

## 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 15019

Wilmington DE 19886-5019

LIUDMILA MAMAEVA  
200 RECTOR PL APT 15K  
NEW YORK NY 10280-1165

December 5 - January 4, 2018  
Account# 4400 6682 6474 **8296**

## Account Summary

|                            |               |
|----------------------------|---------------|
| Previous Balance           | \$304.47      |
| Payments and Other Credits | -\$3,188.05   |
| Purchases and Adjustments  | \$2,434.45    |
| <b>Fees Charged</b>        | <b>\$0.00</b> |
| <b>Interest Charged</b>    | <b>\$0.00</b> |

|   |            |
|---|------------|
| New Balance Total                       | -\$449.13  |
| Credit balance, please do not pay       |            |
| Total Credit Line                       | \$500.00   |
| Total Credit Available                  | \$500.00   |
| Cash Credit Line                        | \$200.00   |
| Portion of Credit Available<br>for Cash | \$200.00   |
| Statement Closing Date                  | 01/04/2018 |
| Days in Billing Cycle                   | 31         |

## Payment Information

|                     |           |
|---------------------|-----------|
| New Balance Total   | -\$449.13 |
| Current Payment Due | \$0.00    |

|                           |            |
|---------------------------|------------|
| Total Minimum Payment Due | \$0.00     |
| Payment Due Date          | 02/01/2018 |

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

04 0004491300000000003188050004400668264748296

BANK OF AMERICA  
P.O. BOX 15019  
WILMINGTON DE 19886-5019

Account Number: 4400 6682 6474 **8296**

|                           |            |
|---------------------------|------------|
| New Balance Total         | -\$449.13  |
| Total Minimum Payment Due | \$0.00     |
| Payment Due Date          | 02/01/2018 |

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

LIUDMILA MAMAEVA  
200 RECTOR PL APT 15K  
NEW YORK NY 10280-1165

⑆524022250⑆ 19628264748296⑈

**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.

**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.

**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              |
|---|--------------|--------------------------------------|------------------|----------------|-----------|--------------------|
| <b>Payments and Other Credits</b>                       |              |                                      |                  |                |           |                    |
| 12/08   | 12/08        | Online payment from CHK 1            | 7599             | 8296           | -150.00   |                    |
| 12/08   | 12/08        | Online payment from CHK 1            | 0118             | 8296           | -100.00   |                    |
| 12/11   | 12/12        | Online payment from CHK 1            | 0216             | 8296           | -108.50   |                    |
| 12/12   | 12/12        | SP * SUNDUCHOK KNIG 425-623-4046 WA  | 2249             | 8296           | -4.12     |                    |
| 12/12   | 12/12        | Online payment from CHK 1            | 5202             | 8296           | -50.00    |                    |
| 12/12   | 12/12        | Online payment from CHK 1            | 3802             | 8296           | -120.00   |                    |
| 12/16   | 12/16        | Online payment from CHK 1            | 2890             | 8296           | -30.00    |                    |
| 12/18   | 12/19        | Online payment from CHK 1            | 2926             | 8296           | -74.43    |                    |
| 12/19   | 12/19        | Online payment from CHK 1            | 6971             | 8296           | -150.00   |                    |
| 12/24   | 12/26        | Online payment from CHK 1            | 7675             | 8296           | -58.00    |                    |
| 12/26   | 12/26        | Online payment from CHK 1            | 6546             | 8296           | -100.00   |                    |
| 12/27   | 12/27        | Online payment from CHK 1            | 0408             | 8296           | -100.00   |                    |
| 12/27   | 12/27        | Online payment from CHK 1            | 5258             | 8296           | -70.00    |                    |
| 12/29   | 12/29        | Online payment from CHK 1            | 8452             | 8296           | -20.00    |                    |
| 12/30   | 12/30        | ABERCROMBIE & FITCH #0529NEW YORK NY | 8550             | 8296           | -18.00    |                    |
| 12/30   | 01/02        | Online payment from CHK 1            | 3943             | 8296           | -25.00    |                    |
| 12/31   | 01/02        | Online payment from CHK 1            | 1074             | 8296           | -10.00    |                    |
| 01/01   | 01/02        | Online payment from CHK 1            | 0649             | 8296           | -100.00   |                    |
| 01/02   | 01/02        | Online payment from CHK 1            | 1420             | 8296           | -1,900.00 |                    |
| <b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b> |              |                                      |                  |                |           | <b>-\$3,188.05</b> |

