



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

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
October 09, 2023 - November 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		11,025.28	0.00	0.00	0.00	11,025.28	0.00
FANG, JIQIN							
4339 9318 1124 5943							
17,000		152.15	0.00	0.00	0.00	152.15	0.00

Payment Information

New Balance Total \$11,177.43
Minimum Payment Due \$111.77
Payment Due Date 12/05/23

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 \$11,259.65
Payments and Other Credits -\$11,259.65
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$11,177.43
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$11,177.43

Credit Limit \$17,000
Credit Available \$5,822.57
Statement Closing Date 11/08/23
Days in Billing Cycle 31

1125965 0011177 1117743 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**
October 09, 2023 - November 08, 2023

New Balance Total \$11,177.43
Minimum Payment Due \$111.77
Payment Due Date 12/05/23

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		
10/12	10/12	Online payment from CHK 3 734	28506005720015142118542	- 11,259.65
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		-\$11,259.65
FANG, DEHUI				
Account Number: 2534				
		Purchases and Other Charges		
10/09	10/07	PUBLIX #829 COLUMBIA SC	24137463281100953423161	112.73
10/09	10/08	WM SUPERCENTER #4506 COLUMBIA SC	24445003282400155199902	32.11
10/09	10/08	PUBLIX #829 COLUMBIA SC	24137463282001106371050	61.52
10/10	10/08	CHEFSTORE COL 8103 COLUMBIA SC	24717053282732828747873	142.86
10/10	10/09	COCA COLA CONSOLIDATED I 800-777-2262 NC	24493983283026926922620	535.50
10/10	10/09	WM SUPERCENTER #4506 COLUMBIA SC	24445003283400159777439	29.71
10/13	10/12	PUBLIX #829 COLUMBIA SC	24137463286001288454431	59.30
10/16	10/13	WM SUPERCENTER #4506 COLUMBIA SC	24445003287400161340966	48.64
10/16	10/15	Spectrum 855-707-7328 MO	24692163288103030364099	29.99
10/16	10/15	PUBLIX #829 COLUMBIA SC	24137463289001166217493	2.16
10/17	10/16	WAL-MART #4506 COLUMBIA SC	24226383290400001325090	49.45
10/20	10/19	NIC*-RICHLAND CTY-TREA EGOV.COM SC	24116413293091574002888	978.68
10/20	10/19	PUBLIX #829 COLUMBIA SC	24137463293001286067202	18.15
10/23	10/20	Spectrum 855-707-7328 MO	24692163293107362366500	97.96
10/23	10/20	SCDOR DORWAY 844-898-8542 SC	24015143293083353643672	437.26
10/23	10/20	SCDOR DORWAY 844-898-8542 SC	24015143293083742798971	3,768.45
10/23	10/22	CAPITAL WASTE - COLUMBIA 803-814-0040 SC	24801973295872640448531	546.20
10/24	10/23	WAL-MART #4506 803-754-8884 SC	24455013296141005402100	18.65
10/25	10/24	COSTCO WHSE #1232 COLUMBIA SC	24943003298898002015768	142.25
10/26	10/25	HELLO MOBILE 888-954-3556 FL	24622753298100394676093	40.00
10/27	10/26	SCDHEC EGOV.COM SC	24015143300091846000484	250.00
10/27	10/26	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	24015143300091713018734	1.00
10/30	10/27	PUBLIX #829 COLUMBIA SC	24137463301001337487490	16.30
10/30	10/28	WAL-MART #4506 803-754-8884 SC	24455013301141006352703	23.34
10/31	10/30	South Carolina Water 8437680641 TX	24906413303186061456258	119.74
11/01	10/31	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163304103526536218	603.50
11/01	10/31	COSTCO WHSE #0359 CHARLOTTE NC	24943003305898002334301	14.01
11/01	10/31	COSTCO WHSE #0359 CHARLOTTE NC	24943003305898002019316	75.76
11/01	10/31	SC DEW PMTS EGOV.COM SC	24015143305091444001269	53.60
11/01	10/31	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	24015143305091718044623	1.91
11/01	10/31	SUPER G MART PIINEV 980-999-6487 NC	24427333304720236029506	136.15
11/03	11/02	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163306105210068232	603.50
11/03	11/02	PUBLIX #829 COLUMBIA SC	24137463307001305344495	4.47
11/03	11/02	PUBLIX #829 COLUMBIA SC	24137463307001305344313	88.44
11/06	11/04	CHEFSTORE COL 8103 COLUMBIA SC	24717053309123095203437	278.56
11/06	11/04	PUBLIX #829 COLUMBIA SC	24137463309100856091873	59.35
11/06	11/05	WM SUPERCENTER #4506 COLUMBIA SC	24445003310400158214530	31.93
11/07	11/06	BEYOND MENU * 2310462 WWW.BEYONDMEN GA	24492163310000047141896	257.51
11/07	11/06	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163310108497518113	603.50
11/07	11/06	COCA COLA CONSOLIDATED I 800-777-2262 NC	24493983311026485650394	416.50
11/08	11/07	WAL-MART #2214 803-782-0323 SC	24455013311141003218392	23.59
11/08	11/07	COSTCO WHSE #1232 COLUMBIA SC	24943003312898002015323	211.05
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$11,025.28
FANG, JIQIN				
Account Number: 5943				
		Purchases and Other Charges		
10/09	10/06	WM SUPERCENTER #4506 COLUMBIA SC	24445003280400164397192	34.62
10/10	10/09	PUBLIX #829 COLUMBIA SC	24137463283001220001855	6.90
10/10	10/09	FOOD LION #2157 COLUMBIA SC	24692163283108739698411	12.24
10/10	10/09	FOOD LION #2157 COLUMBIA SC	24692163283108739698445	22.94
10/16	10/15	LOWES #03026* COLUMBIA SC	24692163288103383259193	3.67
10/16	10/15	LOWES #03026* COLUMBIA SC	24692163288103383259318	16.20
10/17	10/16	PUBLIX #829 COLUMBIA SC	24137463290001270692927	5.09
10/31	10/30	FOOD LION #2157 COLUMBIA SC	24692163304103040620068	40.80
11/02	11/01	PUBLIX #829 COLUMBIA SC	24137463306001328451815	9.69
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$152.15

