

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**  
August 25 - September 24, 2025

**Account Summary/Payment Information**

Previous Balance \$471.49  
Payments and Other Credits -\$471.49  
Purchases and Adjustments \$2,719.92  
**Fees Charged \$0.00**  
**Interest Charged \$0.00**

New Balance Total \$2,719.92  
Total Credit Line \$33,000.00  
Total Credit Available \$30,280.08  
Cash Credit Line \$9,900.00  
Portion of Credit Available for Cash \$9,900.00  
Statement Closing Date 09/24/2025  
Days in Billing Cycle 31

New Balance Total \$2,719.92  
Current Payment Due \$35.00  
Total Minimum Payment Due \$35.00  
Payment Due Date 10/21/2025

**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	11 years	\$5,716.00
\$100.00	36 months	\$3,600.00 (Savings = \$2,116.00)

**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 10/21/2025  
New Balance Total \$2,719.92  
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 accruing 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** - Monthly minimum payments are required when you carry a balance. 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.

## 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.

**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.

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](http://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
<b>Payments and Other Credits</b>						
09/21	09/22	BA ELECTRONIC PAYMENT	6078	1250	—471.49	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>—\$471.49</b>
<b>Purchases and Adjustments</b>						
08/24	08/25	TST* LOCO TAQUERIA & OYSTSOUTH BOSTON MA	8043	1250	48.87	
08/25	08/25	DD *DOORDASH THEHOMED DE DOORDASH.COM CA	4531	1250	42.00	
08/26	08/27	MBTA-550002683187 BOSTON MA	6295	1250	2.40	
08/26	08/27	MBTA-550002683187 BOSTON MA	6883	1250	2.40	
08/27	08/28	MBTA-550002683187 BOSTON MA	6952	1250	1.70	
08/27	08/29	ALASKA AIR 0272115678030SEATTLE WA	3793	1250	50.01	
		RAJ/AKSHAY 08/31 PDX/SAN ONEWAY				
08/28	08/30	MBTA-550002683187 BOSTON MA	5028	1250	1.70	
08/29	09/01	ALASKA AIR 0272115841447SEATTLE WA	7732	1250	353.30	
		RAJ/SMRITHI 10/03 BOS/PDX ONEWAY				
08/29	09/01	ALASKA AIR 0272115844294SEATTLE WA	7740	1250	413.30	
		RAJ/SMRITHI 10/08 PDX/BOS ONEWAY				
08/29	09/01	ALASKA AIR SEATTLE WA	7757	1250	42.98	
		XXXXXXXXXXXXXXXXXXXX ZZZ/ZZZ				
08/29	09/01	ALASKA AIR 0272115846658SEATTLE WA	7765	1250	266.61	
		RAJ/AKSHAY 10/03 SAN/PDX RNDTRP PDX/SAN				
08/30	09/01	ALEXANDER SALON & SPA BROOKLINE MA	1868	1250	90.00	
08/31	09/01	DD *DOORDASH THEHOMED DE 855-973-1040 CA	2226	1250	47.83	
08/31	09/01	ERENTERPLAN.COM AMIG 888-512-4204 TX	6416	1250	229.00	
09/01	09/01	OSIB Boston Back Bay OperBoston MA	0074	1250	10.71	
09/01	09/01	OSIB Boston Back Bay OperBoston MA	3090	1250	80.36	
08/31	09/02	TST*PAVEMENT COFFEEHOUSE Boston MA	0805	1250	22.20	
09/01	09/03	TST*PAVEMENT COFFEEHOUSE Boston MA	5716	1250	22.74	
09/02	09/03	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	8750	1250	20.00	
09/02	09/03	FOODIES SOUTH BOSTO SOUTH BOSTON MA	4721	1250	7.48	
09/02	09/04	TST*FARMERS HORSE COFFEE Boston MA	6303	1250	8.00	
09/02	09/04	TST*FARMERS HORSE COFFEE Boston MA	6311	1250	3.00	
09/03	09/04	MBTA-550002683187 BOSTON MA	1200	1250	2.40	
09/04	09/05	TST* OTTO PIZZA - 416 W BBOSTON MA	7829	1250	4.01	
09/04	09/05	FOODIES SOUTH BOSTO SOUTH BOSTON MA	2353	1250	7.48	
09/04	09/05	WHOLEFDS SYM 10031 BOSTON MA	1572	1250	17.17	
09/04	09/05	MBTA-550002683187 BOSTON MA	1390	1250	1.70	
09/05	09/06	MBTA-550002683187 BOSTON MA	1180	1250	2.40	
09/06	09/08	TST*FARMERS HORSE COFFEE Boston MA	0207	1250	21.85	
09/06	09/08	TST*FARMERS HORSE COFFEE Boston MA	0215	1250	3.73	
09/07	09/09	LAUNDRY MOB CODE 617969434617-9694340 MA	0820	1250	40.00	
09/08	09/09	WHOLEFDS SYM 10031 BOSTON MA	5353	1250	15.28	
09/08	09/09	MBTA-550002683187 BOSTON MA	4399	1250	1.70	
09/08	09/10	TRADER JOE S #500 BOSTON MA	2106	1250	41.77	
09/08	09/10	STAR MARKET 0602 BOSTON MA	0008	1250	1.99	
09/09	09/10	SQ *EYE ENHANCE THREADINGBrighton MA	3711	1250	55.00	
09/09	09/10	MBTA-550002683187 BOSTON MA	6443	1250	2.40	
09/09	09/11	TST*EL JEFES - NORTHEAS Boston MA	4382	1250	18.73	
09/10	09/11	FOODIES SOUTH BOSTO SOUTH BOSTON MA	2734	1250	7.48	
09/10	09/12	MBTA-550002683187 BOSTON MA	1089	1250	1.70	
09/11	09/12	BROADWAY'S PASTRY BOSTON MA	9949	1250	12.83	
09/11	09/12	CVS/PHARMACY #01259 BOSTON MA	1888	1250	8.79	
09/11	09/12	MBTA-550002683187 BOSTON MA	7721	1250	2.40	
09/12	09/13	1015 CAFFE NERO WEST BROABOSTON MA	6807	1250	13.86	
09/12	09/13	MBTA-550002683187 BOSTON MA	3094	1250	2.40	
09/13	09/15	WHOLEFDS SYM 10031 BOSTON MA	0908	1250	22.97	
09/13	09/15	TST*FARMERS HORSE COFFEE Boston MA	0313	1250	9.12	
09/14	09/15	WHOLEFDS SYM 10031 BOSTON MA	9001	1250	10.48	
09/14	09/15	PHO BASIL INC. BOSTON MA	7924	1250	30.30	
09/16	09/17	TST* FIRE AND ICE - BOSTOBOSTON MA	1321	1250	67.47	
09/16	09/17	WHOLEFDS SYM 10031 BOSTON MA	0773	1250	10.38	

