



PO Box 660441
Dallas, TX 75266-0441

ELECTRONIC SERVICE REQUESTED

05620

Put your available
credit to work



Claude A. C. Simon
534 W. 42nd St., Apt. 8
New York, NY 10036-6221

Claude A C Simon

Credit card ending in: 1688

Date: March 26, 2024

Credit limit: \$33,000

Available credit as of

March 16, 2024: \$30,109

Save big with a low rate

And two great ways to use your **\$30,109** in available credit.

As a valued Bank of America® Customized Cash Rewards Visa Signature® credit cardholder, you're invited to take advantage of this exclusive Balance Transfer, Direct Deposit or Check Cash Advance offer.

Balance Transfers

0%

(0% Daily Periodic Rate [DPR])

Promotional APR until

April 2025[§]

After that **23.49%** variable APR
for online Balance Transfers.

Offer ID **LN07-60824**

Direct Deposit Cash Advances

0%

(0% Daily Periodic Rate [DPR])

Promotional APR until

April 2025[§]

After that **25.24%** variable APR for
Direct Deposit or Check Cash Advances.

Offer ID **LN07-60824**

&

A standard fee of 4% applies to each transaction. This offer is only available for a limited time and you must complete your transactions by **May 10, 2024** to qualify. **This promotional offer does not apply to your card Purchases.**

It's easy to use your offer. Start now.



Fastest: Scan this QR code with your smart device to access your offer in the Mobile Banking app.*

You can also sign in to Online Banking at **bofa.com/makeatransfer**.

You'll receive email notices to monitor the progress of your transactions.



Have questions?

Check the reverse side for helpful information about your Balance Transfer and Direct Deposit Cash Advance offer.

If you make purchases while carrying a cash balance, you'll immediately incur interest on those purchases, unless you have a 0% rate on purchases or you pay the entire account balance off each month.

*Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

IMPORTANT INFORMATION:

[§]Your account was selected for this promotional offer based on your account status as of March 16, 2024. Direct Deposits, Checks and Balance Transfers are subject to authorization and may be limited to the amount of your available credit line. Please make sure you have enough credit available for transaction(s), interest and any related fees. Card purchases are not eligible for this offer.

Please see the back of this letter for information on how we allocate payments and other important terms and conditions. Use of an enclosed check or draft will constitute a charge against your credit account.



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[§]Over, please.

Two great ways to use your available credit

Complete a **Balance Transfer** to pay down or pay off higher-rate balances on credit cards and loans including:

-  Non-Bank of America® credit cards
-  Retail and department store cards
-  Non-Bank of America home equity loans
-  Gas cards

Online requests transfer in 2–4 business days.

&

Use a **Direct Deposit Cash Advance** to put money into any checking account at any bank. Then use the money for:

-  Home and landscape contractors
-  Appliance or car repairs
-  Payments to friends or family
-  Paying other service providers

Access your cash within 1–3 business days.

Frequently asked questions

Q. Is there a fee to take advantage of an offer?

A. Yes, a transaction fee typically applies. Check your current offer details.

Q. Will I be charged interest on purchases if I take advantage of a promotional rate offer?

A. This promotional offer does not apply to your card purchases. In addition, if you make purchases while carrying a promotional-rate cash balance, you'll immediately incur interest on those purchases, unless you have a 0% rate on purchases or you pay off the entire account balance each month.

Q. If I use a promotional offer, how will my payments be applied?

A. Your card comes with different rates for purchases, balance transfers, direct deposit and check cash advances. Your minimum payment amount will be applied to the lowest-rate balance. If you pay more than the minimum, the additional amount will be applied to your higher-rate balances.

Q. Do I need to make the monthly minimum payment?

A. Yes. If you have a balance on your account, you must always make at least the minimum monthly payment by the due date to avoid any late fees or charges.

Q. If I have automatic bill payments set up for my account, do I need to change anything when I transfer a balance or get cash from my card?

A. You should check your automatic payment settings to ensure you are paying at least the new monthly minimum payment, or that you don't pay the new balance in full unintentionally.

Q. What happens if I still have a balance when my promotional rate ends?

A. When promotional rates end, the standard rate for the applicable transaction types will be applied to any remaining balances for those transaction types. See the Interest Charge Calculation section of your billing statement for current rates.

Q. After I transfer a balance, do I need to continue to make payments to my other lender?

A. Yes, because transfer times vary. To avoid any fees or other charges, you should continue to make at least the minimum monthly payment until you see the transfer amount credited to your other account.

Q. What is APR?

A. An APR, or Annual Percentage Rate, is the interest charged on a credit card or loan expressed as an annualized amount.

