



CASH REWARDS

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

November 16 - December 15, 2018
Account# 4400 6661 6789 **3755**

Account Summary

Previous Balance	\$4,006.49
Payments and Other Credits	-\$2,106.79
Purchases and Adjustments	\$1,780.07
Fees Charged	\$0.00
Interest Charged	\$70.90

New Balance Total	\$3,750.67
Total Credit Line	\$4,000.00
Total Credit Available	\$249.33
Cash Credit Line	\$1,200.00
Portion of Credit Available for Cash	\$249.33
Statement Closing Date	12/15/2018
Days in Billing Cycle	30

Payment Information

New Balance Total	\$3,750.67
Current Payment Due	\$107.00

Total Minimum Payment Due	\$107.00
Payment Due Date	01/12/2019

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	17 years	\$9,624.00
\$144.00	36 months	\$5,184.00 (Savings = \$4,440.00)

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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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

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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.

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						
11/15	11/16	Online payment from CHK 1	7898	6659	-700.00	
11/15	11/16	INTEREST REF PURCHASES NOV 2018	7898	6659	-0.43	
11/16	11/16	Online payment from CHK 1	2742	6659	-300.00	
11/23	11/24	Online payment from CHK 1	3608	6659	-100.00	
11/24	11/24	TARGET 00012005 FLORENCE KY	1732	6659	-6.36	
11/30	11/30	Online payment from CHK 1	5971	3755	-300.00	
11/30	11/30	Online payment from CHK 1	5226	3755	-300.00	
11/30	11/30	Online payment from CHK 1	2365	3755	-200.00	
12/14	12/15	Online payment from CHK 1	2797	3755	-200.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$2,106.79
Purchases and Adjustments						
11/14	11/16	J GUMBO'S - CINCINNATI CINCINNATI OH	8544	6659	9.02	
11/15	11/16	AVI DUNNHUMBY CINCINNATI OH	9544	6659	7.44	
11/15	11/16	WM SUPERCENTER #2967 FT WRIGHT KY	4663	6659	7.58	
11/16	11/17	PROGRESSIVE *INSURANCE 800-776-4737 OH	9091	6659	606.90	
11/16	11/17	APPLIANCE WAREHOUSE 972-4169511 TX	8102	6659	41.74	
11/18	11/19	AMZN Mktp US*M81TX7W81 Amzn.com/billWA	0760	6659	69.79	
11/19	11/20	APL*ITUNES.COM/BILL 800-275-2273 CA	8299	6659	0.99	
11/19	11/20	KROGER FUEL #4477 FORT MITCHELLKY	9854	6659	35.87	
11/19	11/20	RIVERSIDE KOREAN RESTAURACOVINGTON KY	4260	6659	28.40	
11/19	11/20	USPS PO 3816180202 CINCINNATI OH	8316	6659	6.70	
11/21	11/23	YEEL RAYA INC CINCINNATI OH	4956	6659	11.59	
11/22	11/23	BRIJ MOHAN INDIAN SWEETS CINCINNATI OH	1742	6659	74.75	
11/23	11/24	KROGER #466 FLORENCE KY	6675	6659	51.14	
11/23	11/24	TARGET 00012005 FLORENCE KY	0543	6659	46.62	
11/23	11/26	RAPID FIRED PIZZA 24 - FLORENCE KY	9045	6659	16.43	
11/24	11/26	OLD NAVY US 3318 FLORENCE KY	3307	6659	54.55	
11/30	12/01	KENTON CO CLERK CTR COVINGTON KY	1039	6659	461.64	
11/30	12/03	SUNOCO 0143783900 COVINGTON KY	8479	6659	9.68	
11/30	12/03	SPECTRUM UTILITIES S 513-3210868 OH	0561	6659	42.04	
12/01	12/03	CNK*CINEMARK.COM 1105 800-246-3627 OH	0061	6659	80.16	
12/01	12/03	KROGER FUEL #4392 COVINGTON KY	2717	6659	15.53	
12/02	12/03	TWC*TIMEWARNERCABLE 513-469-1112 OH	3756	6659	60.90	
12/05	12/06	KROGER #477 FORT MITCHELLKY	7842	6659	5.81	
12/07	12/08	SQ *BANGKOK EXPRESS CINCINNATI OH	4889	6659	11.99	
12/08	12/10	COSTCO GAS #1197 FLORENCE KY	3636	3755	12.80	
12/13	12/15	J GUMBO'S - CINCINNATI CINCINNATI OH	9719	3755	9.02	
12/14	12/15	WALGREENS #7053 CINCINNATI OH	9033	3755	0.99	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$1,780.07
Interest Charged						
12/15	12/15	INTEREST CHARGED ON PURCHASES			70.90	
12/15	12/15	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
12/15	12/15	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
12/15	12/15	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$70.90

