



P.O. BOX 15284
WILMINGTON, DE 19850

ANH VU
13711 ENGLEMAN DR
LAUREL MD 20708-1325

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

Account# 4400 6604 7091 **1313**
October 19 - November 18, 2023

Account Summary/Payment Information

Previous Balance	\$136.87
Payments and Other Credits	-\$4,666.66
Purchases and Adjustments	\$4,537.87
Fees Charged	\$0.00
Interest Charged	\$0.00

New Balance Total	\$8.08
Total Credit Line	\$9,000.00
Total Credit Available	\$8,991.92
Cash Credit Line	\$900.00
Portion of Credit Available for Cash	\$900.00
Statement Closing Date	11/18/2023
Days in Billing Cycle	31

New Balance Total	\$8.08
Current Payment Due	\$8.08

Total Minimum Payment Due	\$8.08
Payment Due Date	12/15/2023

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.

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

Account Number: 4400 6604 7091 **1313**

Payment Due Date	12/15/2023
New Balance Total	\$8.08
Total Minimum Payment Due	\$8.08

ANH VU
13711 ENGLEMAN DR
LAUREL MD 20708-1325

Enter payment amount

\$

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or

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

5240222501 19620470911313

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.

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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

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
10/18	10/19	BA ELECTRONIC PAYMENT	4543	1313	-136.87	
10/20	10/20	BA ELECTRONIC PAYMENT	9557	1313	-378.80	
10/22	10/23	BA ELECTRONIC PAYMENT	8251	1313	-292.97	
10/24	10/25	BA ELECTRONIC PAYMENT	6673	1313	-302.00	
10/25	10/27	SAMSClub.COM 888-746-7726 AR	1843	1313	-32.08	
10/27	10/28	BA ELECTRONIC PAYMENT	9484	1313	-600.00	
10/28	10/30	BA ELECTRONIC PAYMENT	7726	1313	-159.54	
10/31	11/01	BA ELECTRONIC PAYMENT	2886	1313	-616.00	
10/31	11/02	CVS/PHARMACY #01790 LAUREL MD	1145	1313	-37.42	
11/02	11/03	LEGO Enfield CT	1071	1313	-63.50	
11/02	11/03	SAMSClub #6434 LAUREL MD	7071	1313	-43.03	
11/03	11/03	BA ELECTRONIC PAYMENT	9676	1313	-466.40	
11/02	11/04	WALGREENS #19851 BELTSVILLE MD	5784	1313	-30.59	
11/02	11/04	WALGREENS #19851 BELTSVILLE MD	5602	1313	-34.66	
11/04	11/06	WALGREENS #17917 LAUREL MD	8457	1313	-33.12	
11/06	11/06	CASH REWARDS STATEMENT CREDIT	9644	1313	-13.18	
11/07	11/09	WALGREENS #18015 ARBUTUS MD	9173	1313	-40.79	
11/09	11/10	WALMART.COM WALMART.COM AR	6246	1313	-67.73	
11/13	11/14	WALMART.COM WALMART.COM AR	2972	1313	-21.20	
11/13	11/14	WALMART.COM WALMART.COM AR	5190	1313	-31.80	
11/13	11/15	WM SUPERCENTER #1985 LAUREL MD	4889	1313	-5.28	
11/16	11/16	BA ELECTRONIC PAYMENT	9926	1313	-934.00	
11/17	11/17	BA ELECTRONIC PAYMENT	7409	1313	-325.70	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$4,666.66

