



P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:

www.bankofamerica.com
1.800.552.7302

Mail billing inquiries to:

Bank of America
P.O. Box 672050
Dallas TX 75267-2050

Mail payment to:

Bank of America
P.O. Box 851001
Dallas TX 75285-1001

SUMATHI RAJ
11393 NW ANDERSON ST
PORTLAND OR 97229-5065

Visa Signature®

Account# 4147 3420 4306 **1250**
April 25 - May 24, 2025

Account Summary/Payment Information

Previous Balance	\$624.44
Payments and Other Credits	-\$624.44
Purchases and Adjustments	\$1,911.72
Fees Charged	\$95.00
Interest Charged	\$0.00

New Balance Total	\$2,006.72
Total Credit Line	\$33,000.00
Total Credit Available	\$30,993.28
Cash Credit Line	\$9,900.00
Portion of Credit Available for Cash	\$9,900.00
Statement Closing Date	05/24/2025
Days in Billing Cycle	30

New Balance Total	\$2,006.72
Current Payment Due	\$35.00
Total Minimum Payment Due	\$35.00
Payment Due Date	06/21/2025

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$40.00** and your APRs may be increased up to the Penalty APR of **29.99%**.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	8 years	\$3,823.00
\$74.00	36 months	\$2,664.00 (Savings = \$1,159.00)

If you would like information about credit counseling services, call 866.300.5238.

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BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001

Account Number: 4147 3420 4306 **1250**

Payment Due Date	06/21/2025
New Balance Total	\$2,006.72
Total Minimum Payment Due	\$35.00

SUMATHI RAJ
11393 NW ANDERSON ST
PORTLAND OR 97229-5065

Enter payment amount

\$

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

⑆ 5 240 2 2 2 50 ⑆ 08 17 204 306 1 2 50 ⑆

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge you any interest on Purchases if you always pay your entire "Grace Period Balance", as defined in the next two paragraphs, by the Payment Due Date. Specifically, you will not pay interest for an entire billing cycle on Purchases if you Paid in Full the two previous Grace Period Balances on your account by their respective Payment Due Dates; otherwise, each Purchase begins to accrue interest on its transaction date or the first day of the billing cycle, whichever date is later. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date. If you do not have an active Custom Pay Plan, your Grace Period Balance will be the New Balance Total. New Balance Total (also referred to as the "Statement Balance") is the total billed amount as of the Closing Date of a billing cycle, as shown on your monthly statement, plus any adjustments for subsequently returned payments.

If you have an active Custom Pay Plan, your Grace Period Balance will be the Interest Saving Balance as shown on your monthly statement plus any adjustments for subsequently returned payments. The Interest Saving Balance is your New Balance Total minus, any balances subject to a Custom Pay Plan, plus any Custom Pay Plan Payment(s) due, as shown on your monthly statement.

TOTAL INTEREST CHARGE COMPUTATION - Interest charges accrue and are compounded on a daily basis. To determine the interest charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total interest charge for the billing cycle, we add the interest charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. We will first allocate the amount of your payment equal to the Total Minimum Payment Due to any Custom Pay Plan Payment due, then to the lowest APR balances in turn (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs, and finally to any Custom Pay Plan balances.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your Payment Due Date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases by: (1) calculating a daily balance for each day in the current billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the current billing cycle.

To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance less any Purchases assigned to an existing Custom Pay Plan; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; (4) subtract Purchases assigned to a new Custom Pay Plan; and (5) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances by: (1) calculating a daily balance for each day in the current billing cycle; (2) calculating a daily balance for each day prior to the current billing cycle that had a Pre-Cycle balance - a "Pre-Cycle balance" is a Balance Transfer or a Cash Advance with a transaction date prior to the current billing cycle but with a posting date within the current billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in the current billing cycle.

To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero, we treat it as zero.

To calculate a daily balance for each day prior to the current billing cycle that had a Pre-Cycle balance, we: (1) take the beginning balance attributable solely to a Pre-Cycle balance (which will be zero on the transaction date associated with the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; and (3) add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

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PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. However, mailed payments need not be sent in a return envelope if we sent you a statement without a return envelope. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone by 11:59 p.m. ET will be credited as of the date they are made. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with valid identification.

No payment, including those marked with paid in full or with any other restrictive words, shall operate as an accord and satisfaction without the prior written approval of one of our senior officers.