Q. Will I earn rewards if I take advantage of a promotional rate offer?

A. No. If you have a rewards card, you only earn rewards on card purchases.

When you use the QR feature certain information is collected from your mobile device for business purposes.

[§] **Promotional Offers:** From time to time we may make Promotional Offers on certain Balance Transfers, Cash Advances, Direct Deposits and Purchases. Promotional Offers may include limited-time introductory or promotional APRs that are lower than the Standard 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.

There is no grace period for Balance Transfers, Direct Deposit Cash Advances or Check Cash Advances. Interest accrues from the transaction date. The transaction date for each Check Cash Advance is the date the check posts to your account. The transaction must post on or before the date shown on the check or the check will be declined. The Average Balance Method (including new Balance Transfers and new Direct Deposit or Check 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 Balance Transfers, Direct Deposit or Check Cash Advances, and Promotional Offer balances consisting of Balance Transfers and Direct Deposit or Check Cash Advances.

You may not use this account to make a payment on this or any other credit account or loan issued by Bank of America, N.A., or its affiliates.

Monthly minimum payments are required when you carry a balance. 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 Bank of America, N.A.

Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

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 Made with 10% recovered fiber content. By using recovered fiber content, Bank of America is helping to reduce greenhouse gas emissions and water consumption. Leaf icon is a registered trademark of Bank of America Corporation.

It's simple to start saving now



Fastest: Scan this QR code with your smart device to access your offer in the Mobile Banking app.*

You can also sign in to Online Banking at bofa.com/makeatransfer.

Or use the attached checks. If you use a check to transfer a balance and you carry any portion of that balance at the end of the promotion, you will pay a higher APR than if you requested the Balance Transfer online. See offer details below.

Interest and Fee Information

APR for Check Cash Advances	0% Promotional APR through your statement Closing Date in April 2025. When this Promotional APR ends, the APR for these promotional balances will increase to the Check Cash Advance rate, currently 25.24%. This variable APR is based on the U.S. Prime Rate of 8.5% as of 2/29/2024, and will vary based on market changes to the Prime Rate.
Non-promotional APR for Check Cash Advances	25.24%. This variable APR is based on the U.S. Prime Rate of 8.5% as of 2/29/2024, and will vary based on market changes to the Prime Rate.
Use by Date	Checks must post to your account by May 10, 2024, for the promotional offer to apply. Transactions that post after May 10, 2024, will be declined.
Fee	A fee of 4% applies to each transaction.
Paying Interest	We will begin charging interest on these checks on the transaction date.

When this promotional offer expires, existing balances for Direct Deposits or Check Cash Advances completed by using any of the enclosed checks, including checks used to transfer balances, will go to a **25.24%** variable APR. Existing balances for Balance Transfers completed online or over the phone will go to a **23.49%** variable APR. Variable APRs are based on the U.S. Prime Rate of 8.5% as of 2/29/2024, and will vary based on market changes to the Prime Rate. **A standard fee of 4% applies to each transaction.**

Low rate

0% (0% Daily Periodic Rate [DPR]) Promotional APR until **April 2025**.^s



You're not responsible for fraudulent use of these checks.

Claude A. C. Simon
534 W. 42nd St., Apt. 8
New York, NY 10036-6221

Check must post to your account by 5/10/2024 1923

Date 62-16
Offer ID **LN07-60824** 311

Pay To The
Order Of _____

\$ _____

BANK OF AMERICA

Bank of America, N.A.
Charlotte, North Carolina

Security features included.
Details on back.

For _____

1031100160193300184162188101923

Claude A. C. Simon
534 W. 42nd St., Apt. 8
New York, NY 10036-6221

Check must post to your account by 5/10/2024 1924

Date 62-16
Offer ID **LN07-60824** 311

Pay To The
Order Of _____

\$ _____

BANK OF AMERICA

Bank of America, N.A.
Charlotte, North Carolina

Security features included.
Details on back.

For _____

1031100160193300184162188101924

X _____

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
▼ RESERVED FOR FINANCIAL INSTITUTION USE* ▼

*FEDERAL RESERVE BOARD OF GOVERNORS REG. CC



Security features on this check include a
Micro-Print Signature Line and Security Screen.
Absence of these features may indicate alteration.

X _____

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
▼ RESERVED FOR FINANCIAL INSTITUTION USE* ▼

*FEDERAL RESERVE BOARD OF GOVERNORS REG. CC



Security features on this check include a
Micro-Print Signature Line and Security Screen.
Absence of these features may indicate alteration.

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