|                                  |       |  |      |              |        |  |
|----------------------------------|-------|--|------|--------------|--------|--|
| <b>Purchases and Adjustments</b> |       |  |      |              |        |  |
| 12/03                            | 12/05 | MTA MVM*N095-FULTON ST NEW YORK NY     | 5961 | 8296         | 20.00  |  |
| 12/03                            | 12/05 | JFK TVM*JFK01-HOWARD BE NEW YORK NY    | 0856 | 8296         | 20.00  |  |
| 12/04                            | 12/05 | Netflix.com netflix.com CA             | 0162 | Virtual Card | 7.99   |  |
| 12/05                            | 12/05 | TMANIA TKTS 8668114111 212-352-3101 NY | 5450 | 8296         | 49.00  |  |
| 12/06                            | 12/08 | BLAKE AND TODD NEW YORK NY             | 0185 | 8296         | 15.15  |  |
| 12/06                            | 12/08 | TARGET 00032292 NEW YORK NY            | 3247 | 8296         | 18.24  |  |
| 12/06                            | 12/08 | CARNEGIE HALL WEBSITE 212-903-9600 NY  | 3581 | 8296         | 22.00  |  |
| 12/06                            | 12/08 | CARNEGIE HALL WEBSITE 212-903-9600 NY  | 3417 | 8296         | 22.00  |  |
| 12/01                            | 12/09 | AMYS BREAD HELLS KIT NEW YORK NY       | 1231 | 8296         | 9.22   |  |
| 12/01                            | 12/09 | ZAROS BREAD BASKET #1 NEW YORK NY      | 5648 | 8296         | 5.95   |  |
| 12/02                            | 12/09 | SHAKE SHACK 1107 646-747-7200 NY       | 0078 | 8296         | 12.99  |  |
| 12/08                            | 12/09 | HANOVER VENTURES MARKE NEW YORK NY     | 4764 | 8296         | 19.72  |  |
| 12/08                            | 12/09 | GRISTEDES # 070 NEW YORK NY            | 8814 | 8296         | 3.29   |  |
| 12/08                            | 12/09 | GRISTEDES # 543 NEW YORK NY            | 7044 | 8296         | 10.78  |  |
| 12/08                            | 12/11 | MTA MVM*R126-CHRISTOPHE NEW YORK NY    | 5083 | 8296         | 20.00  |  |
| 12/08                            | 12/11 | RADIO CITY MUSIC HALL NEW YORK NY      | 3487 | 8296         | 126.00 |  |
| 12/09                            | 12/11 | SP * SUNDUCHOK KNIG HTTPSSUNDUCHOWA    | 2433 | 8296         | 4.12   |  |
| 12/09                            | 12/11 | TARGET 00032292 NEW YORK NY            | 4819 | 8296         | 21.47  |  |
| 12/11                            | 12/12 | GRISTEDES # 070 NEW YORK NY            | 2194 | 8296         | 7.28   |  |
| 12/11                            | 12/12 | T J MAXX #1208 NEW YORK NY             | 1235 | 8296         | 20.83  |  |
| 12/11                            | 12/13 | ABERCROMBIE & FITC 866-681-3115 OH     | 9038 | 8296         | 18.00  |  |
| 12/12                            | 12/13 | BOLTON'S #33 NEW YORK NY               | 0138 | 8296         | 19.99  |  |
| 12/12                            | 12/13 | BOLTON'S #33 NEW YORK NY               | 0146 | 8296         | 19.99  |  |
| 12/12                            | 12/13 | BABIES R US #6538 NEW YORK NY          | 4815 | 8296         | 15.23  |  |
| 12/12                            | 12/13 | DUANE READE #14101 NEW YORK NY         | 4330 | 8296         | 141.31 |  |
| 12/12                            | 12/14 | BREADS BAKERY NEW YORK NY              | 1345 | 8296         | 20.45  |  |
| 12/12                            | 12/14 | PAYPAL *000 LITRES 402-935-7733 CA     | 2597 | 8296         | 6.68   |  |
| 12/14                            | 12/16 | 12078 LAUNDRY CARD NEW YORK NY         | 0189 | 8296         | 15.00  |  |
| 12/15                            | 12/16 | GRISTEDES # 070 NEW YORK NY            | 2199 | 8296         | 6.48   |  |
| 12/15                            | 12/16 | FP BAKERY NEW YORK NY                  | 7905 | 8296         | 3.27   |  |
| 12/16                            | 12/18 | T J MAXX #1163 NEW YORK NY             | 6925 | 8296         | 13.02  |  |
| 12/17                            | 12/18 | ABERCROMBIE & FITCH #0529NEW YORK NY   | 0008 | 8296         | 8.00   |  |
| 12/18                            | 12/20 | MTA MVM*R221-14 ST-UNIO NEW YORK NY    | 4440 | 8296         | 20.00  |  |
| 12/19                            | 12/20 | TARGET 00032292 NEW YORK NY            | 2710 | 8296         | 26.68  |  |
| 12/20                            | 12/20 | TMANIA TKTS 8668114111 212-352-3101 NY | 3074 | 8296         | 25.00  |  |

