



P.O. BOX 15284
WILMINGTON, DE 19850

JIFING LI
808 COLUMBUS AVE APT 22B
NEW YORK NY 10025-5172

Customer Service Information:

www.bankofamerica.com
1.800.421.2110

Mail billing inquiries to:

Bank of America
P.O. Box 672050
Dallas TX 75267-2050

Mail payment to:

Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

Visa Signature®

Account# 4400 6658 3223 2993
January 11 - February 10, 2025

Account Summary/Payment Information

Previous Balance	\$1,156.76
Payments and Other Credits	-\$4,752.34
Purchases and Adjustments	\$4,509.13
Fees Charged	\$0.00
Interest Charged	\$0.00

New Balance Total	\$913.55
Total Credit Line	\$2,500.00
Total Credit Available	\$1,586.45
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$200.00
Statement Closing Date	02/10/2025
Days in Billing Cycle	31

New Balance Total	\$913.55
Current Payment Due	\$35.00
Total Minimum Payment Due	\$35.00
Payment Due Date	03/07/2025

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 **\$40.00** 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	3 years	\$1,048.00

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

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BANK OF AMERICA
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WILMINGTON DE 19886-5019

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Payment Due Date	03/07/2025
New Balance Total	\$913.55
Total Minimum Payment Due	\$35.00

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808 COLUMBUS AVE APT 22B
NEW YORK NY 10025-5172

Enter payment amount

\$

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ 19625832232993⑆

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. 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. 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 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers 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 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.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
01/14	01/14	Online payment from CHK 6309	6163	2993	-1,156.76	
01/16	01/16	Online payment from CHK 6309	8372	2993	-1,574.63	
02/06	02/06	Online payment from CHK 6309	8971	2993	-2,019.96	
02/07	02/07	Online payment from CHK 6309	8175	2993	-0.99	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$4,752.34
Purchases and Adjustments						
01/11	01/13	WMT PLUS JAN 2025 800-966-6546 AR	1672	2993	13.81	
01/14	01/15	LS LUXURY OUTLET SALES 917-8305015 NY	3816	2993	1,560.82	
01/16	01/17	EXPEDIA 73009893036623 EXPEDIA.COM WA ARRIVAL DATE 01/16/25	3092	2993	651.43	
01/16	01/18	MTA*NYCT PAYGO NEW YORK NY	5740	2993	2.90	
01/17	01/18	LYFT *RIDE THU 3PM LYFT.COM CA	4247	2993	28.99	
01/17	01/18	UBER *EATS HELP.UBER.COMCA	9719	2993	18.99	
01/17	01/18	UBER *EATS HELP.UBER.COMCA	8321	2993	26.17	
01/18	01/18	EB *LION KING-BROADWAY 8014137200 CA	7900	2993	74.00	
01/16	01/20	CLIPPER SYSTEMS MOBILE #1CONCORD CA	1315	2993	12.00	
01/17	01/20	CLIPPER SYSTEMS MOBILE #1CONCORD CA	1705	2993	10.00	
01/17	01/20	CLIPPER SYSTEMS MOBILE #1CONCORD CA	1887	2993	10.00	
01/17	01/20	R & G LOUNGE SAN FRANCISCOCA	3897	2993	37.67	
01/19	01/21	STANFORD UNIV BKST #670 STANFORD CA	1978	2993	41.47	
01/20	01/21	SKYLINE NEWS AND GIFTS SAN FRANCISCOCA	8398	2993	29.52	
01/20	01/22	MTA*NYCT PAYGO NEW YORK NY	4411	2993	8.50	
01/20	01/22	MTA*NYCT PAYGO NEW YORK NY	8243	2993	2.90	
01/20	01/22	W SAN FRANCISCO FD SAN FRANCISCOCA ARRIVAL DATE 01/16/25	3460	2993	282.20	
01/21	01/22	MTA*LIRR ETIX TICKET 718-217-5477 NY	0245	2993	5.00	
01/21	01/22	TST* TASTES ON THE FLY - SAN FRANCISCOCA	5625	2993	17.17	
01/21	01/22	SZCHUAN GARDEN NEW YORK NY	0408	2993	76.61	
01/20	01/23	CLIPPER SYSTEMS MOBILE #1CONCORD CA	3562	2993	10.00	
01/22	01/23	PANDA EXPRESS 2792 NEW YORK NY	1233	2993	16.77	
01/22	01/23	WESTSIDE MARKET 2840 NEW YORK NY	0604	2993	5.99	
01/22	01/24	MTA*NYCT PAYGO NEW YORK NY	3663	2993	2.90	
01/22	01/24	MTA*NYCT PAYGO NEW YORK NY	0981	2993	2.90	
01/23	01/24	PANDA EXPRESS 2792 NEW YORK NY	1669	2993	18.29	
01/24	01/25	MTA*NYCT PAYGO NEW YORK NY	5041	2993	2.90	
01/25	01/27	APPLE.COM/BILL 866-712-7753 CA	4405	2993	5.99	
01/25	01/27	UBER *EATS HELP.UBER.COMCA	5814	2993	31.18	
01/26	01/27	WHOLEFDS UWS 10328 NEW YORK NY	4124	2993	70.19	
01/26	01/27	MTA*NYCT PAYGO NEW YORK NY	8653	2993	2.90	
01/26	01/28	ADIDAS US ONLINE STORE 800-9829337 OR	7192	2993	130.65	
01/27	01/29	MTA*NYCT PAYGO NEW YORK NY	0042	2993	2.90	
01/28	01/30	MTA*NYCT PAYGO NEW YORK NY	1512	2993	2.90	
01/28	01/30	MTA*NYCT PAYGO NEW YORK NY	8538	2993	2.90	
01/28	01/30	MTA*NYCT PAYGO NEW YORK NY	3447	2993	2.90	
01/29	01/31	MTA*NYCT PAYGO NEW YORK NY	0483	2993	2.90	
01/31	02/03	MTA*NYCT PAYGO NEW YORK NY	4334	2993	2.90	
01/31	02/03	New Cameron Bakery New York NY	2373	2993	3.96	
02/01	02/03	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	9130	2993	20.00	
02/02	02/03	Patagonia-NYC SoHo New York CityNY	1079	2993	74.04	
02/02	02/03	APPLE.COM/BILL 866-712-7753 CA	5853	2993	5.99	
02/03	02/03	UBER *EATS HELP.UBER.COMCA	4641	2993	23.75	
02/03	02/04	WHOLEFDS UWS 10328 NEW YORK NY	6008	2993	12.08	
02/04	02/06	DOMINO'S 3684 NEW YORK NY	8760	2993	18.49	
02/05	02/06	Nike.com 800-8066453 CA	2021	2993	141.54	
02/05	02/06	APPLE.COM/BILL 866-712-7753 CA	0676	2993	0.99	
02/05	02/06	T-MOBILE STORE # 4381 NEW YORK NY	4593	2993	66.53	
02/07	02/10	MTA*NYCT PAYGO NEW YORK NY	0790	2993	2.90	
02/08	02/10	NAN XIANG EXPRESS MANHATTAN NY	8300	2993	103.59	
02/08	02/10	LIV KTV & PARTY QUEENS NY	5843	2993	742.22	

