



Bank of America **Business Advantage**
Cash Rewards

DREEMBEETLE LLC
5474 1520 8073 **0380**
March 07, 2021 - April 06, 2021

Company Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

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 **-\$38.56**
Minimum Payment Due **\$0.00**
Payment Due Date **05/03/21**

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 \$38.56
Payments and Other Credits **-\$77.12**
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$0.00
Fees Charged **\$0.00**
Finance Charge **\$0.00**
New Balance Total **-\$38.56**

Credit Limit \$10,000
Credit Available \$10,000.00
Statement Closing Date 04/06/21
Days in Billing Cycle 31

Important Changes to Your Account Terms

Please read about account agreement changes on the 'Important Changes to the Account Terms' page in this statement. If you need assistance reading these revised terms on your ADA reader, please contact Customer Service at the number provided on your statement.

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
		DREEMBEETLE LLC		
		Account Number: 0380		
		Payments and Other Credits		

0003856 0000000 0003856 5474152080730380

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

DREEMBEETLE LLC
7300 BOULEVARD EAST
APT 5H
NORTH BERGEN, NJ 07047-0000

Account Number: 5474 1520 8073 **0380**
March 07, 2021 - April 06, 2021

New Balance Total **-\$38.56**
Minimum Payment Due **\$0.00**
Payment Due Date **05/03/21**

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 982238, EL PASO, TX, 79998-2238, 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**

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Transactions

<i>Posting Date</i>	<i>Transaction Date</i>	<i>Description</i>	<i>Reference Number</i>	<i>Amount</i>
03/08	03/06	PAYMENT - THANK YOU	06583204320030800050197	- 38.56
03/08	03/08	FINANCE CHARGE ADJUSTMENT		- 38.56
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		-\$77.12

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	20.24% V	\$0.00	\$0.00
CASH	24.24% V	\$0.00	\$0.00

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

Important Messages

We are changing the name of your business credit card

In May, the name of your Business Advantage Cash Rewards credit card will change to Business Advantage Customized Cash Rewards. Only the name is changing - your account number and rewards program will stay the same. You will begin to see the new name updated in the rewards program rules, Mobile Banking and Business Advantage 360, our small business online banking. There is nothing you need to do.

Reward Summary

Beginning Balance	23.59	Other Bonuses	.00
Earned	.00		
Redeemed	23.59		
Adjustments	.00	Ending Balance	.00

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

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Important Changes to Your Account Terms

Changes to your fees

Effective June 18, 2021 through August 19, 2021, this amendment modifies the Overdraft Protection Fee, shown under the Overdraft Protection paragraph within the *Cash Advances* section of your Business Card Agreement, to reflect situations where no fee will be assessed to your business credit card account but your linked business checking account may instead be subject to a fee. Below is the added paragraph.

If you obtain an Overdraft Protection Cash Advance, we will assess a transaction fee of 3.00% (\$10.00 minimum) for each such transaction billed to your business credit card account. Notwithstanding the foregoing, for transfers to a linked Bank of America business checking account opened in GA, IL, KY, MI or TN - your linked business checking account may be subject to a \$12.00 fee for each transaction according to your deposit account agreement and no fee will be assessed to your business credit card account.

Also effective June 18, 2021 through August 19, 2021, the *Overdraft Protection* row in the Account Summary Table of your Business Card Agreement is revised to reflect the above change. Below is the revised entry.

Overdraft Protection	<p>For transfers to a linked Bank of America business checking account opened in GA, IL, KY, MI or TN:</p> <p style="text-align: center;">no fee will be assessed to your business credit card account*</p> <p>For transfers to a linked Bank of America business checking account opened in all other locations:</p> <p style="text-align: center;">3.00% of each Overdraft Protection advance (\$10.00 minimum) billed to your business credit card account</p>
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*Your linked business checking account may be subject to a \$12.00 fee for each transaction according to your deposit account agreement

Effective August 20, 2021, the Overdraft Protection Fee under the Overdraft Protection paragraph within the *Cash Advances* section of your Business Card Agreement, will be deleted. The Overdraft Protection row in the Account Summary Table of your Business Card Agreement is also deleted. After this date, your linked business checking account may be subject to a \$12.00 fee for each transaction according to your deposit account agreement and no fee will be assessed to your business credit card account. Please see your deposit account agreement for further information.

