



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

May 29 - June 28, 2020  
Account# 5524 3385 6675 **4545**

## Account Summary

Previous Balance	\$314.04
Payments and Other Credits	-\$823.01
Purchases and Adjustments	\$827.08
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$0.00</b>

New Balance Total	\$318.11
Total Credit Line	\$600.00
Total Credit Available	\$281.89
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$200.00
Statement Closing Date	06/28/2020
Days in Billing Cycle	31

## Payment Information

New Balance Total	\$318.11
Current Payment Due	\$25.00

Total Minimum Payment Due	\$25.00
Payment Due Date	07/25/2020

**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	15 months	\$361.00

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

28 0003181100002500000823010005524338566754545

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

Account Number: 5524 3385 6675 **4545**

New Balance Total	\$318.11
Total Minimum Payment Due	\$25.00
Payment Due Date	07/25/2020

FERMARYS MARVAL  
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](http://www.bankofamerica.com) or

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

5240222501 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.

© 2020 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.

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](http://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
<b>Payments and Other Credits</b>						
05/29	05/30	Online payment from CHK 3131	9236	4545	-100.00	
06/01	06/01	Online payment from CHK 3131	7618	4545	-150.00	
06/09	06/09	Online payment from CHK 3131	8145	4545	-200.00	
06/16	06/16	Online payment from CHK 3131	2939	4545	-100.00	
06/22	06/22	Online payment from CHK 3131	5804	4545	-200.00	
06/25	06/25	AMZN MKTP US AMZN.COM/ AMZN.COM/BILLWA	3382	4545	-12.98	
06/25	06/25	AMZN MKTP US AMZN.COM/ AMZN.COM/BILLWA	5867	4545	-60.03	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$823.01</b>
<b>Purchases and Adjustments</b>						
05/29	05/30	FRESH & FRESH INTERN NASHVILLE TN	0413	4545	39.94	
05/29	05/30	DOLLAR TREE NASHVILLE TN	4124	4545	48.99	
05/29	05/30	AMZN DIGITAL*MY9TT34G1 888-802-3080 WA	6551	4545	10.94	
05/29	06/01	MCDONALD'S F1422 NASHVILLE TN	0307	4545	24.54	
05/31	06/01	AMZN Mktp US*MY99G40R0 Amzn.com/billWA	7559	4545	25.97	
05/31	06/01	AMAZON.COM*M78U32942 A AMZN.COM/BILLWA	4363	4545	23.86	
05/31	06/01	AMZN MKTP US*MY10143I1 AMZN.COM/BILLWA	2020	4545	39.01	
06/03	06/04	AMZN MKTP US*MY1G77T80 AMZN.COM/BILLWA	8122	4545	29.96	
06/08	06/08	Amazon.com Payments AMAZON.CO.JP WA	4826	4545	15.83	
06/09	06/11	MAPCO 3331 NASHVILLE TN	1453	4545	10.00	
06/10	06/11	AMAZON.COM*MY10B9DZ0 A AMZN.COM/BILLWA	2543	4545	21.82	
06/11	06/12	AMAZON.COM*MY6GY07L0 A AMZN.COM/BILLWA	2482	4545	8.67	
06/11	06/12	AMZN MKTP US*MY10T3W11 AMZN.COM/BILLWA	9567	4545	16.26	
06/12	06/13	AMZN Mktp US*MS7V93C61 Amzn.com/billWA	7422	4545	16.99	
06/12	06/13	AMZN MKTP US*MY6BN7DA2 AMZN.COM/BILLWA	3042	4545	8.99	
06/12	06/13	AMAZON.COM*MY5094SI2 A AMZN.COM/BILLWA	8681	4545	12.01	
06/13	06/15	WM SUPERCENTER #3717 NASHVILLE TN	8326	4545	31.81	
06/14	06/15	AMZN MKTP US*MY7KW7WA0 AMZN.COM/BILLWA	1016	4545	8.99	
06/15	06/17	CHANGE POINT LAUNDRY P MADISON TN	9387	4545	4.00	
06/17	06/18	AMZN MKTP US*MS2G55JD0 AMZN.COM/BILLWA	1150	4545	17.96	
06/17	06/18	AMZN MKTP US*MS2KJ50L1 AMZN.COM/BILLWA	6573	4545	9.99	
06/19	06/20	AMAZON.COM*MS2CA6M41 A AMZN.COM/BILLWA	4498	4545	13.04	
06/19	06/20	AMZN MKTP US*MS29D6190 AMZN.COM/BILLWA	4505	4545	12.98	
06/21	06/22	AMAZON.COM*MS00E3G60 A AMZN.COM/BILLWA	1606	4545	20.69	
06/21	06/22	DOLLAR TREE NASHVILLE TN	7256	4545	6.56	
06/21	06/22	SAMSClub #8294 NASHVILLE TN	6324	4545	76.24	
06/21	06/22	AMZN MKTP US*MS7RX9XF0 AMZN.COM/BILLWA	5278	4545	7.49	
06/22	06/22	AMAZON.COM*MS4HT7042 A AMZN.COM/BILLWA	4184	4545	17.37	
06/22	06/23	AMAZON.COM*MS8G471P2 A AMZN.COM/BILLWA	6398	4545	7.46	
06/22	06/23	AMZN MKTP US*MS0F971N2 AMZN.COM/BILLWA	1736	4545	16.99	
06/22	06/23	AMAZON.COM*MS0PF4QP1 A AMZN.COM/BILLWA	0699	4545	17.47	
06/22	06/23	AMZN MKTP US*MS0KY4V40 AMZN.COM/BILLWA	4212	4545	60.03	
06/23	06/24	AMAZON.COM*MS1K73VG2 A AMZN.COM/BILLWA	0740	4545	27.20	
06/24	06/24	Amazon Prime*MS78W1VZ2 Amzn.com/billWA	2802	4545	14.22	
06/25	06/26	AMAZON.COM*MS9NH4B62 A AMZN.COM/BILLWA	2012	4545	10.89	
06/25	06/26	AMZN MKTP US*MS2DK9Q62 AMZN.COM/BILLWA	1773	4545	10.99	
06/26	06/26	AMZN MKTP US*MS44W8DY0 AMZN.COM/BILLWA	0714	4545	54.95	
06/26	06/27	AMZN MKTP US*MS79L52Z0 AMZN.COM/BILLWA	3653	4545	11.99	
06/26	06/27	AMZN MKTP US*MS6VT6290 AMZN.COM/BILLWA	1424	4545	13.99	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$827.08</b>
<b>Interest Charged</b>						
06/28	06/28	INTEREST CHARGED ON PURCHASES			0.00	
06/28	06/28	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
06/28	06/28	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
06/28	06/28	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
<b>2020 Totals Year-to-Date</b>						
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
<b>Purchases</b>	22.99%V				\$ 0.00	\$ 0.00
<b>Balance Transfers</b>	22.99%V				\$ 0.00	\$ 0.00
<b>Direct Deposit and Check Cash Advances</b>	24.99%V				\$ 0.00	\$ 0.00
<b>Bank Cash Advances</b>	24.99%V				\$ 0.00	\$ 0.00

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



### Know how to identify and avoid scams

- Don't buy gift cards for someone you don't know, and never send gift cards as payment.
- Never provide access codes to an unsolicited caller or through email or text.
- Hang up if an unsolicited caller asks for money or personal information. Scammers can fake caller ID to trick you, so hang up and call back through a trusted number.

For more tips and information on the tricks scammers use, visit [bankofamerica.com/Security](https://www.bankofamerica.com/Security).

SSM-01-20-2301.C | 2880298