



P.O. BOX 15284
WILMINGTON, DE 19850

EUGENIO CASTRO GARZA
PASEO DE SAN AGUSTIN #108 804A
VILLAS DEL LAGO RESIDENCIAL AVERANDA
CUERNAVACA 62374
MEXICO

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# 5524 3371 7618 **8961**
April 28 - May 27, 2025

Account Summary/Payment Information

Previous Balance	\$183.73
Payments and Other Credits	-\$213.68
Purchases and Adjustments	\$2,069.27
Direct Deposit and Check Cash Advances	\$1,600.00
Fees Charged	\$95.09
Interest Charged	\$21.94

New Balance Total	\$3,756.35
Total Credit Line	\$6,000.00
Total Credit Available	\$2,243.65
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$200.00
Statement Closing Date	05/27/2025
Days in Billing Cycle	30

New Balance Total	\$3,756.35
Current Payment Due	\$59.00
Total Minimum Payment Due	\$59.00
Payment Due Date	06/24/2025

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	18 years	\$11,734.00
\$156.00	36 months	\$5,616.00 (Savings = \$6,118.00)

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

27 00375635000059000002136800000000005524337176188961

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

Account Number: 5524 3371 7618 **8961**

Payment Due Date	06/24/2025
New Balance Total	\$3,756.35
Total Minimum Payment Due	\$59.00

EUGENIO CASTRO GARZA
PASEO DE SAN AGUSTIN #108 804A
VILLAS DEL LAGO RESIDENCIAL AVERANDA
CUERNAVACA 62374
MEXICO

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

524022250 20117176188961

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge you any interest on Purchases if you always pay your entire "Grace Period Balance", as defined in the next two paragraphs, by the Payment Due Date. Specifically, you will not pay interest for an entire billing cycle on Purchases if you Paid in Full the two previous Grace Period Balances on your account by their respective Payment Due Dates; otherwise, each Purchase begins to accrue interest on its transaction date or the first day of the billing cycle, whichever date is later. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date. If you do not have an active Custom Pay Plan, your Grace Period Balance will be the New Balance Total. New Balance Total (also referred to as the "Statement Balance") is the total billed amount as of the Closing Date of a billing cycle, as shown on your monthly statement, plus any adjustments for subsequently returned payments.

If you have an active Custom Pay Plan, your Grace Period Balance will be the Interest Saving Balance as shown on your monthly statement plus any adjustments for subsequently returned payments. The Interest Saving Balance is your New Balance Total minus, any balances subject to a Custom Pay Plan, plus any Custom Pay Plan Payment(s) due, as shown on your monthly statement.

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 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. We will first allocate the amount of your payment equal to the Total Minimum Payment Due to any Custom Pay Plan Payment due, then to the lowest APR balances in turn (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, and finally to any Custom Pay Plan balances.

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 by: (1) calculating a daily balance for each day in the current 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 current billing cycle.

To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance less any Purchases assigned to an existing Custom Pay Plan; (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; (4) subtract Purchases assigned to a new Custom Pay Plan; and (5) 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 by: (1) calculating a daily balance for each day in the current billing cycle; (2) calculating a daily balance for each day prior to the current 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 the current billing cycle but with a posting date within the current billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in the current billing cycle.

To calculate the daily balance for each day in the current 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, 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 the current billing cycle that had a Pre-Cycle balance, we: (1) take the beginning balance attributable solely to a Pre-Cycle balance (which will be zero on the transaction date associated with the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; and (3) 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.

©2025 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. However, mailed payments need not be sent in a return envelope if we sent you a statement without a return envelope. 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 by 11:59 p.m. ET will be credited as of the date they are made. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with valid identification.

