



## 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

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

## Account Summary

Previous Balance	\$6,955.05
Payments and Other Credits	\$0.00
Purchases and Adjustments	\$240.49
<b>Fees Charged</b>	<b>\$27.00</b>
<b>Interest Charged</b>	<b>\$135.67</b>
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New Balance Total	\$7,358.21
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	09/15/2018
Days in Billing Cycle	31

## Payment Information

New Balance Total	\$7,358.21
Current Payment Due	\$234.00
Past Due Amount	\$174.00

Total Minimum Payment Due	\$408.00
Payment Due Date	10/12/2018

**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	23 years	\$19,337.00

**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

\$

☐ 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

⑆ 5 240 22 250 ⑆ 196 2 184 3 256 6 59 ⑆

**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
Purchases and Adjustments						
08/16	08/17	PATEL BROTHERS OF SHARONVILLE OH	4270	6659	85.36	
08/16	08/17	BRIJ MOHAN INDIAN SWEETS CINCINNATI OH	6674	6659	34.50	
08/16	08/17	COSTCO GAS #1197 FLORENCE KY	0449	6659	34.73	
08/16	08/17	HALAL MARKET WEST CHESTER OH	6665	6659	81.12	
08/17	08/18	KROGER #364 FLORENCE KY	4503	6659	4.78	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$240.49
Fees						
09/12	09/13	LATE FEE FOR PAYMENT DUE		6659	27.00	
TOTAL FEES FOR THIS PERIOD						\$27.00
Interest Charged						
09/15	09/15	INTEREST CHARGED ON PURCHASES			135.67	
09/15	09/15	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
09/15	09/15	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
09/15	09/15	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$135.67

2018 Totals Year-to-Date	
Total fees charged in 2018	\$66.00
Total interest charged in 2018	\$779.89

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				\$ 7,264.27	\$ 135.67
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

You're a valued customer and we want you to know that we haven't received your current payment due. Please send your payment due today. If you've already mailed it, thank you.

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

2.41	BASE EARNED THIS MONTH
2.40	BONUS THIS MONTH
151.75	TOTAL AVAILABLE
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.