



WorldPoints Rewards Visa Signature®
Business Card

URBAN LEAGUE OF ESSEX COUNTY
4339 9300 1340 **8978**
January 22, 2020 - February 21, 2020

Company Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Cardholder Activity Summary

Account Number	Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
FRASER, VIVIAN C							
4339 9315 5861 2073							
25,000		24,969.53	-533.64	0.00	0.00	25,499.93	3.24
FRAZIER, ALICE M							
4339 9316 1338 5509							
500		284.11	0.00	0.00	0.00	284.11	0.00

Payment Information

New Balance Total \$5,559.93
Minimum Payment Due \$53.75
Payment Due Date 03/19/20

Late Payment Warning: If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:
\$19.00 for balance less than \$100.01
\$29.00 for balance less than \$1,000.01
\$39.00 for balance less than \$5,000.01
\$49.00 for balance equal to or greater than \$5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance \$10,557.64
Payments and Other Credits -\$30,784.99
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$25,784.04
Fees Charged \$3.24
Finance Charge \$0.00
New Balance Total \$5,559.93

Credit Limit \$30,000
Credit Available \$24,440.07
Statement Closing Date 02/21/20
Days in Billing Cycle 31

1970122 0005375 0555993 4339930013408978

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

URBAN LEAGUE OF ESSEX COUNTY
508 CENTRAL AVE
NEWARK, NJ 07107-1430

Account Number: 4339 9300 1340 **8978**
January 22, 2020 - February 21, 2020

New Balance Total \$5,559.93
Minimum Payment Due \$53.75
Payment Due Date 03/19/20

Enter payment amount

\$

For change of address/phone number, see reverse side.

Mail this coupon along with your check payable to:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

CUSTOMER STATEMENT OF DISPUTED ITEM (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to: **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 60 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est.** You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT. Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name: _____ Account Number: _____
Posting Date: _____ Transaction Date: _____ Reference Number: _____
Amount: _____ Disputed Amount: _____ Merchant Name: _____

Below tell us why you think the item noted above is in error. **Check one box only.**

- ☐ 1. I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.
- ☐ 3. Although I did engage in a transaction with this merchant, I was billed for _____ transaction(s) totaling \$ _____. that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.
- ☐ 4. I have not received the merchandise that was to be shipped to me on ____/____/____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 5. Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.

- ☐ 6. Merchandise shipped to me arrived damaged and/or defective.
I returned it on ____/____/____ (MM/DD/YY) and asked the merchant to credit my account. Please provide proof of return and describe how the merchandise was damaged and/or defective.

- ☐ 7. Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$ _____. I have contacted the merchant, returned the merchandise on ____/____/____ (MM/DD/YY) and requested a credit adjustment. I am disputing this charge because

Please supply proof of return or if unable to return merchandise please explain.

- ☐ 8. I notified the merchant on ____/____/____ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation: _____

- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on ____/____/____ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchants failure to provide the services.

- ☐ 10. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.

- ☐ 11. The amount of the charge was increased from \$ _____ to \$ _____ or my sales slip was added incorrectly.
Enclosed is a copy of the sales slip that shows the correct amount.

- ☐ 12. Other: Please explain _____

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required): _____ Date: _____

Home Telephone: (____) _____ Business Telephone: (____) _____

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

PAYMENTS

We credit a payment as of the date we receive it if the payment is: 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays). 2) received at the payment address indicated on the front of this statement. 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday, but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days, during which time finance charges, if applicable will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

SERVICE FOR THE HEARING IMPAIRED: 1.888.500.6267, 24 Hours

CUSTOMER CORRESPONDENCE

If you prefer to send a written inquiry regarding your account, please send the request to: **BANK OF AMERICA, PO BOX 982238, EL PASO, TX, 79998-2238, USA.** This address should not be utilized to dispute merchant transactions appearing on your billing statement. Please see the paragraph above for instructions regarding dispute procedures.

For address/phone number changes on all accounts in your program, have the authorized contact make a request at **WWW.BANKOFAMERICA.COM**

