

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

October 16 - November 15, 2017

Account# 4400 6618 4325 **6659**

## Account Summary

Previous Balance	\$3,960.50
Payments and Other Credits	−\$2,047.10
Purchases and Adjustments	\$1,976.96
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$65.48</b>

New Balance Total	\$3,955.84
Total Credit Line	\$4,000.00
Total Credit Available	\$44.16
Cash Credit Line	\$1,200.00
Portion of Credit Available for Cash	\$44.16
Statement Closing Date	11/15/2017
Days in Billing Cycle	31

## Payment Information

New Balance Total	\$3,955.84
Current Payment Due	\$104.00

Total Minimum Payment Due	\$104.00
Payment Due Date	12/12/2017

**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	\$9,898.00
\$150.00	36 months	\$5,400.00 (Savings = \$4,498.00)

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

15 0039558400010400002047100004400661843256659

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

Account Number: 4400 6618 4325 6659

New Balance Total	\$3,955.84
Total Minimum Payment Due	\$104.00
Payment Due Date	12/12/2017

Enter payment amount

[illegible]

☐ 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**

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

1:524022250: 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.

**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. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

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.

**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 FIA Card Services. FIA Card Services is a registered trademark of FIA Card Services and/or its affiliates.

**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
<b>Payments and Other Credits</b>						
10/15	10/16	Online payment from CHK 1	5623	6659	—400.00	
10/15	10/16	INTEREST REF PURCHASES OCT 2017	5623	6659	—0.23	
10/15	10/16	Online payment from SAV 5	5093	6659	—32.00	
10/15	10/16	INTEREST REF PURCHASES OCT 2017	5093	6659	—0.02	
10/16	10/16	WALMART.COM 8009666546 BENTONVILLE AR	1894	6659	—1,174.85	
11/11	11/11	Online payment from CHK 1	8454	6659	—300.00	
11/12	11/13	Online payment from CHK 1	3239	6659	—40.00	
11/12	11/13	PAY BY PHONE PAYMENT	7675	7442	—100.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>—\$2,047.10</b>
<b>Purchases and Adjustments</b>						
10/13	10/16	BUY BUY BABY #3044 MASON OH	1228	6659	70.41	
10/13	10/16	ABM PARKING BENGALS LOT CINCINNATI OH	6438	6659	4.00	
10/14	10/16	HALAL MARKET WEST CHESTER OH	5076	6659	13.05	
10/16	10/17	KROGER #364 FLORENCE KY	6657	6659	26.79	
10/16	10/18	ABM PARKING BENGALS LOT CINCINNATI OH	7501	6659	4.00	
10/17	10/18	ABERCROMBIE & FITCH #0691CINCINNATI OH	8036	6659	92.02	
10/17	10/18	YUPPTVUSAINC YUPPTV.COM GA	2133	6659	179.99	
10/17	10/19	LOFT #1443 CINCINNATI OH	3944	6659	63.67	
10/17	10/19	ABM PARKING BENGALS LOT CINCINNATI OH	9014	6659	4.00	
10/18	10/19	HEALTH INSURANCE INNOVATI877-3765831 FL	8665	6659	348.57	
10/18	10/20	ABM PARKING BENGALS LOT CINCINNATI OH	9391	6659	4.00	
10/20	10/21	KROGER #466 FLORENCE KY	9933	6659	19.76	
10/20	10/21	CHIPOTLE 0565 FLORENCE KY	3410	6659	8.96	
10/21	10/23	KROGER FUEL #4364 FLORENCE KY	7239	6659	41.96	
10/21	10/23	KROGER #364 FLORENCE KY	7312	6659	3.90	
10/21	10/23	2231 GREAT CLIPS AT MOUNTFLORENCE KY	6812	6659	15.00	
10/21	10/23	COSTCO WHSE #1197 FLORENCE KY	9326	6659	153.81	
10/22	10/23	APL* ITUNES.COM/BILL 866-712-7753 CA	0097	6659	0.99	
10/22	10/23	KROGER #364 FLORENCE KY	3464	6659	48.20	
10/22	10/24	STARBUCKS STORE 11509 FLORENCE KY	5876	6659	7.84	
10/23	10/25	ABM PARKING BENGALS LOT CINCINNATI OH	3029	6659	4.00	
10/24	10/25	KROGER #364 FLORENCE KY	9772	6659	25.79	
10/24	10/26	ABM PARKING BENGALS LOT CINCINNATI OH	4344	6659	4.00	
10/25	10/27	ABM PARKING BENGALS LOT CINCINNATI OH	1238	6659	4.00	
10/26	10/28	ABM PARKING BENGALS LOT CINCINNATI OH	9989	6659	4.00	
10/27	10/30	ABM PARKING BENGALS LOT CINCINNATI OH	3909	6659	4.00	
10/28	10/30	KROGER #364 FLORENCE KY	3266	6659	33.37	
10/28	10/30	STARBUCKS STORE 11509 FLORENCE KY	9666	6659	6.25	
10/30	11/01	ABM PARKING BENGALS LOT CINCINNATI OH	9579	6659	4.00	
10/31	11/01	TWC*TIMEWARNERCABLE 513-469-1112 OH	7097	6659	49.99	
10/31	11/02	ABM PARKING BENGALS LOT CINCINNATI OH	6589	6659	4.00	
11/01	11/02	KROGER FUEL #4364 FLORENCE KY	1477	6659	46.08	
11/01	11/02	KROGER #364 FLORENCE KY	1543	6659	10.09	
11/01	11/03	ABM PARKING BENGALS LOT CINCINNATI OH	7348	6659	4.00	
11/02	11/03	JOANN STORES #2261 FLORENCE KY	7011	6659	12.42	
11/02	11/03	LAF FLORENCE FLORENCE KY	0051	6659	53.19	
11/02	11/04	ABM PARKING BENGALS LOT CINCINNATI OH	1758	6659	4.00	
11/03	11/04	SAIGON SUBS AND ROLLS CINCINNATI OH	0252	6659	14.45	
11/03	11/06	ABM PARKING BENGALS LOT CINCINNATI OH	4847	6659	4.00	
11/04	11/06	KROGER #466 FLORENCE KY	7913	6659	0.78	
11/04	11/06	CHIPOTLE 0565 FLORENCE KY	0104	6659	11.24	
11/04	11/06	APPLE STORE #R028 CINCINNATI OH	4579	6659	41.73	
11/05	11/06	CNK*CINEMARK.COM 1105 800-246-3627 OH	3008	6659	27.72	
11/05	11/06	KROGER #364 FLORENCE KY	1376	6659	0.99	
11/05	11/06	KROGER #364 FLORENCE KY	1459	6659	41.55	
11/06	11/07	COSTCO WHSE #1197 FLORENCE KY	1826	6659	26.47	
11/06	11/07	DOLLAR TREE FLORENCE KY	3483	6659	7.42	
11/07	11/08	WALGREENS #7053 CINCINNATI OH	3187	6659	3.98	

