



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

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
March 09, 2023 - April 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		9,890.22	-32.10	0.00	0.00	9,922.32	0.00
FANG, JIQIN							
4339 9318 1124 5943							
16,000		44.31	0.00	0.00	0.00	44.31	0.00

Payment Information

New Balance Total \$9,934.53
Minimum Payment Due \$99.35
Payment Due Date 05/04/23

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 \$9,814.74
Payments and Other Credits **-\$9,846.84**
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$9,966.63
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$9,934.53

Credit Limit \$16,000
Credit Available \$6,065.47
Statement Closing Date 04/08/23
Days in Billing Cycle 31

0981474 0009935 0993453 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**
March 09, 2023 - April 08, 2023

New Balance Total \$9,934.53
Minimum Payment Due \$99.35
Payment Due Date 05/04/23

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**

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
March 09, 2023 - April 08, 2023
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Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
PANDA COLUMBIA LLC				
Account Number: 4769				
Payments and Other Credits				
03/16	03/16	Online payment from CHK 3734	07506005720004982288338	- 9,814.74
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$9,814.74
FANG, DEHUI				
Account Number: 2534				
Payments and Other Credits				
03/15	03/14	WAL-MART #1339 SE2 COLUMBIA SC	74455013073141001788738	- 4.62
03/16	03/14	LOWES #00433* COLUMBIA SC	74692163074103558096464	- 20.36
04/04	04/03	WAL-MART #1339 COLUMBIA SC	74226383094400007022181	- 7.12
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$32.10
Purchases and Other Charges				
03/10	03/09	WAL-MART #4506 COLUMBIA SC	24226383069400001233228	73.95
03/13	03/10	WM SUPERCENTER #4506 COLUMBIA SC	24445003070400151243122	123.04
03/15	03/14	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163073103255053533	603.50
03/15	03/14	WAL-MART #1339 COLUMBIA SC	24226383074400001229633	109.87
03/15	03/14	SCDOR DORWAY 803-896-1767 SC	24015143073083303988793	25.00
03/15	03/14	SCDOR DORWAY 803-896-1767 SC	24015143073083305179409	241.29
03/15	03/14	DOLLAR TREE COLUMBIA SC	24445003074000752374957	8.64
03/15	03/14	WM SUPERCENTER #4506 COLUMBIA SC	24445003074400140549817	32.73
03/16	03/14	THE HOME DEPOT #1110 COLUMBIA SC	24943013074010190319692	102.89
03/16	03/15	PUBLIX #829 COLUMBIA SC	24137463075001325082273	7.30
03/17	03/17	Spectrum 855-707-7328 MO	24692163076105026812334	29.99
03/20	03/17	WAL-MART #1339 COLUMBIA SC	24226383077400002046587	9.79
03/20	03/17	COCA COLA CONSOLIDATED I 800-777-2262 NC	24493983077026951308828	743.75
03/21	03/20	Spectrum 855-707-7328 MO	24692163079107340405123	167.96
03/21	03/20	NIC*-RICHLAND CTY-TREA EGOV.COM SC	24116413080091571001062	1,010.05
03/21	03/20	FOOD LION #2157 COLUMBIA SC	24692163080107966466794	48.96
03/21	03/20	PUBLIX #829 COLUMBIA SC	24137463080001301401979	6.12
03/21	03/20	SCDOR DORWAY 803-896-1767 SC	24015143079083701546130	3,889.41
03/22	03/21	SUPER G MART PIINEV PINEVILLE NC	24427333080720235271497	327.13
03/23	03/21	CRACKER BARREL #160 ROCK ROCK HILL SC	24137463081500726406132	74.12
03/27	03/25	HELLO MOBILE 888-954-3556 FL	24622753084300705388374	40.00
03/27	03/26	WAL-MART #4506 COLUMBIA SC	24455013085141005279016	141.84
03/27	03/26	PUBLIX #829 COLUMBIA SC	24137463086001178256955	8.16
03/30	03/29	South Carolina Water 843-7680641 TX	24906413088170570047494	119.74
03/30	03/29	PUBLIX #829 COLUMBIA SC	24137463089001310945595	6.90
03/31	03/30	WM SUPERCENTER #1339 COLUMBIA SC	24445003090400149672578	116.09
04/04	04/03	WM SUPERCENTER #1339 COLUMBIA SC	24445003094400158261897	43.07
04/05	04/04	LOWES #02356* COLUMBIA SC	24692163094106116822017	11.86
04/05	04/04	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163094106206118581	603.50
04/05	04/04	WM SUPERCENTER #1339 COLUMBIA SC	24445003095400152941980	126.19
04/05	04/04	WM SUPERCENTER #4506 COLUMBIA SC	24445003095400152942061	116.93
04/06	04/06	BEYONDMENU 2164713 630-776-3590 IL	24492153096870524382689	349.05
04/07	04/06	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163096107789220388	603.50
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$9,922.32
FANG, JIQIN				
Account Number: 5943				
Purchases and Other Charges				
03/09	03/07	LIDL #1092 COLUMBIA SC	24692163067108421512799	5.71
03/16	03/15	PUBLIX #829 COLUMBIA SC	24137463075001325030124	4.78
03/17	03/16	PUBLIX #829 COLUMBIA SC	24137463076001331160047	13.87
03/20	03/17	PUBLIX #829 COLUMBIA SC	24137463077600266611020	11.09
03/27	03/24	PUBLIX #829 COLUMBIA SC	24137463084001429495446	3.77
03/27	03/25	PUBLIX #829 COLUMBIA SC	24137463085001322804131	5.09
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$44.31

