



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

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

Account Summary

Previous Balance	\$3,992.11
Payments and Other Credits	-\$1,290.89
Purchases and Adjustments	\$1,027.81
Fees Charged	\$0.00
Interest Charged	\$71.77

New Balance Total	\$3,800.80
Total Credit Line	\$4,000.00
Total Credit Available	\$199.20
Cash Credit Line	\$1,200.00
Portion of Credit Available for Cash	\$199.20
Statement Closing Date	04/15/2018
Days in Billing Cycle	31

Payment Information

New Balance Total	\$3,800.80
Current Payment Due	\$109.00

Total Minimum Payment Due	\$109.00
Payment Due Date	05/12/2018

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	\$9,617.00
\$145.00	36 months	\$5,220.00 (Savings = \$4,397.00)

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

⑆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. 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						
03/22	03/22	Online payment from CHK 1	7998	6659	−350.00	
04/04	04/04	Online payment from CHK 1	3023	6659	−500.00	
04/05	04/06	Online payment from CHK 1	1016	6659	−350.00	
04/09	04/09	MICRO CENTER SHARONVILLE SHARONVILLE OH	0350	6659	−90.89	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						−\$1,290.89
Purchases and Adjustments						
03/22	03/23	APL* ITUNES.COM/BILL 866-712-7753 CA	1075	6659	0.99	
03/22	03/24	ABM PARKING BENGALS LOT CINCINNATI OH	4963	6659	4.00	
03/22	03/24	CHANDLER'S BURGER BISTRO CINCINNATI OH	0151	6659	6.25	
03/23	03/24	PATEL BROTHERS OF SHARONVILLE OH	5073	6659	147.11	
03/23	03/24	HALAL MARKET WEST CHESTER OH	6894	6659	34.75	
03/23	03/24	JUNGLE JIM'S FAIRFIELD OH	8956	6659	10.43	
03/24	03/26	CHIPOTLE ONLINE 3035954000 CO	7557	6659	11.77	
03/24	03/26	COSTCO WHSE #1197 FLORENCE KY	2746	6659	39.05	
03/24	03/26	COSTCO WHSE #1197 FLORENCE KY	9655	6659	63.59	
03/24	03/26	COSTCO GAS #1197 FLORENCE KY	6078	6659	34.96	
03/27	03/29	ABM PARKING BENGALS LOT CINCINNATI OH	1852	6659	4.00	
04/04	04/05	KROGER #364 FLORENCE KY	5405	6659	40.24	
04/04	04/05	HALAL MARKET WEST CHESTER OH	1913	6659	3.49	
04/04	04/05	HALAL MARKET WEST CHESTER OH	1897	6659	40.79	
04/04	04/06	MICRO CENTER SHARONVILLE SHARONVILLE OH	6509	6659	272.76	
04/05	04/07	ALLPRO PARKING LOT 770 3RCINNATI OH	6851	6659	4.00	
04/06	04/07	SPEEDWAY 09541 COV COVINGTON KY	9245	6659	10.27	
04/06	04/07	KROGER #364 FLORENCE KY	2499	6659	3.90	
04/07	04/09	PATEL BROTHERS OF SHARONVILLE OH	0624	6659	44.45	
04/07	04/09	TAQUERIA MERCADO CINCINNATI OH	0345	6659	11.68	
04/07	04/09	MICRO CENTER SHARONVILLE SHARONVILLE OH	0439	6659	21.38	
04/09	04/10	COSTCO WHSE #1197 FLORENCE KY	3681	6659	113.68	
04/09	04/10	COSTCO GAS #1197 FLORENCE KY	0090	6659	39.02	
04/09	04/11	ALLPRO PARKING LOT 770 3RCINNATI OH	8861	6659	4.00	
04/10	04/12	ALLPRO PARKING LOT 770 3RCINNATI OH	5467	6659	4.00	
04/11	04/13	ALLPRO PARKING LOT 770 3RCINNATI OH	5409	6659	4.00	
04/12	04/14	ALLPRO PARKING LOT 770 3RCINNATI OH	0525	6659	4.00	
04/13	04/14	HALAL MARKET WEST CHESTER OH	1181	6659	49.25	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$1,027.81
Interest Charged						
04/15	04/15	INTEREST CHARGED ON PURCHASES			71.77	
04/15	04/15	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
04/15	04/15	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
04/15	04/15	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$71.77

2018 Totals Year-to-Date	
Total fees charged in 2018	\$39.00
Total interest charged in 2018	\$296.80

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				\$ 3,887.03	\$ 71.77
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)

Important Messages

Please read about important amendment(s) to your Credit Card Agreement and/or notices for your account on the enclosed *Important Information* page.

Your Reward Summary

9.36	BASE EARNED THIS MONTH
7.59	BONUS THIS MONTH
24.30	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.

Together, we can help protect your account against fraudulent activity. Visit the Security Center at bankofamerica.com/security to learn more about how you can help protect your privacy and safeguard your accounts.

Important Information

Please read the information below to stay informed about changes or other important details that may impact you.

Please review the enclosed annual Privacy notice insert for your account. You can also review this information online if you have registered your account in Online Banking.

We're updating a section in your Credit Card Agreement

The amendment to your Credit Card Agreement is outlined below. All other terms to your current agreement still apply except as listed below. If there is a conflict, the terms in this amendment are in effect. Please keep this document.

What you need to know

We've added language regarding your personal identification number (PIN) to the section of the Agreement titled *Types of Transactions*. The first paragraph of the section has been revised as follows.

TYPES OF TRANSACTIONS

You may obtain credit in the form of **Purchases, Balance Transfers, and Cash Advances**, by using cards, access checks, an account number, or other credit devices. Cards are all the credit cards we issue to you and to any other person with authorization for use on this account pursuant to this Agreement. Sign your card before using it. A Personal Identification Number (PIN) is associated with your credit card as of the opening of your account. You may be required to use a PIN to make an ATM Cash Advance or to complete Purchases at certain merchant terminals, generally overseas. You can obtain your PIN by going to our online banking site or our mobile application, or by contacting us. An access check is a check we provide to you to obtain credit on this account. All access checks include an expiration date printed at the top. We will honor access checks received for payment before the expiration date printed on the check, provided your account is open and in good standing, with available credit. Access checks without a printed expiration date will not be honored.

YOUR BILLING RIGHTS

Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Bank of America
P.O. Box 982234
El Paso, TX 79998-2234

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

Note: It is very helpful if your letter includes the transaction date and the reference number for the charge, if available.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your Total Credit Line.

After we finish our investigation, one of two things will happen:

- If we determine there was a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent, including to credit reporting agencies, if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Bank of America
P.O. Box 982234
El Paso, TX 79998-2234

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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