



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

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
July 09, 2023 - August 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

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		14,198.16	0.00	0.00	0.00	14,198.16	0.00
FANG, JIQIN							
4339 9318 1124 5943							
16,000		545.71	-25.83	0.00	0.00	571.54	0.00

Payment Information

New Balance Total \$14,743.87
Minimum Payment Due \$147.44
Payment Due Date 09/04/23

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 \$11,858.07
Payments and Other Credits -\$11,883.90
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$14,769.70
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$14,743.87

Credit Limit \$16,000
Credit Available \$1,256.13
Statement Closing Date 08/08/23
Days in Billing Cycle 31

1185807 0014744 1474387 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**
July 09, 2023 - August 08, 2023

New Balance Total \$14,743.87
Minimum Payment Due \$147.44
Payment Due Date 09/04/23

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
PANDA COLUMBIA LLC				
Account Number: 4769				
		Payments and Other Credits		
07/18	07/17	Online payment from CHK 3 734	19806005710030651535802	- 11,858.07
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		-\$11,858.07
FANG, DEHUI				
Account Number: 2534				
		Purchases and Other Charges		
07/10	07/08	PUBLIX #829 COLUMBIA SC	24137463190100811342488	4.08
07/10	07/09	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163190109604950061	603.50
07/11	07/09	CHEFSTORE COL 8103 COLUMBIA SC	24717053191731913745685	56.49
07/11	07/10	WALMART GROCERY 800-966-6546 AR	24055233191083725397109	52.92
07/12	07/11	CAPITAL SUPPLY OF COLUMBI COLUMBIA SC	24239003192900017800372	5.40
07/13	07/12	PUBLIX #829 COLUMBIA SC	24137463194001305645376	3.88
07/14	07/13	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163194100108514541	603.50
07/17	07/13	CHEFSTORE COL 8103 COLUMBIA SC	24717053195161952471447	490.76
07/17	07/14	WAL-MART #4506 COLUMBIA SC	24226383196400004857391	7.96
07/17	07/15	Spectrum 855-707-7328 MO	24692163196101327335476	29.99
07/17	07/14	ALDI 66106 800-325-7894 SC	24427333196710042862878	26.60
07/17	07/16	PUBLIX #829 COLUMBIA SC	24137463198001144834237	6.12
07/18	07/17	KROGER 678 COLUMBIA SC	24445713198300483240880	243.30
07/19	07/18	NEW ASIAN MARKET STALLINGS NC	24765013200839001248597	28.33
07/21	07/20	Spectrum 855-707-7328 MO	24692163201105557142497	167.96
07/21	07/20	SCDOR DORWAY 844-898-8542 SC	24015143201083743194528	389.81
07/21	07/20	SCDOR DORWAY 844-898-8542 SC	24015143201083703844781	3,900.12
07/21	07/20	NIC*-RICHLAND CTY-TREA EGOV.COM SC	24116413202091573001287	1,012.83
07/21	07/20	KROGER 678 COLUMBIA SC	24445713201300498659079	76.50
07/24	07/21	BAKER DISTRIBUTING #576 N. COLUMBIA SC	24445003203600096427314	378.06
07/24	07/21	UNITED REFRIG BR #U2 8032538880 SC	24435653203207963600140	2,696.15
07/24	07/21	CHEFSTORE COL 8103 COLUMBIA SC	24717053203162034848354	271.34
07/25	07/24	AMZN Mktp US*OL3X94CH3 Amzn.com/bill WA	24692163205108851799489	1,064.21
07/25	07/24	COCA COLA CONSOLIDATED I 800-777-2262 NC	24493983206026425422910	327.25
07/26	07/25	HELLO MOBILE 888-954-3556 FL	24622753206100456898735	40.00
07/26	07/25	SUPER G MART PIINEV 980-999-6487 NC	24427333206720235931206	103.38
07/28	07/27	NETFLIX.COM NETFLIX.COM CA	24692163208101460003275	21.59
07/28	07/27	COSTCO WHSE #1232 COLUMBIA SC	24943003209898002311090	9.33
07/28	07/27	COSTCO WHSE #1232 COLUMBIA SC	24943003209898000106716	312.22
07/28	07/27	WAL-MART #4506 COLUMBIA SC	24226383209400006557200	107.88
08/01	07/30	CHEFSTORE COL 8103 COLUMBIA SC	24717053212732125892633	418.21
08/01	07/30	ASIAN MARKET INC 803-7729562 SC	24073143212900010600810	17.50
08/02	08/01	NEW ASIAN MARKET STALLINGS NC	24765013214839001340323	214.44
08/03	08/02	South Carolina Water 8437680641 TX	24906413214179690383470	119.74
08/07	08/04	PUBLIX #829 COLUMBIA SC	24137463217600252292653	19.86
08/07	08/06	SHOPLET.COM 800-757-3015 FL	24108383218083318102022	27.44
08/08	08/07	BEYOND MENU * 2248517 WWW.BEYONDMEN GA	24492163219000025812189	339.51
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$14,198.16
FANG, JIQIN				
Account Number: 5943				
		Payments and Other Credits		
07/10	07/09	WAL-MART #4506 SE2 803-754-8884 SC	74455013190141005240585	- 25.83
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		-\$25.83
		Purchases and Other Charges		
07/10	07/09	WM SUPERCENTER #4506 COLUMBIA SC	24445003191400150741039	101.04
07/11	07/09	THE HOME DEPOT #1109 COLUMBIA SC	24943013191010202620341	30.19
07/19	07/18	KROGER 678 COLUMBIA SC	24445713199300484375759	131.01
07/19	07/18	KROGER #448 COLUMBIA SC	24445713199300484375833	19.40
07/19	07/18	WM SUPERCENTER #1339 COLUMBIA SC	24445003200400277549736	54.92
07/26	07/24	ALDI 66106 800-325-7894 SC	24427333206710039047820	29.42
07/26	07/25	WAL-MART #4506 COLUMBIA SC	24226383207400007445894	82.36
07/31	07/29	WAL-MART #4506 803-754-8884 SC	24455013210141005912978	35.92
07/31	07/29	ALDI 66106 800-325-7894 SC	24427333211710039592984	27.78
08/03	08/02	PUBLIX #829 COLUMBIA SC	24137463215001306496279	6.09
08/07	08/05	FOOD LION #2157 COLUMBIA SC	24692163217109119414396	10.18
08/07	08/05	WAL-MART #1339 803-736-8123 SC	24455013217141002137036	34.30
08/07	08/05	ALDI 66106 800-325-7894 SC	24427333218710039464161	8.93
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$571.54

