



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

PANDA COLUMBIA LLC
5474 1516 5514 **5206**
July 11, 2023 - August 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		7,866.63	0.00	0.00	0.00	7,866.63	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 \$3,696.27
Minimum Payment Due \$36.96
Payment Due Date 09/06/23
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 \$829.64
Payments and Other Credits -\$5,000.00
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$7,866.63
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$3,696.27
Credit Limit \$13,000
Credit Available \$9,303.73
Statement Closing Date 08/10/23
Days in Billing Cycle 31

0500000 0003696 0369627 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**
July 11, 2023 - August 10, 2023

New Balance Total \$3,696.27
Minimum Payment Due \$36.96
Payment Due Date 09/06/23

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**

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Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
08/07	08/05	SC Banking Center payment	21906005760026245676247	- 5,000.00
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		-\$5,000.00

FANG, DEHUI

Account Number: 3440

Purchases and Other Charges				
07/13	07/12	NATIONWIDE 8002436295 OH	55432863193203214232043	520.00
07/13	07/12	NIC*-CITY OF COLUMBI 8663407105 SC	52653843194091683004518	509.50
07/14	07/13	GEICO *AUTO 8008413000 DC	55432863194203407849966	587.30
07/20	07/19	APPLE.COM/BILL 8667127753 CA	55432863200205329610386	12.13
07/21	07/20	SCGOV866-340-7105DMV00 8663407105 SC	51742953202400797000274	16.26
07/24	07/21	RICHLAND COUNTY TREASU 8035762285 SC	55436873202282025571967	359.46
07/24	07/21	TAX SVC FEE RICHLAND S 6787315516 TN	55436873202282025574128	8.27
07/24	07/21	SCGOV866-340-7105DMV00 8663407105 SC	51742953203400808000379	41.68
07/25	07/24	BMX*DOMINION ENERGY SC 8664160649 SC	55432863205206980803919	235.39
07/26	07/25	PY *KUNG FU TEA - FORT FORT MILL NC	05436843206300260436920	19.40
07/27	07/25	AVIATION PARKING PMTS 7043594038 NC	55464943207400276006548	6.00
07/27	07/25	TOUS LES JOURS - PINEV 7049105353 NC	75225793207900016000393	18.67
07/31	07/29	Spectrum 8557077328 MO	55432863210208432067609	79.99
08/02	08/01	TST* 704 Korean BBQ - 6176820225 NC	55432863214209476626272	150.00
08/02	08/01	ZSK*CE BIG AIR CLT POS 7042465233 NC	55500363214400031317576	34.00
08/03	08/02	SOUTH CAROLINA WATER 8437680641 TX	75418233214179689907185	59.87
08/03	08/02	EXPRESS DRAINS 2154421000 PA	85345513214900015967896	78.00
08/07	08/05	WALMART.COM 8009666546 AR	55432863217200618555062	44.13
08/09	08/08	RIVER BUFFET & GRILL 7045999886 NC	55500803220010000067800	43.00
08/09	08/08	TOYOTA OF CONCORD 7049797700 NC	55309593220206888101774	5,000.00
08/10	08/08	CHICK-FIL-A #00835 ROCK HILL SC	05140483221710006314574	43.58
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$7,866.63

Finance Charge Calculation

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

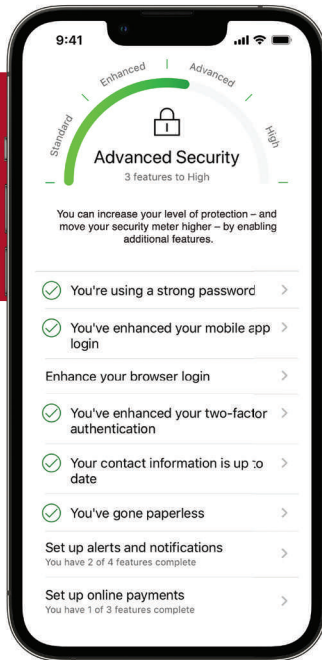
	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	17.49% V	\$0.00	\$0.00
CASH	29.49% V	\$0.00	\$0.00

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

Reward Summary

Beginning Balance	337.05	Other Bonuses	.00
Earned	117.34	Preferred Rewards for Business Bonus	88.03
Redeemed	.00		
Adjustments	.00	Ending Balance	542.42

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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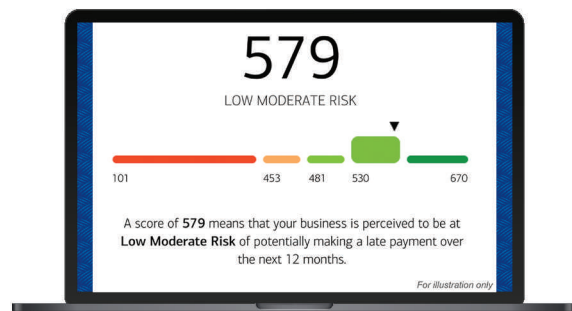
Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-06-22-0009.C | 4762393

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.



BANK OF AMERICA BUSINESS ADVANTAGE

The perfect fit for your digital wallet

Add your small business credit card to your digital wallet for a fast, easy, secure way to pay.

Use it in stores, online and in apps — all with the convenience of your phone or computer.

Your card number and personal information are not stored, and digital wallet payments cannot be made without your authentication.

Visit **bankofamerica.com/ways2pay** for instructions for adding your new card directly to your digital wallet app.



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