



SAI BRAHMA CHARY DEEGUTLA  
104 WRIGHTS POINT DR APT C  
FT WRIGHT KY 41011-5103



**Customer Service Information:**

www.bankofamerica.com  
1.800.421.2110  
TTY: 1.800.346.3178

**Mail billing inquiries to:**

Bank of America  
P.O. Box 982234  
El Paso TX 79998-2234

**Mail payment to:**

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

October 16 - November 15, 2018  
Account# 4400 6618 4325 **6659**

## Account Summary

Previous Balance	\$6,987.16
Payments and Other Credits	−\$4,999.38
Purchases and Adjustments	\$1,938.86
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$79.85</b>

New Balance Total	\$4,006.49
Total Credit Line	\$4,000.00
Total Credit Available	\$0.00
Cash Credit Line	\$1,200.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	11/15/2018
Days in Billing Cycle	31

## Payment Information

New Balance Total	\$4,006.49
Current Payment Due	\$119.00

Total Minimum Payment Due	\$119.00
Payment Due Date	12/12/2018

**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 **\$38.00** 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	18 years	\$10,328.00
\$154.00	36 months	\$5,544.00 (Savings = \$4,784.00)

**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

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Payment Due Date	12/12/2018

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Enter payment amount

\$       .

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For change of address/phone number, see reverse side.  
Make your payment online at [www.bankofamerica.com](http://www.bankofamerica.com) or

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

1:5240222501: 1962184325665911

**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. A fee may apply for expedited service. 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. Please contact the customer service number located on the front of this statement for a pay-off amount. 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 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers or ATM with Teller Assist (ATA) 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 credit card 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 Option:

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>						
10/19	10/19	Online payment from CHK 1	6820	6659	-3,200.00	
10/23	10/24	Online payment from CHK 1	2892	6659	-100.00	
10/24	10/24	COSTCO WHSE #1197 FLORENCE KY	1869	6659	-15.89	
10/26	10/26	Online payment from CHK 1	2621	6659	-300.00	
11/02	11/02	Online payment from CHK 1	1891	6659	-800.00	
11/03	11/03	Online payment from CHK 1	1092	6659	-150.00	
11/05	11/05	COSTCO WHSE #1197 FLORENCE KY	7640	6659	-26.49	
11/08	11/08	Online payment from CHK 1	6236	6659	-400.00	
11/09	11/09	PATEL BROTHERS OF SHARONVILLE OH	7232	6659	-7.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$4,999.38</b>
<b>Purchases and Adjustments</b>						
10/19	10/20	APL*ITUNES.COM/BILL 800-275-2273 CA	4286	6659	0.99	
10/20	10/22	APPLIANCE WAREHOUSE 972-4169511 TX	0759	6659	87.81	
10/23	10/24	COSTCO WHSE #1197 FLORENCE KY	3551	6659	18.95	
10/23	10/24	COSTCO WHSE #1197 FLORENCE KY	7288	6659	122.10	
10/24	10/25	AVI DUNNHUMBY CINCINNATI OH	0655	6659	7.44	
10/26	10/27	SAIGON SUBS AND ROLLS CINCINNATI OH	0250	6659	7.50	
10/26	10/27	KROGER #364 FLORENCE KY	1799	6659	57.43	
10/26	10/27	USPS.COM MOVER'S GUIDE 800-238-3150 TN	1584	6659	1.00	
10/26	10/27	USPS.COM MOVER'S GUIDE 800-238-3150 TN	1667	6659	1.00	
10/26	10/29	HOLLYWOOD TOBACCO FLORENCE KY	1159	6659	84.78	
10/27	10/29	PATEL BROTHERS OF SHARONVILLE OH	3676	6659	70.86	
10/27	10/29	HALAL MARKET WEST CHESTER OH	5814	6659	29.64	
10/27	10/29	U-HAUL DIXIE HWY ELSMERE KY	4978	6659	77.98	
10/28	10/29	KROGER #477 FORT MITCHELLKY	8115	6659	1.79	
10/28	10/29	KROGER FUEL #4477 FORT MITCHELLKY	8297	6659	41.46	
10/30	11/01	STATE OF CALIF DMV INT SC800-7770133 CA	5023	6659	2.00	
11/02	11/03	KROGER #381 COVINGTON KY	1554	6659	15.18	
11/02	11/03	KROGER #392 COVINGTON KY	1638	6659	13.83	
11/02	11/05	HARU CINCINNATI OH	0110	6659	14.96	
11/03	11/05	KROGER #477 FORT MITCHELLKY	2288	6659	9.18	
11/03	11/05	KROGER #477 FORT MITCHELLKY	2361	6659	3.17	
11/03	11/05	COSTCO WHSE #1197 FLORENCE KY	6217	6659	222.54	
11/03	11/05	COSTCO WHSE #1197 FLORENCE KY	5812	6659	281.49	
11/03	11/05	COSTCO GAS #1197 FLORENCE KY	0489	6659	17.04	
11/03	11/05	DOLLAR TREE FLORENCE KY	7471	6659	33.92	
11/03	11/05	WM SUPERCENTER #1510 FLORENCE KY	2566	6659	264.88	
11/03	11/05	RAPID FIRED PIZZA 24 - FLFLORENCE KY	9829	6659	16.43	
11/04	11/05	2208 GREAT CLIPS AT BUTTECRESCENT SPRIKY	0761	6659	15.00	
11/07	11/08	TST* ZABLONG - CINCINNATICINCINNATI OH	7581	6659	19.90	
11/07	11/08	KROGER #477 FORT MITCHELLKY	8885	6659	23.32	
11/08	11/09	PATEL BROTHERS OF SHARONVILLE OH	7138	6659	166.55	
11/08	11/09	PATEL BROTHERS OF SHARONVILLE OH	7161	6659	4.27	
11/08	11/09	HALAL MARKET WEST CHESTER OH	5405	6659	7.96	
11/08	11/09	HALAL MARKET WEST CHESTER OH	5231	6659	141.09	
11/12	11/13	KROGER #477 FORT MITCHELLKY	1077	6659	30.27	
11/13	11/15	MAI THAI RESTAURANT & SUSFLORENCE KY	6559	6659	25.15	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$1,938.86</b>
<b>Interest Charged</b>						
11/15	11/15	INTEREST CHARGED ON PURCHASES			79.85	
11/15	11/15	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
11/15	11/15	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
11/15	11/15	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$79.85</b>

Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
2018 Totals Year-to-Date						
Total fees charged in 2018			\$66.00			
Total interest charged in 2018			\$988.69			

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	22.24%V				\$ 4,227.63	\$ 79.85
Balance Transfers	22.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	22.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	26.99%V				\$ 0.00	\$ 0.00

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

Important Messages

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your account, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.

### Your Reward Summary

18.89	BASE EARNED THIS MONTH
16.01	BONUS THIS MONTH
34.90	TOTAL AVAILABLE

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rewards program today!