



## CASH REWARDS

HARSHAVARDHAN POPURI  
215 N LOOP 1604 E APT 6204  
SAN ANTONIO TX 78232-1295



### 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 851001  
Dallas TX 75285-1001

September 9 - October 8, 2019  
Account# 4400 6629 1263 **8215**

## Account Summary

Previous Balance	\$1,966.69
Payments and Other Credits	-\$1,296.66
Purchases and Adjustments	\$1,249.84
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$38.33</b>

New Balance Total	\$1,958.20
Total Credit Line	\$2,000.00
Total Credit Available	\$41.80
Cash Credit Line	\$400.00
Portion of Credit Available for Cash	\$41.80
Statement Closing Date	10/08/2019
Days in Billing Cycle	30

## Payment Information

New Balance Total	\$1,958.20
Current Payment Due	\$57.00

Total Minimum Payment Due	\$57.00
Payment Due Date	11/05/2019

**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	12 years	\$4,866.00
\$78.00	36 months	\$2,808.00 (Savings = \$2,058.00)

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

08 0019582000005700001296660004400662912638215

BANK OF AMERICA  
P.O. BOX 851001  
DALLAS TX 75285-1001

Account Number: 4400 6629 1263 **8215**

New Balance Total	\$1,958.20
Total Minimum Payment Due	\$57.00
Payment Due Date	11/05/2019

Enter payment amount

\$

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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