2018 Totals Year-to-Date	
Total fees charged in 2018	\$66.00
Total interest charged in 2018	\$1,059.16

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				\$ 3,878.65	\$ 70.90
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

Important changes to your Cash Rewards credit card: Beginning the week of January 14, you'll be able to maximize your cash back by choosing the 3% category that works best for you. Please see the Important Information page of your statement for more information.

Your Reward Summary

17.77	BASE EARNED THIS MONTH
2.13	BONUS THIS MONTH
54.80	TOTAL AVAILABLE

VISIT [BANKOFAMERICA.COM](https://www.bankofamerica.com)

Make the most of your rewards program today!

Important Information

Please read below to stay informed about changes and important details that will affect your account.

Your Cash Rewards card is getting more rewarding.

Beginning the week of January 14 (Footnote 1), you will be able to choose the category where you want to earn 3% cash back (Footnote 2) in the Mobile Banking app (Footnote 3) or Online Banking. You will also have more flexible redemption options. Best of all, you do not need to do anything right now, all of these enhancements will be automatic!

- 3% Cash back on purchases in the category of your choice:
 - Gas
 - Online Shopping
 - Dining
 - Travel
 - Drug Stores
 - Home Improvement and Furnishings

Each calendar month, as you plan for future purchases, you can change your 3% choice category online. If you do not make a change, the choice category will remain the same. At first, the choice category will be set to gas purchases.

- 2% Cash back at grocery stores and wholesale clubs
- 1% Unlimited cash back on all other purchases

Earn 3% and 2% cash back on up to \$2,500 in combined choice category/grocery store/wholesale club purchases each quarter.

Flexible redemption options to help meet your needs

You will be able to redeem your cash rewards for any amount, anytime for statement credits and deposits made directly into an eligible Bank of America® or Merrill Lynch® account. You can also save for college by redeeming as little as \$25 as a contribution into a qualifying 529 account with Merrill Lynch®. Either way, you are in control of how you redeem your rewards (Footnote 2).

Your relationship is rewarded sooner on every purchase

You will continue to receive a 10% customer bonus when you have an active Bank of America checking or savings account. You can increase that bonus to 25% to 75% when you are enrolled in the Preferred Rewards program (Footnote 4). Your customer bonus will now be awarded when you make your purchase, and does not depend on how or when you redeem your cash back rewards. Any cash rewards that you have not redeemed at the time of this change will be automatically increased by 10% as a one-time adjustment in January (Footnote 5). That means if you have \$100 cash rewards with a 10% customer bonus, we will increase your cash rewards by \$10.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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What is staying the same

- Your account number and credit limit
- Your rates and fees
- You can continue to use your existing card
- You will keep any rewards you have already earned
- If your account is set up for automatic redemptions, they will remain unchanged and the minimum amount for automatic redemptions will continue to be \$25.

When it comes to your Cash Rewards, you now have freedom of choice!

Footnotes are spelled out so the text can be translated by vision disability screen reader programs.

(Footnote 1). It may take up to 7 to 10 business days for you to be enrolled in the new program.

