



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

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
August 09, 2023 - September 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							
17,000		17,125.22	-126.44	0.00	0.00	17,251.66	0.00
FANG, JIQIN							
4339 9318 1124 5943							
17,000		558.23	-96.78	0.00	0.00	655.01	0.00

Payment Information

New Balance Total \$7,683.45
Minimum Payment Due \$76.83
Payment Due Date 10/05/23

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 \$14,743.87
Payments and Other Credits -\$24,967.09
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$17,906.67
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$7,683.45

Credit Limit \$17,000
Credit Available \$9,316.55
Statement Closing Date 09/08/23
Days in Billing Cycle 31

1000000 0007683 0768345 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**
August 09, 2023 - September 08, 2023

New Balance Total \$7,683.45
Minimum Payment Due \$76.83
Payment Due Date 10/05/23

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				
08/10	08/10	Online payment from CHK 3 734	22206005720013687901337	- 14,743.87
09/04	09/01	Online payment from CHK 3 734	24406005720006626901933	- 10,000.00
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$24,743.87
FANG, DEHUI				
Account Number: 2534				
Payments and Other Credits				
08/31	08/29	THE HOME DEPOT #1112 COLUMBIA SC	74943013242010191498638	- 25.75
09/04	09/02	THE HOME DEPOT 1109 COLUMBIA SC	74692163246102349075137	- 100.69
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$126.44
Purchases and Other Charges				
08/09	08/08	SUPER G MART PIINEV 980-999-6487 NC	24427333220720235924369	135.16
08/14	08/10	MURPHY EXPRESS 8902 COLUMBIA SC	24431053223838000902678	0.10
08/14	08/10	CHEFSTORE COL 8103 COLUMBIA SC	24717053223162231532617	533.47
08/14	08/14	Spectrum 855-707-7328 MO	24692163226105892450069	29.99
08/15	08/14	COCA COLA CONSOLIDATED I 800-777-2262 NC	24493983227026724121432	357.00
08/16	08/15	UNITED REFRIG INC 504 MATTHEWS NC	24435653227200404100160	114.20
08/16	08/15	COSTCO WHSE #1232 COLUMBIA SC	24943003228898000085719	253.66
08/17	08/15	CHEFSTORE CLT 8102 CHARLOTTE NC	24717053228162282875480	173.71
08/18	08/17	PUBLIX #829 COLUMBIA SC	24137463230001269978736	7.11
08/18	08/17	NIC*-RICHLAND CTY-TREA EGOV.COM SC	24116413230091571002606	1,065.09
08/21	08/18	SCDOR DORWAY 844-898-8542 SC	24015143230083714330858	426.26
08/21	08/18	SCDOR DORWAY 844-898-8542 SC	24015143230083345196777	4,101.53
08/21	08/20	Spectrum 855-707-7328 MO	24692163232100878832580	167.96
08/21	08/18	HARDKNOXWATERPROOFING 610-299-7615 PA	24687203232017015712023	6,000.00
08/21	08/20	PUBLIX #829 COLUMBIA SC	24137463233001131764402	10.15
08/28	08/25	HELLO MOBILE 888-954-3556 FL	24622753237100514178966	40.00
08/28	08/26	WM SUPERCENTER #4506 COLUMBIA SC	24445003239400175885146	11.72
08/28	08/27	Netflix 1 8445052993 CA	24002843239000322643374	21.59
08/29	08/28	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163240107691414942	603.50
08/30	08/29	South Carolina Water 8437680641 TX	24906413241181581107767	119.74
08/30	08/29	COSTCO WHSE #0359 CHARLOTTE NC	24943003242898002072428	189.01
08/30	08/29	SUPER G MART PIINEV 980-999-6487 NC	24427333241720236024933	190.82
08/31	08/29	THE HOME DEPOT #3601 PINEVILLE NC	24943013242010195735964	25.75
08/31	08/29	THE HOME DEPOT #1112 COLUMBIA SC	24943013242010191499391	159.84
09/01	08/31	KROGER #448 COLUMBIA SC	24445713243300513590705	161.00
09/04	09/01	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163244100852957573	603.50
09/04	09/01	WM SUPERCENTER #4506 COLUMBIA SC	24445003245400165714381	66.15
09/04	09/01	PUBLIX #829 COLUMBIA SC	24137463245001459602339	24.19
09/04	09/01	CAPITAL WASTE - COLUMBIA 803-814-0040 SC	24801973245872062856386	462.32
09/04	09/01	ALDI 66106 800-325-7894 SC	24427333245710046798129	20.55
09/05	09/04	SUPER G MART PIINEV 980-999-6487 NC	24427333247720232415188	139.46
09/06	09/05	BEYOND MENU * 2269630 WWW.BEYONDMEN GA	24492163248000044422601	361.11
09/06	09/05	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163248101134190971	603.50
09/06	09/05	KROGER 678 COLUMBIA SC	24445713248300524749857	30.60
09/08	09/07	WM SUPERCENTER #2214 COLUMBIA SC	24445003251400148958056	41.92
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$17,251.66
FANG, JIQIN				
Account Number: 5943				
Payments and Other Credits				
09/04	08/28	CHEFSTORE COL 8103 COLUMBIA SC	74717053244152418668425	- 96.78
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$96.78
Purchases and Other Charges				
08/10	08/08	LOWES #03026* COLUMBIA SC	24692163221101878640117	7.54
08/11	08/10	WM SUPERCENTER #4506 COLUMBIA SC	24445003223400159438936	31.72
08/14	08/11	LOWES #03026* COLUMBIA SC	24692163223103703673527	15.99
08/16	08/15	HILTONS POWER EQUIPMENT 803-7865472 SC	24013393227001673138920	36.67
08/16	08/15	HILTONS POWER EQUIPMENT 803-7865472 SC	24013393227001673138847	36.67
08/16	08/15	WAL-MART #1339 COLUMBIA SC	24226383228400005222662	82.02
08/22	08/21	WM SUPERCENTER #1339 COLUMBIA SC	24445003234400157915080	24.00
08/23	08/22	WM SUPERCENTER #4506 COLUMBIA SC	24445003235400152608010	108.20
08/30	08/28	CHEFSTORE COL 8103 COLUMBIA SC	24717053241152418668340	129.27
08/30	08/28	CHEFSTORE COL 8103 COLUMBIA SC	24717053241152418668431	84.78

