



P.O. BOX 15284
WILMINGTON, DE 19850

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

ANH VU
13711 ENGLEMAN DR
LAUREL MD 20708-1325

Account# 4400 6632 8396 **8272**
November 19 - December 18, 2023

Account Summary/Payment Information

Previous Balance	\$8.08	New Balance Total	\$0.00
Payments and Other Credits	-\$140.37	Current Payment Due	\$0.00
Purchases and Adjustments	\$132.29	Total Minimum Payment Due	\$0.00
Fees Charged	\$0.00	Payment Due Date	01/15/2024
Interest Charged	\$0.00		
New Balance Total	\$0.00	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% . If you would like information about credit counseling services, call 866.300.5238.	
Total Credit Line	\$9,000.00		
Total Credit Available	\$9,000.00		
Cash Credit Line	\$900.00		
Portion of Credit Available for Cash	\$900.00		
Statement Closing Date	12/18/2023		
Days in Billing Cycle	30		

Important Changes to Your Account Terms

The following is a summary of the changes we are making to your account terms. These changes will take effect on **February 17, 2024**. For more information on these changes, see the *Important Information* section containing amendments to your Credit Card Agreement.

You have the right to reject these changes by calling us at 866.300.3122 by **February 16, 2024, 8:00 PM Eastern Time**. If you do choose to reject them, your account will be closed.

Revised Terms as of February 17, 2024	
• Balance Transfer	4% of the amount of each transaction
• Cash Advance	
o Direct Deposit	4% of the amount of each transaction
o Check Cash Advance	4% of the amount of each transaction

In addition, we are removing any Maximum Fee, as applicable, for these types of transactions (*Balance Transfers, Direct Deposit Cash Advances and Check Cash Advances*).

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.

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.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
11/20	11/20	CASH REWARDS STATEMENT CREDIT	7712	1313	−82.60	
11/20	11/21	PAYPAL *EBAYINCSHIP 408-376-7400 CA	4065	1313	−4.44	
11/26	11/27	BA ELECTRONIC PAYMENT	0121	8272	−43.36	
12/16	12/16	BA ELECTRONIC PAYMENT	5025	8272	−9.97	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						−\$140.37
Purchases and Adjustments						
11/19	11/20	SENDLE WWW.SENDLE.COWA	6285	1313	85.94	
11/19	11/20	SAMSClub #6434 LAUREL MD	4965	1313	36.38	
12/14	12/14	SELLER AMP LTD HALIFAX	6458	8272	9.97	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$132.29
Interest Charged						
12/18	12/18	INTEREST CHARGED ON PURCHASES			0.00	
12/18	12/18	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
12/18	12/18	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
12/18	12/18	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$0.00

2023 Totals Year-to-Date	
Total fees charged in 2023	−\$1.30
Total interest charged in 2023	\$0.00

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	28.24%V				\$ 0.00	\$ 0.00
Balance Transfers	28.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	29.99%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 0.00	\$ 0.00

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

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 and enter Visually Impaired Access from the home page.

Please read about important amendment(s) to your Credit Card Agreement and/or notices for your account on the enclosed *Important Information* page.

Your Reward Summary

1.28	Base Cash Back Earned
.14	Relationship Bonus Earned
82.60	Cash Back Redeemed
3.83	Total Cash Back Available

Make the most of your
rewards program today!

¿Estados de cuenta en español?
¡Podemos hacerlos para usted!

Llame al **800.688.6086** o visite
su centro financiero más cercano.

Se aplican exclusiones. No se encuentra disponible para cuentas
Comerciales, Merrill, Private Bank y Pequeñas Empresas.

Statements in Spanish?
We can do that for you!

Call **800.432.1000**, or visit
your nearest financial center.

Exclusions apply. Not available for Commercial, Merrill,
Private Bank and Small Business accounts.

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Important Information

Please read the information below to stay informed about changes or other important details that may impact you.

We are changing some terms of your Credit Card Agreement

This amendment to your Credit Card Agreement is outlined below. All other terms of your Credit Card Agreement still apply. If there is a conflict, the terms in this amendment are in effect. Please keep this document for your records.

We are making this amendment because of a change in our business practices.

What you need to know

In the **Account Summary Table**, under the sub-header **Fees**, we are increasing the transaction fee for *Balance Transfer*, *Direct Deposit Cash Advance*, and *Check Cash Advance* to **4.00%** and removing any Maximum Fee, as applicable, for these types of transactions. These transaction fees will increase to **4.00%** of U.S. dollar amount for each transaction beginning **February 17, 2024**.

In the section titled **INTEREST AND FEES** under **Transaction Fees**, we are increasing the transaction fee for *Balance Transfer*, *Direct Deposit Cash Advance* and *Check Cash Advance* and removing any Maximum Fee, as applicable, for these types of transactions. This change will take effect **February 17, 2024**. All other transaction fees remain the same.

TRANSACTION FEES

We will assess the following Transaction Fees to your account in the same category to which the transaction is posted:

If you obtain a Balance Transfer, Direct Deposit, or Check Cash Advance, we will assess a transaction fee equal to 4.00% of the U.S. dollar amount of each such transaction.

Rejection Instructions for this Amendment:

Keep in mind, you have the right to reject these changes by calling us at 866.300.3122. You may be prompted to enter your full account number.

If we do not receive your rejection by **February 16, 2024, 8:00 PM Eastern Time**, your rejection will not be effective and the changes in this Amendment will apply to your credit card account as of the effective date.

Effect of Rejection: If you reject these changes, they will not apply to your account; however, your account will be closed as of the date we process your rejection and cannot be reopened. You will need to continue making your minimum monthly payments until your balance is paid in full. As a reminder, if your account is enrolled in a rewards program that is administered by Bank of America, any accrued but unredeemed rewards must be redeemed within 90 days of account closure or you will lose them. In addition, this credit card account will no longer provide overdraft protection for linked deposit accounts.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with the law concerning Bank of America, N.A., 100 N. Tryon Street, Charlotte, N.C. 28255 is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006.

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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

Please do not add any written communication in this space.