

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

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

## Account Summary

Previous Balance	-\$449.13
Payments and Other Credits	-\$339.00
Purchases and Adjustments	\$1,163.45
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$0.00</b>

New Balance Total	\$375.32
Total Credit Line	\$500.00
Total Credit Available	\$124.68
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$124.68
Statement Closing Date	02/04/2018
Days in Billing Cycle	31

## Payment Information

New Balance Total	\$375.32
Current Payment Due	\$25.00

Total Minimum Payment Due	\$25.00
Payment Due Date	03/01/2018

**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%.**

**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	18 months	\$433.00

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

04 0003753200002500000339000004400668264748296

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

Account Number: 4400 6682 6474 8296

New Balance Total	\$375.32
Total Minimum Payment Due	\$25.00
Payment Due Date	03/01/2018

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**

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

1:5240222501: 19628264748296110

**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.

© 2018 Bank of America Corporation

**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
<b>Payments and Other Credits</b>						
01/11	01/11	T J MAXX #1208 NEW YORK NY	1292	8296	-7.68	
01/28	01/29	Online payment from CHK 1	5507	8296	-200.00	
02/01	02/01	Online payment from CHK 1	3392	8296	-61.32	
02/03	02/03	Online payment from CHK 1	4630	8296	-70.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$339.00</b>
<b>Purchases and Adjustments</b>						
01/04	01/05	NETFLIX.COM NETFLIX.COM CA	4327	Virtual Card	7.99	
01/04	01/06	12078 LAUNDRY CARD NEW YORK NY	1780	8296	35.00	
01/05	01/06	BATTERY PLACE MARKET NEW YORK NY	7356	8296	9.42	
01/05	01/06	GRISTEDES # 070 NEW YORK NY	5714	8296	2.29	
01/05	01/06	INATTESO CAFE CASANO NEW YORK NY	9699	8296	25.00	
01/05	01/08	BIG APPLE CIRCUS - CINNABNEW YORK NY	4955	8296	10.00	
01/06	01/08	HANOVER VENTURES MARKE NEW YORK NY	7307	8296	22.86	
01/06	01/08	HANOVER VENTURES MARKE NEW YORK NY	7380	8296	14.70	
01/06	01/08	SAKS BROOKFIELD 655 NEW YORK NY	8972	8296	0.66	
01/07	01/09	MR VINO CUCINA FOREST HILLS NY	1529	8296	5.43	
01/08	01/09	KEY FOOD 1640 NEW YORK NY	2858	8296	41.36	
01/08	01/09	PAYPAL *ANNAVTELMIN 402-935-7733 CA	9810	8296	41.46	
01/08	01/09	DUANE READE #14436 NEW YORK NY	5652	8296	9.34	
01/08	01/09	SPA 88 NEW YORK NY	0141	8296	95.00	
01/08	01/10	PRET A MANGER 035 NEW YORK NY	5881	8296	1.95	
01/09	01/10	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	5436	8296	29.99	
01/09	01/10	T J MAXX #1208 NEW YORK NY	3025	8296	56.84	
01/12	01/15	MTA MVM* NEW YORK NY	8727	8296	20.00	
01/12	01/15	KIDDING AROUND 2 NEW YORK NY	4348	8296	3.80	
01/13	01/15	PAYPAL *000 LITRES 402-935-7733 CA	6403	8296	6.98	
01/15	01/16	NATURAL HEALING HOUSE 760-777-6677 CA	0045	8296	107.00	
01/15	01/17	OPS*12078/LAUNDRY CARD NEW YORK NY	3241	8296	30.00	
01/16	01/17	Amazon.com AMZN.COM/BILLWA	5983	8296	33.32	
01/16	01/17	LE PAIN QUOTIDIEN NEW YORK NY	1086	8296	11.25	
01/16	01/18	TAKAHACHI BAKERY NEW YORK NY	3580	8296	15.50	
01/17	01/18	BATTERY PLACE MARKET NEW YORK NY	9521	8296	10.98	
01/20	01/20	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	0772	8296	5.48	
01/20	01/22	PAYPAL *NABATA78 402-935-7733 CA	0461	8296	57.50	
01/23	01/24	FACEMASKTONIGHT FACEMASKTONIGIL	6672	8296	3.99	
01/24	01/25	KIDPASS, INC. HTTPSKIDPASS.NY	1330	8296	49.00	
01/24	01/25	MY 68 STORE NEW YORK NY	0014	8296	20.71	
01/26	01/27	TICKETLEAPTICKETS COM 877-8495327 PA	2898	8296	30.25	
01/28	01/29	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	5340	8296	46.30	
01/29	01/30	MOUNTAIN ROSE HERBS 2 541-868-8413 OR	7913	8296	86.70	
01/29	01/30	TICKETLEAPTICKETS COM 877-8495327 PA	7330	8296	35.50	
01/29	01/31	EVAN MOOR 831-649-5901 CA	2843	8296	37.96	
01/30	01/31	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	8436	8296	7.99	
01/30	01/31	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	7612	8296	5.49	
01/31	02/01	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	6620	8296	5.99	
01/31	02/01	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	1779	8296	44.80	
02/01	02/01	PIN IT MAPS 302-531-6818 MD	3077	8296	32.85	
02/01	02/02	GRISTEDES # 070 NEW YORK NY	4667	8296	5.65	
02/01	02/02	MAISON KAYSER BROO BROOKLYN NY	1646	8296	19.17	
02/01	02/03	NY TRANSIT MUSEUM 718-694-1600 NY	5898	8296	20.00	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$1,163.45</b>
<b>Interest Charged</b>						
02/04	02/04	INTEREST CHARGED ON PURCHASES			0.00	
02/04	02/04	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
02/04	02/04	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
02/04	02/04	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$0.00</b>

Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
2018 Totals Year-to-Date						
Total fees charged in 2018			\$0.00			
Total interest charged in 2018			\$0.00			

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
11.55	BASE EARNED THIS MONTH
2.77	BONUS THIS MONTH
26.58	TOTAL AVAILABLE
VISIT <a href="https://www.bankofamerica.com">BANKOFAMERICA.COM</a>	

Make the most of your  
rewards program today!