



P.O. BOX 15284  
WILMINGTON, DE 19850

YUSUF ELLEY  
5 BANFORD WAY  
WALTHAM MA 02453-1409

**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

Account# 5524 3334 6625 **2450**  
May 13 - June 12, 2022

## Account Summary

Previous Balance	\$46.12
Payments and Other Credits	-\$1,864.39
Purchases and Adjustments	\$2,275.14
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$0.00</b>

New Balance Total	\$456.87
Total Credit Line	\$2,000.00
Total Credit Available	\$1,543.13
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$200.00
Statement Closing Date	06/12/2022
Days in Billing Cycle	31

## Payment Information

New Balance Total	\$456.87
Current Payment Due	\$25.00
Total Minimum Payment Due	\$25.00
Payment Due Date	07/09/2022

**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	22 months	\$549.00

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

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New Balance Total	\$456.87
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Payment Due Date	07/09/2022

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

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## 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. 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 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>						
06/01	06/02	PAYMENT - THANK YOU	0813	2450	-1,818.27	
06/04	06/04	PAYMENT - THANK YOU	0809	2450	-46.12	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$1,864.39</b>
<b>Purchases and Adjustments</b>						
05/12	05/14	FRIENDLYS RESTAURANT - CHICOPEE MA	0613	2450	5.34	
05/13	05/16	ACT*MuslimYouthCampCA 8006634991 TX	0302	2450	198.75	
05/14	05/16	Market Basket 00000794 WALTHAM MA	5488	2450	187.16	
05/14	05/16	HANNAFORD #8017 WALTHAM MA	2269	2450	67.05	
05/15	05/16	MBTA PAY BY PHONE 617-222-3200 MA	3307	2450	3.00	
05/15	05/16	TRULY YOGURT WELLESLEY MA	1446	2450	4.28	
05/15	05/16	SPEEDWAY 02426 AUBURNDALE MA	8344	2450	77.60	
05/16	05/17	MACYS NATICK COLLECTI NATICK MA	1833	2450	92.00	
05/16	05/17	AUNTIE ANNE'S MA 132 NATICK MA	0488	2450	6.94	
05/16	05/17	AUNTIE ANNE'S MA 132 NATICK MA	1015	2450	6.94	
05/16	05/17	UNIQLO NATICK #64 FRAMINGHAM MA	0150	2450	89.81	
05/16	05/18	SARKU JAPAN 063 NATICK MA	0767	2450	27.86	
05/19	05/20	FAMOUS FOOTWEAR NATICK MA	0116	2450	49.99	
05/20	05/20	PLAYSTATION NETWORK 800-345-7669 CA	0283	2450	49.99	
05/20	05/21	BEST BUY MHT 00005967 WATERTOWN MA	4412	2450	377.18	
05/20	05/21	PLAYSTATION NETWORK 800-345-7669 CA	9230	2450	9.99	
05/20	05/21	TARGET 00014423 WATERTOWN MA	7268	2450	16.35	
05/21	05/23	SHELL OIL 57544281108 WALTHAM MA	9172	2450	68.07	
05/21	05/23	DAVES HOT CHICKEN 1108 NEWTON MA	3235	2450	24.55	
05/20	05/24	CHEESECAKE 171 ONE DIN 818-8713024 MA	8081	2450	79.17	
05/24	05/25	DAVES HOT CHICKEN O 11 7812646213 MA	4555	2450	48.62	
05/26	05/27	APPLE STORE #R232 NATICK MA	6678	2450	30.81	
05/26	05/27	MACYS NATICK COLLECTI NATICK MA	7774	2450	27.89	
05/26	05/27	WALGREENS #2669 WALTHAM MA	1614	2450	31.08	
05/26	05/27	AUNTIE ANNE'S MA 132 NATICK MA	0379	2450	6.94	
05/26	05/27	MARSHALLS #0612 FRAMINGHAM MA	0576	2450	75.08	
05/26	05/28	SARKU JAPAN 063 NATICK MA	1699	2450	20.08	
05/27	05/28	JM DOLLAR DISCOUNT WALTHAM MA	9130	2450	1.25	
05/27	05/28	EXXONMOBIL 97455711 WELLESLEY MA	0904	2450	17.69	
05/28	05/30	SPEEDWAY 02426 AUBURNDALE MA	1408	2450	56.03	
05/29	05/30	EXXONMOBIL 97486336 THORNWOOD NY	5099	2450	14.66	
06/01	06/02	TARGET 00013086 FRAMINGHAM MA	8926	2450	15.26	
06/01	06/02	TARGET.COM * 800-591-3869 MN	7592	2450	106.24	
06/04	06/06	TST* Tribo Peri Peri - Providence RI	2509	2450	17.23	
06/04	06/06	GOOGLE *YouTubePremium g.co/help#pay#CA	3694	2450	17.99	
06/04	06/06	SQ *FEED THE CHEEKS IN Providence RI	4488	2450	17.00	
06/06	06/08	CHILLBOX WALTHAM MA	5528	2450	25.65	
06/07	06/08	SPEEDWAY 02426 AUBURNDALE MA	5917	2450	86.31	
06/08	06/09	SQ *ISTANBUL DINER CAF Revere MA	5771	2450	92.82	
06/08	06/09	SQ *ISTANBUL DINER CAF Revere MA	5726	2450	97.09	
06/09	06/10	SQ *UHLMANS ICE CREAM Westborough MA	8656	2450	6.00	
06/09	06/10	PAS*PASSPT PK BOSTON 704-817-2500 NC	7996	2450	4.40	
06/09	06/10	PIZZERIA REGINA FANEUI BOSTON MA	5412	2450	4.28	
06/10	06/11	CITY OF WALTHAM WALTHAM MA	1676	2450	1.25	
06/10	06/11	CVS/PHARMACY #02172 GRAFTON MA	1961	2450	11.47	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$2,275.14</b>
<b>Interest Charged</b>						
06/12	06/12	INTEREST CHARGED ON PURCHASES			0.00	
06/12	06/12	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
06/12	06/12	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
06/12	06/12	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
2022 Totals Year-to-Date						
Total fees charged in 2022			\$0.00			
Total interest charged in 2022			\$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
Purchases	21.74%V				\$ 0.00	\$ 0.00
Balance Transfers	21.74%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	24.74%V				\$ 0.00	\$ 0.00
Bank Cash Advances	25.74%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**

22.74	Base Cash Back Earned
13.38	Category Bonus Earned
58.04	Total Cash Back Available

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