continued on next page...

## Transactions Continued

| Transaction Date                                       | Posting Date | Description                              | Reference Number | Account Number | Amount   | Total             |
|--|--------------|--|------------------|----------------|----------|-------------------|
| <b>Purchases and Adjustments</b>                       |              |  |                  |                |          |                   |
| 12/20  | 12/21        | BLAKE AND TODD NEW YORK NY               | 7296             | 8296           | 23.52    |                   |
| 12/21  | 12/22        | AMAZON.COM AMZN.COM/BILL AMZN.COM/BILLWA | 5392             | 8296           | 26.24    |                   |
| 12/21  | 12/22        | WHOLEFDS TRB 10245 NEW YORK NY           | 6328             | 8296           | 37.80    |                   |
| 12/21  | 12/22        | WHOLEFDS TRB 10245 NEW YORK NY           | 6401             | 8296           | 19.97    |                   |
| 12/21  | 12/23        | BATTERY PARK P20032025 NEW YORK NY       | 1706             | 8296           | 8.65     |                   |
| 12/21  | 12/23        | FINANCIER PATISSERIE NEW YORK NY         | 8412             | 8296           | 16.35    |                   |
| 12/23  | 12/26        | T J MAXX #1208 NEW YORK NY               | 8289             | 8296           | 38.53    |                   |
| 12/26  | 12/27        | PARLIAMENT - NYHS NEW YORK NY            | 1766             | 8296           | 10.00    |                   |
| 12/26  | 12/27        | PARLIAMENT - NYHS NEW YORK NY            | 1782             | 8296           | 4.00     |                   |
| 12/26  | 12/27        | AMAZON MKTPLACE PMTS WWW.WWW.AMAZON.COWA | 8326             | 8296           | 7.98     |                   |
| 12/26  | 12/27        | MARSHALLS #1243 NEW YORK NY              | 2420             | 8296           | 75.41    |                   |
| 12/26  | 12/28        | NYHS SHOP NEW YORK NY                    | 0155             | 8296           | 17.31    |                   |
| 12/27  | 12/28        | SP * WINKY LUX WWW.WINKYLUX.NY           | 9656             | 8296           | 26.51    |                   |
| 12/27  | 12/28        | AMAZON.COM AMZN.COM/BILL AMZN.COM/BILLWA | 8447             | 8296           | 63.11    |                   |
| 12/27  | 12/29        | THE LEGO STORE NEW YORK NY               | 9385             | 8296           | 43.52    |                   |
| 12/28  | 12/29        | GRISTEDES # 070 NEW YORK NY              | 2622             | 8296           | 5.22     |                   |
| 12/28  | 12/30        | MTA MVM*R154-50 ST NEW YORK NY           | 0537             | 8296           | 20.95    |                   |
| 12/29  | 12/30        | TARGET 00032292 NEW YORK NY              | 1700             | 8296           | 3.27     |                   |
| 12/29  | 12/30        | WHOLEFDS TRB 10245 NEW YORK NY           | 8480             | 8296           | 52.55    |                   |
| 12/29  | 01/02        | FINANCIER PATISSERIE NEW YORK NY         | 9728             | 8296           | 22.50    |                   |
| 12/30  | 01/02        | DUANE READE NEW YORK NY                  | 8468             | 8296           | 10.66    |                   |
| 12/30  | 01/02        | DUANE READE NEW YORK NY                  | 8534             | 8296           | 7.61     |                   |
| 12/31  | 01/02        | RITE AID STORE - 10534 NEW YORK NY       | 7471             | 8296           | 19.04    |                   |
| 01/02  | 01/03        | AMAZON MKTPLACE PMTS AMZN.COM/BILLWA     | 6482             | 8296           | 22.54    |                   |
| 01/02  | 01/03        | JOHN C CASTANARO DDS YONKERS NY          | 9200             | 8296           | 1,000.00 |                   |
| 01/02  | 01/03        | TRILOGY PHOTO LAB NEW YORK NY            | 3428             | 8296           | 21.75    |                   |
| 01/03  | 01/03        | Amazon.com AMZN.COM/BILLWA               | 1816             | 8296           | 26.08    |                   |
| 01/02  | 01/04        | METRO-NORTH TVM & TOM NEW YORK NY        | 3567             | 8296           | 8.25     |                   |
| <b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b> |              |  |                  |                |          | <b>\$2,434.45</b> |
| <b>Interest Charged</b>                                |              |  |                  |                |          |                   |
| 01/04  | 01/04        | INTEREST CHARGED ON PURCHASES            |                  |                | 0.00     |                   |
| 01/04  | 01/04        | INTEREST CHARGED ON BALANCE TRANSFERS    |                  |                | 0.00     |                   |
| 01/04  | 01/04        | INTEREST CHARGED ON DIR DEP&CHK CASHADV  |                  |                | 0.00     |                   |
| 01/04  | 01/04        | INTEREST CHARGED ON BANK CASH ADVANCES   |                  |                | 0.00     |                   |
| <b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>          |              |  |                  |                |          | <b>\$0.00</b>     |

