



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

PANDA COLUMBIA LLC  
4339 9319 6928 **4769**  
January 09, 2023 - February 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

**Payment Information**

New Balance Total ..... \$6,848.63  
**Minimum Payment Due ..... \$68.49**  
**Payment Due Date ..... 03/07/23**

**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 ..... \$14,024.27  
Payments and Other Credits ..... -\$14,024.27  
Balance Transfer Activity ..... \$0.00  
Cash Advance Activity ..... \$0.00  
Purchases and Other Charges ..... \$6,848.63  
**Fees Charged ..... \$0.00**  
**Finance Charge ..... \$0.00**  
New Balance Total ..... \$6,848.63

Credit Limit ..... \$16,000  
Credit Available ..... \$9,151.37  
Statement Closing Date ..... 02/08/23  
Days in Billing Cycle ..... 31

**Important Changes to Your Account Terms**

Please read about account agreement changes on the 'Important Changes to the Account Terms' page in this statement. If you need assistance reading these revised terms on your ADA reader, please contact Customer Service at the number provided on your statement.

**Cardholder Activity Summary**

Account Number		Payments and Other	Balance Transfer	Cash Advance	Purchases and Other	
Credit Limit	Total Activity	Credits	Activity	Activity	Charges	Fees Charged
FANG, DEHUI						
4339 9319 2982 2534						
16,000	6,817.34	0.00	0.00	0.00	6,817.34	0.00

1402427 0006849 0684863 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**  
January 09, 2023 - February 08, 2023

New Balance Total ..... \$6,848.63  
**Minimum Payment Due ..... \$68.49**  
**Payment Due Date ..... 03/07/23**

**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**

### 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
<b>FANG, JIQIN</b> <b>4339 9318 1124 5943</b>	16,000	31.29	0.00	0.00	0.00	31.29	0.00

### Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
<b>PANDA COLUMBIA LLC</b> <b>Account Number: 4769</b>				
01/10	01/09	Online payment from CHK 3734	00906005710037321616093	- 14,024.27
		<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>		<b>-\$14,024.27</b>

<b>FANG, DEHUI</b> <b>Account Number: 2534</b>				
<b>Purchases and Other Charges</b>				
01/09	01/08	KROGER 678 COLUMBIA SC	24445713008300434783681	15.27
01/09	01/08	WAL-MART #1339 COLUMBIA SC	24226383009400002091271	9.71
01/10	01/09	FOOD LION #2157 COLUMBIA SC	24692163010109206583623	0.85
01/11	01/10	LOWES #03026* COLUMBIA SC	24692163010109558650707	26.27
01/11	01/10	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163010109729129771	603.50
01/13	01/12	KROGER #448 COLUMBIA SC	24445713012300422151424	61.88
01/16	01/13	WAL-MART #4506 COLUMBIA SC	24226383014400001234693	47.00
01/16	01/13	WAL-MART #4506 COLUMBIA SC	24455013013141009602046	125.02
01/16	01/14	Spectrum 855-707-7328 MO	24692163014102209150363	29.99
01/18	01/17	HYUNDAI ORIENTAL GROCERY COLUMBIA SC	24765013017206000000028	92.64
01/19	01/18	WAL-MART #4506 COLUMBIA SC	24226383019400001219129	9.79
01/20	01/19	Netflix.com 866-5797172 CA	24906413019165431121490	16.73
01/20	01/19	NIC*-RICHLAND CTY-TREA EGOV.COM SC	24116413020091571003673	1,182.75
01/23	01/20	Spectrum 855-707-7328 MO	24692163020106546254343	167.96
01/23	01/20	COCA COLA CONSOLIDATED I 800-777-2262 NC	24493983021026455325093	922.25
01/23	01/20	WM SUPERCENTER #4506 COLUMBIA SC	24445003021400033163266	126.57
01/23	01/23	SAFE FOOD INSTRUCTION SAFEFOODINSTRNC	24492163023000013117670	179.00
01/24	01/23	FOOD LION #2157 COLUMBIA SC	24692163024109293080503	24.48
01/26	01/25	HELLO MOBILE 888-954-3556 FL	24622753025300665416548	40.00
01/27	01/26	WM SUPERCENTER #1339 COLUMBIA SC	24445003027400139234916	143.57
01/31	01/30	FOOD LION #2157 COLUMBIA SC	24692163031101381766797	8.15
01/31	01/30	PUBLIX #829 COLUMBIA SC	24137463031001198100759	2.04
02/01	01/31	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163031101880485600	603.50
02/01	01/31	South Carolina Water 843-7680641 TX	24906413031166266781386	119.74
02/01	01/31	NEW ASIAN MARKET STALLINGS NC	24765013032839000157199	225.13
02/03	02/02	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163033103387957394	603.50
02/03	02/02	WM SUPERCENTER #1339 COLUMBIA SC	24445003034400136780953	120.03
02/06	02/02	CHEFSTORE COL 8103 COLUMBIA SC	24717053034170345135374	301.96
02/06	02/03	BAKER DISTRIBUTING #576 N. COLUMBIA SC	24445003035600089094794	5.78
02/06	02/05	BEYONDMENU 2124172 630-776-3590 IL	24492153036717124905299	342.67
02/07	02/06	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163037106320137087	603.50
02/08	02/07	HYUNDAI ORIENTAL GROCERY COLUMBIA SC	24765013038206000000049	56.11
		<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>		<b>\$6,817.34</b>