We process most payment checks electronically by using the information found on your check. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account (or process it as a check or paper draft). When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, you must contact us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
05/21	05/21	BA ELECTRONIC PAYMENT	6800	1250	-624.44	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$624.44
Purchases and Adjustments						
04/24	04/26	TARGET 00009100 BEAVERTON OR	7475	1250	24.39	
04/29	04/29	CINEMARK 483 RSTBAR Beaverton OR	7054	1250	16.95	
04/30	05/02	ALASKA AIR 0272104086822SEATTLE WA	9120	1250	104.45	
		RAJ/ASHOK 06/05 PDX/BOS ONEWAY				
04/30	05/02	ALASKA AIR 0272104083009SEATTLE WA	9138	1250	5.60	
		RAJ/ASHOK 06/09 BOS/PDX ONEWAY				
04/30	05/02	ALASKA AIR 0272104086821SEATTLE WA	9146	1250	104.45	
		RAJ/SUMATHI 06/05 PDX/BOS ONEWAY				
05/02	05/03	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	5701	1250	20.00	
05/05	05/06	RICHESNEWSST1788 PORTLAND OR	7722	1250	8.48	
05/06	05/07	STARBUCKS 800-782-7282 800-782-7282 WA	3370	1250	15.00	
05/07	05/07	MACMILLAN LEARNING 888-330-8477 NY	4527	1250	29.50	
05/13	05/15	ALASKA AIR 0272105420963SEATTLE WA	4865	1250	366.59	
		RAJ/SMRITHI 05/29 BOS/PDX RNDTRP PDX/BOS				
05/14	05/15	MBTA-550002683187-9787 BOSTON MA	3624	1250	2.40	
05/14	05/15	MBTA-550002683187-9787 BOSTON MA	4001	1250	2.40	
05/14	05/16	NUSTARBUCKS BOSTON MA	1541	1250	10.90	
05/14	05/16	ALASKA AIR 0272105589796SEATTLE WA	7758	1250	55.01	
		RAJ/SMRITHI 05/29 BOS/PDX RNDTRP PDX/BOS				
05/18	05/19	MBTA-550002683187-9787 BOSTON MA	1823	1250	2.40	
05/18	05/20	TST*LEVAIN NEWBURY BOSTO Boston MA	7203	1250	6.15	
05/19	05/20	TST* SUSHI UMAI BOSTON MA	0147	1250	42.03	
05/20	05/22	ALASKA AIR 0272106161600SEATTLE WA	9130	1250	958.28	
		RAJ/SMRITHI 06/23 BOS/PDX RNDTRP PDX/BOS				
05/21	05/22	MBTA-550002683187-9787 BOSTON MA	2513	1250	1.70	
05/21	05/23	NUSTARBUCKS BOSTON MA	0325	1250	10.90	
05/22	05/23	SQ *THE BEAUTY STUDIO Brookline MA	6484	1250	55.00	
05/22	05/23	PARKING METERS PILOT PROGBOSTON MA	8585	1250	5.25	
05/22	05/24	TST*SHY BIRD - FENWAY Boston MA	2350	1250	23.20	
05/23	05/24	WOLLASTON'S MARINO BOSTON MA	1034	1250	9.01	
05/23	05/24	TABLE MERCATO BOSTON MA	3737	1250	29.28	
05/23	05/24	MBTA-550002683187-9787 BOSTON MA	1774	1250	2.40	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$1,911.72
Fees						
04/30	04/30	ANNUAL FEE		1250	95.00	
TOTAL FEES FOR THIS PERIOD						\$95.00
Interest Charged						
05/24	05/24	INTEREST CHARGED ON PURCHASES			0.00	
05/24	05/24	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
05/24	05/24	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
05/24	05/24	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$0.00

2025 Totals Year-to-Date	
Total fees charged in 2025	\$95.00
Total interest charged in 2025	\$0.00

Interest Charge Calculation

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

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	19.24%V				\$0.00	\$0.00
Balance Transfers	19.24%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	22.24%V				\$0.00	\$0.00
Bank Cash Advances	28.99%V				\$0.00	\$0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

You can request a copy of this statement in either Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Please see important information entitled “Your Billing Rights” on the following pages.

Your Reward Summary

1,909	Base Purchase Miles
3,189	Alaska Purchase Bonus Miles
40	Category Bonus Miles
0	Relationship Bonus Miles
5,138	Miles to Alaska Airlines

Make the most of your rewards program today!

Important Information

Please read the information below to stay informed about changes or other important details that may impact you.

YOUR BILLING RIGHTS

Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Bank of America
P.O. Box 672050
Dallas, TX 75267-2050

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

Note: It is very helpful if your letter includes the transaction date and the reference number for the charge, if available.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically using online or mobile banking. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your Total Credit Line.

After we finish our investigation, one of two things will happen:

- If we determine there was a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent, including to consumer reporting agencies, if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50.
(Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with Cash Advances, for instance from an ATM or with a check that accesses your credit card account, do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us electronically using online or mobile banking or in writing at:

Bank of America
P.O. Box 672050
Dallas, TX 75267-2050

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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YOUR KEY TO BOTH MILEAGE PLAN™ MILES AND ELITE STATUS!

Now, boost your Mileage Plan™ miles and earn elite-qualifying miles (EQMs) with the Alaska Airlines Visa Signature® credit card. Make purchases with the card and watch your miles and status soar!

