



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

PANDA COLUMBIA LLC
4339 9319 6928 **4769**
April 09, 2023 - May 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		14,081.48	-72.33	0.00	0.00	14,153.81	0.00
FANG, JIQIN							
4339 9318 1124 5943							
16,000		197.01	-3.75	0.00	0.00	200.76	0.00

Payment Information

New Balance Total \$14,278.49
Minimum Payment Due \$142.78
Payment Due Date 06/04/23
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 \$9,934.53
Payments and Other Credits -\$10,010.61
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$14,354.57
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$14,278.49

Credit Limit \$16,000
Credit Available \$1,721.51
Statement Closing Date 05/08/23
Days in Billing Cycle 30

0993453 0014278 1427849 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**
April 09, 2023 - May 08, 2023

New Balance Total \$14,278.49
Minimum Payment Due \$142.78
Payment Due Date 06/04/23

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				
04/14	04/13	Online payment from CHK 3734	10306005720004435121272	- 9,934.53
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$9,934.53
FANG, DEHUI				
Account Number: 2534				
Payments and Other Credits				
05/08	05/04	THE HOME DEPOT #1109 COLUMBIA SC	74943013125010192561907	- 72.33
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$72.33
Purchases and Other Charges				
04/10	04/09	WAL-MART #4506 COLUMBIA SC	24226383100400004503768	65.20
04/12	04/11	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163101101495575899	603.50
04/12	04/11	NIC*-RICHLANDCTY FINAN EGOV.COM SC	24116413102091142000027	730.69
04/12	04/11	SUPER G MART PIINEV PINEVILLE NC	24427333101720235806685	315.66
04/12	04/11	DOLLAR TREE COLUMBIA SC	24445003102000797642968	17.47
04/14	04/13	WM SUPERCENTER #4506 COLUMBIA SC	24445003104400152207068	182.76
04/17	04/14	Spectrum 855-707-7328 MO	24692163104103401782137	29.99
04/17	04/14	SCDOR DORWAY 803-896-1767 SC	24015143104083729250243	487.10
04/17	04/15	CAPITAL WASTE - COLUMBIA 803-814-0040 SC	24801973105872230000817	492.08
04/17	04/15	PUBLIX #829 COLUMBIA SC	24137463106001393490880	8.16
04/17	04/15	PUBLIX #829 COLUMBIA SC	24137463106001393490963	4.08
04/18	04/16	CHEFSTORE COL 8103 COLUMBIA SC	24717053107731073236874	357.66
04/18	04/17	NIC*-RICHLAND CTY-TREA EGOV.COM SC	24116413108091579000684	1,162.96
04/18	04/17	WAL-MART #1339 COLUMBIA SC	24226383108400003594588	154.30
04/18	04/17	SCDOR DORWAY 803-896-1767 SC	24015143107083718903981	4,478.75
04/19	04/18	COSTCO WHSE #0359 CHARLOTTE NC	24943003109898002041987	27.78
04/19	04/18	COSTCO GAS #1232 COLUMBIA SC	24943003109898100109348	34.18
04/19	04/18	COSTCO WHSE #1232 COLUMBIA SC	24943003109898002024504	125.73
04/20	04/18	CHEFSTORE COL 8103 COLUMBIA SC	24717053109151095697136	20.20
04/20	04/19	PUBLIX #829 COLUMBIA SC	24137463110001321771140	8.16
04/21	04/20	Spectrum 855-707-7328 MO	24692163110108216544707	167.96
04/24	04/21	PUBLIX #829 COLUMBIA SC	24137463112001421195933	31.85
04/24	04/21	ASIAN MARKET INC 803-7729562 SC	24073143113900012800285	61.71
04/24	04/23	NIC*-CITY OF COLUMBI EGOV.COM SC	24116413114091683003733	2,035.00
04/26	04/25	HELLO MOBILE 888-954-3556 FL	24622753115100443224763	40.00
04/26	04/25	WAL-MART #2214 COLUMBIA SC	24455013115141003033492	34.50
04/26	04/25	WAL-MART #1339 COLUMBIA SC	24226383116400008441108	102.76
04/28	04/27	PUBLIX #829 COLUMBIA SC	24137463118001352790656	41.26
05/01	04/28	COCA COLA CONSOLIDATED I 800-777-2262 NC	24493983119026484363332	743.75
05/02	05/01	South Carolina Wwater 843-7680641 TX	24906413121173022526932	119.74
05/03	05/02	LOWES #03026* COLUMBIA SC	24692163122108131247937	5.38
05/03	05/02	LOWES #03026* COLUMBIA SC	24692163122108131247945	15.08
05/03	05/02	BMX*DOMINION ENERGY SC 800-967-9649 SC	24692163122108327580810	603.50
05/03	05/02	BEARING DIST COLUMBIA COLUMBIA SC	24270743122900019493651	56.05
05/03	05/02	BEARING DIST COLUMBIA COLUMBIA SC	24270743122900019439498	174.52
05/04	05/02	LOWES #03026* COLUMBIA SC	24692163123108673270676	17.26
05/04	05/02	THE HOME DEPOT #1109 COLUMBIA SC	24943013123010193539271	72.33
05/08	05/04	CHEFSTORE COL 8103 COLUMBIA SC	24717053125161251009471	196.15
05/08	05/06	BEYONDMENU 2185514 630-776-3590 IL	24492153126745329793385	328.60
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$14,153.81
FANG, JIQIN				
Account Number: 5943				
Payments and Other Credits				
05/03	05/01	LOWES #02356* COLUMBIA SC	74692163122107861661882	- 3.75
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$3.75
Purchases and Other Charges				
04/19	04/18	WM SUPERCENTER #1339 COLUMBIA SC	24445003109400149778432	66.39
04/24	04/23	LOWES #03026* COLUMBIA SC	24692163113100898669669	7.84
05/02	05/01	LOWES #02356* COLUMBIA SC	24692163121107170649947	3.54
05/02	05/01	WAL-MART #1339 COLUMBIA SC	24455013121141001867349	80.48
05/02	05/01	WM SUPERCENTER #4506 COLUMBIA SC	24445003122400153484995	22.51
05/04	05/02	SPINX #267 COLUMBIA SC	24427333123710044187793	20.00
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$200.76

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
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	570.45	Other Bonuses	.00
Earned	216.44	Preferred Rewards for Business Bonus	141.39
Redeemed	.00		
Adjustments	18.75	Ending Balance	947.03

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

Making moves that matter

We're celebrating Asian American and Pacific Islander Heritage Month and the business owners serving these communities.

Learn more about our commitment to supporting businesses at bankofamerica.com/aapi-business.