⑆524022250⑆ 19622912638215⑈

**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](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>						
09/09	09/09	Online payment from CHK 5	8852	8215	-100.00	
09/09	09/09	Online payment from CHK 5	5796	8215	-40.00	
09/14	09/16	Online payment from CHK 5	1784	8215	-200.00	
09/22	09/23	Online payment from CHK 5	1386	8215	-200.00	
09/23	09/23	SXM*SIRIUSXM.COM/ACCT 888-635-5144 NY	1539	8215	-1.88	
09/24	09/24	Online payment from CHK 5	9088	8215	-100.00	
09/27	09/27	Online payment from CHK 5	0964	8215	-400.00	
09/28	09/28	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILLWA	1376	8215	-104.78	
10/06	10/07	Online payment from CHK 5	5212	8215	-150.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$1,296.66</b>
<b>Purchases and Adjustments</b>						
09/06	09/09	EVANS GROCERIES SAN ANTONIO TX	8604	8215	5.55	
09/07	09/09	WM SUPERCENTER #1198 SAN ANTONIO TX	2786	8215	5.94	
09/08	09/09	SHISHA CAFE - SAN ANTONIOSAN ANTONIO TX	5750	8215	30.00	
09/11	09/13	SHAHI SAN ANTONIO TX	8504	8215	6.11	
09/12	09/13	NATIONWIDE CREDIT CORP 800-4383321 VA	6219	8215	116.56	
09/15	09/16	LITTLE WOODROWS - AFTO SAN ANTONIO TX	2629	8215	40.00	
09/18	09/19	WAL-MART #1198 SAN ANTONIO TX	8459	8215	10.26	
09/19	09/20	BIRYANI POT SAN ANTONIO TX	5992	8215	11.90	
09/20	09/21	BIG Z BURGER JOINT SAN ANTONIO TX	4946	8215	8.11	
09/20	09/23	KWIK TRIP 69500006957 APPLE VALLEY MN	0558	8215	8.97	
09/21	09/23	KUM & GO #579 ANKENY IA	2738	8215	7.40	
09/21	09/23	CENTURY THEATRES 480 W DES MOINES IA	7775	8215	26.00	
09/22	09/23	SPEEDWAY 04040 ST. PAUL MN	8502	8215	3.44	
09/22	09/24	PAPA JOHN'S #1017 SAINT PAUL MN	3032	8215	16.71	
09/22	09/24	QT 514 04005146 ANKENY IA	6950	8215	7.81	
09/22	09/24	MOTEL 6 #4968 6263214800 MN	1978	8215	76.86	
ARRIVAL DATE 09/22/19						
09/23	09/25	SUBWAY 03420734 SAN ANTONIO TX	6148	8215	4.64	
09/23	09/25	SUN COUNTRY - ON BOARD EAGAN MN	9026	8215	8.00	
09/24	09/25	TAKE 5 OIL CHANGE #182 SAN ANTONIO TX	8681	8215	80.64	
09/24	09/25	AMAZON.COM*TH8FZOZI3 AMZNAMZN.COM/BILLWA	0071	8215	104.78	
09/25	09/27	GENGHIS GRILL TX09 SAN ANTONIO TX	0495	8215	30.12	
09/25	09/27	THE HOPPY MONK- SAN ANTONSAN ANTONIO TX	3315	8215	20.32	
09/26	09/28	DIAMOND 1020 SHAMROCK SAN ANTONIO TX	6895	8215	38.80	
09/27	09/28	WM SUPERCENTER #1198 SAN ANTONIO TX	7928	8215	17.76	
09/27	09/30	PASHA MEDITERRANEAN GRILLSAN ANTONIO TX	2719	8215	14.98	
09/27	09/30	DIAMOND 1020 SHAMROCK SAN ANTONIO TX	3576	8215	4.33	
09/27	09/30	SHAHI SAN ANTONIO TX	2691	8215	23.36	
09/28	09/30	U-HAULCRYSTAL CLEAN SELF SAN ANTONIO TX	8661	8215	107.99	
09/28	09/30	CORNER STORE 0173 SAN ANTONIO TX	2527	8215	8.61	
09/28	09/30	SHAHI SAN ANTONIO TX	3301	8215	6.45	
09/30	10/01	GEICO *AUTO MACON DC	6744	8215	115.68	
09/30	10/01	WAL-MART #1198 SAN ANTONIO TX	0984	8215	76.13	
09/30	10/02	RIDGEWOOD CAFE30718761 SAN ANTONIO TX	4186	8215	7.60	
10/03	10/04	BIRYANI POT SAN ANTONIO TX	8402	8215	11.90	
10/03	10/04	CVS/PHARMACY #08386 SHAVANO PARK TX	8852	8215	11.99	
10/04	10/04	AMAZON.COM*8M94D6483 AMZNAMZN.COM/BILLWA	9757	8215	12.72	
10/03	10/05	DIAMOND 1020 SHAMROCK SAN ANTONIO TX	8192	8215	4.86	
10/04	10/05	SPECS #110 SAN ANTONIO TX	3030	8215	14.78	
10/04	10/07	BOURBON STREET SEAFOOD KISAN ANTONIO TX	2903	8215	18.00	
10/05	10/07	SQ *RIO PLAZA PARKING SAN ANTONIO TX	4341	8215	21.65	
10/05	10/07	BIRYANI POT SAN ANTONIO TX	2378	8215	23.79	
10/05	10/07	DEL MAR WINE AND CIGAR SAN ANTONIO TX	3241	8215	10.00	
10/06	10/08	DIAMOND 1020 SHAMROCK SAN ANTONIO TX	8656	8215	10.27	
10/06	10/08	LOUIE'S BEER GARDEN AND OSAN MARCOS TX	3788	8215	15.00	
10/07	10/08	H-E-B #463 SAN ANTONIO TX	6725	8215	43.07	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$1,249.84</b>

## Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Interest Charged</b>						
10/08	10/08	INTEREST CHARGED ON PURCHASES			38.33	
10/08	10/08	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
10/08	10/08	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
10/08	10/08	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$38.33</b>

2019 Totals Year-to-Date	
Total fees charged in 2019	\$13.00
Total interest charged in 2019	\$391.23

## 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	24.74%V				\$ 1,885.21	\$ 38.33
Balance Transfers	24.74%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	26.74%V				\$ 0.00	\$ 0.00
Bank Cash Advances	26.74%V				\$ 0.00	\$ 0.00

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

## Your Reward Summary

11.45	Base Cash Back Earned
5.30	Category Bonus Earned
.36	Relationship Bonus Earned
35.05	Total Cash Back Available

**Make the most of your rewards program today!**