



CASH REWARDS

SAI BRAHMA CHARY DEEGUTLA
550 MOUNT ZION RD APT 155
FLORENCE KY 41042-4733



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

July 16 - August 15, 2018
Account# 4400 6618 4325 6659

Account Summary

Previous Balance \$4,302.30
Payments and Other Credits -\$424.80
Purchases and Adjustments \$2,971.40
Fees Charged \$0.00
Interest Charged \$106.15

New Balance Total \$6,955.05
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 08/15/2018
Days in Billing Cycle 31

Payment Information

New Balance Total \$6,955.05
Current Payment Due \$174.00

Total Minimum Payment Due \$174.00
Payment Due Date 09/12/2018

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	22 years	\$18,601.00
\$266.00	36 months	\$9,576.00 (Savings = \$9,025.00)

If you would like information about credit counseling services, call 866.300.5238.

15 0069550500017400000424800004400661843256659

BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001

Account Number: 4400 6618 4325 6659

New Balance Total \$6,955.05
Total Minimum Payment Due \$174.00
Payment Due Date 09/12/2018

SAI BRAHMA CHARY DEEGUTLA
550 MOUNT ZION RD APT 155
FLORENCE KY 41042-4733

Enter payment amount

\$

☐ Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.

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

⑆524022250⑆ 19621843256659⑈

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.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code &
Home Phone _____