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	16.99% V	\$0.00	\$0.00

Finance Charge Calculation

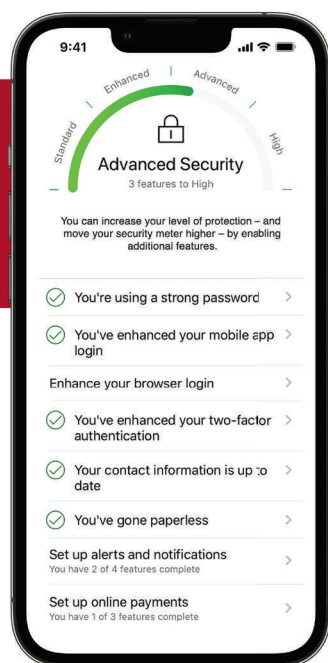
	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
CASH	28.99% V	\$0.00	\$0.00

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

Reward Summary

Beginning Balance	358.23	Other Bonuses	.00
Earned	141.41	Preferred Rewards for Business Bonus	70.81
Redeemed	.00		
Adjustments	.00	Ending Balance	570.45

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.

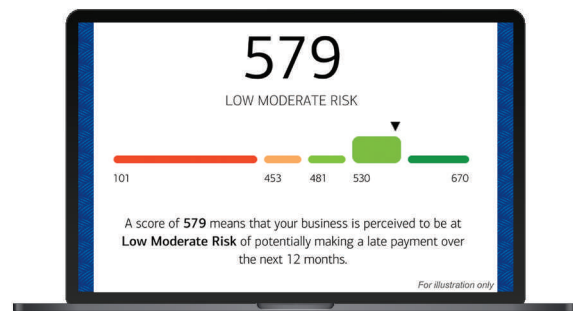
1. Select one of the following from the Download link on the Activity tab:
 - **CORP account** (to view payments and fees)
 - **All accounts** (to view all transactions for the company)
 - Or, choose an individual account to view purchases for that cardholder.
2. Create an annual report by selecting 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**.

SSM-10-22-0129 | 4982051

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.



BUSINESS ADVANTAGE

Go paperless. It's more secure.

Reduce the risk of lost or stolen mail. Plus, you can view your statements securely and easily — online or from our mobile app — 24/7 from almost anywhere.

Simply use our **Mobile Banking app** or sign in to Business Advantage 360 and click on **Profiles & Settings** (in the upper right, next to Sign Out).

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-01-22-2806.C | 4019267