Purchases and Adjustments						
10/17	10/19	HOMEDepot.COM 800-430-3376 GA	8248	1313	7.83	
10/17	10/19	HOMEDepot.COM 800-430-3376 GA	1936	1313	7.67	
10/17	10/19	SAMSClub.COM 888-746-7726 AR	2068	1313	34.32	
10/18	10/19	WALMART.COM 800-966-6546 AR	1065	1313	18.25	
10/18	10/19	WALMART.COM 800-966-6546 AR	2373	1313	5.60	
10/18	10/19	WALMART.COM 800-966-6546 AR	9754	1313	5.28	
10/19	10/20	WALMART.COM 800-966-6546 AR	8659	1313	61.20	
10/19	10/20	WALMART.COM 800-966-6546 AR	5162	1313	5.70	
10/19	10/20	SAMSClub.COM 888-746-7726 AR	4943	1313	128.31	
10/19	10/21	SAMSClub.COM 888-746-7726 AR	3493	1313	32.08	
10/20	10/21	WALMART.COM 800-966-6546 AR	4489	1313	6.11	
10/20	10/21	WALMART.COM 8009666546 800-966-6546 AR	8156	1313	11.12	
10/20	10/23	SAMSClub.COM 888-746-7726 AR	4981	1313	32.15	
10/20	10/23	SAMSClub.COM 888-746-7726 AR	5389	1313	32.45	
10/21	10/23	WALMART.COM 800-966-6546 AR	6393	1313	1.56	
10/21	10/23	WALMART.COM 800-966-6546 AR	2594	1313	11.02	
10/21	10/23	SAMSClub.COM 888-746-7726 AR	4158	1313	36.78	
10/22	10/23	WALMART.COM 800-966-6546 AR	3187	1313	18.34	
10/22	10/23	WALMART.COM 8009666546 800-966-6546 AR	1614	1313	3.11	
10/22	10/24	SAMSClub.COM 888-746-7726 AR	3648	1313	31.52	
10/22	10/24	SAMSClub.COM 888-746-7726 AR	1901	1313	62.73	
10/23	10/24	WALMART.COM 8009666546 800-966-6546 AR	9956	1313	17.06	
10/23	10/24	WALMART.COM 800-966-6546 AR	4765	1313	6.01	
10/23	10/24	SAMSClub #4771 SEVERN MD	8565	1313	36.83	
10/24	10/24	MIDJOURNEY INC. HTTPSWWW.MIDJCA	4329	1313	10.60	
10/23	10/25	HOMEDepot.COM 800-430-3376 GA	7802	1313	7.85	
10/23	10/25	HOMEDepot.COM 800-430-3376 GA	4607	1313	7.62	
10/23	10/25	HOMEDepot.COM 800-430-3376 GA	5450	1313	7.51	
10/23	10/25	SAMSClub.COM 888-746-7726 AR	6802	1313	14.76	
10/23	10/25	SAMSClub.COM 888-746-7726 AR	6581	1313	73.57	

