



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

OAKERDS HOLDINGS LLC  
5474 1519 8315 **6370**  
May 12, 2025 - June 11, 2025

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
VEIT, ALEX							
5474 1513 2216 4473							
16,000		15,683.02	-4,350.25	0.00	0.00	20,033.27	0.00

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
		OAKERDS HOLDINGS LLC		
		Account Number: 6370		
		Payments and Other Credits		

1568302 0000000 0000000 5474151983156370

BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

OAKERDS HOLDINGS LLC  
2280 RUNNYMEAD RDG SE  
MARIETTA, GA 30067-6677

Account Number: 5474 1519 8315 **6370**  
May 12, 2025 - June 11, 2025

New Balance Total ..... \$0.00  
Minimum Payment Due ..... **\$0.00**  
Payment Due Date ..... **07/08/25**

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
05/30	05/30	Online payment from CHK 7 609	15006005710040640048904	- 15,683.02
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				<b>-\$15,683.02</b>

<b>VEIT, ALEX</b>				
<b>Account Number: 4473</b>				
<b>Payments and Other Credits</b>				
05/15	05/13	THE HOME DEPOT #6941 8006540688 GA	52707155134010186770654	- 4,145.14
05/19	05/16	THE HOME DEPOT #0117 8006540688 GA	52707155137010201072307	- 205.11
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				<b>-\$4,350.25</b>
<b>Purchases and Other Charges</b>				
05/15	05/13	THE HOME DEPOT #6941 8006540688 GA	52707155134010186775042	6,145.44
05/15	05/13	THE HOME DEPOT #6941 8006540688 GA	52707155134010186775125	4,312.70
05/19	05/16	I2G Oakerds LLC 4086761881 DE	12302025136002556240091	3,130.79
05/19	05/15	THE HOME DEPOT #0118 8006540688 GA	52707155136010201087165	1,356.57
05/19	05/17	I2G Oakerds LLC 4086761881 DE	12302025137002489458090	1,853.76
05/19	05/16	THE HOME DEPOT #0118 8006540688 GA	52707155137010201091547	708.13
05/20	05/18	THE HOME DEPOT #0144 8006540688 GA	52707155139010220217048	1,335.75
05/20	05/19	SPAHN & ROSE LUMBER #6 7704838022 GA	55506295140344481195115	313.29
05/21	05/19	THE HOME DEPOT #0118 8006540688 GA	52707155140010198084286	368.27
05/21	05/19	THE HOME DEPOT #0118 8006540688 GA	52707155140010198079534	273.60
05/21	05/20	SPAHN & ROSE LUMBER #6 7704838022 GA	55506295141345569187527	234.97
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				<b>\$20,033.27</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	0.00%	\$0.00	\$0.00
CASH	28.49% V	\$0.00	\$0.00

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

Important Messages

Having trouble understanding the account numbers listed on your statement? Please refer to the "Why is my corporate account number different from my individual card number?" section at the end of this statement for additional information.

Reward Summary

Beginning Balance	.00	Other Bonuses	500.00
Earned	235.30	Preferred Rewards for Business Bonus	75.19
Redeemed	.00		
Adjustments	.00	<b>Ending Balance</b>	<b>810.49</b>

Visit [bankofamerica.com/business](https://bankofamerica.com/business) to review your available rewards balance and redemption options.

OAKERDS HOLDINGS LLC  
5474 1519 8315 **6370**  
May 12, 2025 - June 11, 2025  
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BANK OF AMERICA BUSINESS ADVANTAGE

# Why is my corporate account number different from my individual card number?

## How your account is structured



**Corporate account number:**  
This is an “umbrella” number **used for making payments.**



**Individual card numbers:**  
These are **used for making purchases.**

Accounts with only one cardholder still have both an individual card number and a corporate account number.

## What to expect each month

1. All payments will be made to the corporate account number.
2. Each individual card account balance will be reset to \$0.
3. The previous month's unpaid corporate account balance and all new individual account balances will be combined and reflected as “New Balance Total.”

## Account differences

	Corporate account	Individual card account
<b>Account number</b>	Shown only on statement	Shown on card(s) and statement
<b>Credit limit</b>	Maximum for company	Maximum for each individual card
<b>Account used for</b>	<b>Making payments</b>	<b>Making purchases</b>
<b>Balance inquiry</b>	Provides company balance	Provides individual card balance
<b>Online Banking</b>	Shows all company transactions	Shows individual card transactions

Scan the code to watch a brief video that explains the differences. You can also call the Customer Service number on this statement for more information.



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

Please note, when you call the automated phone number or use Online Banking, entering or viewing the individual account number will only provide account information as it pertains to that specific individual account. For a picture of the overall company account balance, please refer to the corporate account number.

## BUSINESS ADVANTAGE

# We'd like to welcome you as a Bank of America® business cardholder

To help you better understand your company's credit card statement, we've highlighted some of the key features below.

