



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

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
December 09, 2022 - January 08, 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 \$14,024.27
Minimum Payment Due \$140.24
Payment Due Date 02/02/23

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 \$14,766.80
Payments and Other Credits -\$14,818.86
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$14,076.33
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$14,024.27

Credit Limit \$16,000
Credit Available \$1,975.73
Statement Closing Date 01/08/23
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.

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
FANG, DEHUI							
4339 9319 2982 2534							
16,000		13,886.16	-52.06	0.00	0.00	13,938.22	0.00

1476680 0014024 1402427 4339931969284769

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

PANDA COLUMBIA LLC
4611 HARD SCRABBLE RD STE 107
COLUMBIA, SC 29229-9454

Account Number: 4339 9319 6928 **4769**
December 09, 2022 - January 08, 2023

New Balance Total \$14,024.27
Minimum Payment Due \$140.24
Payment Due Date 02/02/23

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**

Cardholder Activity Summary

Account Number	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
Credit Limit						
FANG, JIQIN						
4339 9318 1124 5943						
16,000	138.11	0.00	0.00	0.00	138.11	0.00

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
PANDA COLUMBIA LLC				
Account Number: 4769				
Payments and Other Credits				
12/12	12/12	Online payment from CHK 3734	34606005720002874146922	- 14,766.80
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$14,766.80
FANG, DEHUI				
Account Number: 2534				
Payments and Other Credits				
12/28	12/26	KROGER 678 COLUMBIA SC	74445712360300600681593	- 36.88
01/04	01/03	WAL-MART #4506 SE2 COLUMBIA SC	74455013003141009118610	- 15.18
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$52.06
Purchases and Other Charges				
12/09	12/07	A & D FOODS 999-9999999 GA	24073142342900010200186	1,406.00
12/12	12/09	BAKER DISTRIBUTING #576 N. COLUMBIA SC	24445002344600130788566	159.24
12/12	12/09	WAL-MART #4506 COLUMBIA SC	24226382344400006521162	138.00
12/13	12/12	WAL-MART #4506 COLUMBIA SC	24226382347400003244617	119.50
12/14	12/13	NIC*-RICHLAND CTY-TREA EGOV.COM SC	24116412348091574003065	991.68
12/15	12/14	SCDOR DORWAY 803-896-1767 SC	24210732348083335847266	3,818.54
12/15	12/14	FAMILY DOLLAR #12664 COLUMBIA SC	24231682349837000064536	22.95
12/16	12/15	SPECTRUM 855-707-7328 MO	24692162349109613562800	29.99
12/16	12/15	WAL-MART #4506 COLUMBIA SC	24226382350400003464516	148.13
12/19	12/16	CHEFSTORE COL 8103 COLUMBIA SC	24717052351263510990231	177.79
12/19	12/18	LOWES #03026* COLUMBIA SC	24692162352102762112901	56.59
12/20	12/19	Netflix.com 866-5797172 CA	24906412353163185837482	16.73
12/21	12/20	SPECTRUM 855-707-7328 MO	24692162354103958915253	167.96
12/21	12/19	CHEFSTORE COL 8103 COLUMBIA SC	24717052354173540926955	287.75
12/21	12/20	NIC*-CITY OF COLUMBI EGOV.COM SC	24116412355091689000147	509.50
12/21	12/20	0116 HOLIDAY PHOTO CHARLOTTE NC	24493982355400572001218	53.62
12/21	12/20	AUNTIE ANNE'S #NC112/NES CHARLOTTE NC	24055232355091405003503	6.96
12/21	12/20	ZSK*CE BIG AIR CLT POS CHARLOTTE NC	24055232355400011304561	5.00
12/21	12/20	COSTCO WHSE #0367 MATTHEWS NC	24943002355898000057301	147.29
12/23	12/22	WAL-MART #4506 COLUMBIA SC	24226382357400005632253	17.35
12/26	12/22	A & D FOODS 999-9999999 GA	24073142357900012100113	1,056.00
12/26	12/23	WAL-MART #1339 COLUMBIA SC	24226382358400004240388	36.68
12/26	12/23	WAL-MART #4506 COLUMBIA SC	24455012357141013063827	136.84
12/26	12/25	HELLO MOBILE 888-954-3556 FL	24622752359100456919116	40.00
12/27	12/26	KROGER 678 COLUMBIA SC	24445712360300375302651	235.23
12/27	12/26	WAL-MART #4506 COLUMBIA SC	24455012360141011743326	90.55
12/28	12/26	CHEFSTORE COL 8103 COLUMBIA SC	24717052361153614908064	346.97
01/02	12/31	WAL-MART #4506 COLUMBIA SC	24455012365141011125792	142.56
01/02	01/01	KROGER #448 COLUMBIA SC	24445713001300360936383	279.79
01/03	01/01	CHEFSTORE COL 8103 COLUMBIA SC	24717053002150023911294	80.13
01/04	01/03	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163003104513115069	603.50
01/04	01/03	South Carolina Water 843-7680641 TX	24906413003164337432174	119.74
01/04	01/03	NIC*-RICHLAND CTY-TREA EGOV.COM SC	24116413004091575000089	127.09
01/04	01/03	NEW ASIAN MARKET STALLINGS NC	24765013004839001101877	351.24
01/04	01/03	WAL-MART #4506 COLUMBIA SC	24455013003141009119316	167.26
01/04	01/03	BAKER DISTRIBUTING #576 N. COLUMBIA SC	24445003004600133505370	159.24
01/05	01/04	KROGER 678 COLUMBIA SC	24445713004300431779116	171.28
01/06	01/04	A & D FOODS 999-9999999 GA	24073143005900013900028	1,055.00
01/06	01/04	A & D FOODS 999-9999999 GA	24073143005900013900036	26.38
01/06	01/05	BEYONDMENU 2103364 630-776-3590 IL	24492153005719449005026	432.17
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$13,938.22
FANG, JIQIN				
Account Number: 5943				
Purchases and Other Charges				
12/14	12/13	PUBLIX #829 COLUMBIA SC	24137462348001480612529	10.92
12/15	12/14	PUBLIX #829 COLUMBIA SC	24137462349001507076285	4.08

