

Mail this coupon along with your check payable to:  
**BUSINESS CARD,**  
or make your payment online at  
[www.bankofamerica.com](http://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
07/09	07/09	Online scheduled payment from CHK 7609	19006005720019060719186	- 495.37
		<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>		<b>-\$495.37</b>
		<b>Finance Charge</b>		
07/11	07/11	PURCHASE *FINANCE CHARGE*		844.80
		<b>TOTAL FINANCE CHARGE FOR THIS PERIOD</b>		<b>\$844.80</b>
<b>VEIT, ALEX WILLIAM</b>				
<b>Account Number: 4558</b>				
		<b>Payments and Other Credits</b>		
06/30	06/27	GOOGLE *Google One 6502530000 CA	55432865178208656558148	- 9.15
		<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>		<b>-\$9.15</b>
		<b>Purchases and Other Charges</b>		
06/30	06/27	INVOICE2GO 6503005180 CA	52653845178712683056811	9.99
07/03	07/02	VENMO *DISCORD 8882211161 NY	51043235183067842392039	9.99
07/04	07/03	VINE DISPOSAL LLC 6783152193 GA	55436875184291842191062	616.97
07/07	07/06	VINE DISPOSAL LLC 6783152193 GA	55436875187261877630513	314.77
		<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>		<b>\$951.72</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	20.49% V	\$50,160.09	\$844.80
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

Your account balance is over the credit limit. Please contact us at the number on this statement to make a payment and bring the account balance below the credit limit.

We want to remind you of a few things you can do to help avoid late fees and finance charges:

- Schedule automatic payments to your corporate account, so they're not late.
- Create alerts to let you know when your payments are due or posted to your corporate account, and have them delivered to your phone or email.

Turn on automatic payments and alerts through **Business Advantage 360** at [Bankofamerica.com/SmallBusiness](https://Bankofamerica.com/SmallBusiness) or our mobile app.

Reward Summary

Beginning Balance	656,121.40	Other Bonuses	.00
Earned	1,413.87		
Redeemed	.00		
Adjustments	.00	<b>Ending Balance</b>	<b>657,535.27</b>

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

BANK OF AMERICA BUSINESS ADVANTAGE

## Creating business card transaction reports is easy with Business Advantage 360

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**.

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Did you know  
your business  
may have  
credit scores?



Check your business credit scores for free and gain access to valuable information about your business's credit health.

To learn more, visit **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.

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