



P.O. BOX 15284
WILMINGTON, DE 19850

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 17234
Wilmington DE 19850-7234

THAMIM HUSSAIN
3118 HICKORY LAWN RD
ROCHESTER HILLS MI 48307-5015

Visa Signature®

Account# 4400 6696 6405 6157
April 25 - May 24, 2024

Account Summary/Payment Information

Previous Balance	\$149.70
Payments and Other Credits	-\$150.00
Purchases and Adjustments	\$351.12
Fees Charged	\$0.00
Interest Charged	\$0.00

New Balance Total	\$350.82
Total Credit Line	\$3,700.00
Total Credit Available	\$3,349.18
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$200.00
Statement Closing Date	05/24/2024
Days in Billing Cycle	30

New Balance Total	\$350.82
Current Payment Due	\$35.00
Total Minimum Payment Due	\$35.00
Payment Due Date	06/21/2024

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 **\$40.00** 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 months	\$384.00

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

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THAMIM HUSSAIN
3118 HICKORY LAWN RD
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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⑆ 19629664056157⑈

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. 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.

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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 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 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						
05/21	05/21	PMT FROM BILL PAYER SERVICE	8223	6157	−150.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						−\$150.00
Purchases and Adjustments						
04/24	04/25	New York Pizza Depot Ann Arbor MI	8026	6157	4.41	
04/25	04/26	DD DOORDASH RICHJC 855-973-1040 CA	2907	6157	14.84	
04/25	04/26	SPOTIFY 877-778-1161 NY	9215	6157	5.99	
04/25	04/26	CONTINENTAL SERVICE ANN ARBOR MI	1922	6157	2.65	
04/25	04/27	TST* JOES PIZZA - ANN AR Ann Arbor MI	0678	6157	7.50	
04/25	04/27	BODEGA BRO'S ANN ARBOR MI	0222	6157	2.50	
04/26	04/27	DD DOORDASH PITAKABOB 855-973-1040 CA	4138	6157	11.12	
04/26	04/29	FIRESIDE CAFE ANN ARBOR MI	8591	6157	12.99	
04/26	04/29	BODEGA BRO'S ANN ARBOR MI	0120	6157	15.90	
04/27	04/29	CONTINENTAL SERVICE ANN ARBOR MI	1217	6157	2.65	
04/27	04/29	RICH JC ANN ARBOR MI	0597	6157	14.95	
04/28	04/30	TST* FRITA BATIDOS - ANN Ann Arbor MI	8438	6157	19.61	
04/29	04/30	CONTINENTAL SERVICE ANN ARBOR MI	3201	6157	1.65	
04/29	04/30	CONTINENTAL SERVICE ANN ARBOR MI	2094	6157	2.65	
04/29	04/30	TST* JOES PIZZA - ANN AR Ann Arbor MI	0444	6157	7.50	
04/30	04/30	OASIS GRILL & JUICE BAR ANN ARBOR MI	0674	6157	10.62	
04/30	05/01	CHIPOTLE 1219 ANN ARBOR MI	2565	6157	11.13	
05/01	05/02	New York Pizza Depot Ann Arbor MI	1022	6157	9.02	
05/01	05/02	BURGER 1 ANN ARBOR MI	0738	6157	12.18	
05/01	05/03	SQ *MICHIGAN CREAMERY Ann Arbor MI	9465	6157	10.46	
05/02	05/03	TST* STRAY HEN CAFE - ANNANN ARBOR MI	8094	6157	12.75	
05/02	05/04	DING TEA ANN ARBOR INC ANN ARBOR MI	8653	6157	7.37	
05/03	05/04	DD DOORDASH PITAKABOB 855-973-1040 CA	6992	6157	11.12	
05/05	05/07	TACO BELL #038975 PONTIAC MI	6719	6157	2.53	
05/08	05/10	4222 PLANET FITNESS SHELBY TWP MI	8583	6157	1.00	
05/11	05/11	Dicks Sporting Goods Bloomfield MI	2030	6157	42.39	
05/12	05/13	DAIRY QUEEN #43505 BLOOMFIELD MI	1816	6157	4.87	
05/14	05/15	APPLE.COM/BILL 866-712-7753 CA	1962	6157	2.99	
05/19	05/21	HIGH VELOCITY SPORTS 734-487-7678 MI	0822	6157	30.00	
05/22	05/24	THE BURGER TRUCK SH TROY MI	0013	6157	40.29	
05/23	05/24	Netflix.com netflix.com CA	4226	6157	15.49	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$351.12
Interest Charged						
05/24	05/24	INTEREST CHARGED ON PURCHASES			0.00	
05/24	05/24	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
05/24	05/24	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
05/24	05/24	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$0.00

2024 Totals Year-to-Date	
Total fees charged in 2024	\$29.00
Total interest charged in 2024	\$8.46

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	22.24%V				\$ 0.00	\$ 0.00
Balance Transfers	22.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	25.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%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.

Please see important information entitled “Your Billing Rights” on the following pages.

Your Reward Summary

5.26	Base Cash Back Earned
20.44	Total Cash Back Available

Make the most of your rewards program today!

Important Information

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

YOUR BILLING RIGHTS

Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Bank of America
P.O. Box 672050
Dallas, TX 75267-2050

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

Note: It is very helpful if your letter includes the transaction date and the reference number for the charge, if available.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically using online or mobile banking. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your Total Credit Line.

After we finish our investigation, one of two things will happen:

- If we determine there was a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent, including to credit reporting agencies, if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with Cash Advances, for instance from an ATM or with a check that accesses your credit card account, do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us electronically using online or mobile banking or in writing at:

Bank of America
P.O. Box 672050
Dallas, TX 75267-2050

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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