year-to-Date</b>						
Total fees charged in 2024						
\$0.00						
Total interest charged in 2024						
\$41.30						

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

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	23.49%V				\$ 2,070.01	\$ 41.30
Balance Transfers	23.49%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	25.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	26.49%V				\$ 0.00	\$ 0.00

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

**pd 300 3-14-24**

## Important Messages

You can request a copy of this statement in either Braille or Large Print by calling 800.432.1000 or going to [bankofamerica.com](http://bankofamerica.com) and enter Visually Impaired Access from the home page.

## Your Reward Summary

13.34 Base Cash Back Earned

18.68 Category Bonus Earned

226.60 Total Cash Back Available

**Make the most of your rewards program today!**



## Make your credit line work for you

Use our Mobile Banking app to request a credit card **Balance Transfer** or **Direct Deposit Cash Advance** as an easy and convenient way to help manage your finances.

Download the latest version of the Mobile Banking app by scanning this code with your smart device.

When you use the QRC feature certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data fees may apply.



SSM-08-23-0006.B | 5823935