



P.O. BOX 15284  
WILMINGTON, DE 19850

SARAVANAN BALASUBRAMANIAN  
100 N WHISMAN RD APT 417  
MOUNTAIN VIEW CA 94043-4933

#### 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 6696 8225 0543  
July 29 - August 28, 2025

### Account Summary/Payment Information

Previous Balance	\$1,758.68
Payments and Other Credits	-\$1,869.37
Purchases and Adjustments	\$2,052.47
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$0.00</b>

New Balance Total	\$1,941.78
Total Credit Line	\$20,500.00
Total Credit Available	\$18,558.22
Cash Credit Line	\$3,800.00
Portion of Credit Available for Cash	\$3,800.00
Statement Closing Date	08/28/2025
Days in Billing Cycle	31

New Balance Total	\$1,941.78
Current Payment Due	\$25.00

Total Minimum Payment Due	\$25.00
Payment Due Date	09/25/2025

**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 **\$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	11 years	\$4,097.00
\$71.00	36 months	\$2,556.00 (Savings = \$1,541.00)

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: 4400 6696 8225 0543

Payment Due Date	09/25/2025
New Balance Total	\$1,941.78
Total Minimum Payment Due	\$25.00

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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

⑆ 5 240 2 2 250 ⑆ 196 2968 2 250 543 ⑆

## IMPORTANT INFORMATION ABOUT THIS ACCOUNT

**PAYING INTEREST** - We will not charge you any interest on Purchases if you always pay your entire "Grace Period Balance", as defined in the next two paragraphs, by the Payment Due Date. Specifically, you will not pay interest for an entire billing cycle on Purchases if you Paid in Full the two previous Grace Period Balances on your account by their respective Payment Due Dates; otherwise, each Purchase begins to accrue interest on its transaction date or the first day of the billing cycle, whichever date is later. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date. If you do not have an active Custom Pay Plan, your Grace Period Balance will be the New Balance Total. New Balance Total (also referred to as the "Statement Balance") is the total billed amount as of the Closing Date of a billing cycle, as shown on your monthly statement, plus any adjustments for subsequently returned payments.

If you have an active Custom Pay Plan, your Grace Period Balance will be the Interest Saving Balance as shown on your monthly statement plus any adjustments for subsequently returned payments. The Interest Saving Balance is your New Balance Total minus, any balances subject to a Custom Pay Plan, plus any Custom Pay Plan Payment(s) due, as shown on your monthly statement.

**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 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. We will first allocate the amount of your payment equal to the Total Minimum Payment Due to any Custom Pay Plan Payment due, then to the lowest APR balances in turn (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, and finally to any Custom Pay Plan balances.

**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.

## 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 by: (1) calculating a daily balance for each day in the current 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 current billing cycle.

To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance less any Purchases assigned to an existing Custom Pay Plan; (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; (4) subtract Purchases assigned to a new Custom Pay Plan; and (5) 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 by: (1) calculating a daily balance for each day in the current billing cycle; (2) calculating a daily balance for each day prior to the current 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 the current billing cycle but with a posting date within the current billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in the current billing cycle.

To calculate the daily balance for each day in the current 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, 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 the current billing cycle that had a Pre-Cycle balance, we: (1) take the beginning balance attributable solely to a Pre-Cycle balance (which will be zero on the transaction date associated with the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; and (3) 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.

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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. However, mailed payments need not be sent in a return envelope if we sent you a statement without a return envelope. 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 by 11:59 p.m. ET will be credited as of the date they are made. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with valid identification.

