



Bank of America **Business Advantage**
Unlimited Cash Rewards

UNIQUE NATURAL LLC
4339 9317 0749 **0900**
October 15, 2023 - November 14, 2023

Company Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 660441
DALLAS, TX 75266-0441

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total \$9,697.47
Minimum Payment Due \$316.06
Payment Due Date 12/11/23

Late Payment Warning: If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:
\$0.00 for balance less than \$100.01
\$29.00 for balance less than \$1,000.01
\$39.00 for balance less than \$5,000.01
\$49.00 for balance equal to or greater than \$5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance \$14,273.74
Payments and Other Credits -\$7,013.06
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$2,215.49
Fees Charged \$0.00
Finance Charge \$221.30
New Balance Total \$9,697.47

Credit Limit \$19,500
Credit Available \$9,802.53
Statement Closing Date 11/14/23
Days in Billing Cycle 31

Cardholder Activity Summary

Account Number	Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
SAFA, MOHAMMAD OMAR							
4339 9316 3053 5177							
19,500		1,524.44	-11.60	0.00	0.00	1,536.04	0.00
SEDIQI, BASHIR AHMAD							
4339 9313 1003 3204							
19,500		679.45	0.00	0.00	0.00	679.45	0.00

01000000 0031606 0969747 4339931707490900

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

UNIQUE NATURAL LLC
4715 SELLMAN RD STE C
BELTSVILLE, MD 20705-2571

Account Number: 4339 9317 0749 **0900**
October 15, 2023 - November 14, 2023

New Balance Total \$9,697.47
Minimum Payment Due \$316.06
Payment Due Date 12/11/23

Enter payment amount

\$

For change of address/phone number, see reverse side.

Mail this coupon along with your check payable to:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

CUSTOMER STATEMENT OF DISPUTED ITEM (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to: **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 60 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est.** You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT. Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name: _____ Account Number: _____
Posting Date: _____ Transaction Date: _____ Reference Number: _____
Amount: _____ Disputed Amount: _____ Merchant Name: _____

Below tell us why you think the item noted above is in error. **Check one box only.**

- ☐ 1. I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.
- ☐ 3. Although I did engage in a transaction with this merchant, I was billed for _____ transaction(s) totaling \$ _____. that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.
- ☐ 4. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 5. Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.
- _____
- _____
- _____
- ☐ 6. Merchandise shipped to me arrived damaged and/or defective.
I returned it on ____/____/____ (MM/DD/YY) and asked the merchant to credit my account. Please provide proof of return and describe how the merchandise was damaged and/or defective.
- _____
- _____
- ☐ 7. Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$ _____. I have contacted the merchant, returned the merchandise on ____/____/____ (MM/DD/YY) and requested a credit adjustment. I am disputing this charge because _____
- Please supply proof of return or if unable to return merchandise please explain.
- _____
- ☐ 8. I notified the merchant on ____/____/____ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation: _____
- _____
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on ____/____/____ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchants failure to provide the services.
- _____
- ☐ 10. I was issued a credit slip that was not shown on my statement. **A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.**
- ☐ 11. The amount of the charge was increased from \$ _____ to \$ _____ or my sales slip was added incorrectly.
Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 12. Other: Please explain _____
- _____

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required): _____ Date: _____
Home Telephone: (____) _____ Business Telephone: (____) _____

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

PAYMENTS

We credit a payment as of the date we receive it if the payment is: 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays). 2) received at the payment address indicated on the front of this statement. 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday, but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days, during which time finance charges, if applicable will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

CUSTOMER CORRESPONDENCE

If you prefer to send a written inquiry regarding your account, please send the request to: **BANK OF AMERICA, PO BOX 660441, DALLAS, TX, 75266-0441, USA.** This address should not be utilized to dispute merchant transactions appearing on your billing statement. Please see the paragraph above for instructions regarding dispute procedures.

For address/phone number changes on all accounts in your program, have the authorized contact make a request at **WWW.BANKOFAMERICA.COM**