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
August 09, 2023 - September 08, 2023
Page 4 of 6

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
09/04	09/02	PUBLIX #829 COLUMBIA SC	24137463246100890687294	8.63
09/04	09/03	LOWES #03026* COLUMBIA SC	24692163246102361889907	13.64
09/04	09/03	WM SUPERCENTER #4506 COLUMBIA SC	24445003247400151875095	18.65
09/05	09/04	WAL-MART #4506 COLUMBIA SC	24226383248400006362505	9.42
09/05	09/04	WM SUPERCENTER #1339 COLUMBIA SC	24445003248400157233454	37.90
09/07	09/06	LOWES #03026* COLUMBIA SC	24692163249101641773565	9.91
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$655.01

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.

Important Messages

TIP: Stay ahead of upcoming due dates by signing up for payment alerts.

You can get alerts about small business credit card payments five days before they're due to avoid any late fees and finance charges. They can be delivered by text, email or through Business Advantage 360 and our Mobile Banking app. Turn on alerts at bankofamerica.com/SmallBusiness by clicking on **Alerts** in the **Activity Center**.

Reward Summary

Beginning Balance	1,911.66	Other Bonuses	.00
Earned	269.71	Preferred Rewards for Business Bonus	202.32
Redeemed	.00		
Adjustments	.00	Ending Balance	2,383.69

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

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**.

SSM-10-22-0129 | 4982051

BUSINESS ADVANTAGE

Get notified about account activity and more

Receive alerts about your account activity
online, by phone or by email.

Turn on alerts at
bankofamerica.com/SmallBusiness
by clicking on **Alerts** in the Activity Center.

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.

SSM-01-23-2633.C | 5421083

PANDA COLUMBIA LLC
4339 9319 6928 **4769**

August 09, 2023 - September 08, 2023

Page 6 of 6