



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

April 16 - May 15, 2018
Account# 4400 6618 4325 6659

Account Summary

Previous Balance	\$3,800.80
Payments and Other Credits	-\$1,695.00
Purchases and Adjustments	\$1,735.27
Fees Charged	\$0.00
Interest Charged	\$70.65

New Balance Total	\$3,911.72
Total Credit Line	\$4,000.00
Total Credit Available	\$88.28
Cash Credit Line	\$1,200.00
Portion of Credit Available for Cash	\$88.28
Statement Closing Date	05/15/2018
Days in Billing Cycle	30

Payment Information

New Balance Total	\$3,911.72
Current Payment Due	\$109.00

Total Minimum Payment Due	\$109.00
Payment Due Date	06/12/2018

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	17 years	\$9,928.00
\$149.00	36 months	\$5,364.00 (Savings = \$4,564.00)

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. 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.

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						
04/19	04/19	Online payment from CHK 1	8862	6659	-25.00	
04/23	04/23	Online payment from CHK 1	3070	6659	-20.00	
04/25	04/25	Online payment from CHK 1	0490	6659	-100.00	
04/25	04/25	Online payment from CHK 1	3148	6659	-500.00	
04/26	04/26	Online payment from CHK 1	1383	6659	-200.00	
04/26	04/26	Online payment from CHK 1	8277	6659	-400.00	
04/29	04/30	Online payment from CHK 1	7930	6659	-200.00	
05/06	05/07	Online payment from CHK 1	3725	6659	-100.00	
05/12	05/12	Online payment from CHK 1	3641	6659	-150.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$1,695.00
Purchases and Adjustments						
04/13	04/16	ALLPRO PARKING LOT 770 3RCINNATI OH	5702	6659	4.00	
04/14	04/16	DICK'S SPORTING GOODS FLORENCE KY	1018	6659	31.79	
04/15	04/16	POTBELLY #201 FLORENCE KY	4451	6659	9.86	
04/15	04/16	POTBELLY #201 FLORENCE KY	4469	6659	7.26	
04/15	04/16	KROGER #364 FLORENCE KY	2105	6659	33.09	
04/16	04/18	ALLPRO PARKING LOT 770 3RCINNATI OH	6138	6659	4.00	
04/17	04/19	ALLPRO PARKING LOT 770 3RCINNATI OH	8895	6659	4.00	
04/18	04/20	ALLPRO PARKING LOT 770 3RCINNATI OH	1818	6659	4.00	
04/19	04/20	TOP QUALITY CLEANERS INC FORT MITCHELL KY	2143	6659	100.00	
04/19	04/21	CURRITO BURRITOS WITHOUT CINCINNATI OH	0868	6659	8.99	
04/20	04/23	ALLPRO PARKING LOT 770 3RCINNATI OH	5162	6659	4.00	
04/21	04/23	2231 GREAT CLIPS AT MOUNT FLORENCE KY	3011	6659	15.00	
04/22	04/23	APL* ITUNES.COM/BILL 866-712-7753 CA	0009	6659	0.99	
04/23	04/25	ALLPRO PARKING LOT 770 3RCINNATI OH	5696	6659	4.00	
04/24	04/25	UNITED DAIRY FARMERS 159 MILFORD OH	9037	6659	10.11	
04/24	04/26	ALLPRO PARKING LOT 770 3RCINNATI OH	4517	6659	4.00	
04/25	04/26	COSTCO WHSE #1197 FLORENCE KY	0796	6659	137.72	
04/25	04/26	COSTCO GAS #1197 FLORENCE KY	7619	6659	34.23	
04/25	04/26	KROGER #466 FLORENCE KY	8171	6659	27.72	
04/25	04/26	KROGER #364 FLORENCE KY	8254	6659	34.05	
04/25	04/26	ST E MC ONLINE PAYMENT 859-292-4000 KY	9647	6659	483.47	
04/25	04/27	ALLPRO PARKING LOT 770 3RCINNATI OH	1227	6659	4.00	
04/26	04/27	BUFFALO WILD WINGS 0010 CINCINNATI OH	3474	6659	50.76	
04/26	04/27	ALG*AIR 7JJ7ZL 702-505-8888 NV	8590	6659	152.00	
		DEEGUTLA/SAI 06/29 CVG/FLL RNDTRP FLL/CVG				
04/26	04/27	ALG*AIR 7JJ7ZL 702-505-8888 NV	8608	6659	152.00	
		CHOLLETI/YJO 06/29 CVG/FLL RNDTRP FLL/CVG				
04/26	04/27	AIRFARE SVC FEE-EDREAM TALLAHASSEE FL	9403	6659	7.98	
04/26	04/28	ALLPRO PARKING LOT 770 3RCINNATI OH	4700	6659	4.00	
04/28	04/30	PATEL BROTHERS OF SHARONVILLE OH	7331	6659	83.96	
04/28	04/30	Strong's Brick Oven PizzeNewport KY	3516	6659	20.52	
04/28	04/30	HALAL MARKET WEST CHESTER OH	9771	6659	30.98	
04/29	04/30	EXPEDIA 7348886502694 EXPEDIA.COM WA	2558	6659	79.62	
		ARRIVAL DATE 05/11/18				
04/30	05/01	KROGER #364 FLORENCE KY	2269	6659	8.90	
05/01	05/03	ALLPRO PARKING LOT 770 3RCINNATI OH	3535	6659	4.00	
05/02	05/04	ALLPRO PARKING LOT 770 3RCINNATI OH	3538	6659	4.00	
05/06	05/07	KROGER FUEL #4364 FLORENCE KY	7307	6659	10.35	
05/06	05/07	KROGER #364 FLORENCE KY	7489	6659	7.93	
05/06	05/07	COSTCO WHSE #1197 FLORENCE KY	6831	6659	26.25	
05/07	05/09	ALLPRO PARKING LOT 770 3RCINNATI OH	5203	6659	4.00	
05/08	05/10	ALLPRO PARKING LOT 770 3RCINNATI OH	2323	6659	4.00	
05/09	05/11	ALLPRO PARKING LOT 770 3RCINNATI OH	1983	6659	4.00	
05/10	05/12	ALLPRO PARKING LOT 770 3RCINNATI OH	4861	6659	4.00	
05/11	05/12	COSTCO GAS #1197 FLORENCE KY	1196	6659	30.02	
05/11	05/12	SUNOCO 0865510200 BRUNSWICK OH	7611	6659	1.98	
05/12	05/14	APNA BAZAAR COLUMBUS OH	0584	6659	34.08	

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Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
05/13	05/14	SPEEDWAY 07403 40 FLORENCE KY	9486	6659	15.02	
05/13	05/14	KROGER #364 FLORENCE KY	0056	6659	22.69	
05/13	05/14	GRAETERS51 LAKESIDE PARKKY	9967	6659	5.95	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$1,735.27
Interest Charged						
05/15	05/15	INTEREST CHARGED ON PURCHASES			70.65	
05/15	05/15	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
05/15	05/15	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
05/15	05/15	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$70.65

2018 Totals Year-to-Date	
Total fees charged in 2018	\$39.00
Total interest charged in 2018	\$367.45

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	21.74%V				\$ 3,953.83	\$ 70.65
Balance Transfers	21.74%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	21.74%V				\$ 0.00	\$ 0.00
Bank Cash Advances	26.49%V				\$ 0.00	\$ 0.00

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

Your Reward Summary

17.36	BASE EARNED THIS MONTH
6.51	BONUS THIS MONTH
48.17	TOTAL AVAILABLE
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Make the most of your rewards program today!