



P.O. BOX 15284
WILMINGTON, DE 19850

FERMARYS MARVAL
371 WALLACE RD APT H55
NASHVILLE TN 37211-4833

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

March 29 - April 28, 2020
Account# 5524 3385 6675 **4545**

Account Summary

Previous Balance	\$7.48
Payments and Other Credits	-\$300.00
Purchases and Adjustments	\$622.90
Fees Charged	\$0.00
Interest Charged	\$0.00

New Balance Total	\$330.38
Total Credit Line	\$600.00
Total Credit Available	\$269.62
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$200.00
Statement Closing Date	04/28/2020
Days in Billing Cycle	31

Payment Information

New Balance Total	\$330.38
Current Payment Due	\$25.00

Total Minimum Payment Due	\$25.00
Payment Due Date	05/25/2020

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**.

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	16 months	\$377.00

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

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

Account Number: 5524 3385 6675 **4545**

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Payment Due Date	05/25/2020

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371 WALLACE RD APT H55
NASHVILLE TN 37211-4833

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⑆ 20118566754545⑈

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.

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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 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.

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.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
04/09	04/09	Online payment from CHK 3131	3095	4545	-100.00	
04/15	04/15	Online payment from CHK 3131	1811	4545	-100.00	
04/19	04/20	Online payment from CHK 3131	5431	4545	-100.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$300.00
Purchases and Adjustments						
03/29	03/30	AMZN MKTP US*A09NN6SD3 AMZN.COM/BILLWA	7396	4545	32.74	
03/29	03/30	AMZN DIGITAL*E45JZ5WG3 888-802-3080 WA	9272	4545	10.94	
04/01	04/02	AMAZON.COM*TY2E06H63 A AMZN.COM/BILLWA	7017	4545	57.45	
04/03	04/04	AMAZON.COM*QK5XA5VW3 A AMZN.COM/BILLWA	5359	4545	17.78	
04/05	04/06	AMZN MKTP US*O71YD80P3 AMZN.COM/BILLWA	3695	4545	21.99	
04/05	04/06	WM SUPERCENTER #3717 NASHVILLE TN	0936	4545	174.01	
04/06	04/07	SAMS CLUB #8294 NASHVILLE TN	1109	4545	20.00	
04/08	04/09	Amazon.com Payments AMAZON.CO.JP WA	2677	4545	37.87	
04/08	04/09	USA*VEND AT AIR SERV NASHVILLE TN	5118	4545	1.50	
04/08	04/09	DOLLAR TREE NASHVILLE TN	3942	4545	6.56	
04/08	04/09	SAMSCLUB #8294 NASHVILLE TN	1356	4545	10.00	
04/11	04/13	KFC J718168 NASHVILLE TN	0434	4545	25.12	
04/14	04/15	USA*VEND AT AIR SERV NASHVILLE TN	3047	4545	1.50	
04/14	04/15	SAMS CLUB #8294 NASHVILLE TN	5161	4545	15.03	
04/14	04/15	SAMSCLUB #8294 NASHVILLE TN	5914	4545	2.81	
04/15	04/16	WM SUPERCENTER #3717 NASHVILLE TN	2230	4545	2.62	
04/17	04/18	SAMSCLUB #8294 NASHVILLE TN	1161	4545	10.03	
04/18	04/20	WAL-MART #3717 NASHVILLE TN	9166	4545	33.53	
04/21	04/21	AMAZON.COM*GG99C4HK3 A AMZN.COM/BILLWA	4825	4545	15.70	
04/23	04/24	SAMSCLUB #8294 NASHVILLE TN	4648	4545	15.00	
04/24	04/24	Amazon Prime*027P836D3 Amzn.com/billwa	8629	4545	14.22	
04/25	04/27	DOLLAR TREE NASHVILLE TN	6544	4545	4.37	
04/25	04/27	SAMSCLUB #8294 NASHVILLE TN	3750	4545	43.84	
04/25	04/27	CHANGE POINT LAUNDRY P MADISON TN	8634	4545	3.50	
04/25	04/27	CHANGE POINT LAUNDRY P MADISON TN	8626	4545	6.00	
04/27	04/28	AMAZON.COM*RN9F738A3 A AMZN.COM/BILLWA	9793	4545	38.79	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$622.90
Interest Charged						
04/28	04/28	INTEREST CHARGED ON PURCHASES			0.00	
04/28	04/28	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
04/28	04/28	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
04/28	04/28	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$0.00

2020 Totals Year-to-Date	
Total fees charged in 2020	\$0.00
Total interest charged in 2020	\$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	22.99%V				\$ 0.00	\$ 0.00
Balance Transfers	22.99%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	24.99%V				\$ 0.00	\$ 0.00
Bank Cash Advances	24.99%V				\$ 0.00	\$ 0.00

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

Important Messages

Please read about important amendment(s) to your Credit Card Agreement and/or notices for your account on the enclosed *Important Information* page.

Additional Information

Together, we can identify and resolve fraud events faster. Visit the Security Center at bankofamerica.com/Security to learn how you can help prevent fraud and recognize the common red flags for scams.

Credit Basics: The more informed people are about their money, the clearer their financial outlook. Begin today by visiting bettermoneyhabits.com.

Important Information

Please read the information below to stay informed about changes or other important details that may impact you.

We are changing some terms of your Credit Card Agreement.

The amendment to your Credit Card Agreement is outlined below. All other terms of your current Credit Card Agreement still apply. If there is a conflict, the terms in this amendment are in effect. Please keep this document for your records.

Changes to Types of Transactions

The section titled *Types of Transactions* has been revised to clarify that cryptocurrency is considered a Cash Equivalent treated as a Cash Advance. Paragraph 3.e. in the definition of “Cash Advance” now reads as follows:

e. Cash Equivalents: by the purchase of foreign currency, money orders, travelers checks, or to obtain cash, each from a non-financial institution, or person-to-person money transfers, bets, lottery tickets purchased outside the United States, casino gaming chips, cryptocurrency, or bail bonds, with your card or account number (including through the use of an enabled mobile device).

We have also added the following sentence to the end of the *Types of Transactions* section.

You agree that we may rely on information provided by merchants and your applicable payment network to categorize transactions among Purchases, Balance Transfers, or various types of Cash Advances.

Changes to Foreign Transactions

In the section titled *Foreign Transactions*, the explanation of currency conversion rates has been simplified. Below is the updated section.

A “Foreign Transaction” is any transaction (1) made in a foreign currency, or (2) made in U.S. dollars if the transaction is made or processed outside of the United States. Foreign Transactions include, for example, online transactions made in the U.S. but with a merchant who processes the transaction in a foreign country. If you make a Foreign Transaction, we will assess the Foreign Transaction Fee set forth in the *Transaction Fees* section of this Agreement. If a transaction is made in a foreign currency, the transaction will be converted by Visa International or Mastercard International, depending on which card is associated with this account, into a U.S. dollar amount in accordance with the operating regulations or conversion procedures in effect at the time the transaction is processed. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

What else you need to know

Payment Return Envelope

If you regularly pay your credit card bill electronically, we will remove the payment return envelope from your statement. Of course, you can still make payments to the mailing address shown on your payment coupon.

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