Additional Changes

Effective August 20, 2021, the Overdraft Protection paragraph within the *Cash Advances* section of your Business Card Agreement is amended and restated in its entirety to explain how overdraft protection works. Below is the updated section. Please see your deposit account agreement for further information, including fees assessed for overdraft protection transactions. Please note that as of August 20, 2021, according to your deposit account agreement (1) your linked business checking account may be subject to a \$12.00 fee for each transaction, and (2) your linked business checking account will not be subject to a deposit account overdraft protection transfer fee if we determine that (a) your business checking account is overdrawn by a total amount of \$1.00 or less after we finish processing for the day, or (b) each overdraft transaction processed that day is \$1.00 or less. Additionally, around that date, Overdraft Protection may begin to be referred to as Balance Connect™ and you may begin to see this new name on your statement and in Mobile and Business Advantage 360, our small business online banking.

Overdraft Protection - transfer funds from your Account to your Bank of America business checking account for overdraft protection (which may also be referred to as Balance Connect™), if you are approved for Overdraft Protection. Requests to link your Bank of America business checking account to your Account for Overdraft Protection are subject to our approval. If you are approved for Overdraft Protection, we may transfer funds from your Account to cover any overdraft as long as your Account has sufficient credit and cash availability and you are not in default under this Agreement.

Transfers will be in the exact amount required to cover the overdraft and the applicable transfer fee. Each day's overdraft transactions to be funded by this account will be totaled up to your available Cash Credit Line, regardless of who initiated the overdraft transactions. For example, if your business checking account has a balance of \$5.00 and a check or other debit item for \$125.00 is presented for payment, which if paid would cause your business checking account to be overdrawn, and your business checking account is subject to a \$12.00 overdraft protection transfer fee, then an overdraft protection transfer of \$132.00 (\$120.00 overdrawn balance plus \$12.00 overdraft protection transfer fee) will be made to your business checking account and an Overdraft Protection Cash Advance of \$132.00 will post to this account. The Portion of Credit Available for Cash on this account must be sufficient to cover the total amount of overdraft transactions to be funded by this account (received by Bank of America that day); otherwise one or more of the overdraft transactions for that day will be rejected. Payments or credits to this account may not impact your Portion of Credit Available for Cash until after the posting date of the payments or credits. We shall not be obligated to make, but may make a transfer that would result in your Account being over the Cash and Credit Limits. You acknowledge and agree that any person authorized to transact business on the checking account may access your Account for Overdraft Protection coverage. We may terminate the Overdraft Protection feature at any time upon notice to you, except that termination shall be automatic and without notice if (i) you are in default under this Agreement; or (ii) the checking account or this Account is blocked or suspended from use, is closed or converted to another account. Overdraft protection transfers may be subject to a fee to your linked business checking account for each transaction, as set forth by the terms of your business checking account.

Changes to your minimum monthly payment

Effective August 20, 2021 the Minimum Payment Due amount is changing from \$10 to \$25. Also, the Minimum Payment Due amount shown on your statement will no longer include any overlimit amount but will still be included in your outstanding balance. Please make sure any automatically scheduled payments meet the new payment amount due. This change is shown in the section titled '*Monthly Payments*' in the Agreement.

How we allocate your payments

The '*Allocation of Minimum Payment*' section now includes the following information to provide clarity on how returned payments are applied:

If a payment is returned, we reserve the right to debit the return payment amount to the balance subject to the current non-promotional rate for Purchases on the account.

Stop Payment Fee

You will no longer be charged a fee to stop payment on a check.

New events that may cause default

To address account fraud, we have added two new event terms that can cause the account to go into default and may cause the total balance to become immediately due in full. They are described in the '*Events of Default*' section of the Agreement.

(xiv) Irregular payment activity. Irregular payments that we determine may cause us financial loss, including, but not limited to payments returned for non-sufficient funds; or

(xv) Irregular account activity, including, but not limited to, transaction activity by you that we determine could be fraudulent or that we otherwise consider inconsistent with the business purpose of the credit product.

