



Bank of America **Business Advantage**
Cash Rewards

DREEMBEETLE LLC
5474 1520 8073 **0380**
March 07, 2020 - April 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

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
WICHMAN, ELIZABETH S	5474 1521 9711 6838						
10,000		29.99	0.00	0.00	0.00	29.99	0.00

Payment Information

New Balance Total \$2,444.22
Minimum Payment Due \$24.44
Payment Due Date 05/03/20

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 \$2,514.23
Payments and Other Credits -\$100.00
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$29.99
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$2,444.22

Credit Limit \$10,000
Credit Available \$7,555.78
Statement Closing Date 04/06/20
Days in Billing Cycle 31

0010000 0002444 0244422 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**
March 07, 2020 - April 06, 2020

New Balance Total \$2,444.22
Minimum Payment Due \$24.44
Payment Due Date 05/03/20

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**
March 07, 2020 - April 06, 2020
Page 3 of 4

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
DREEMBEETLE LLC				
Account Number: 0380				
		Payments and Other Credits		
03/09	03/07	PAYMENT - THANK YOU	06783204320030900050061	- 100.00
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		-\$100.00
WICHMAN, ELIZABETH S				
Account Number: 6838				
		Purchases and Other Charges		
03/31	03/30	1-800ACCOUNTANT 9293420733 NY	55546500090083305461726	29.99
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$29.99

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	0.00%	\$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're here for you.

As a Business Advantage client, we know you are busy managing your business priorities given this difficult time including your banking needs. We want to help. Our Small Business Specialists are available to provide assistance and our secure Mobile Banking¹ app and Online Banking will allow you to bank anytime from virtually anywhere.

Available 24/7

- Monitor transactions, view your balances and see payment due dates.
- Pay your Bank of America credit card bill.
- Ask Erica², your virtual financial assistant, questions about your account and transactions.

Not enrolled?

Visit bankofamerica.com to enroll in Online and Mobile Banking

Stay Connected, Stay Protected

Please make sure your contact information is up-to-date in your account, and set up security and account alerts³.

If we need to reach out to you, we'll NEVER ask for personal or financial information or access codes through email, text, or unsolicited calls. Visit our Security Center at bankofamerica.com/security or the Federal Trade Commission to learn about the warning signs of coronavirus scams - and how to keep your accounts safe.

For the latest information about coronavirus, visit the **CDC's resource center at cdc.gov**

Our Commitment to You

We understand these times can be challenging, and we are here to help. We're continuing to update our Client Resource site at bankofamerica.com/helpfulresources, where you can find important information about the coronavirus developments, so you have the power to stay a step ahead.

If you have been negatively impacted by illness due to coronavirus, and need additional assistance related to your account, please reach out to our Small Business Banking service center at 888.287.4637 and let us know.

Thank you for being a valued client

1. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

2. The mobile feature, Erica, is only available in the English language. This feature requires that you download the latest version of the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

DREEMBEETLE LLC
5474 1520 8073 **0380**
March 07, 2020 - April 06, 2020
Page 4 of 4

Important Messages

3. You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Reward Summary

Beginning Balance	41.43	Other Bonuses	.00
Earned	.30		
Redeemed	.00		
Adjustments	.00	Ending Balance	41.73

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