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Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
09/16	09/17	MBTA-550002683187 BOSTON MA	4898	1250	2.40	
09/17	09/18	CVS/PHARMACY #00979 SOUTH BOSTON MA	2818	1250	41.93	
09/17	09/18	WHOLEFDS SYM 10031 BOSTON MA	5791	1250	11.99	
09/17	09/18	MBTA-550002683187 BOSTON MA	4066	1250	1.70	
09/18	09/19	CVS/PHARMACY #00979 SOUTH BOSTON MA	9613	1250	8.49	
09/18	09/19	MBTA-550002683187 BOSTON MA	7933	1250	2.40	
09/18	09/19	MBTA-550002683187 BOSTON MA	2047	1250	1.70	
09/17	09/20	ALASKA AIR SEATTLE WA	5336	1250	31.00	
		XXXXXXXXXXXXXXXXXXXX ZZZ/ZZZ				
09/17	09/20	ALASKA AIR 0272117694185SEATTLE WA	5344	1250	5.60	
		RAJ/SUMATHI 09/18 PDX/SAN ONEWAY				
09/17	09/20	ALASKA AIR 0272117694297SEATTLE WA	5351	1250	298.30	
		RAJ/SUMATHI 09/24 SAN/PDX ONEWAY				
09/17	09/20	ALASKA AIR SEATTLE WA	5369	1250	48.99	
		XXXXXXXXXXXXXXXXXXXX ZZZ/ZZZ				
09/19	09/20	CPI*AMERICAN FOOD AND VEN781-376-0090 MA	8816	1250	3.10	
09/19	09/20	CPI*AMERICAN FOOD AND VEN781-376-0090 MA	4819	1250	2.10	
09/19	09/20	TAO'S BOSTON MA	5807	1250	10.71	
09/19	09/22	TST*FARMERS HORSE COFFEE Boston MA	9277	1250	20.51	
09/20	09/22	TST*SALONIKI - BACK BAY Boston MA	0666	1250	8.85	
09/22	09/23	CVS/PHARMACY #01259 BOSTON MA	0660	1250	2.99	
09/22	09/23	WHOLEFDS SYM 10031 BOSTON MA	8744	1250	10.38	
09/24	09/24	MBTA-550002683187 BOSTON MA	9101	1250	2.40	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$2,719.92
Interest Charged						
09/24	09/24	INTEREST CHARGED ON PURCHASES			0.00	
09/24	09/24	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
09/24	09/24	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
09/24	09/24	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

