

**BANK OF AMERICA**   
Military Benefits Unit  
PO Box 982282  
El Paso, TX 79998-2282

**Case number**  
20230928MMBCC1000449

**Date**  
October 12, 2023

MAHLON KIRWA  
607 WOODHILL TRL  
AUGUSTA GA 30909-2651

**IF YOU ARE CURRENTLY IN A BANKRUPTCY PROCEEDING OR HAVE PREVIOUSLY OBTAINED A DISCHARGE OF THIS DEBT UNDER BANKRUPTCY LAW, THIS CORRESPONDENCE IS FOR INFORMATIONAL AND COMPLIANCE PURPOSES ONLY - IT IS NOT A DEMAND FOR PAYMENT, AN ATTEMPT TO COLLECT A DEBT, A REQUEST ON AN OBLIGATION, AN ATTEMPT TO IMPOSE PERSONAL LIABILITY UPON YOU FOR A DISCHARGED DEBT, OR AN ATTEMPT TO MODIFY ANY BANKRUPTCY PLAN OR DISCHARGE ORDER.**

Congratulations - some of your accounts have been approved for military benefits!

**Here are the details**

Customized Cash Rewards Visa Signature

**Account Number Ending:** 3094

Unfortunately, we're unable to approve your request for military benefits because:

We cannot verify military service in the Defense Manpower Data Center. Military service includes:

- Active duty, defined as full-time duty in the active military service of the United States, as a member of the Army, Navy, Air Force, Marine Corps, or Coast Guard, including as a member of a reserve component that is called to active duty. Note that active duty includes full-time training duty, annual training duty, and attendance, while in the active military service, at a school designated as a service school by law or by the Secretary of the military department concerned;
- Active service as a member of the National Guard called to service by order of the Federal Government;
- Active service as a commissioned officer of the Public Health Service or NOAA; and
- Any period during which a servicemember is absent from duty on account of sickness, wounds, leave, or other lawful cause.

Your state does not provide benefits for being called to state military service.

Also, the documents you provided didn't show an eligible period of federal military service. Military service includes:

- Active duty, defined as full-time duty in the active military service of the United States, as a member of the Army, Navy, Air Force, Marine Corps, or Coast Guard, including as a member of a reserve component that is called to active duty. Note that active duty includes full-time training duty, annual training duty, and attendance, while in the active military service, at a school designated as a service school by law or by the Secretary of the military department concerned;
- Active service as a member of the National Guard called to service by order of the Federal Government;

- Active service as a commissioned officer of the Public Health Service or National Oceanic and Atmospheric Administration (NOAA); and
- Any period during which a servicemember is absent from duty on account of sickness, wounds, leave, or other lawful cause.

If the servicemember is ordered to military service by federal command, please send us updated military documents.

#### PERSONAL CHECKING/SAVINGS ACCOUNT

**Account Number Ending:** 7059

We've approved your request for benefits.

We'll apply your benefits starting May 26, 2023, subject to applicable law.

#### Things to keep in mind

**Automatic extension of benefits** - We'll periodically monitor the Defense Manpower Data Center (DMDC) website to verify the military status of the servicemember(s), and will automatically extend benefits based on that information, if applicable. If we need additional documentation to verify the military status, we'll contact you.

**Are ongoing payments a struggle?** Please call us as soon as possible at 877.345.0693 so we can review options with you. Additionally, there are counseling options specifically available to you at agencies such as Military OneSource at [militaryonesource.mil](http://militaryonesource.mil) or 800.342.9647, Armed Forces Legal Assistance at [legalassistance.law.af.mil](http://legalassistance.law.af.mil), and/ or through HUD-approved housing counseling agencies, which you can find at [hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm). Please note that even though the federal Servicemembers Civil Relief Act (SCRA) and/or comparable state laws provide significant benefits and protections related to actions such as repossession or foreclosure, a court may still authorize these actions if a loan is in default, subject to applicable law.

You can learn about the many financial resources we offer servicemembers and find useful information at [bankofamerica.com/military](http://bankofamerica.com/military).

#### Contact information for the Bank of America Military Benefits Unit

**Website:**

[Bankofamerica.com/military](http://Bankofamerica.com/military)

**Email:**

[militarybenefits@bankofamerica.com](mailto:militarybenefits@bankofamerica.com)

**Toll Free:** 877.345.0693

Monday through Friday, 9 a.m. to 8 p.m., Eastern.

**Overseas:** 817.245.4094

Monday through Friday, 9 a.m. to 8 p.m.

**Mail:**

Bank of America, N.A.  
Attn: Military Benefits Unit  
PO Box 673026  
Dallas, TX 75267-3026

**Overnight mail:**

Bank of America, N.A.  
Attn: Military Benefits Unit  
Department FL96000297  
9000 Southside Blvd  
Jacksonville, FL 32256

We strongly discourage you from sending personal information through email unless it is sent through a secure, encrypted method. Unencrypted emails are at risk of being intercepted or seen by unauthorized parties. To learn more about how to send your information to us securely, please call us and a specialist can assist you with this process. Please note that we will never solicit you to send us confidential information through email in an unsecured manner.

Thank you for your support of our country.