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

Traveling for Business? Remember to consult your credit card agreement before using your credit card(s) for cash or foreign currency transactions and for fee information. The Cash Advance Fee applies to all cash advances, including cash advances in foreign currency. You can always call us to request a copy of the credit card agreement by using the phone number listed on the back of your card.

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	2,837.61	Other Bonuses	.00
Earned	177.29	Preferred Rewards for Business Bonus	133.03
Redeemed	.00		
Adjustments	.00	Ending Balance	3,147.93

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

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

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
October 09, 2023 - November 08, 2023
Page 6 of 8

BANK OF AMERICA BUSINESS ADVANTAGE

Set up monthly recurring business expenses to bill automatically



When you set up your recurring monthly business expenses to bill to your **Business Advantage Unlimited Cash Rewards credit card**,¹ you can earn 1.5% cash back automatically.

See how much your business could earn in the first year alone:

Monthly expenses	% Cash back	Estimated costs	Monthly cash back earned
TV/telecom/wireless	1.5%	\$180	\$2.70
Cable/satellite	1.5%	\$150	\$2.25
Business consulting services	1.5%	\$340	\$5.10
Advertising services (Yelp, AT&T, Comcast)	1.5%	\$290	\$4.35
Utilities	1.5%	\$300	\$4.50
Insurance premiums	1.5%	\$660	\$9.90
Estimated monthly totals		\$1,920	\$28.80
Estimated annual total rewards			\$345.60

For illustrative purposes only. Your actual rewards earned will depend on your individual purchases.

To get started, just follow these 3 simple steps:

1 Contact your service providers.

2 Set up automatic payments.

3 Earn cash back every month.

Earn unlimited cash back on things you pay for, month after month!



Internet



Phone



Insurance



Cable/Satellite TV



Electric



Monthly subscriptions

Set up automatic payments using your **Business Advantage Unlimited Cash Rewards credit card**, and earn cash back every month on your recurring business expenses.

To get started, just follow these 3 simple steps:

- 1 Contact your service providers.
- 2 Set up automatic payments.
- 3 Earn cash back every month.

¹ 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.

This credit card program is issued and administered by Bank of America, N.A. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC. ©2023 Bank of America Corporation.

SSM-03-23-0584.A | 5530058