(Footnote 2). Bank of America® Cash Rewards Program Information. How You Earn Cash Rewards: Earn cash rewards when you use your card to make purchases, minus returns, credits and adjustments ("Net Purchases"). The following transactions are not considered Net Purchases and will not earn cash rewards: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. 1% Base Cash Rewards: Earn 1% cash back (equal to \$0.01) for every \$1 of Net Purchases charged to the card each billing cycle. 2% Bonus Category: Earn a total of 2% cash back (equal to \$0.02, consisting of 1% bonus cash rewards and 1% base cash rewards) for every \$1 of Net Purchases made at eligible grocery store merchants and wholesale clubs, which include supermarkets, freezer/meat lockers, candy, nut or confection stores, dairy product stores, and bakeries. Excluded from this Bonus Category are superstores and smaller stores (like drug stores and convenience stores) that sell groceries and other products. 3% Bonus Category: Earn a total of 3% cash back (equal to \$0.03, consisting of 2% bonus cash rewards and 1% base cash rewards) for every \$1 of Net Purchases made at eligible merchants in the one Choice Category you have selected. Eligible merchants would include merchants whose primary line of business falls under the following Choice Categories: Gas (default), Online Shopping, Dining, Travel, Drug Stores, or Home Improvement/Furnishings. The Choice Category will be set to Gas. A new Choice Category selection can be made once per calendar month; however, if no change is made, the category will remain the same. Bonus Category Cap: Grocery store, Wholesale club and Choice Category purchases earn bonus cash rewards on the first \$2,500 of combined Net Purchases made each calendar quarter. Once the \$2,500 quarterly limit is reached, you will earn base cash rewards of 1% for those purchases. Bonus Category Processing: Merchants are assigned a merchant category code (MCC) based on the merchant's primary line of business. We do not determine which MCC a merchant chooses to classify itself. Your purchase may not qualify to receive the bonus earn rate if the merchant does not process transactions under the MCC that corresponds with the Bonus Category, or your purchase is processed through a third-party payment account, mobile/wireless card reader, digital wallet not supported by Bank of America or similar technology where the technology does not support transmission of MCCs. For those Net Purchases, you will earn base cash rewards of 1%. Not all merchants accept all credit cards. Rewards Redemption: Redemptions for an electronic deposit into a Bank of America checking or savings account, into a qualifying Cash Management Account® with Merrill Lynch Wealth Management® or Merrill Edge®, or for a statement credit do not have a minimum redemption amount. One-time redemptions for a contribution to a qualifying College Savings 529 account, redemptions for a check or automatic redemptions for an electronic deposit into a Bank of America checking or savings account or into a qualifying Cash Management Account® with Merrill Lynch Wealth Management® or Merrill Edge® have a \$25 minimum redemption amount. Cash rewards shall be issued for a U.S. dollar sum and may be requested on demand, or by registering for automatic redemption. Rewards Expiration: As long as your account remains in good standing, cash rewards do not expire. Rewards Forfeiture: If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed cash rewards associated with the account are subject to immediate forfeiture, unless specifically authorized by us. Rewards Program Rules: Other significant terms apply. Program subject to change.

(Footnote 3). Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

(Footnote 4). Preferred Rewards. You are eligible to enroll in the Preferred Rewards program if you have an active, eligible Bank of America® personal checking or Advantage Banking account and maintain a three-month average combined balance in your qualifying Bank of America deposit accounts and/or your qualifying Merrill Edge® and Merrill Lynch® investment accounts of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier. Visit bankofamerica.com/preferred-rewards for additional program details.

Credit Card Preferred Rewards Bonus as of October 31, 2018. Enrolled clients with Bank of America® Cash Rewards credit cards can receive a Preferred Rewards bonus of 25% for the Gold tier, 50% for the Platinum tier, or 75% for the Platinum Honors tier on each purchase. The Preferred Rewards bonus will be applied after all base and bonus cash rewards have been calculated on a purchase. For example, a \$50 purchase that earns 3% (\$1.50) will actually earn \$1.88, \$2.25 or \$2.63 based on your tier when the purchase posts to your account. If your product receives the 10% customer bonus, the Preferred Rewards bonus will replace the 10% customer bonus. Other terms and conditions apply. Additional details about the Preferred Rewards bonus are available in your card's Program Rules, which are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card.

(Footnote 5). It may take up to two billing cycles for the reward one-time adjustment to appear on your Cash Rewards program. The one-time adjustment amount is determined on your relationship level at the time of adjustment.

This credit card program is issued and administered by Bank of America, N.A. Deposit products and services are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Life/Better Connected, Merrill Lynch, Cash Management Account, Merrill Lynch Wealth Management, Merrill Edge, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

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