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Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
02/09	02/10	MTA*LIRR ETIX TICKET 718-217-5477 NY	2277	2993	10.00	
02/09	02/10	LYFT *RIDE SAT 5PM LYFT.COM CA	1110	2993	54.84	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$4,509.13
Interest Charged						
02/10	02/10	INTEREST CHARGED ON PURCHASES			0.00	
02/10	02/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
02/10	02/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
02/10	02/10	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$0.00

2025 Totals Year-to-Date	
Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$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	28.24%V				\$0.00	\$0.00
Promotional APR	0.00%	PUR, WT	LN24-40229	12/10/2025	\$0.00	\$0.00
Balance Transfers	28.24%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	28.24%V				\$0.00	\$0.00
Bank Cash Advances	28.24%V				\$0.00	\$0.00

APR Type Definitions Promotional Transaction Types: PUR = Purchase, WT = Non-Bank Wire Transfer; Daily Interest Rate Type: V= Variable Rate (rate may vary); APR Type: Promotional APR (APR for limited time on eligible transactions)

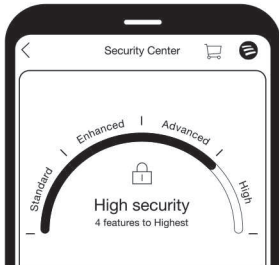
Important Messages

You can request a copy of this statement in either Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Your Reward Summary

45.24	Base Cash Back Earned
26.69	Category Bonus Earned
36.12	Relationship Bonus Earned
54.64	Cash Back Redeemed
108.05	Total Cash Back Available

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


The image shows a smartphone screen displaying the 'Security Center' app. At the top, it says 'Security Center' with a shopping cart icon and a user profile icon. Below this is a semi-circular gauge representing a security meter. The gauge has four levels: 'Standard', 'Enhanced', 'Advanced', and 'High'. A lock icon is positioned in the center of the gauge, and the text 'High security' is displayed below it, followed by '4 features to Highest'. The gauge needle points towards the 'High' level.

Account security you can see

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

To learn more, visit bofa.com/SecurityCenter or scan this code.

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

A square QR code located on the right side of the advertisement, intended for users to scan with their mobile devices to learn more about account security.

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Additional Information

Credit Basics: Build your financial know-how with free tools and information to help you make more confident decisions. Begin today by visiting bettermoneyhabits.com.

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