



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

PANDA COLUMBIA LLC
5474 1516 5514 **5206**
June 11, 2023 - July 10, 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

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							
5474 1513 3018 3440							
13,000		-1,388.09	-3,000.00	0.00	0.00	1,611.91	0.00

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
FANG, DEHUI				
Account Number: 3440				
		Payments and Other Credits		

Payment Information

New Balance Total \$829.64
Minimum Payment Due \$25.00
Payment Due Date 08/06/23

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 \$2,217.73
Payments and Other Credits -\$3,000.00
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$1,611.91
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$829.64

Credit Limit \$13,000
Credit Available \$12,170.36
Statement Closing Date 07/10/23
Days in Billing Cycle 30

03000000 0002500 0082964 5474151655145206

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

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

Account Number: 5474 1516 5514 **5206**
June 11, 2023 - July 10, 2023

New Balance Total \$829.64
Minimum Payment Due \$25.00
Payment Due Date 08/06/23

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
07/06	07/06	SC Banking Center payment	18706005750013652833412	- 3,000.00
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		-\$3,000.00
		Purchases and Other Charges		
06/13	06/12	NATIONWIDE 800-243-6295 OH	55432863163207036874748	800.00
06/15	06/14	LOOSE MOOSE CONCORD NC	75369433165961800105623	74.00
06/16	06/16	McDonalds 8278 COLUMBIA SC	12302023167000257890138	28.05
06/19	06/16	SAMSLUB #4872 COLUMBIA SC	05416013167141007389902	2.75
06/20	06/19	APPLE.COM/BILL 866-712-7753 CA	55432863170209025963632	12.13
06/21	06/20	SQ *HOLLYWOOD HEROES A Concord NC	55432863171209408209735	32.08
06/21	06/20	LOVE'S #333 FORT MILL SC	55432863172209472920539	2.93
06/21	06/20	LOVE'S #333 FORT MILL SC	55432863172209472920547	3.99
06/21	06/20	TOUS LES JOURS - PINEV PINEVILLE NC	75225793171900012500950	24.03
06/21	06/20	TST* Yiding Hot Pot Pineville NC	55432863172209536422142	112.05
06/21	06/20	CARTER'S #756 CONCORD MILLSNC	02305373172500302658679	41.72
06/22	06/20	RACK ROOM SHOES #0358 CONCORD NC	75504993172900013720992	106.98
06/26	06/23	BMX*DOMINION ENERGY SC 866-416-0649 SC	55432863174200334631602	122.39
06/26	06/25	MCDONALD'S F8278 COLUMBIA SC	05140483176720242266095	4.39
06/27	06/27	McDonalds 8278 COLUMBIA SC	12302023178000166410132	18.56
06/28	06/27	D&B COLUMBIA # 104 PWC COLUMBIA SC	55310203179400420000172	60.00
06/30	06/29	Spectrum 855-707-7328 MO	55432863180202068628186	79.99
07/04	07/03	SOUTH CAROLINA WATER SUGAR LAND TX	75418233184177583824734	59.87
07/05	07/05	JASMINE BUFFET COLUMBIA SC	55500363186400021000830	20.00
07/06	07/04	AVIATION PARKING PMTS CHARLOTTE NC	55464943186400275003954	6.00
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$1,611.91

Finance Charge Calculation

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

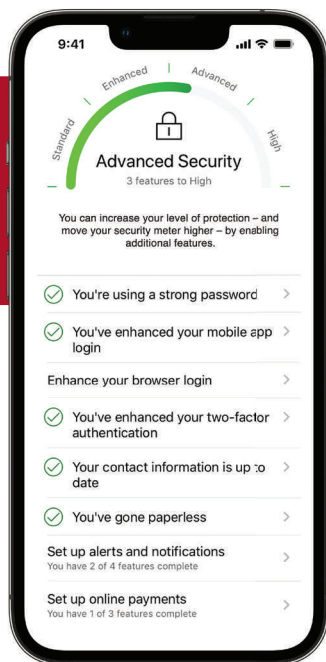
	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	17.24% V	\$0.00	\$0.00
CASH	29.24% V	\$0.00	\$0.00

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

Reward Summary

Beginning Balance	294.71	Other Bonuses	.00
Earned	24.18	Preferred Rewards for Business Bonus	18.16
Redeemed	.00		
Adjustments	.00	Ending Balance	337.05

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



BANK OF AMERICA BUSINESS ADVANTAGE

See your security level at a glance

Our security meter lets you visualize your account security and moves up as you take additional steps to help protect your account.

Visit the Security Center in Business Advantage 360, our online and mobile banking platform, to see your security level today. To learn more, scan this code or visit **bofa.com/SecurityCenter**.



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SSM-06-22-0009.C | 4762393

BANK OF AMERICA BUSINESS ADVANTAGE

With Business Advantage 360, creating business card transaction reports is easy

It's simple to obtain reports within online banking.

Give it a test drive today — log in or enroll at **bankofamerica.com** and select the CORP account for your business credit card to access the Download tool.

1. Select one of the following from the Download link on the Activity tab:
 - **CORP account** (to view payments and fees)
 - **All accounts** (to view all transactions for the company)
 - Or, choose an individual account to view purchases for that cardholder.
2. Create an annual report by selecting the **All accounts** option and setting the custom date range for the year.
3. To obtain the report, choose the file type and click **Download transactions**.

BANK OF AMERICA BUSINESS ADVANTAGE

The perfect fit for your digital wallet



Add your small business credit card to your digital wallet for a fast, easy, secure way to pay.

Use it in stores, online and in apps — all with the convenience of your phone or computer.

Your card number and personal information are not stored, and digital wallet payments cannot be made without your authentication.

Visit **bankofamerica.com/ways2pay** for instructions for adding your new card directly to your digital wallet app.



SAMSUNG Pay

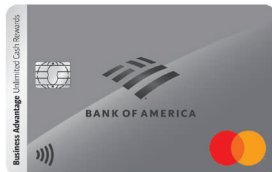
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SSM-01-23-2064 | 5362537

BANK OF AMERICA BUSINESS ADVANTAGE

Don't forget all your card has to offer

Earn unlimited cash back for purchases and recurring expenses.*



With your Business Advantage Unlimited Cash Rewards credit card, you'll earn **1.5% cash back on all purchases**. There's no limit to the amount of cash back you can earn.

To redeem your cash rewards, use our secure Mobile Banking app** or sign in to Business Advantage 360, select your corporate credit card account, then go to the **Rewards** tab.

*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.

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

SSM-10-22-0446A | 5054565

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.

SSM-01-23-2637.C | 5421106