

**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**Payment Information**

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

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 \$0.00
Payments and Other Credits -\$20,033.27
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$20,033.27
Fees Charged **\$0.00**
Finance Charge **\$0.00**
New Balance Total \$0.00

Credit Limit \$16,000
Credit Available \$16,000.00
Statement Closing Date 06/11/25
Days in Billing Cycle 31

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	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

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.

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796OAKERDS HOLDINGS LLC
2280 RUNNYMEAD RDG SE
MARIETTA, GA 30067-6677

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: _____
Posting Date: _____ Transaction Date: _____
Amount: _____ Disputed Amount: _____

Account Number: _____
Reference Number: _____
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**



OAKERDS HOLDINGS LLC
5474 1519 8315 **6370**
May 12, 2025 - June 11, 2025
Page 3 of 6

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				
VEIT, ALEX				
Account Number: 4473				
Payments and Other Credits				
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				
Purchases and Other Charges				
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				

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		
		Ending Balance	810.49

Visit 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
Page 4 of 6

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
Account number	Shown only on statement	Shown on card(s) and statement
Credit limit	Maximum for company	Maximum for each individual card
Account used for	Making payments	Making purchases
Balance inquiry	Provides company balance	Provides individual card balance
Online Banking	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 QR 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																																													
Business Card	<p>Name: 9999 9999 9999 9999 Date:</p> <p>Company Statement</p>																																												
1 Account Information: www.bankofamerica.com Mail Billing Inquiries to: BANK OF AMERICA PO BOX 15796 EL PASO, TX 79998-2238 Mail Payments to: BUSINESS CARD PO BOX 15796 WILMINGTON, DE 19886-5796 Customer Service: 1.866.673.1044, 24 Hours TTY Hearing Impaired: 1.888.500.6987, 24 Hours Outside U.S.: 1.509.353.8656, 24 Hours For Lost/Stolen Card: 1.800.673.1044, 24 Hours Business Offer: www.bac-lfamerica.com/mybusinesscenter																																													
2 Payment Information New Balance Total \$10,706.44 Minimum Payment Due \$116.54 Payment Due Date 12/27/16																																													
3 Account Summary Previous Balance \$5,566.84 Payments and Other Credits \$1,590.00 Balance Transfer Activity \$250.00 Cash Advance Activity \$500.00 Purchases and Other Charges \$5,000.03 Fees Charged \$26.55 Finance Charge \$21.02 New Balance Total \$10,706.44 Credit Line \$35,000.00 Credit Available \$24,290.56 Statement Closing Date 11/30/16 Days in Billing Cycle 30																																													
4 Important Changes to Your Account Terms <p>Visit bankofamerica.com/lbc 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.</p>																																													
5 																																													
6 Cardholder Activity Summary <table border="1"> <thead> <tr> <th>Account Number</th> <th>Customer Name</th> <th>Total Activity</th> <th>Payment and Other Credits</th> <th>Balance Transfer Activity</th> <th>Cash Advance Activity</th> <th>Purchases and Other Adjustments</th> <th>Fee Charged</th> </tr> </thead> <tbody> <tr> <td>XXXX XXXX XXXX XXXX</td> <td>Last Name, First Name MI</td> <td>314.27</td> <td>-750.00</td> <td>50.00</td> <td>250.00</td> <td>0.00</td> <td>14.27</td> </tr> <tr> <td>XXXX XXXX XXXX XXXX</td> <td>Last Name, First Name MI</td> <td>5,314.31</td> <td>-750.00</td> <td>50.00</td> <td>250.00</td> <td>5,000.03</td> <td>14.28</td> </tr> </tbody> </table>		Account Number	Customer Name	Total Activity	Payment and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Adjustments	Fee Charged	XXXX XXXX XXXX XXXX	Last Name, First Name MI	314.27	-750.00	50.00	250.00	0.00	14.27	XXXX XXXX XXXX XXXX	Last Name, First Name MI	5,314.31	-750.00	50.00	250.00	5,000.03	14.28																				
Account Number	Customer Name	Total Activity	Payment and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Adjustments	Fee Charged																																						
XXXX XXXX XXXX XXXX	Last Name, First Name MI	314.27	-750.00	50.00	250.00	0.00	14.27																																						
XXXX XXXX XXXX XXXX	Last Name, First Name MI	5,314.31	-750.00	50.00	250.00	5,000.03	14.28																																						