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	17.49% V	\$0.00	\$0.00
CASH	29.49% V	\$0.00	\$0.00

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

Reward Summary

Beginning Balance	1,529.07	Other Bonuses	.00
Earned	218.58	Preferred Rewards for Business Bonus	164.01
Redeemed	.00		
Adjustments	.00	Ending Balance	1,911.66

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.



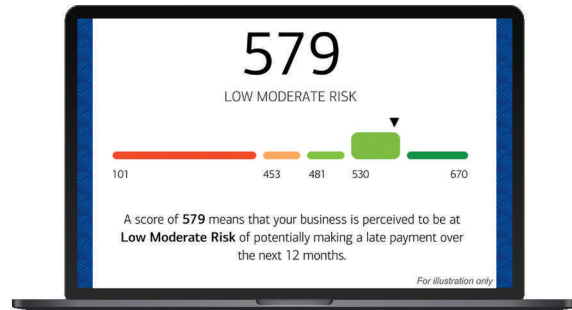
When you use the QRC feature certain information is collected from your mobile device for business purposes.
Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.
Google Play and the Google Play logo are trademarks of Google LLC.
Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-06-22-0009.C | 4762393

Did you know your business may have a credit score?

Check your business credit score for free and gain access to valuable information about your business's credit health.

To learn more, visit
bankofamerica.com/BusinessCreditScore.



Access to Dun & Bradstreet business credit score information in Business Advantage 360 is solely for educational purposes and available only to U.S.-based Bank of America, N.A. Small Business clients with an open and active Small Business account, who have Dun & Bradstreet business credit scores and have properly enrolled to access this information through Business Advantage 360. Bank of America and other lenders may use other credit scores and additional information to make credit decisions.

SSM-12-22-0010.C | 5205391

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

Apple, Apple Pay and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Pay and Android are trademarks of Google LLC. Samsung and Samsung Pay are registered trademarks of Samsung Electronics Co., Ltd. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.
©2023 Bank of America Corporation. All rights reserved.

SSM-01-23-2064 | 5362537

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
July 09, 2023 - August 08, 2023
Page 6 of 6