



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**
December 25 - January 24, 2025

Account Summary/Payment Information

Previous Balance	\$2,468.03
Payments and Other Credits	-\$2,497.01
Purchases and Adjustments	\$958.03
Fees Charged	\$0.00
Interest Charged	\$0.00

New Balance Total	\$929.05
Total Credit Line	\$33,000.00
Total Credit Available	\$32,070.95
Cash Credit Line	\$9,900.00
Portion of Credit Available for Cash	\$9,900.00
Statement Closing Date	01/24/2025
Days in Billing Cycle	31

New Balance Total	\$929.05
Current Payment Due	\$35.00

Total Minimum Payment Due	\$35.00
Payment Due Date	02/21/2025

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	3 years	\$1,197.00

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	02/21/2025
New Balance Total	\$929.05
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 2 250 ⑆ 08 17 204 306 1 250 ⑆

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

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 Periodic Rate 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. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (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.

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.

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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. We do this by: (1) calculating a daily balance for each day in the 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 billing cycle.

To calculate the daily balance for each day in this statement's 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 Purchases, new Account Fees, and new Transaction Fees; and (4) 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. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's 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 this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's 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, new 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 this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and 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.

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. 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 will be credited as of the date of receipt if made by 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment 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. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). 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, your letter must reach 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						
01/06	01/08	ALASKA AIR SEATTLE WA XXXXXXXXXXXXXXXXXXXX ZZZ/ZZZ	0996	1250	-9.99	
01/09	01/11	ALASKA AIR SEATTLE WA XXXXXXXXXXXXXXXXXXXX ZZZ/ZZZ	0952	1250	-9.00	
01/09	01/11	ALASKA AIR SEATTLE WA XXXXXXXXXXXXXXXXXXXX ZZZ/ZZZ	0960	1250	-9.99	
01/18	01/18	BA ELECTRONIC PAYMENT	9011	1250	-2,468.03	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$2,497.01
Purchases and Adjustments						
12/26	12/27	ALLIANZ TRAVEL INS ALLIANZINS.USVA	8728	1250	21.88	
12/26	12/28	ALASKA AIR 0272391938649SEATTLE WA RAJ/SMRITHI 01/06 PDX/BOS ONEWAY	3259	1250	348.98	
12/28	12/30	CVS/PHARMACY #11150 PORTLAND OR	5327	1250	5.18	
12/28	12/30	ALASKA AIR SEATTLE WA XXXXXXXXXXXXXXXXXXXX ZZZ/ZZZ	7863	1250	9.99	
12/28	12/30	ALASKA AIR 0272392164496SEATTLE WA RAJ/AKSHAY 01/06 PDX/SFO ONEWAY	7871	1250	168.10	
12/30	01/02	ALASKA AIR 0272392322467SEATTLE WA RAJ/SUMATHI 01/22 PDX/SEA ONEWAY	5323	1250	68.10	
01/02	01/03	OPENAI *CHATGPT SUBSCR HTTPSOPENAI.CCA	7404	1250	20.00	
01/03	01/06	MARKET OF CHOICE #2 PORTLAND OR	0976	1250	4.99	
01/06	01/06	URBAN WAXX TIMBERLAND 150-39469996 OR	4074	1250	94.30	
01/05	01/07	ALASKA AIR SEATTLE WA XXXXXXXXXXXXXXXXXXXX ZZZ/ZZZ	6683	1250	9.00	
01/05	01/07	ALASKA AIR SEATTLE WA XXXXXXXXXXXXXXXXXXXX ZZZ/ZZZ	6691	1250	9.99	
01/06	01/07	RICHESNEWSST1788 PORTLAND OR	9742	1250	10.08	
01/07	01/08	MBTA-550002683187-9787 BOSTON MA	8412	1250	2.40	
01/07	01/09	NUSTARBUCKS BOSTON MA	1774	1250	4.95	
01/08	01/09	MBTA-550002683187-9787 BOSTON MA	1538	1250	2.40	
01/08	01/10	NUSTARBUCKS BOSTON MA	9153	1250	13.90	
01/09	01/10	AWL*PEARSON EDUCATION PRSONCS.COM NJ	1239	1250	84.99	
01/09	01/10	STOP & SHOP 0412 BOSTON MA	9970	1250	28.95	
01/08	01/11	ALASKA AIR SEATTLE WA XXXXXXXXXXXXXXXXXXXX ZZZ/ZZZ	1571	1250	10.99	
01/10	01/11	SQ *UNION SQUARE DONUTS: Brookline MA	0129	1250	11.16	
01/13	01/14	MBTA-550002683187-9787 BOSTON MA	9150	1250	2.40	
01/14	01/15	MBTA-550002683187-9787 BOSTON MA	3500	1250	2.40	
01/14	01/16	NUSTARBUCKS BOSTON MA	8924	1250	10.90	
01/15	01/16	MBTA-550002683187-9787 BOSTON MA	4159	1250	2.40	
01/15	01/16	MBTA-550002683187-9787 BOSTON MA	3235	1250	2.40	
01/15	01/16	MBTA-550002683187-9787 BOSTON MA	4783	1250	2.40	
01/16	01/17	MBTA-550002683187-9787 BOSTON MA	2359	1250	2.40	
01/21	01/22	MBTA-550002683187-9787 BOSTON MA	5784	1250	2.40	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$958.03
Interest Charged						
01/24	01/24	INTEREST CHARGED ON PURCHASES			0.00	
01/24	01/24	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
01/24	01/24	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
01/24	01/24	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	\$0.00
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.

Your Reward Summary

925	Base Purchase Miles
1,192	Alaska Purchase Bonus Miles
18	Category Bonus Miles
0	Relationship Bonus Miles
2,135	Miles to Alaska Airlines

Make the most of your rewards program today!