<b>FANG, JIQIN</b> <b>Account Number: 5943</b>				
<b>Purchases and Other Charges</b>				
01/16	01/15	PUBLIX #829 COLUMBIA SC	24137463016001100229026	3.24
01/23	01/20	PUBLIX #829 COLUMBIA SC	24137463021001348152652	7.57
01/24	01/23	PUBLIX #829 COLUMBIA SC	24137463024001177530793	8.65
02/03	02/02	PUBLIX #829 COLUMBIA SC	24137463034001255418885	6.62
02/06	02/03	PUBLIX #829 COLUMBIA SC	24137463035001350403682	5.21
		<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>		<b>\$31.29</b>

### 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	16.49% V	\$0.00	\$0.00

**Finance Charge Calculation**

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
CASH	28.49% V	\$0.00	\$0.00

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

**Reward Summary**

Beginning Balance	3,247.19	Other Bonuses	.00
Earned	125.08	Preferred Rewards for Business Bonus	62.67
Redeemed	6,593.48		
Adjustments	3,296.74	<b>Ending Balance</b>	<b>138.20</b>

To redeem your Cash Rewards call 1.800.673.1044, or visit [www.bankofamerica.com](http://www.bankofamerica.com)

## Important Changes to Your Account Terms

Changes to your fees effective November 02, 2022:

- This amendment modifies the Late Payment Fee, shown under the Other Fees and Charges section of your Business Card Agreement, to reflect that no late payment fee will be charged if your Account Balance is less than or equal to \$100 on the payment due date. The late fee assessment amount for balances less than or equal to \$100 will be updated to \$0 in the body and account summary table within your agreement as of the date of the change.
- This amendment modifies the Cash Advance Fee, shown under the Cash Advance section of your Business Card Agreement, to reflect the removal of the minimum fee charged on any Cash Advance transaction(s). Please note that the transaction fee for Cash Advance(s) will continue to be assessed based upon the disclosed fee percentage for each transaction, as printed in the account summary table and in the body of your Business Card agreement.
- This amendment modifies the Balance Transfer Fee, shown under the Balance Transfer section of your Business Card Agreement, to reflect the removal of the minimum fee charged on any Balance Transfer transaction(s). Please note that the transaction fee for Balance Transfer(s) will continue to be assessed based upon the disclosed fee percentage for each transaction, as printed in the account summary table and in the body of your Business Card agreement.
- This amendment modifies the International Transaction Fee, shown under the International Transaction/Fees paragraph within your Business Card Agreement, to reflect the removal of the International transaction fee charged when transaction(s) are made in U.S. dollar currency and processed outside of the United States. Please note that the International Transaction fee will continue to apply when the charged transaction(s) are made in currency that is not in U.S. dollar currency, also known as a foreign currency.

