



Bank of America **Business Advantage**  
Cash Rewards

DREEMBEETLE LLC  
5474 1520 8073 **0380**  
May 07, 2020 - June 06, 2020

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

**TTY Hearing Impaired:**  
1.888.500.6267, 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

## Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
<b>DREEMBEETLE LLC</b>				
<b>Account Number: 0380</b>				
<b>Payments and Other Credits</b>				
05/29	05/29	PAYMENT - THANK YOU	15083204320052900050089	- 100.00
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>-\$100.00</b>
<b>Finance Charge</b>				
06/05	06/05	PURCHASE *FINANCE CHARGE*		42.97
<b>TOTAL FINANCE CHARGE FOR THIS PERIOD</b>				<b>\$42.97</b>

## Payment Information

New Balance Total ..... \$2,450.33  
**Minimum Payment Due ..... \$67.04**  
**Payment Due Date ..... 07/02/20**

**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:  
\$19.00 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 ..... \$2,507.36  
Payments and Other Credits ..... -\$100.00  
Balance Transfer Activity ..... \$0.00  
Cash Advance Activity ..... \$0.00  
Purchases and Other Charges ..... \$0.00  
**Fees Charged ..... \$0.00**  
**Finance Charge ..... \$42.97**  
New Balance Total ..... \$2,450.33

Credit Limit ..... \$10,000  
Credit Available ..... \$7,549.67  
Statement Closing Date ..... 06/06/20  
Days in Billing Cycle ..... 31

0010000 0006704 0245033 5474152080730380

BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

DREEMBEETLE LLC  
APT 2F  
125 70TH ST  
GUTTENBERG, NJ 07093-3479

Account Number: 5474 1520 8073 **0380**  
May 07, 2020 - June 06, 2020

New Balance Total ..... \$2,450.33  
**Minimum Payment Due ..... \$67.04**  
**Payment Due Date ..... 07/02/20**

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.

**SERVICE FOR THE HEARING IMPAIRED:** 1.888.500.6267, 24 Hours

**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**

DREEMBEETLE LLC  
 5474 1520 8073 **0380**  
 May 07, 2020 - June 06, 2020  
 Page 3 of 6

## 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	\$2,499.23	\$42.97
CASH	24.24% V	\$0.00	\$0.00

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

## Reward Summary

Beginning Balance	42.03	Other Bonuses	.00
Earned	.83		
Redeemed	.00		
Adjustments	.00	<b>Ending Balance</b>	<b>42.86</b>

To redeem your Cash Rewards call 1.800.673.1044, or visit [www.bankofamerica.com](http://www.bankofamerica.com)

DREEMBEETLE LLC  
5474 1520 8073 **0380**  
May 07, 2020 - June 06, 2020  
Page 4 of 6

BANK OF AMERICA BUSINESS ADVANTAGE

# Maximize cash back for your business



Now that you have the **Business Advantage Cash Rewards credit card**, it's easy to choose the best way to earn **3% cash back**.<sup>1</sup> As you plan for future purchases, sign in to Online Banking or our Mobile App<sup>2</sup> to find descriptions and spending snapshots of each category.

You can change your category as often as once each calendar month, or make no change and it stays the same.<sup>1</sup>

To update your category sign in to Online Banking at [bankofamerica.com/SmallBusiness](http://bankofamerica.com/SmallBusiness) and click on the **Rewards** tab within your Account Details page.

**3%**  
cash  
back

in the category  
of your choice:



Gas Stations



Office Supply  
Stores



Travel



TV/Telecom  
& Wireless



Computer  
Services



Business Consulting  
Services

**2%**  
cash  
back

on dining

**1%**  
cash  
back

on all other  
purchases

Earn 3% and 2% on the first \$50,000 in combined choice category and dining purchases each calendar year, 1% thereafter.<sup>1</sup>



## Earn cash back your way

It's easy to choose the best category for your business.

To update your category sign in to Online Banking at [bankofamerica.com/SmallBusiness](https://bankofamerica.com/SmallBusiness) and click on the **Rewards** tab within your Account Details.

