



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

PANDA COLUMBIA LLC  
5474 1516 5514 **5206**  
March 11, 2023 - April 10, 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	5474 1513 3018 3440						
13,000		849.35	0.00	0.00	0.00	849.35	0.00

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
		PANDA COLUMBIA LLC		
		Account Number: 5206		
		Payments and Other Credits		

**Payment Information**

New Balance Total ..... **-\$1,340.89**  
Minimum Payment Due ..... **\$0.00**  
Payment Due Date ..... **05/07/23**

**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 ..... \$2,809.76  
Payments and Other Credits ..... **-\$5,000.00**  
Balance Transfer Activity ..... \$0.00  
Cash Advance Activity ..... \$0.00  
Purchases and Other Charges ..... \$849.35  
**Fees Charged ..... \$0.00**  
**Finance Charge ..... \$0.00**  
New Balance Total ..... **-\$1,340.89**

Credit Limit ..... \$13,000  
Credit Available ..... \$13,000.00  
Statement Closing Date ..... 04/10/23  
Days in Billing Cycle ..... 31

0500000 0000000 0134089 5474151655145206

BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

PANDA COLUMBIA LLC  
4611 HARD SCRABBLE RD STE 107  
COLUMBIA, SC 29229-9454

Account Number: 5474 1516 5514 **5206**  
March 11, 2023 - April 10, 2023

New Balance Total ..... **-\$1,340.89**  
Minimum Payment Due ..... **\$0.00**  
Payment Due Date ..... **05/07/23**

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**

## Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
04/06	04/06	SC Financial Cntr Pymt - ID: 4005703485	09627805770017803442936	- 5,000.00
		<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>		<b>-\$5,000.00</b>

### FANG, DEHUI Account Number: 3440

Purchases and Other Charges				
03/14	03/13	IN *KEY CHANGES THERAP WEST COLUMBIASC	55432863072200309746685	65.00
03/14	03/12	BURGER KING #17048 Q07 COLUMBIA SC	55431803072091461000798	14.52
03/14	03/13	WM SUPERCENTER #2214 COLUMBIA SC	05436843073400075731125	6.96
03/14	03/13	WM SUPERCENTER #4506 COLUMBIA SC	05436843073400075731208	9.91
03/15	03/14	STARBUCKS STORE 08573 COLUMBIA SC	55432863074200742606122	15.36
03/15	03/14	STARBUCKS STORE 08573 COLUMBIA SC	55432863074200742606155	7.55
03/15	03/14	STARBUCKS STORE 08573 COLUMBIA SC	55432863074200742606163	7.10
03/15	03/14	STARBUCKS STORE 08573 COLUMBIA SC	55432863074200742606494	3.80
03/16	03/15	SQ *STERLING OPTOMETRY COLUMBIA SC	55432863074200799463187	88.00
03/16	03/15	SAMS CLUB #4872 COLUMBIA SC	05436843075400074591148	7.30
03/16	03/15	CVS/PHARMACY #01200 COLUMBIA SC	02305373075000586345778	25.47
03/17	03/15	PULLAPART OF COLUMBIA COLUMBIA SC	75207973075018792352737	15.57
03/17	03/17	APPLE.COM/BILL 866-712-7753 CA	55432863076201322078151	14.99
03/17	03/16	MCDONALD'S F8278 COLUMBIA SC	05140483075720247372700	34.72
03/20	03/20	APPLE.COM/BILL 866-712-7753 CA	55432863079202183333062	12.13
03/22	03/21	TST* 704 Korean BBQ - Charlotte NC	55432863081202660426120	130.00
03/23	03/22	McDonalds 11232 BLYTHEWOOD SC	12302023081395392414940	18.66
03/27	03/24	BMX*DOMINION ENERGY SC 866-416-0649 SC	55432863083203449074908	140.39
03/29	03/28	NIC*-RICHLAND CTY-TREA 8663407105 SC	52653843088091579001247	61.33
03/29	03/29	Spectrum 855-707-7328 MO	55432863088204697337877	59.99
03/30	03/29	SOUTH CAROLINA WATER 843-7680641 TX	75418233088170569676456	59.87
04/05	04/04	MED*PRISMA HEALTH GREENVILLE SC	55432863095206704837998	30.00
04/05	04/04	WM SUPERCENTER #4506 COLUMBIA SC	05436843095400078603036	5.74
04/07	04/07	APPLE.COM/BILL 866-712-7753 CA	55432863097207326727383	14.99
		<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>		<b>\$849.35</b>

## Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

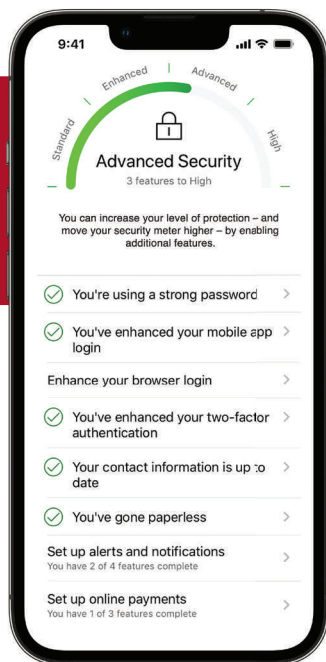
	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	16.99% V	\$0.00	\$0.00
CASH	28.99% V	\$0.00	\$0.00

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

## Reward Summary

Beginning Balance	119.57	Other Bonuses	.00
Earned	12.74	Preferred Rewards for Business Bonus	6.42
Redeemed	522.07		
Adjustments	522.07	<b>Ending Balance</b>	<b>138.73</b>

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



When you use the QRC feature certain information is collected from your mobile device for business purposes.

Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.

Google Play and the Google Play logo are trademarks of Google LLC.

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-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.

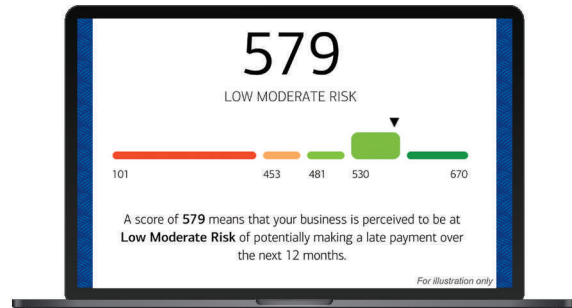
1. Select one of the following from the Download link on the Activity tab:
  - **CORP account** (to view payments and fees)
  - **All accounts** (to view all transactions for the company)
  - Or, choose an individual account to view purchases for that cardholder.
2. Create an annual report by selecting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



Access to Dun & Bradstreet business credit score information in Business Advantage 360 is solely for educational purposes and available only to U.S.-based Bank of America, N.A. Small Business clients with an open and active Small Business account, who have Dun & Bradstreet business credit scores and have properly enrolled to access this information through Business Advantage 360. Bank of America and other lenders may use other credit scores and additional information to make credit decisions.

SSM-12-22-0010.C | 5205391

### 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

PANDA COLUMBIA LLC  
5474 1516 5514 **5206**  
March 11, 2023 - April 10, 2023  
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