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
UNIQUE NATURAL LLC				
Account Number: 0900				
Payments and Other Credits				
10/16	10/14	Online payment from CHK 6 357	28706005720001270465549	- 2,000.00
10/16	10/16	FINANCE CHARGE ADJUSTMENT		- 1.46
10/16	10/16	Online scheduled payment from CHK 6357	28906005710047454680130	- 4,000.00
11/06	11/06	Online scheduled payment from CHK 6357	31006005710046272735699	- 1,000.00
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$7,001.46
Finance Charge				
11/14	11/14	PURCHASE *FINANCE CHARGE*		221.30
TOTAL FINANCE CHARGE FOR THIS PERIOD				\$221.30
SAFA, MOHAMMAD OMAR				
Account Number: 5177				
Payments and Other Credits				
10/30	10/28	THE HOME DEPOT #2552 COLLEGE PARK MD	74943013302010194027134	- 11.60
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$11.60
Purchases and Other Charges				
10/16	10/13	LOWES #01188* LAUREL MD	24692163287102297796564	36.26
10/16	10/13	THE HOME DEPOT #2552 COLLEGE PARK MD	24943013287010188305466	13.49
10/17	10/16	AMZN Mktp US*TP5CM9IH0 Amzn.com/bill WA	24692163289104164525561	127.19
10/17	10/16	MINI U STORAGE COLUMBI 949-7521282 MD	24071053289939105917979	368.00
10/18	10/16	THE HOME DEPOT #2552 COLLEGE PARK MD	24943013290010189429476	31.00
10/18	10/17	PGC MLS LARGO MD	24210733291400370000046	0.60
10/20	10/19	AMZN Mktp US*EI30L4H13 Amzn.com/bill WA	24692163292106639803866	127.19
10/24	10/22	THE HOME DEPOT 2552 COLLEGE PARK MD	24692163296109901182163	86.02
10/24	10/22	THE HOME DEPOT #2552 COLLEGE PARK MD	24943013296010195123216	20.12
11/01	10/31	AMZN Mktp US*NJ7MY8OP3 Amzn.com/bill WA	24692163304103432520272	154.74
11/02	11/01	AMZN Mktp US*N408TOTA3 Amzn.com/bill WA	24692163305103831776441	77.37
11/03	11/02	AMZN Mktp US*619LM14J3 Amzn.com/bill WA	24692163306104902231034	60.11
11/06	11/03	WMT PLUS 2023 800-966-6546 AR	24055233307083035317954	51.94
11/06	11/03	AMZN Mktp US*YN9QL6XR3 Amzn.com/bill WA	24692163307105771380801	24.97
11/06	11/03	WALMART.COM 8009666546 800-966-6546 AR	24445003307200125400096	222.74
11/06	11/03	LOTTE PLAZA ROCKVILLE ROCKVILLE MD	24055223308839000270647	112.60
11/10	11/09	AMZN Mktp US*FW5Z94QA3 Amzn.com/bill WA	24692163313100813123121	21.70
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$1,536.04
SEDIQI, BASHIR AHMAD				
Account Number: 3204				
Purchases and Other Charges				
10/23	10/20	FREIGHTQUOTE.COM INC 866-851-5477 MO	24801973293083709067962	679.45
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$679.45

Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	26.49% V	\$9,835.58	\$221.30
CASH	29.49% V	\$0.00	\$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

Important Messages

Traveling for Business? Remember to consult your credit card agreement before using your credit card(s) for cash or foreign currency transactions and for fee information. The Cash Advance Fee applies to all cash advances, including cash advances in foreign currency. You can always call us to request a copy of the credit card agreement by using the phone number listed on the back of your card.

TIP: Stay ahead of upcoming due dates by signing up for payment alerts.

You can get alerts about small business credit card payments five days before they're due to avoid any late fees and finance charges. They can be delivered by text, email or through Business Advantage 360 and our Mobile Banking app. Turn on alerts at bankofamerica.com/SmallBusiness by clicking on **Alerts** in the **Activity Center**.


Reward Summary

Beginning Balance	548.99	Other Bonuses	.43
Earned	33.06	Preferred Rewards for Business Bonus	8.29
Redeemed	.00		
Adjustments	.00	Ending Balance	590.77

To redeem your Cash Rewards call 1.800.673.1044, or visit www.bankofamerica.com

BUSINESS ADVANTAGE

Go paperless. Greater convenience. Less clutter.



Store and review your statements online. You can access up to seven years of account statements — online or from our mobile app — 24/7 from almost anywhere.

Simply use our **Mobile Banking app** or sign in online to Business Advantage 360 and click on **Profiles & Settings**.

Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
Not all account documents are available in paperless format.

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BANK OF AMERICA BUSINESS ADVANTAGE

Set up monthly recurring business expenses to bill automatically



When you set up your recurring monthly business expenses to bill to your **Business Advantage Unlimited Cash Rewards credit card**,¹ you can earn 1.5% cash back automatically.

See how much your business could earn in the first year alone:

Monthly expenses	% Cash back	Estimated costs	Monthly cash back earned
TV/telecom/wireless	1.5%	\$180	\$2.70
Cable/satellite	1.5%	\$150	\$2.25
Business consulting services	1.5%	\$340	\$5.10
Advertising services (Yelp, AT&T, Comcast)	1.5%	\$290	\$4.35
Utilities	1.5%	\$300	\$4.50
Insurance premiums	1.5%	\$660	\$9.90
Estimated monthly totals		\$1,920	\$28.80
Estimated annual total rewards			\$345.60

For illustrative purposes only. Your actual rewards earned will depend on your individual purchases.

To get started, just follow these 3 simple steps:

1 Contact your service providers.

2 Set up automatic payments.

3 Earn cash back every month.

Earn unlimited cash back on things you pay for, month after month!



Internet



Phone



Insurance



Cable/Satellite TV



Electric



Monthly subscriptions

Set up automatic payments using your **Business Advantage Unlimited Cash Rewards credit card**, and earn cash back every month on your recurring business expenses.

To get started, just follow these 3 simple steps:

- 1 Contact your service providers.
- 2 Set up automatic payments.
- 3 Earn cash back every month.

¹ 1.5% Base Cash Rewards: Earn 1.5% cash back (equal to \$0.015) for every \$1 of Net Purchases made with the card.

There's no limit to how much Cash Rewards you can earn. Business Advantage Unlimited Cash Rewards program rules apply.

Program is subject to change. See program rules for more details.

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