<sup>1</sup> **Business Advantage Cash Rewards Program Summary.** Please read your credit card program rules and new account materials which will be mailed to you after your account is established. Business Advantage Cash Rewards Program Rules govern the Cash Rewards program, including any bonus features. **How You Earn Cash Rewards:** Cash Rewards are earned when your card is used to make purchases less any credits, returns and adjustments ("Net Purchases"). The following transactions are not considered purchases and will not earn cash rewards: Balance Transfers and Cash Advances (each as defined in your Business Card Agreement), fees, finance charges, fraudulent transactions and certain other charges. **1% Base Cash Rewards:** Earn 1% cash back (equal to \$0.01) for every \$1 of Net Purchases made with the card. **2% Bonus Category:** Earn a total of 2% cash back (equal to \$0.02, consisting of 1% bonus cash rewards and 1% base cash rewards) for every \$1 of Net Purchases made at participating Dining merchants, which include: restaurants and quick service restaurants (fast food), bars, taverns, lounges and discos, but do not include merchants that are bakeries, coffee shops, grocery stores, and other miscellaneous food stores that may operate a restaurant inside their premises. **3% Bonus Category:** Earn a total of 3% cash back (equal to \$0.03, consisting of 2% bonus cash rewards and 1% base cash rewards) for every \$1 of Net Purchases made at eligible merchants in the one Choice Category you have selected. Eligible merchants would include merchants whose primary line of business falls under the following Choice Categories: Gas Stations (default), Office Supply Stores, Travel, TV/Telecom and Wireless, Computer Services, or Business Consulting Services. When the new account is opened the default Choice Category is Gas Stations. Gas Station merchants include merchants that primarily sell fuel for consumer use and may or may not have a convenience store, car wash, or automotive repair shop on the premises, and include merchants that process credit card transactions by requiring customers to present the card to an attendant and sign a sales draft or enabling cardholders to purchase fuel by completing the transaction at the pump and excludes gasoline purchased at boat marinas, as well as fuel dealers whose primary line of business is the sale of heating oil, propane and other fuels, such as kerosene. A new Choice Category selection can be made only once per calendar month; however, if no change is made the default or selected category will remain the same. Choice Category changes can be made by the Owner/Guarantor and Authorized Contact, and can only be made via Online Banking or the Mobile Banking application. Additional information can be found at [bankofamerica.com/choosemycategory/](https://bankofamerica.com/choosemycategory/) business. A purchase qualifies for the bonus based on the merchant category code (MCC) assigned to the merchant. We do not determine which MCC a merchant is assigned. **Bonus Category Cap:** Dining and Choice Category Net Purchases earn bonus cash rewards on the first \$50,000 of combined Net Purchases made each calendar year (January 1 to December 31). Once the \$50,000 calendar year cap is reached, additional Net Purchases will earn the base cash rewards of 1%. **Bonus Category Processing:** Merchants are assigned an MCC based on the merchant bank's understanding of the merchant's business, which is information usually provided by the merchant. We group similar MCCs into purchase categories to offer bonus rewards to you. Some purchase transactions performed at seemingly eligible merchants may not qualify for bonus rewards. For example, purchases processed through merchants that do not process transactions under an eligible MCC, purchases processed through a third-party payment account, a mobile/wireless card reader, or a digital wallet (or similar technology) not supported by Bank of America may not support transmission of an MCC and thus will not qualify to receive bonus rewards. **Rewards Redemption:** There is no annual cap on rewards redemption. Cash Rewards are redeemable on demand as described in more detail in the Program Rules. Cash Rewards may not be combined with other discount or reward programs, unless specifically authorized by us. You are responsible for determining any tax liability arising from participation in the Program. Consult your tax advisor concerning tax consequences. Your company may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such rewards. **Rewards Expiration:** As long as your account remains open and has active charging privileges, cash rewards do not expire. Cash Rewards checks expire 90 days after date of issue. **Rewards Forfeiture:** If the owner(s) of the card account voluntarily closes the account, or if for any reason we close the card account, any unredeemed cash rewards associated with the account are subject to immediate forfeiture, unless specifically authorized by us. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change without notice. 119SBLLCRChoice:1119

<sup>2</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

©2020 Bank of America Corporation

SSM-01-20-2185 | 2875342