**BANK OF AMERICA**

**1** Name: 9999 9999 9999 9999  
Date: Company Statement

**2** **Payment Information**

**3** **Account Summary**

**4** **Important Changes to Your Account Terms**

**5** **Payment Coupon**

Account Information:  
www.bankofamerica.com

Mail Billing Inquiries to:  
BANK OF AMERICA  
PO BOX 982338  
EL PASO, TX 79998-2338

Mail Payments to:  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19898-5796

Customer Service:  
1.866.673.1044, 24 Hours  
Credit Line: \$35,000  
Credit Available: \$24,292.56  
Statement Closing Date: 11/20/16  
Days in Billing Cycle: 30

Previous Balance: \$6,596.84  
Payments and Other Credits: -\$1,500.00  
Balance Transfer Activity: \$100.00  
Cash Advance Activity: \$500.00  
Purchases and Other Charges: \$5,000.03  
Fees Charged: \$28.55  
Finance Charge: \$21.02

New Balance Total: \$10,706.44

Minimum Payment Due: \$16.54  
Payment Due Date: 12/27/16

Visit [bankofamerica.com/sbc](http://bankofamerica.com/sbc) to join our small business community. You'll get access to expert insight, insider tips and the industry knowledge you need to help your small business grow.

Account Number: 9999 9999 9999 9999  
November 1, 2016 - November 30, 2016

New Balance Total: \$10,706.44  
Minimum Payment Due: \$16.54  
Payment Due Date: 12/27/16

Enter payment amount

For charges 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](http://www.bankofamerica.com).

**BANK OF AMERICA**

**6** **Cardholder Activity Summary**

**7** **Transactions**

**8** **Finance Charge Calculation**

**9** **Important Messages**

**10** **Rewards Summary**

Name: 9999 9999 9999 9999  
Date: Page 3 of 7

Account Number: XXXX XXXX XXXX XXXX

Card Line	Total Activity	Payment and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Adjustments	Fees Charged
Last Name, First Name MI XXXX XXXX XXXX XXXX 10/20/20	314.27	-750.00	50.00	250.00	00.00	14.27
Last Name, First Name MI XXXX XXXX XXXX XXXX 10/20/20	5,314.31	-750.00	50.00	250.00	5,000.03	14.28

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
11/16	11/16	Payments and Other Credits		-1,500.00
11/16	11/16	PAYMENT - THANK YOU		-1,500.00
11/16	11/16	TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		-1,500.00
11/16	11/16	Fees Charged		5.00
11/16	11/16	CASH ADVANCE FEE	6580589v6580589	23.55
11/16	11/16	BALANCE TRANSFER FEE	6580589v6580589	28.55
11/16	11/16	TOTAL FEES FOR THIS PERIOD		56.10
11/16	11/16	Balance Transfer Activity		100.00
11/16	11/16	DESCRIPTION OF BALANCE TRANSFER ACTIVITY	2343244245454354	100.00
11/16	11/16	TOTAL BALANCE TRANSFER ACTIVITY FOR THIS PERIOD		100.00
11/16	11/16	Cash Advance Activity		250.00
11/16	11/16	DESCRIPTION OF CASH ADVANCE ACTIVITY	438572394875023986	250.00
11/16	11/16	TOTAL CASH ADVANCE ACTIVITY FOR THIS PERIOD		250.00

**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	17.99% V	\$99.99	\$6.00
CASH	17.99% V	\$99.99	\$5.00
PROMO 1	1.99% V	\$99.99	\$10.02

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

Visit [bankofamerica.com/sbc](http://bankofamerica.com/sbc) to join our small business community. You'll get access to expert insight, insider tips and the industry knowledge you need to help your small business grow.

**Rewards Summary**

	335,465.00	Other Bonuses	.00
Beginning Balance	335,465.00		
Earned	1,166.59		
Redeemed	.00		
Adjustments	.00		
Ending Balance	336,631.59		

## 1 Payment Account Number

This is the account number where payments are made.

## 2 Payment Information

An overview of your new balance, minimum payment due, payment due date and any over-limit amount.

## 3 Account Summary

A summary of your account status, reflecting your previous balance, payments, credits, credit limit, available credit and the statement closing date.

## 4 Important Account Changes

Notifications about changes affecting your account will appear here, when applicable.

## 5 Payment Coupon

When mailing a payment, please detach this portion and return it with your payment in the envelope provided.

## 6 Cardholder Activity Summary

A summary of activity at the account level — purchases, cash transactions, payments and fees — since your last statement. Note: Activity for any individual cardholders appears in the "Transactions" section.

## 7 Transactions

A listing of account activity since your last statement, itemized by individual cardholder.

## 8 Finance Charge Calculation

Your account Annual Percentage Rates for different transaction types, including promotional rates, and the balances to which those rates were applied.

## 9 Important Messages

Key information and messages about your card account.

## 10 Rewards Summary (if applicable)

A summary of rewards earned and redeemed since your last statement, including any bonus rewards.