



P.O. BOX 15284
WILMINGTON, DE 19850

ANH HOANG TUAN 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**
August 19 - September 18, 2023

Account Summary/Payment Information

Previous Balance	\$170.74
Payments and Other Credits	-\$1,342.90
Purchases and Adjustments	\$1,241.87
Fees Charged	\$0.00
Interest Charged	\$0.00

New Balance Total	\$69.71
Total Credit Line	\$9,000.00
Total Credit Available	\$8,930.29
Cash Credit Line	\$900.00
Portion of Credit Available for Cash	\$900.00
Statement Closing Date	09/18/2023
Days in Billing Cycle	31

New Balance Total	\$69.71
Current Payment Due	\$25.00
Total Minimum Payment Due	\$25.00
Payment Due Date	10/15/2023

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%**.

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	3 months	\$71.00

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	10/15/2023
New Balance Total	\$69.71
Total Minimum Payment Due	\$25.00

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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						
08/18	08/19	BA ELECTRONIC PAYMENT	4132	1313	−200.00	
08/22	08/23	GENTLEMONSTER ANAHEIM CA	3179	1313	−279.00	
08/24	08/25	BA ELECTRONIC PAYMENT	4470	1313	−170.74	
08/28	08/29	FROMATTITOX LONDON	3307	1313	−34.98	
09/01	09/02	GOOGLE *Google Fi 855-836-3987 CA	6614	1313	−12.00	
09/13	09/13	GOOGLE *Google Fi 855-836-3987 CA	6998	1313	−29.94	
09/17	09/18	BA ELECTRONIC PAYMENT	2064	1313	−616.24	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						−\$1,342.90
Purchases and Adjustments						
08/25	08/26	GOOGLE *Google Fi 855-836-3987 CA	1709	1313	29.94	
08/26	08/26	FROM ATTITOX LONDON	9665	1313	34.98	
09/01	09/02	AUTODS 972-547-5204 CO	1606	1313	0.99	
09/01	09/02	AUTODS 972-547-5204 CO	6424	1313	6.99	
09/01	09/02	AUTODS 972-547-5204 CO	6655	1313	0.99	
09/03	09/04	GOOGLE *FI vRVCSN g.co/helppay#CA	9103	1313	128.92	
09/04	09/05	WAWA 8515 LAUREL MD	9548	1313	40.52	
09/05	09/06	TMOBILE*AUTO PAY 800-937-8997 WA	2931	1313	106.00	
09/06	09/06	eBay O*17-10500-39486 San Jose CA	8725	1313	3.17	
09/06	09/06	eBay O*22-10497-59118 San Jose CA	9767	1313	2.11	
09/09	09/11	WALMART.COM 8009666546 800-966-6546 AR	0047	1313	8.28	
09/09	09/11	ZIKANALYTICS.COM 357-998-3300	7932	1313	1.00	
09/11	09/12	FEDEX OFFIC91700009175 LAUREL MD	2971	1313	0.93	
09/12	09/12	AUTODS 972-547-5204 CO	7087	1313	0.99	
09/14	09/15	Samsung 800-7267864 NJ	0137	1313	644.39	
09/14	09/15	Samsung 800-7267864 NJ	0138	1313	52.99	
09/14	09/15	BP#2025708LAUREL LAKES B LAUREL MD	3460	1313	43.02	
09/14	09/15	UMBC MARYLAND 877-214-3932 MD	6843	1313	50.00	
09/15	09/15	CHEGG ORDER 855-440-1323 CA	8939	1313	15.95	
09/17	09/18	WALMART.COM 800-966-6546 AR	1147	1313	67.73	
09/17	09/18	SPOCKET 628-5007722 DE	2049	1313	0.99	
09/18	09/18	AUTODS 972-547-5204 CO	7036	1313	0.99	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$1,241.87
Interest Charged						
09/18	09/18	INTEREST CHARGED ON PURCHASES			0.00	
09/18	09/18	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
09/18	09/18	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
09/18	09/18	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

8.86	Base Cash Back Earned
15.73	Category Bonus Earned
2.48	Relationship Bonus Earned
49.37	Total Cash Back Available

Make the most of your rewards program today!