Transactions

<i>Posting Date</i>	<i>Transaction Date</i>	<i>Description</i>			<i>Reference Number</i>	<i>Amount</i>
12/19	12/16	PUBLIX #829	COLUMBIA	SC	24137462351001608825775	7.09
12/19	12/17	PUBLIX #829	COLUMBIA	SC	24137462352500829946129	5.69
12/20	12/19	PUBLIX #829	COLUMBIA	SC	24137462354001619767906	4.08
12/22	12/21	PUBLIX #829	COLUMBIA	SC	24137462356001726794171	4.08
12/26	12/23	PUBLIX #829	COLUMBIA	SC	24137462358001597275779	3.49
12/27	12/26	PUBLIX #829	COLUMBIA	SC	24137462361001113098528	14.49
12/29	12/28	PUBLIX #829	COLUMBIA	SC	24137462363001312982009	19.77
01/02	12/31	PUBLIX #829	COLUMBIA	SC	24137463001500799769520	3.81
01/04	01/03	PUBLIX #829	COLUMBIA	SC	24137463004600252164370	29.35
01/06	01/05	PUBLIX #829	COLUMBIA	SC	24137463006001233829967	31.26
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD						\$138.11

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	16.49% V	\$0.00	\$0.00
CASH	28.49% V	\$0.00	\$0.00

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

Reward Summary

Beginning Balance	2,960.26	Other Bonuses	.00
Earned	191.22	Preferred Rewards for Business Bonus	95.71
Redeemed	.00		
Adjustments	.00	Ending Balance	3,247.19

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

Important Changes to Your Account Terms

Changes to your fees effective November 02, 2022:

- This amendment modifies the Late Payment Fee, shown under the Other Fees and Charges section of your Business Card Agreement, to reflect that no late payment fee will be charged if your Account Balance is less than or equal to \$100 on the payment due date. The late fee assessment amount for balances less than or equal to \$100 will be updated to \$0 in the body and account summary table within your agreement as of the date of the change.
- This amendment modifies the Cash Advance Fee, shown under the Cash Advance section of your Business Card Agreement, to reflect the removal of the minimum fee charged on any Cash Advance transaction(s). Please note that the transaction fee for Cash Advance(s) will continue to be assessed based upon the disclosed fee percentage for each transaction, as printed in the account summary table and in the body of your Business Card agreement.
- This amendment modifies the Balance Transfer Fee, shown under the Balance Transfer section of your Business Card Agreement, to reflect the removal of the minimum fee charged on any Balance Transfer transaction(s). Please note that the transaction fee for Balance Transfer(s) will continue to be assessed based upon the disclosed fee percentage for each transaction, as printed in the account summary table and in the body of your Business Card agreement.
- This amendment modifies the International Transaction Fee, shown under the International Transaction/Fees paragraph within your Business Card Agreement, to reflect the removal of the International transaction fee charged when transaction(s) are made in U.S. dollar currency and processed outside of the United States. Please note that the International Transaction fee will continue to apply when the charged transaction(s) are made in currency that is not in U.S. dollar currency, also known as a foreign currency.