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Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
10/24	10/25	WALMART.COM 800-966-6546 AR	3506	1313	4.52	
10/24	10/25	WALMART.COM 800-966-6546 AR	5047	1313	8.49	
10/24	10/25	WALMART.COM 800-966-6546 AR	5431	1313	8.35	
10/24	10/25	WALMART.COM 800-966-6546 AR	9439	1313	4.79	
10/24	10/25	WALMART.COM 800-966-6546 AR	7250	1313	11.11	
10/24	10/25	SELLER AMP LTD HALIFAX	0636	1313	9.97	
10/24	10/26	HOMEDEPOT.COM 800-430-3376 GA	5920	1313	7.71	
10/24	10/26	SAMSCLUB.COM 888-746-7726 AR	0784	1313	14.76	
10/24	10/26	SAMSCLUB.COM 888-746-7726 AR	8138	1313	41.24	
10/24	10/26	SAMSCLUB.COM 888-746-7726 AR	3644	1313	55.45	
10/25	10/26	WALMART.COM 800-966-6546 AR	3643	1313	21.55	
10/25	10/26	WALMART.COM 800-966-6546 AR	3521	1313	8.73	
10/25	10/26	WALMART.COM 800-966-6546 AR	5961	1313	9.92	
10/25	10/26	WALMART.COM 8009666546 800-966-6546 AR	3100	1313	4.88	
10/25	10/26	LEGO Enfield CT	1079	1313	63.50	
10/25	10/26	WALMART.COM 800-966-6546 AR	5356	1313	3.08	
10/25	10/26	WALGREENS #7554 410-761-3341 MD	3656	1313	45.97	
10/25	10/27	WALGREENS #7978 336-651-2910 NC	4690	1313	22.01	
10/25	10/27	HOMEDEPOT.COM 800-430-3376 GA	0796	1313	7.89	
10/26	10/27	TEMU.COM 130-248-0611 MA	1841	1313	27.54	
10/26	10/27	WALMART.COM 800-966-6546 AR	7370	1313	2.85	
10/26	10/27	WALMART.COM 800-966-6546 AR	7853	1313	10.77	
10/26	10/27	WALMART.COM 800-966-6546 AR	3162	1313	22.05	
10/26	10/27	www.cvs.com 800-746-7287 RI	3665	1313	37.42	
10/26	10/27	WAL-MART #1985 LAUREL MD	4246	1313	7.59	
10/26	10/28	WALMART.COM 8009666546 800-966-6546 AR	5475	1313	6.45	
10/26	10/28	SAMSCLUB.COM 888-746-7726 AR	9951	1313	43.03	
10/27	10/28	WALMART.COM 800-966-6546 AR	4841	1313	4.95	
10/27	10/28	WALMART.COM 800-966-6546 AR	9594	1313	5.70	
10/27	10/28	WAL-MART #1985 LAUREL MD	9118	1313	45.42	
10/27	10/30	SAMSCLUB.COM 888-746-7726 AR	3618	1313	82.00	
10/27	10/30	SAMSCLUB.COM 888-746-7726 AR	4538	1313	68.78	
10/28	10/30	WALMART.COM 8009666546 800-966-6546 AR	5624	1313	2.84	
10/28	10/30	WALMART.COM 800-966-6546 AR	8643	1313	13.64	
10/28	10/30	WALGREENS #15185 301-725-0236 MD	9797	1313	23.99	
10/28	10/30	WAL-MART #1985 LAUREL MD	1819	1313	7.81	
10/28	10/30	PAYPAL *EBAYINCSHIP 408-376-7400 CA	8583	1313	4.44	
10/28	10/30	WM SUPERCENTER #1985 301-604-0180 MD	2200	1313	7.93	
10/28	10/30	TARGET 00010074 LAUREL MD	4497	1313	7.89	
10/28	10/30	SAMSCLUB.COM 888-746-7726 AR	2706	1313	37.78	
10/28	10/30	PHO 5 UP - HANOVER HANOVER MD	0989	1313	29.57	
10/29	10/30	WALMART.COM 800-966-6546 AR	6871	1313	12.44	
10/29	10/30	WALMART.COM 800-966-6546 AR	6860	1313	6.20	
10/29	10/30	WALGREENS #17966 ELKRIDGE MD	4485	1313	23.99	
10/29	10/30	WM SUPERCENTER #1985 301-604-0180 MD	1201	1313	18.85	
10/29	10/31	WALGREENS #15185 301-725-0236 MD	7989	1313	20.69	
10/30	10/31	WALGREENS #6559 989-631-0910 MI	2573	1313	9.59	
10/30	11/01	WALGREENS #11140 301-445-8159 MD	3258	1313	28.39	
10/30	11/01	SAMSCLUB.COM 888-746-7726 AR	0310	1313	37.74	
10/31	11/01	WALMART.COM 800-966-6546 AR	1291	1313	4.76	
10/31	11/01	SAMSCLUB.COM 888-746-7726 AR	0473	1313	16.45	
10/31	11/01	WALMART.COM 8009666546 800-966-6546 AR	3224	1313	6.20	
10/31	11/01	WALMART.COM 800-966-6546 AR	4229	1313	3.07	
10/31	11/01	WALMART.COM 800-966-6546 AR	7045	1313	10.88	
10/31	11/01	WALGREENS #10428 207-893-2562 ME	6825	1313	30.00	
10/31	11/01	WALGREENS #10446 845-786-2063 NY	6908	1313	28.37	
10/31	11/01	WALGREENS #19427 410-424-4501 MD	7088	1313	52.38	
10/31	11/01	SAMSCLUB #6434 LAUREL MD	0245	1313	35.29	
10/31	11/01	WM SUPERCENTER #1985 301-604-0180 MD	0035	1313	61.67	
11/01	11/02	WALMART.COM 800-966-6546 AR	1497	1313	11.11	