No payment, including those marked with paid in full or with any other restrictive words, 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. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account (or process it as a check or paper draft). When we use information from your check to make an electronic fund transfer, 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, you must contact 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>						
07/30	07/31	Online payment from CHK 2946	4736	0543	-1,758.68	
08/05	08/06	WAL-MART #2280 MOUNTAIN VIEWCA	9320	0543	-58.86	
08/17	08/18	WAL-MART #2280 MOUNTAIN VIEWCA	4810	0543	-28.98	
08/17	08/18	WAL-MART #2280 MOUNTAIN VIEWCA	0878	0543	-22.85	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$1,869.37</b>
<b>Purchases and Adjustments</b>						
07/28	07/29	UBER *EATS HELP.UBER.COMCA	8815	0543	20.73	
07/28	07/29	UBER *EATS HELP.UBER.COMCA	5804	0543	19.52	
07/29	07/30	UBER *EATS HELP.UBER.COMCA	1625	0543	22.59	
07/29	07/30	TARGET 00019448 WICHITA KS	6390	0543	33.31	
07/30	07/30	UBER *EATS HELP.UBER.COMCA	2208	0543	26.02	
07/29	07/31	McDonalds 37302 131-6315019 KS	7092	0543	19.74	
07/30	07/31	COSTCO WHSE #1200 WICHITA KS	0904	0543	245.26	
07/30	07/31	BEST BUY 00000513 WICHITA KS	9081	0543	170.00	
07/31	07/31	UBER *EATS HELP.UBER.COMCA	3512	0543	22.49	
07/31	08/01	UBER *EATS HELP.UBER.COMCA	2314	0543	19.58	
07/31	08/01	MCDONALD'S F27366 WICHITA KS	7711	0543	10.93	
07/31	08/01	PETSMART # 2370 WICHITA KS	1980	0543	19.34	
08/01	08/02	CIRCLE K 00160 SPRINGFIELD IL	5761	0543	46.10	
08/01	08/04	SHELL OIL 10014488000 CAMERON MO	7367	0543	39.81	
08/03	08/04	UBER *EATS HELP.UBER.COMCA	6139	0543	44.93	
08/03	08/04	WAL-MART #2280 MOUNTAIN VIEWCA	7080	0543	173.96	
08/03	08/05	SAN JOSE AREA STRLR/CH SAN JOSE CA	2016	0543	6.00	
08/03	08/05	SAN JOSE AREA STRLR/CH SAN JOSE CA	2024	0543	6.00	
08/05	08/06	WAL-MART #2280 MOUNTAIN VIEWCA	0976	0543	53.47	
08/05	08/06	WAL-MART #2280 MOUNTAIN VIEWCA	1602	0543	283.93	
08/06	08/06	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	1922	0543	20.00	
08/07	08/08	GITHUB, INC. GITHUB.COM CA	4780	0543	10.00	
08/07	08/08	UBER *EATS HELP.UBER.COMCA	0649	0543	65.74	
08/11	08/13	McDonalds 4848 176-5497466 IN	7049	0543	8.87	
08/13	08/13	UBER *EATS HELP.UBER.COMCA	2377	0543	21.15	
08/14	08/14	DD *DOORDASH SLIMCHICK DOORDASH.COM CA	4181	0543	14.76	
08/14	08/14	AMAZON MKTPL*X06R537V3 Amzn.com/billWA	2311	0543	45.81	
08/13	08/15	ROTTEN ROBBIE #04 MOUNTAIN VIEWCA	5797	0543	9.19	
08/13	08/15	CTLP*CSC SERVICEWORKS MELVILLE NY	4033	0543	2.50	
08/14	08/15	WAL-MART #2280 MOUNTAIN VIEWCA	5570	0543	135.69	
08/15	08/15	DD *DOORDASH DASHPASS DOORDASH.COM CA	7066	0543	4.99	
08/15	08/16	DD *DOORDASH DAKSHIN DOORDASH.COM CA	1638	0543	29.07	
08/18	08/19	AMAZON MKTPL*4P6TC9T53 Amzn.com/billWA	1542	0543	22.90	
08/18	08/19	AMAZON MKTPL*929UQ80A3 Amzn.com/billWA	3585	0543	28.36	
08/18	08/19	AMAZON MKTPL*PS2M86W13 Amzn.com/billWA	0922	0543	8.66	
08/18	08/19	Amazon.com*AE11W4J03 Amzn.com/billWA	2433	0543	7.81	
08/22	08/25	MNTN VIEW ALLIANCE GAS MOUNTAIN VIEWCA	5155	0543	52.75	
08/23	08/25	MADRAS CAFE SUNNYVALE CA	7367	0543	10.82	
08/23	08/25	COSTCO WHSE #0143 MOUNTAIN VIEWCA	9110	0543	269.69	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$2,052.47</b>
<b>Interest Charged</b>						
08/28	08/28	INTEREST CHARGED ON PURCHASES			0.00	
08/28	08/28	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
08/28	08/28	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
08/28	08/28	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
2025 Totals Year-to-Date						
Total fees charged in 2025			\$26.86			
Total interest charged in 2025			\$15.51			

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	19.24%V				\$0.00	\$0.00
Balance Transfers	19.24%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	22.24%V				\$0.00	\$0.00
Bank Cash Advances	28.99%V				\$0.00	\$0.00

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

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

19.55	Base Cash Back Earned
13.09	Category Bonus Earned
25.44	Relationship Bonus Earned
36.81	Cash Back Redeemed
58.08	Total Cash Back Available

Make the most of your  
rewards program today!