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## Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Purchases and Adjustments</b>						
11/07	11/09	ABM PARKING BENGALS LOT CINCINNATI OH	5603	6659	4.00	
11/08	11/09	KROGER #364 FLORENCE KY	5330	6659	26.67	
11/09	11/10	ABM PARKING BENGALS LOT CINCINNATI OH	8391	6659	4.00	
11/09	11/10	MOVIEPASS, INC 877-301-7887 NY	1038	6659	9.95	
11/09	11/10	MOVIEPASS, INC 877-301-7887 NY	1194	6659	9.95	
11/09	11/11	ABM PARKING BENGALS LOT CINCINNATI OH	3033	6659	4.00	
11/10	11/13	ABM PARKING BENGALS LOT CINCINNATI OH	2989	6659	4.00	
11/11	11/13	PATEL BROTHERS OF SHARONVILLE OH	2054	6659	123.23	
11/11	11/13	KROGER FUEL #4364 FLORENCE KY	6030	6659	4.83	
11/11	11/13	KROGER FUEL #4364 FLORENCE KY	6113	6659	37.58	
11/11	11/13	HALAL MARKET WEST CHESTER OH	2184	6659	4.99	
11/11	11/13	HALAL MARKET WEST CHESTER OH	1095	6659	21.41	
11/11	11/13	COSTCO WHSE #1197 FLORENCE KY	3212	6659	153.92	
11/13	11/15	ABM PARKING BENGALS LOT CINCINNATI OH	5457	6659	4.00	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$1,976.96</b>
<b>Interest Charged</b>						
11/15	11/15	INTEREST CHARGED ON PURCHASES			65.48	
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>\$65.48</b>

2017 Totals Year-to-Date	
Total fees charged in 2017	\$104.04
Total interest charged in 2017	\$752.87

## 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
<b>Purchases</b>	21.24%V				\$ 3,629.82	\$ 65.48
<b>Balance Transfers</b>	21.24%V				\$ 0.00	\$ 0.00
<b>Direct Deposit and Check Cash Advances</b>	21.24%V				\$ 0.00	\$ 0.00
<b>Bank Cash Advances</b>	25.99%V				\$ 0.00	\$ 0.00

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

## Your Reward Summary

8.02	BASE EARNED THIS MONTH
9.96	BONUS THIS MONTH MONTH
64.49	TOTAL AVAILABLE MONTH MONTH
VISIT <a href="http://BANKOFAMERICA.COM">BANKOFAMERICA.COM</a>	

**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](http://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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