



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**
May 25 - June 24, 2025

Account Summary/Payment Information

Previous Balance	\$2,006.72
Payments and Other Credits	-\$2,006.72
Purchases and Adjustments	\$1,230.68
Fees Charged	\$0.00
Interest Charged	\$0.00

New Balance Total	\$1,230.68
Total Credit Line	\$33,000.00
Total Credit Available	\$31,769.32
Cash Credit Line	\$9,900.00
Portion of Credit Available for Cash	\$9,900.00
Statement Closing Date	06/24/2025
Days in Billing Cycle	31

New Balance Total	\$1,230.68
Current Payment Due	\$35.00
Total Minimum Payment Due	\$35.00
Payment Due Date	07/21/2025

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	4 years	\$1,788.00
\$45.00	36 months	\$1,620.00 (Savings = \$168.00)

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	07/21/2025
New Balance Total	\$1,230.68
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

⑆524022250⑆ 08172043061250⑈

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						
06/21	06/21	BA ELECTRONIC PAYMENT	9751	1250	-2,006.72	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$2,006.72
Purchases and Adjustments						
05/23	05/26	TST*SOLID GROUND CAFE Boston MA	0655	1250	16.25	
05/28	05/29	MBTA-550002683187-9787 BOSTON MA	1948	1250	2.40	
05/28	05/30	NUSTARBUCKS BOSTON MA	1482	1250	10.90	
05/29	05/30	HUDSON ST1895 BOSTON MA	4772	1250	4.39	
05/29	05/30	HUDSON ST1889 BOSTON MA	9861	1250	14.87	
06/01	06/03	ALASKA AIR 0272107257276SEATTLE WA	7297	1250	211.00	
RAJ/SMRITHI 06/05 PDX/BOS ONEWAY						
06/02	06/03	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	0490	1250	20.00	
06/08	06/09	AWL*PEARSON EDUCATION PRSONCS.COM NJ	1031	1250	89.99	
06/08	06/09	ADAMS CONVENIENCE STORE BOSTON MA	1107	1250	4.75	
06/08	06/09	MBTA-550002683187-9787 BOSTON MA	0813	1250	1.70	
06/08	06/10	7-ELEVEN 32442 BOSTON MA	8102	1250	5.88	
06/09	06/10	HUNTINGTON MARKET BOSTON MA	0334	1250	4.37	
06/09	06/10	HUNTINGTON MARKET BOSTON MA	0441	1250	4.37	
06/09	06/10	MBTA-550002683187-9787 BOSTON MA	0024	1250	2.40	
06/09	06/11	NORTHEASTERNUNIVERSITY BOSTON MA	6616	1250	7.00	
06/10	06/12	ARMK HOB MUSIC HALL BOSTON MA	3261	1250	5.35	
06/11	06/13	TST*SOLID GROUND CAFE Boston MA	4788	1250	19.52	
06/11	06/13	ALASKA AIR 0272108265263SEATTLE WA	2774	1250	58.99	
RAJ/SMRITHI 06/12 BOS/PDX RNDTRP PDX/BOS						
06/12	06/13	HUDSON ST1889 BOSTON MA	7157	1250	18.46	
06/17	06/18	NORTHEASTERNUNIVERSITY 617-373-2240 MA	8560	1250	320.00	
06/19	06/20	WM SUPERCENTER #5935 TIGARD OR	2201	1250	37.16	
06/19	06/21	ULTA #188 BEAVERTON OR	8119	1250	5.99	
06/19	06/21	TST*BUBBLE N TEA LLC Beaverton OR	1630	1250	7.00	
06/20	06/21	TST* JAMBA JUICE - 0271 -BEAVERTON OR	7640	1250	7.49	
06/20	06/21	SNACK* TIGER SUGAR - B 186-68682146 CA	5648	1250	8.25	
06/20	06/21	KOHL'S #1002 BEAVERTON OR	6412	1250	63.69	
06/20	06/21	KOHL'S #1002 BEAVERTON OR	6586	1250	36.05	
06/20	06/21	CVS/PHARMACY #11150 PORTLAND OR	9431	1250	61.19	
06/20	06/21	TST* BAMBOO SUSHI - CEDARBEAVERTON OR	1805	1250	55.46	
06/20	06/23	ROSS STORES #1038 BEAVERTON OR	9504	1250	31.98	
06/21	06/23	REGAL BRIDGEPORT 0652 TIGARD OR	1074	1250	15.98	
06/22	06/23	PASTINI BRIDGEPORT PORTLAND OR	6883	1250	33.63	
06/22	06/23	BATH & BODY WORKS 3856 TIGARD OR	2164	1250	11.04	
06/22	06/23	UWAJIMAYA BEAVERTON OR	6791	1250	10.57	
06/22	06/23	NORDSTROM RACK #0125 BEAVERTON OR	4450	1250	5.99	
06/22	06/24	LOLLI AND POPS-1118 WA 503-4465505 OR	2979	1250	10.07	
06/23	06/24	HANDELS HOMEMADE PORTLAN PORTLAND OR	2011	1250	6.55	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$1,230.68
Interest Charged						
06/24	06/24	INTEREST CHARGED ON PURCHASES			0.00	
06/24	06/24	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
06/24	06/24	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
06/24	06/24	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.

Your Reward Summary

1,229	Base Purchase Miles
540	Alaska Purchase Bonus Miles
12	Category Bonus Miles
0	Relationship Bonus Miles
1,781	Miles to Alaska Airlines

Make the most of your rewards program today!

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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