7 Transactions <table border="1"> <thead> <tr> <th>Date</th> <th>Description</th> <th>Reference Number</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>11/16</td> <td>PAYMENTS AND OTHER CREDITS</td> <td></td> <td>\$1,500.00</td> </tr> <tr> <td>11/16</td> <td>CASH ADVANCE FEE</td> <td>6589658965896589</td> <td>5.00</td> </tr> <tr> <td>11/16</td> <td>BALANCE TRANSFER FEE</td> <td>6589658965896589</td> <td>23.55</td> </tr> <tr> <td>11/16</td> <td>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</td> <td></td> <td>\$23.55</td> </tr> <tr> <td>11/16</td> <td>BALANCE TRANSFER ACTIVITY</td> <td>2342442454354</td> <td>\$100.00</td> </tr> <tr> <td>11/16</td> <td>DEPOSIT OF BALANCE TRANSFER ACTIVITY</td> <td></td> <td>\$100.00</td> </tr> <tr> <td>11/16</td> <td>TOTAL BALANCE TRANSFER ACTIVITY FOR THIS PERIOD</td> <td></td> <td>\$100.00</td> </tr> <tr> <td>11/16</td> <td>CASH ADVANCE ACTIVITY</td> <td>438572394875023986</td> <td>\$250.00</td> </tr> <tr> <td>11/16</td> <td>DEPOSIT OF CASH ADVANCE ACTIVITY</td> <td></td> <td>\$250.00</td> </tr> <tr> <td>11/16</td> <td>TOTAL CASH ADVANCE ACTIVITY FOR THIS PERIOD</td> <td></td> <td>\$250.00</td> </tr> </tbody> </table>		Date	Description	Reference Number	Amount	11/16	PAYMENTS AND OTHER CREDITS		\$1,500.00	11/16	CASH ADVANCE FEE	6589658965896589	5.00	11/16	BALANCE TRANSFER FEE	6589658965896589	23.55	11/16	TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		\$23.55	11/16	BALANCE TRANSFER ACTIVITY	2342442454354	\$100.00	11/16	DEPOSIT OF BALANCE TRANSFER ACTIVITY		\$100.00	11/16	TOTAL BALANCE TRANSFER ACTIVITY FOR THIS PERIOD		\$100.00	11/16	CASH ADVANCE ACTIVITY	438572394875023986	\$250.00	11/16	DEPOSIT OF CASH ADVANCE ACTIVITY		\$250.00	11/16	TOTAL CASH ADVANCE ACTIVITY FOR THIS PERIOD		\$250.00
Date	Description	Reference Number	Amount																																										
11/16	PAYMENTS AND OTHER CREDITS		\$1,500.00																																										
11/16	CASH ADVANCE FEE	6589658965896589	5.00																																										
11/16	BALANCE TRANSFER FEE	6589658965896589	23.55																																										
11/16	TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		\$23.55																																										
11/16	BALANCE TRANSFER ACTIVITY	2342442454354	\$100.00																																										
11/16	DEPOSIT OF BALANCE TRANSFER ACTIVITY		\$100.00																																										
11/16	TOTAL BALANCE TRANSFER ACTIVITY FOR THIS PERIOD		\$100.00																																										
11/16	CASH ADVANCE ACTIVITY	438572394875023986	\$250.00																																										
11/16	DEPOSIT OF CASH ADVANCE ACTIVITY		\$250.00																																										
11/16	TOTAL CASH ADVANCE ACTIVITY FOR THIS PERIOD		\$250.00																																										
8 Finance Charge Calculation <p>Your Annual Percentage Rate (APR) is the annual interest rate on your account.</p> <table border="1"> <thead> <tr> <th>Annual Percentage Rate</th> <th>Balance Subject to Interest Rate</th> <th>Finance Charges by Transaction Type</th> </tr> </thead> <tbody> <tr> <td>PURCHASES</td> <td>17.99% V</td> <td>\$8.00</td> </tr> <tr> <td>CASH</td> <td>17.99% V</td> <td>\$5.00</td> </tr> <tr> <td>PROMO 1</td> <td>1.99% V</td> <td>\$10.02</td> </tr> </tbody> </table> <p>V = Variable Rate (rate may vary). Promotional APR = APR for limited time on specified transactions.</p>		Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type	PURCHASES	17.99% V	\$8.00	CASH	17.99% V	\$5.00	PROMO 1	1.99% V	\$10.02																																
Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type																																											
PURCHASES	17.99% V	\$8.00																																											
CASH	17.99% V	\$5.00																																											
PROMO 1	1.99% V	\$10.02																																											
9 Important Messages <p>Visit bankofamerica.com/lbc 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.</p>																																													
10 Rewards Summary <table border="1"> <thead> <tr> <th>Beginning Balance</th> <th>Other Bonuses</th> <th>.00</th> </tr> </thead> <tbody> <tr> <td>Earned</td> <td>335,485.00</td> <td></td> </tr> <tr> <td>Reduced</td> <td>1,186.59</td> <td></td> </tr> <tr> <td>Adjustments</td> <td>.00</td> <td></td> </tr> <tr> <td>Ending Balance</td> <td></td> <td>336,671.59</td> </tr> </tbody> </table>		Beginning Balance	Other Bonuses	.00	Earned	335,485.00		Reduced	1,186.59		Adjustments	.00		Ending Balance		336,671.59																													
Beginning Balance	Other Bonuses	.00																																											
Earned	335,485.00																																												
Reduced	1,186.59																																												
Adjustments	.00																																												
Ending Balance		336,671.59																																											

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.