NEW FOR 2025! Earn one EQM for every \$3 spent on purchases made with your card - up to 30,000 EQMs to boost your Alaska Airlines status!*

EARN MILES(Footnote 1)

- **3 miles** for every \$1 spent on eligible Alaska Airlines purchases
- **2 miles** for every \$1 spent on eligible gas, EV charging station, local transit (including ride share) and cable and streaming services purchases
- **1 mile** per dollar spent on all other purchases
- **10% rewards** bonus on all miles earned from card purchases if you have an eligible Bank of America® account(Footnote 2)

Alaska
Mileage Plan

(Alaska Mileage Plan logo)

**More miles for travel.
More miles for status.
More of what you want.**

(Footnote 1) **How You Earn Miles:** You earn miles when you use your card to make purchases; returns, credits and adjustments to this card will be deducted from purchases, even if this card was not the original payment method ("Net Purchases"). The following transactions are not considered purchases and will not earn miles: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1 Mile:** Earn 1 mile (base mile) for every \$1 of Net Purchases charged to the card each billing cycle. **2 Miles:** Earn 2 miles (consisting of 1 bonus mile and 1 base mile) for every \$1 of eligible Gas/Electric Vehicle (EV) Charging Station, Cable and Select Streaming Service and Local Transit (including Ride Share) Net Purchases. Eligible Net Purchases include: Service Stations (With or without Ancillary Services); Automated Fuel Dispensers; Electric Vehicle charging; Marinas, Marine Service, and Supplies (Including Gas); Fuel Dealers — Fuel Oil, Wood, Coal, and Liquefied Petroleum; Cable, Satellite and Other Pay Television/Radio/Streaming Services; Digital Goods Media — Books, Movies, Digital artwork/images, Music; Local and Suburban Commuter Passenger Transportation, Including Ferries; Passenger Railways; Taxicabs and Limousines (including Ride Share); Bus Lines; Tolls and Bridge Fees. **3 Miles:** Earn 3 miles (consisting of 2 bonus miles and 1 base mile) for every \$1 of eligible Alaska Airlines Net Purchases. Eligible Alaska Airlines Net Purchases include Alaska Airlines tickets, Alaska Airlines flight subscriptions, inflight food and beverage purchases, lounge memberships, in-lounge food and beverage purchases, cargo purchases, and vacation packages billed by Alaska Airlines as the merchant of record and booked directly through Alaska Airlines. Eligible Alaska Airlines Vacation Packages must be booked via the Alaska Airlines website or by calling the Alaska Airlines Vacation Packages toll free number listed on the website. Otherwise eligible Alaska Airlines Net Purchases made through a third-party merchant (e.g., travel agency, online merchant) will not earn 3 miles per dollar. All miles earned on the account will be credited to the primary cardholder's Alaska Airlines Mileage Plan™ account. **Bonus Miles:** Your card will be automatically enrolled in Alaska Airlines Mileage Plan™ Dining, a dining rewards program operated by Rewards Network Establishment Services Inc. You'll earn 1 mile for every \$2 spent at participating restaurants. Visit mileageplan.rewardsnetwork.com for the complete list of participating restaurants and learn how you can earn even more miles. **Bonus Mile Processing:** Merchants are assigned a merchant category code (MCC) based upon the merchant's primary line of business. We do not determine which MCC a merchant chooses to classify itself. **How You Use Your Miles:** Earned miles can be redeemed for Alaska Airlines award travel, upgrades and hotel accommodations. Visit alaskaair.com for information on redemption and redemption minimums.

(Footnote 2) **Relationship Bonus Miles:** If the primary cardholder or joint cardholder has a Qualifying Account with us, a bonus (using a 10% bonus earn rate) will be added to the miles they earn with each \$1 spent on Net Purchases. An active Qualifying Account is an open consumer (non-business) checking or savings account with Bank of America N.A. or an investment account with Merrill that maintains an average daily balance greater than \$0 or a Bank of America checking or savings account that has had a deposit or withdrawal within 90 days. Balances are reviewed at the end of every month to determine if qualifications were met. For cardholders with a Qualifying Account all Net Purchases made with your card on or after the fifth business day of the current month through the fifth business day of the following month will earn the Relationship Bonus Miles. Upon new account opening of a Qualifying Account, it may take up to 60 days to begin earning the Relationship Bonus Miles. Accounts owned by authorized users do not qualify for Relationship Bonus Miles.

Additional restrictions apply. See Program Rules for details.

* Primary cardholder earns 1 elite-qualifying mile (EQM) for every \$3 spent in New Purchases (exclusive of any fees, such as the annual fee) that post to eligible Alaska Airlines Visa consumer and business cards from January 1, 2025 through December 31, 2025, up to a maximum of 30,000 EQMs. Returns, credits and adjustments to this card will be deducted from purchases, even if this card was not the original payment method. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. One individual can only earn a maximum of 30,000 EQMs via this campaign, even if they hold multiple Alaska Airlines Visa cards. EQMs are calculated at the beginning of each month for the prior month's posted Net Purchases and will be posted to Alaska Airlines Mileage Plan™ account within 4–6 weeks. To qualify for this offer, your credit card account must be open with active charging privileges. EQMs will not appear on your credit card statement. EQMs are non-redeemable and cannot be used toward award travel. Elite status is valid for the remainder of the calendar year in which it is earned, plus the following calendar year. The elite-qualifying miles program is owned and operated by Alaska Airlines. Bank of America is not responsible for fulfillment of this EQM offer and posting of miles directly to your Alaska Airlines Mileage Plan™ account.

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