2,716	Base Purchase Points
3,021	Alaska/Hawaiian Bonus Points
34	Category Bonus Points
0	Relationship Bonus Points
5,771	Points to Atmos Rewards

Make the most of your rewards program today!

# ATMOS

REWARDS




## Say hello to Atmos(TM) Rewards

Your Alaska Airlines credit card has a new name: the Atmos(TM) Rewards Ascent Visa Signature® credit card. Your benefits and account number remain unchanged, so you can keep using your current Alaska Airlines credit card. You will receive a new card when it is renewed or replaced.

**There are some new names for the benefits you know and love! Scan this code or log into your account at bankofamerica.com to learn more.**

When you use the QRC feature, certain information is collected from your mobile device for business purposes.



SSM-03-25-0339.B | 7893724

Additional Information

Points earned from credit card purchases are deposited into your Atmos Rewards account and are subject to Atmos Rewards terms and conditions. View and redeem your points by logging into your Atmos Rewards account at AtmosRewards.com or AlaskaAir.com

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# ATMOS(TM) REWARDS

Introducing Atmos(TM) Rewards, a new loyalty program with more ways to earn and redeem points for travel across a combined network of 1,000+ global destinations and 30+ airline partners.

## **Take a look at the new Atmos Rewards program.**

Though some benefits will have new names, the features, benefits and promotions you know and love will remain the same.

- Your Mileage Plan(TM) number is your Atmos Rewards account number.
- In Atmos Rewards, you will earn points instead of miles. Rest assured, the value of your miles does not change (1 mile = 1 point).
- \$99 Companion Fare is the new name for Alaska's Famous Companion Fare (TM) — and it is still the same great benefit, \$99 fare (plus taxes and fees from \$23).
- Elite Qualifying Miles (EQM) is changing to status points. Throughout 2025, earn one status point for every \$3 spent on purchases, up to 30,000 status points total.
- Priority Boarding will be called preferred boarding, with no changes in boarding group.

## **You are ready to go.**

Your current card and account number will continue to work as always. When the card is ready for renewal or replacement, you will receive your new Atmos Rewards Ascent Visa Signature® card.

Log into your account at [bankofamerica.com](https://bankofamerica.com) to learn more.

**ALASKA AIRLINES**

**oneworld®**

Discover a world of more.

Dream bigger, go further and explore the world  
with Atmos Rewards.

When you use the QRC feature, certain information is collected from your mobile device for business purposes.

To learn more about these benefits, log into your account and view the Benefits Tab within Online Banking or the View Benefits within the Mobile Banking App.

Mobile Banking requires that you download the Mobile Banking App and may not be available for select mobile devices. Mobile and data rates may apply.

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