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Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
11/01	11/02	WALMART.COM 8009666546 800-966-6546 AR	6214	1313	5.32	
11/01	11/02	WALMART.COM 8009666546 800-966-6546 AR	6396	1313	5.72	
11/01	11/02	WALMART.COM 8009666546 800-966-6546 AR	9880	1313	10.56	
11/01	11/02	WALMART.COM 8009666546 800-966-6546 AR	9963	1313	41.21	
11/01	11/03	SAMSClub.COM 888-746-7726 AR	4259	1313	27.64	
11/01	11/03	SAMSClub.COM 888-746-7726 AR	9625	1313	42.28	
11/02	11/03	WALMART.COM 800-966-6546 AR	9871	1313	13.74	
11/02	11/03	WALMART.COM 800-966-6546 AR	8181	1313	5.59	
11/02	11/03	WALMART.COM 800-966-6546 AR	5363	1313	6.19	
11/02	11/03	WALMART.COM 800-966-6546 AR	8657	1313	5.28	
11/02	11/03	WAL-MART #1985 LAUREL MD	4150	1313	20.93	
11/02	11/03	WALGREENS #11500 301-352-2340 MD	9764	1313	15.30	
11/02	11/03	WALGREENS #11500 301-352-2340 MD	9848	1313	19.66	
11/02	11/03	WALGREENS #19851 301-937-4020 MD	9921	1313	30.59	
11/02	11/03	WALGREENS #19851 301-937-4020 MD	0085	1313	30.59	
11/02	11/03	WALGREENS #19851 301-937-4020 MD	0168	1313	34.66	
11/02	11/03	WAL-MART #1893 301-805-8850 MD	1114	1313	14.55	
11/02	11/03	BJs.COM #5490 800-257-2582 MA	7568	1313	202.17	
11/02	11/04	WALGREENS #17917 240-456-0301 MD	8142	1313	23.99	
11/03	11/04	GOOGLE *FI 4xSBVF g.co/helpapp#CA	1544	1313	114.56	
11/03	11/04	WALMART.COM 800-966-6546 AR	0671	1313	5.28	
11/03	11/04	WALMART.COM 800-966-6546 AR	0315	1313	3.06	
11/03	11/04	WALGREENS #6563 815-293-3465 IL	3337	1313	40.76	
11/03	11/04	WALGREENS #11500 301-352-2340 MD	3410	1313	33.12	
11/03	11/04	USPS PO 2341400276 HANOVER MD	1231	1313	21.94	
11/04	11/06	HARRIS TEETER 704-716-2000 NC	9315	1313	29.95	
11/05	11/06	TMOBILE*AUTO PAY 800-937-8997 WA	2978	1313	116.00	
11/05	11/07	SAMSClub.COM 888-746-7726 AR	0903	1313	39.87	
11/06	11/07	WALGREENS #11630 513-931-1717 OH	8314	1313	14.42	
11/06	11/07	WALGREENS #3700 712-329-0930 IA	1859	1313	38.37	
11/06	11/07	WALGREENS #6077 843-357-3985 SC	1933	1313	47.95	
11/06	11/07	WALGREENS #19851 301-937-4020 MD	2014	1313	40.79	
11/08	11/09	WALMART+ MEMBERSHIP 800-966-6546 AR	7963	1313	51.94	
11/09	11/09	SENDLE WWW.SENDLE.COWA	3975	1313	10.08	
11/08	11/10	WALGREENS #6903 562-817-5690 CA	1316	1313	42.37	
11/09	11/10	SENDLE WWW.SENDLE.COWA	0677	1313	33.55	
11/09	11/10	WALGREENS #7839 214-443-5160 TX	1498	1313	54.38	
11/09	11/10	WALGREENS #18255 301-384-0487 MD	5593	1313	15.99	
11/09	11/10	BP#9323783#7 LAUREL BP LAUREL MD	8411	1313	39.35	
11/10	11/11	WALMART.COM 800-966-6546 AR	2795	1313	61.48	
11/10	11/11	WALMART.COM 800-966-6546 AR	9670	1313	53.00	
11/11	11/11	SENDLE WWW.SENDLE.COWA	0063	1313	63.25	
11/10	11/13	WALGREENS #15185 301-725-0236 MD	1609	1313	19.18	
11/12	11/13	SENDLE WWW.SENDLE.COWA	4467	1313	88.92	
11/13	11/14	www.cvs.com 800-746-7287 RI	1997	1313	26.23	
11/13	11/14	WALMART.COM 800-966-6546 AR	9452	1313	146.28	
11/13	11/14	www.cvs.com 800-746-7287 RI	6054	1313	16.79	
11/14	11/15	WALGREENS #18015 410-247-2614 MD	6735	1313	45.57	
11/15	11/15	SENDLE WWW.SENDLE.COWA	0413	1313	121.64	
11/15	11/16	CHEGG ORDER 855-440-1323 CA	2849	1313	16.91	
11/15	11/16	TEMU.COM 130-248-0611 MA	8792	1313	34.66	
11/16	11/17	SENDLE WWW.SENDLE.COWA	1151	1313	241.47	
11/16	11/17	MD DEPT ASSMNT/TAX EGOV.COM MD	7429	1313	100.00	
11/16	11/17	MD.GOV SERVICE FEE EGOV.COM MD	1823	1313	3.00	
11/16	11/17	BP#9323783#7 LAUREL BP LAUREL MD	2417	1313	33.41	
11/16	11/18	SAMSClub.COM 888-746-7726 AR	2953	1313	30.35	
11/16	11/18	THAI AT LAUREL LAUREL MD	2380	1313	61.98	
11/17	11/18	WAL-MART #1985 LAUREL MD	1348	1313	16.68	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$4,537.87

Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Interest Charged						
11/18	11/18	INTEREST CHARGED ON PURCHASES			0.00	
11/18	11/18	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
11/18	11/18	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
11/18	11/18	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.

Your Reward Summary

41.00	Base Cash Back Earned
31.02	Category Bonus Earned
7.51	Relationship Bonus Earned
3.07	Other Bonus Earned
13.18	Cash Back Redeemed
82.60	Total Cash Back Available

Make the most of your rewards program today!