Area Code &
Work Phone _____

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
07/21	07/21	SHORELINE GALAXY CHICAGO IL	0199	6659	—80.64	
07/24	07/24	PLN*PRICELINE HOTELS 800-657-9168 CT ARRIVAL DATE 07/22/18	5558	6659	—70.97	
07/28	07/30	Online payment from CHK 1	3967	6659	—140.00	
08/03	08/03	EXTENDEDSTAY 4165 VERNON HILLS IL ARRIVAL DATE 08/02/18	2066	6659	—133.19	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						—\$424.80
Purchases and Adjustments						
07/13	07/16	ABM PARKING BENGALS LOT CINCINNATI OH	6043	6659	4.00	
07/14	07/16	RAPID FIRED PIZZA 24 - FLFLORENCE KY	3344	6659	7.95	
07/15	07/16	KROGER #364 FLORENCE KY	7147	6659	21.95	
07/15	07/16	KROGER #364 FLORENCE KY	7220	6659	49.81	
07/15	07/16	HALAL MARKET WEST CHESTER OH	3389	6659	48.51	
07/17	07/18	APL*ITUNES.COM/BILL 866-712-7753 CA	6365	6659	10.59	
07/17	07/18	KROGER #364 FLORENCE KY	0669	6659	4.76	
07/17	07/18	AMCA 844-505-3328 NY	2602	6659	57.03	
07/18	07/20	SHORELINE E-GALAXY 312-373-7254 IL	2085	6659	80.64	
07/19	07/21	SHORELINE GALAXY CHICAGO IL	0202	6659	71.68	
07/19	07/21	ABM PARKING BENGALS LOT CINCINNATI OH	4794	6659	4.00	
07/20	07/21	OMALLEYS IN THE ALLEY CINCINNATI OH	3417	6659	5.82	
07/20	07/21	KROGER #364 FLORENCE KY	2611	6659	7.46	
07/20	07/21	GRAETERS51 LAKESIDE PARKKY	6311	6659	1.15	
07/20	07/23	SHORELINE GALAXY CHICAGO IL	0457	6659	8.96	
07/21	07/23	AMAZON MKTPLACE PMTS WWW.WWW.AMAZON.COWA	8624	6659	569.98	
07/21	07/23	COSTCO GAS #1197 FLORENCE KY	0099	6659	35.36	
07/21	07/23	SP * SRI VENKATESWARA AURORA IL	6466	6659	21.00	
07/21	07/23	NAVY PIER EVENTS & RIDES CHICAGO IL	4852	6659	36.00	
07/21	07/23	PARKINGMETER2 8772427901 CHICAGO IL	2315	6659	1.05	
07/21	07/23	PARKINGMETER2 8772427901 CHICAGO IL	3230	6659	0.30	
07/22	07/23	MAYAN PALACE INC 773-935-4200 IL	1805	6659	28.85	
07/22	07/23	EXTENDEDSTAY 4165 VERNON HILLS IL ARRIVAL DATE 07/21/18	2758	6659	133.19	
07/22	07/23	APL*ITUNES.COM/BILL 800-275-2273 CA	5847	6659	0.99	
07/21	07/24	ABM NAVY PIER 2006 CHICAGO IL	5863	6659	30.00	
07/22	07/24	EXXONMOBIL 97471635 LAKE BLUFF IL	2803	6659	35.80	
07/23	07/24	PRICELINE*HOTEL ROOMS 800-657-9168 CT ARRIVAL DATE 07/22/18	8188	6659	70.97	
07/23	07/25	ABM PARKING BENGALS LOT CINCINNATI OH	7774	6659	4.00	
07/24	07/26	ABM PARKING BENGALS LOT CINCINNATI OH	8455	6659	4.00	
07/25	07/27	ABM PARKING BENGALS LOT CINCINNATI OH	5910	6659	10.00	
07/26	07/28	KROGER #364 FLORENCE KY	3659	6659	3.90	
07/28	07/28	KABOBSKE LLC FLORENCE KY	0268	6659	8.37	
07/27	07/30	AMERICANO BURGER BAR CINCINNATI OH	2622	6659	11.63	
07/27	07/30	RAPID FIRED PIZZA 24 - FLFLORENCE KY	7904	6659	7.95	
07/27	07/30	61977 - MACY'S GARAGE CINCINNATI OH	7810	6659	5.00	
07/28	07/30	TRADEHOME SHOES #109 FLORENCE KY	7998	6659	52.99	
07/28	07/30	KROGER #364 FLORENCE KY	4437	6659	16.09	
07/28	07/30	KROGER #364 FLORENCE KY	4502	6659	7.43	
07/28	07/30	QDOBA 2349 FLORENCE KY	7224	6659	8.75	
07/28	07/30	COSTCO GAS #1197 FLORENCE KY	9611	6659	39.66	
07/28	07/30	OLIVE GARDEN 100017665 FLORENCE KY	9657	6659	16.57	
07/28	07/30	TACO BELL #33650 FLORENCE KY	5028	6659	6.13	
08/01	08/02	PERSIS BIRYANI INDIAN GR MIAMISBURG OH	0259	6659	36.75	
08/01	08/02	BRIJ MOHAN INDIAN SWEETS CINCINNATI OH	7884	6659	7.00	
08/02	08/03	AVI DUNNHUMBY CINCINNATI OH	3187	6659	7.44	
08/03	08/06	AMERICANO BURGER BAR CINCINNATI OH	4736	6659	5.21	
08/03	08/06	HARU CINCINNATI OH	3164	6659	14.83	
08/03	08/06	61977 - MACY'S GARAGE CINCINNATI OH	5373	6659	5.00	
08/04	08/06	PATEL BROTHERS OF SHARONVILLE OH	1212	6659	61.11	
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Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
08/04	08/06	HALAL MARKET WEST CHESTER OH	0032	6659	41.25	
08/04	08/06	COSTCO WHSE #1197 FLORENCE KY	4022	6659	104.17	
08/04	08/06	COSTCO GAS #1197 FLORENCE KY	6710	6659	33.84	
08/04	08/06	WALGREENS #5763 FLORENCE KY	9376	6659	15.46	
08/05	08/06	KROGER #364 FLORENCE KY	8293	6659	3.90	
08/05	08/06	WM SUPERCENTER #1510 FLORENCE KY	4628	6659	51.58	
08/07	08/09	J GUMBO'S - CINCINNATI CINCINNATI OH	2136	6659	9.55	
08/08	08/09	SEVEN HILLS WOMENS CTR RECINCINNATI OH	3409	6659	280.00	
08/12	08/13	KROGER #466 FLORENCE KY	5562	6659	20.61	
08/12	08/13	COSTCO WHSE #1197 FLORENCE KY	8743	6659	90.83	
08/13	08/15	AT&T*BILL PAYMENT WWW.ATT.COM TX	1206	6659	632.60	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$2,971.40
Interest Charged						
08/15	08/15	INTEREST CHARGED ON PURCHASES			106.15	
08/15	08/15	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
08/15	08/15	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
08/15	08/15	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$106.15

2018 Totals Year-to-Date	
Total fees charged in 2018	\$39.00
Total interest charged in 2018	\$644.22

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	21.99%V				\$ 5,683.67	\$ 106.15
Balance Transfers	21.99%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	21.99%V				\$ 0.00	\$ 0.00
Bank Cash Advances	26.74%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

26.89	BASE EARNED THIS MONTH
8.24	BONUS THIS MONTH
146.94	TOTAL AVAILABLE
VISIT BANKOFAMERICA.COM	

**Make the most of your
rewards program today!**

Additional Information

Need to dispute a transaction? For the fastest dispute resolution, please contact the merchant. If unsuccessful, simply file a dispute online www.bankofamerica.com. Select your credit card account, click the "Information & Services" tab and then select the "Dispute a transaction" link under the "Services" section.

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