| 2018 Totals Year-to-Date       |        |
|--------------------------------|--------|
| Total fees charged in 2018     | \$0.00 |
| Total interest charged in 2018 | \$0.00 |

## Important Messages

Credit balance please do not pay.

## 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                              | 21.49%V                |                              |                      |                           | \$ 0.00                          | \$ 0.00                              |
| Balance Transfers                      | 21.49%V                |                              |                      |                           | \$ 0.00                          | \$ 0.00                              |
| Direct Deposit and Check Cash Advances | 21.49%V                |                              |                      |                           | \$ 0.00                          | \$ 0.00                              |
| Bank Cash Advances                     | 26.24%V                |                              |                      |                           | \$ 0.00                          | \$ 0.00                              |

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

## Your Reward Summary

|  |                        |
|--|------------------------|
| 25.00  | REDEEMED               |
| 24.13  | BASE EARNED THIS MONTH |
| 1.86   | BONUS THIS MONTH       |
| 37.26  | TOTAL AVAILABLE        |
| VISIT <a href="http://BANKOFAMERICA.COM">BANKOFAMERICA.COM</a> |                        |

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



### What could you do with some extra cash?

Using the available credit on your credit card for a balance transfer or direct deposit can help you cover major expenses, consolidate debt and more.

**Start today. Visit [bankofamerica.com/bt](http://bankofamerica.com/bt) or call 800.615.3277.**

Balance transfer fees may apply. See your Credit Card Agreement for details. Bank of America credit cards are issued and administered by Bank of America, N.A.  
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