No payment, including those marked with paid in full or with any other restrictive words, 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. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account (or process it as a check or paper draft). When we use information from your check to make an electronic fund transfer, 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 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, you must contact 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						
04/27	04/28	PAYMENT - THANK YOU	0547	8961	-5.00	
04/30	04/30	PAYMENT - THANK YOU	0555	8961	-183.73	
05/02	05/03	PAYPAL *PPLFINDERS WWW 4029357733 CA	0537	8961	-24.95	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$213.68
Purchases and Adjustments						
04/26	04/28	MERPAGO*COCOBONGO CIUDAD DE MEX 1,900.00 MXN	1759	8961	97.25	
04/26	04/28	CLIP MX*HANAICHI BENITO JUAREZ 1,855.00 MXN	3719	8961	94.95	
04/26	04/28	CHELA DE PLAYA CANCUN BENITO JUAREZ 750.00 MXN	9383	8961	38.39	
04/27	04/29	F AHORRO CNIG IGLESIA CANCUN QROO 002 463.80 MXN	0292	8961	23.74	
04/28	04/29	APPLE.COM/BILL 866-712-7753 CA	2942	8961	39.99	
04/28	04/29	AEROMEXICO WEB PN CIUDAD DE MEXMEX 4,516.00 MXN	9160	8961	231.78	
04/29	05/02	PAYPAL *PPLFINDERS WWW 4029357733 CA	4419	8961	0.95	
05/01	05/02	WWW.PERPLEXITY.AI SAN FRANCISCOCA	7456	8961	20.00	
05/02	05/03	MARSX INC WILMINGTON DE	6553	8961	99.99	
05/02	05/03	APPLE.COM/BILL 866-712-7753 CA	8066	8961	19.99	
05/02	05/05	G.O.P.* TRIAL OVER TALLINN DUB	0336	8961	15.00	
05/02	05/05	PAYPAL *PPLFINDERS WWW 4029357733 CA	5376	8961	24.95	
05/05	05/06	OPENAI *CHATGPT SUBSCR SAN FRANCISCOCA	4316	8961	200.00	
05/05	05/06	APPLE.COM/BILL CUPERTINO CA	0358	8961	9.99	
05/06	05/07	GASOL VALOR DEL CARIBE BENITO JUAREZ 500.00 MXN	4669	8961	25.49	
05/06	05/07	REST DISTRITOGOURMET CANCUN QROO 209.00 MXN	2859	8961	10.65	
05/06	05/08	BATTA SUSHI TULUM BENITO JUAREZ002 1,129.30 MXN	5648	8961	57.56	
05/07	05/08	MERA Corporation CUN MEX 880.90 MXN	4037	8961	44.90	
05/07	05/08	STARBUCKS T2 LLEGADAS CMX MEX 380.00 MXN	0040	8961	19.41	
05/07	05/08	SPOTIFY 8777781161 NY	1453	8961	11.99	
05/07	05/09	SUPERCENTER AVERANDA CUERNAVACA MOMO 395.00 MXN	0173	8961	20.18	
05/07	05/09	CANCUN AIRPORT SERVICE BENITO JUAREZ002 50.00 MXN	5087	8961	2.55	
05/09	05/10	APPLE.COM/BILL 866-712-7753 CA	9089	8961	34.98	
05/09	05/10	EXPRESSVPN.COM WILMINGTON DE	2973	8961	12.95	
05/09	05/10	BLACKBOX SUBSCRIPTION MONTREAL QC	6539	8961	9.99	
05/10	05/12	PAYPAL *MICROSOFT 4029357733 LUX	1071	8961	21.61	
05/12	05/12	XMIND LTD. CENTRAL HON	0088	8961	10.00	
05/14	05/14	Twitter Dev Platform San FranciscoCA	5053	8961	193.65	
05/14	05/14	APPLE.COM/BILL 866-712-7753 CA	2653	8961	44.97	
05/13	05/15	F173 RIO MAYO CUERNAVACA MOMO 846.00 MXN	3210	8961	43.55	
05/13	05/15	F173 RIO MAYO CUERNAVACA MOMO 1,147.00 MXN	3848	8961	59.07	
05/14	05/15	GNC TDA NAT 569 CUERNAVACA MO 279.70 MXN	2795	8961	14.40	
05/14	05/15	GNC TDA NAT 569 CUERNAVACA MO 719.40 MXN	9922	8961	37.27	
05/16	05/19	SUPERCENTER AVERANDA CUERNAVACA MOMO 724.00 MXN	1352	8961	37.25	
05/17	05/19	SUPERCENTER AVERANDA CUERNAVACA MOMO 2,303.00 MXN	1336	8961	118.49	
05/19	05/20	FIGMA SAN FRANCISCOCA	4260	8961	23.20	
continued on next page...						

Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
05/20	05/21	AIRBNB * HMEASEQXPY 5541704333 CA	7869	8961	144.74	
05/20	05/22	FARM ABC APTO T2 ALL31 MEXICO DF DF	0884	8961	5.24	
		101.00 MXN				
05/21	05/22	LINDY SAN FRANCISCOCA	4375	8961	49.99	
05/21	05/22	OPLINEA*SONAMBULOCAFE CUAUHTEMOC	3741	8961	3.74	
		72.00 MXN				
05/21	05/23	CAPRICHIO BLANCO CAFE CIUDAD DE MEXDF	1313	8961	11.94	
		230.00 MXN				
05/22	05/23	GNC TDA NAT 569 CUERNAVACA MO	2097	8961	42.56	
		819.30 MXN				
05/25	05/26	APPLE.COM/BILL 866-712-7753 CA	6228	8961	34.98	
05/25	05/26	MOCHI FRANKFORD DE	1182	8961	5.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$2,069.27
Direct Deposit and Check Cash Advances						
05/09	05/09	DIRECT DEPOSIT BANK OF AMER	3860	8961	600.00	
05/13	05/13	DIRECT DEPOSIT BANK OF AMER	3860	8961	1,000.00	
TOTAL DIRECT DEPOSIT AND CHECK CASH ADVANCES FOR THIS PERIOD						\$1,600.00
Fees						
04/26	04/28	FOREIGN TRANSACTION FEE	1759	8961	2.91	
04/26	04/28	FOREIGN TRANSACTION FEE	3719	8961	2.84	
04/26	04/28	FOREIGN TRANSACTION FEE	9383	8961	1.15	
04/27	04/29	FOREIGN TRANSACTION FEE	0292	8961	0.71	
04/28	04/29	FOREIGN TRANSACTION FEE	9160	8961	6.95	
05/06	05/07	FOREIGN TRANSACTION FEE	4669	8961	0.76	
05/06	05/07	FOREIGN TRANSACTION FEE	2859	8961	0.31	
05/06	05/08	FOREIGN TRANSACTION FEE	5648	8961	1.72	
05/07	05/08	FOREIGN TRANSACTION FEE	4037	8961	1.34	
05/07	05/08	FOREIGN TRANSACTION FEE	0040	8961	0.58	
05/07	05/09	FOREIGN TRANSACTION FEE	0173	8961	0.60	
05/07	05/09	FOREIGN TRANSACTION FEE	5087	8961	0.07	
05/09	05/09	DIRECT DEPOSIT - TRANSACTION FEE	3860	8961	24.00	
05/13	05/13	DIRECT DEPOSIT - TRANSACTION FEE	3860	8961	40.00	
05/13	05/15	FOREIGN TRANSACTION FEE	3210	8961	1.30	
05/13	05/15	FOREIGN TRANSACTION FEE	3848	8961	1.77	
05/14	05/15	FOREIGN TRANSACTION FEE	2795	8961	0.43	
05/14	05/15	FOREIGN TRANSACTION FEE	9922	8961	1.11	
05/16	05/19	FOREIGN TRANSACTION FEE	1352	8961	1.11	
05/17	05/19	FOREIGN TRANSACTION FEE	1336	8961	3.55	
05/20	05/22	FOREIGN TRANSACTION FEE	0884	8961	0.15	
05/21	05/22	FOREIGN TRANSACTION FEE	3741	8961	0.11	
05/21	05/23	FOREIGN TRANSACTION FEE	1313	8961	0.35	
05/22	05/23	FOREIGN TRANSACTION FEE	2097	8961	1.27	
TOTAL FEES FOR THIS PERIOD						\$95.09
Interest Charged						
05/27	05/27	INTEREST CHARGED ON PURCHASES			0.00	
05/27	05/27	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
05/27	05/27	INTEREST CHARGED ON DIR DEP&CHK CASHADV			21.94	
05/27	05/27	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$21.94

2025 Totals Year-to-Date	
Total fees charged in 2025	\$166.76
Total interest charged in 2025	\$21.94

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	27.49%V				\$0.00	\$0.00
Balance Transfers	27.49%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	28.99%V				\$920.93	\$21.94
Bank Cash Advances	28.99%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.

The Partner Rewards Program as outlined in the program rules for your credit card will be ending on June 25, 2025. If you used Partner Rewards to enroll in the Shell gas discount, you will no longer have the option to receive a Shell gas discount in lieu of credit card rewards after that date. If you are currently enrolled in the Fuel Rewards® program with Shell outside of Partner Rewards, this change does not impact that program.

Please see important information entitled “Your Billing Rights” on the following pages.

Your Reward Summary

20.57	Base Cash Back Earned
3.25	Category Bonus Earned
2.58	Relationship Bonus Earned
54.00	Cash Back Redeemed
27.24	Total Cash Back Available

Make the most of your rewards program today!

This page intentionally left blank

Important Information

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

YOUR BILLING RIGHTS

Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Bank of America
P.O. Box 672050
Dallas, TX 75267-2050

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

Note: It is very helpful if your letter includes the transaction date and the reference number for the charge, if available.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically using online or mobile banking. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your Total Credit Line.

After we finish our investigation, one of two things will happen:

- If we determine there was a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent, including to consumer reporting agencies, if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50.
(Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with Cash Advances, for instance from an ATM or with a check that accesses your credit card account, do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us electronically using online or mobile banking or in writing at:

Bank of America
P.O. Box 672050
Dallas, TX 75267-2050

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

©2025 Bank of America Corporation. All rights reserved.