

A12345679A
P.O. BOX 15284
WILMINGTON, DE 19850
JOHN DOE
123 ANY ST
SAN FRANCISCO CA 95016
Customer Service Information:
www.bankofamerica.com
1.800.421.2110
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
December 5 - January 4, 2021
Account# 1234 5678 9012 3456
Payment Information
New Balance Total \$4,321.12
Current Payment Due \$43.00
Total Minimum Payment Due \$43.00
Payment Due Date 02/01/2021
Account Summary
Previous Balance \$2,345.54
Payments and Other Credits \$2,345.54
Purchases and Adjustments \$4,321.12
Fees Charged \$0.00
Interest Charged \$0.00
New Balance Total \$4,321.12
Total Credit Line \$10,000.00
Total Credit Available \$5,678.88
Cash Credit Line \$4,000.00
Portion of Credit Available
for Cash \$4,000.00
Statement Closing Date 01/04/2021
Days in Billing Cycle 31
JOHN DOE
123 ANY ST
SAN FRANCISCO CA 95016
12345678901234A
BANK OF AMERICA
P.O. BOX 15019
WILMINGTON DE 19886-5019
Account Number: 1234 5678 9012 3456
New Balance Total \$4,321.12
Current Payment Due \$43.00
Payment Due Date 02/01/2021
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
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
\$39.00 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

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

JOHN DOE ! Account # 1234 5678 9012 3456 ! December 5 - January 4, 2021

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

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.

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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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 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 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.

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

Please do not add any written communication in this space.

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JOHN DOE ! Account # 1234 5678 9012 3456 ! December 5 - January 4, 2021

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Transactions

Transaction

Date

Posting

Date Description

Reference

Number

Account

Number Amount Total

Payments and Other Credits

12/24 12/28 PAYMENT - ELECTRONIC 7654 3456 -2,345.54

TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD -\$2,345.54

Purchases and Adjustments

12/05 12/07 WHOLE FOODS #1234 SF CA 8538 3456 251.49
12/12 12/14 THE HOME DEPOT #8765 SF CA 3892 3456 3883.99
12/30 12/31 ONLINE UTILITY 505-4823939 CA 3482 3456 185.64
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD \$4,321.12
Interest Charged
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
TOTAL INTEREST CHARGED FOR THIS PERIOD \$0.00
2021 Totals Year-to-Date
Total fees charged in 2021 \$0.00
Total interest charged in 2021 \$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 18.99%V \$ 0.00 \$ 0.00
Balance Transfers 18.99%V \$ 0.00 \$ 0.00
Direct Deposit and Check Cash
Advances
21.99%V \$ 0.00 \$ 0.00
Bank Cash Advances 24.24%V \$ 0.00 \$ 0.00
APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)
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Your Reward Summary
23.45 Base Cash Back Earned
.81 Category Bonus Earned
12.34 Relationship Bonus Earned
3.21 Cash Back Redeemed
56.78 Total Cash Back Available
Make the most of your
rewards program today]