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
URBAN LEAGUE OF ESSEX COUNTY				
Account Number: 8978				
Payments and Other Credits				
01/23	01/23	Online payment from CHK 3973	02306005710042799575641	- 10,500.00
01/24	01/24	LATE PAYMENT FEE ADJUSTMENT		- 49.00
01/24	01/24	FINANCE CHARGE ADJUSTMENT		- 1.13
02/10	02/10	Online payment from CHK 3973	04106005710025337707006	- 19,701.22
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$30,251.35
FRASER, VIVIAN C				
Account Number: 2073				
Payments and Other Credits				
01/24	12/22	CLAIM ADJ/EZCATERCOZY CORNER DE	24492159356717481893442	- 196.70
01/29	11/13	Claim ADJ/AMZN MKTP US*MN5X28Z83 AM	74002750029887029003126	- 240.18
01/29	12/06	Claim ADJ/AMZN MKtp US*4W9FZOEB3	74002750029887029003126	- 37.96
01/29	12/08	Claim ADJ/AMZN MKtp US*GR44G3RV3	74002750029887029003126	- 58.80
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$533.64
Purchases and Other Charges				
01/23	01/21	APPLE STORE #R043 SHORT HILLS NJ	24692160022100167543328	575.00
01/23	01/22	FASTSIGNS OF NEWARK NEWARK NJ	24638580022017102625091	357.78
01/23	01/21	FASTSIGNS OF NEWARK NEWARK NJ	24638580022017102625018	357.79
01/24	01/23	PANERA BREAD #608011 FLORHAM PARK NJ	24231680023083319658372	120.28
01/24	01/23	FASTSIGNS OF NEWARK NEWARK NJ	24638580023017103304026	204.33
01/24	12/28	CLAIM ADJ/EZCATERCOZY CORNER DE	74492159362719869576828	11.32
01/27	01/26	ADTSECURITY MYADT.COM 800-238-2727 FL	24692160026100564736380	777.29
01/27	01/26	ADTSECURITY MYADT.COM 800-238-2727 FL	24692160026100564737792	1,061.08
01/28	01/27	NATIONBUILDER NATIONBUILDERCA	24492150027637395660729	89.00
01/28	01/28	ADTSECURITY MYADT.COM 800-238-2727 FL	24692160028100783597025	842.33
01/29	01/27	MICRO CENTER-N. JERSEY PATERSON NJ	24445000028100097459431	399.96
01/29	01/28	SPL*EMPath 617-2592953 MA	24906410028087413735227	120.00
01/29	01/29	ADTSECURITY MYADT.COM 800-238-2727 FL	24692160029100415757673	828.46
01/31	01/30	SMALLPDF SUBSCRIPTION ZURICH	74208470031000000844780	108.00
02/03	01/30	NATIONAL URBAN LEAGUE, IN212-5585300 NY	24639230031900018427811	13,500.00
02/03	01/30	STAPLES 00105494 BLOOMFIELD NJ	24164070031105002457625	174.35
02/03	01/30	STAPLES 00105494 BLOOMFIELD NJ	24164070031105005626457	169.88
02/03	01/31	EIG*CONSTANTCONTACT.COM 855-2295506 MA	24906410031087541910887	118.75
02/03	02/01	STAPLES 00105494 BLOOMFIELD NJ	24164070033105001771867	114.40
02/06	02/05	GURUIMPORTER.COM 316-293-6255 KS	24492150036894245327905	10.00
02/10	02/06	POSITIVE PROMOTIONS 800-6352666 NY	24275390038900015867765	2,236.27
02/10	02/07	NJT NEWARK 5046 NEWARK NJ	24164070038040001967147	25.00
02/10	02/07	PARKFAST 022 NEWARK NJ	24767250039000002051125	22.00
02/10	02/07	CHICKPEA NEWARK NJ	24431060039838000992132	12.24
02/10	02/08	Intuit *QuickBooks 800-446-8848 CA	24692160039100128296504	150.00
02/10	02/08	J2 EFAX SERVICES 323-817-3205 CA	24692160039100194764229	16.95
02/10	02/08	J2 EFAX SERVICES 323-817-3205 CA	24692160039100194764377	21.90
02/10	02/08	J2 EFAX SERVICES 323-817-3205 CA	24692160039100194855381	16.95
02/10	02/08	RYAN INC UNION NJ	24013390039001299084940	555.41
02/10	02/09	EB WORKSHOP LEADING T 801-413-7200 CA	24492150040713945291258	54.98
02/10	02/09	DESIGN PRINT BANNER LLC 800-971-2669 GA	24492150040717950760784	198.00
02/11	02/10	MSFT * E0800ACI4I 800-642-7676 WA	24430990041400818051141	312.00
02/13	02/11	2COCOM*PERFECTTABLEPLA 888-2471614 GA	24388940043630148104278	89.85
02/17	02/14	Intuit *QuickBooks 800-446-8848 CA	24692160045100927480228	528.50
02/17	02/14	SUBWAY 00402586 NEWARK NJ	24164070046255155171136	127.91
02/17	02/14	SUBWAY 00402586 NEWARK NJ	24164070046255155215982	42.63
02/18	02/17	IN *STAFF TESTING, INC. 916-7293371 CA	24692160048100208481785	1,100.00
02/18	02/16	EXXONMOBIL 47971890 WEST ORANGE NJ	24164050048378007632327	49.34
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$25,499.93
Fees Charged				
01/31	01/31	INTERNATIONAL TRANSACTION FEE	74208470031000000844780	3.24
TOTAL FEES FOR THIS PERIOD				\$3.24
FRAZIER, ALICE M				
Account Number: 5509				
Purchases and Other Charges				
01/28	01/27	COSTCO WHSE #0320 UNION NJ	24431060028898000120608	36.20
01/29	01/27	BLOOMFIELD BUY RITE BLOOMFIELD NJ	24688080028017027524894	79.80
01/29	01/28	DOLLAR TREE NEWARK NJ	24445000029000702003575	29.83
01/30	01/29	COSTCO WHSE #0320 UNION NJ	24431060030898000115026	123.33

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
02/05	02/04	DRI*CISCO SYSTEMS	952-908-4089 MN	14.95
		24430990036400681037786		
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$284.11

Finance Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	6.74% V	\$0.00	\$0.00
CASH	25.74% V	\$0.00	\$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

Important Messages

YOUR FINANCE CHARGES IN 2019 WERE \$163.75.

WorldPoints Rewards for Business™ Summary

Beginning Balance	10,733.74	Other Bonuses	.00
Earned	26,429.96	Preferred Rewards for Business Bonus	19,822.59
Redeemed	.00		
Adjustments	.00	Ending Balance	56,986.29

Redeem your points for cash, gift cards and travel
 by calling 1.800.673.1044, or visit bankofamerica.com/business

BANK OF AMERICA BUSINESS ADVANTAGE

Dreading the shredding?

Go paperless — you'll have security without the hassle of storing and shredding old statements. Securely view your statements online any time.

You can enroll today by logging in to Online Banking at **bankofamerica.com/SmallBusiness** and clicking on **Profiles & Settings** (in the upper right, next to Sign Out).