



P.O. BOX 15284  
WILMINGTON, DE 19850

**Customer Service Information:**

www.bankofamerica.com  
1.844.968.3900

**Mail billing inquiries to:**

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

**Mail payment to:**

Bank of America  
P.O. Box 851001  
Dallas TX 75285-1001

LESLIE M OTTOLENGHI  
5740 S FOREST ST  
GREENWOOD VILLAGE CO 80121-2138

Account# 4400 6695 7700 **0623**  
January 24 - February 23, 2026

**Account Summary/Payment Information**

Previous Balance	\$15,481.69
Payments and Other Credits	-\$1,000.00
Purchases and Adjustments	\$718.48
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$278.53</b>

New Balance Total	\$15,478.70
Total Credit Line	\$45,000.00
Total Credit Available	\$29,521.30
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$18,000.00
Statement Closing Date	02/23/2026
Days in Billing Cycle	31

New Balance Total	\$15,478.70
Current Payment Due	\$430.00
<b>Total Minimum Payment Due</b>	<b>\$430.00</b>
Payment Due Date	03/20/2026

**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	26 years	\$41,413.00
\$587.00	36 months	\$21,132.00 Savings = \$20,281.00

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

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	03/20/2026
New Balance Total	\$15,478.70
Total Minimum Payment Due	\$430.00

LESLIE M OTTOLENGHI  
5740 S FOREST ST  
GREENWOOD VILLAGE CO 80121-2138

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

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**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 accruing 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** - Monthly minimum payments are required when you carry a balance. 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.

**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.

**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.

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>						
01/26	01/26	PAYMENT - THANK YOU	1490	0623	-1,000.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$1,000.00</b>
<b>Purchases and Adjustments</b>						
01/26	01/27	FREELANCER.COM	SAN FRANCISCOCA	2529	0623	316.41
01/26	01/27	FREELANCER.COM	SAN FRANCISCOCA	3196	0623	21.78
01/27	01/28	FREELANCER.COM	SAN FRANCISCOCA	5836	0623	1.83
01/31	02/02	FREELANCER.COM	SAN FRANCISCOCA	6991	0623	7.97
01/31	02/02	FREELANCER.COM	SAN FRANCISCOCA	7296	0623	3.37
02/02	02/03	FREELANCER.COM	SAN FRANCISCOCA	4105	0623	263.72
02/04	02/06	GREENPEACE FUND	800-7226995 DC	0015	0623	103.40
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$718.48</b>
<b>Interest Charged</b>						
02/23	02/23	INTEREST CHARGED ON PURCHASES			278.53	
02/23	02/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
02/23	02/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
02/23	02/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$278.53</b>

2026 Totals Year-to-Date	
Total fees charged in 2026	\$0.00
Total interest charged in 2026	\$543.67

## 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
<b>Purchases</b>	21.49%V				\$15,260.86	\$278.53
<b>Balance Transfers</b>	21.49%V				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	24.49%V				\$0.00	\$0.00
<b>Bank Cash Advances</b>	28.24%V				\$0.01	\$0.00

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

## Important Messages


Please read about important amendment(s) to your Credit Card Agreement and/or notices for your account on the enclosed *Important Information* page.

You can request a copy of this statement in either Braille or Large Print by calling 800.432.1000 or going to [bankofamerica.com](http://bankofamerica.com) and enter Visually Impaired Access from the home page.

## Your Reward Summary

<b>1,077.74</b>	<b>Base Points Earned</b>
<b>.00</b>	<b>Travel and Dining Bonus</b>
<b>808.34</b>	<b>Preferred Rewards Bonus</b>
<b>944,971.79</b>	<b>Total Points Available</b>

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




### Take your security to the next level

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

**To learn more, visit [bofa.com/SecurityCenter](http://bofa.com/SecurityCenter) or scan this code.**

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.



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## Important Information

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

We've included the annual *Privacy Notice*, which you can also access anytime in Mobile and Online Banking. Simply go to *Accounts*, select *Statements & Documents* and look under *Other Account Documents*.

We're changing some terms in your Credit Card Agreement and making changes to our Bank of America Preferred Rewards® program — here's what you need to know.

### Here's what's changing

#### Credit Card Agreement

We're amending your Credit Card Agreement due to some changes in our business practices, to clarify some language and to make it easier to read. We've included an Amendment to your Credit Card Agreement with all the details – please review and keep it for your records.

#### Bank of America Preferred Rewards® program

Our Bank of America Preferred Rewards® program will soon become the BofA Rewards(TM) program — look for a new world of rewards coming in May.

#### AMENDMENT TO YOUR CREDIT CARD AGREEMENT

The Amendment to your Credit Card Agreement is outlined below. Please read this document carefully and keep it with your Credit Card Agreement. Except as amended, the terms of your Credit Card Agreement remain in effect. If there is a conflict, the terms in this Amendment will prevail.

We are amending your Agreement because of changes in our business practices, because we want to clarify some language and to make the Agreement easier to read.

In the **Credit Card Agreement header**, we removed the primary cardholder's name.

In the section titled **YOUR CONTRACT WITH US**, we added language to the second paragraph to clarify that the reference to North Carolina law includes North Carolina contract law.

**We reserve the right to amend this Agreement at any time**, by adding, deleting, or changing provisions of this Agreement. All amendments will comply with the applicable notice requirements of federal and North Carolina law (including North Carolina contract law) that are in effect at that time.

In the section titled **TYPES OF TRANSACTIONS**, we removed language that required you to sign your card before using it, clarified when you may be required to use a PIN for Purchases by removing language that limited it to generally overseas, and added language to clarify that access checks may be available to you at our discretion.

#### TYPES OF TRANSACTIONS

You may obtain credit in the form of Purchases, Balance Transfers, and Cash Advances, by using cards, access checks, an account number, or other credit devices. Balance Transfers and certain Cash Advances, such as Direct Deposits, are made available to you at our discretion. "Cards" are all the credit cards we issue to you and to any other person with authorization for use on this account pursuant to this Agreement. A "Personal Identification Number" (PIN) is associated with your credit card as of the opening of your account. You may be required to use a PIN to make an ATM Cash Advance or to complete Purchases at certain merchant terminals. You can request your PIN by going to our online banking site or our mobile application or contacting us. An access check is a check we provide to you, at our discretion, to obtain credit on this account. All access checks include an expiration date printed at the top. We will honor access checks received for payment by us before the expiration date printed on the check, provided your account is open and in good standing, with available credit. Access checks without a printed expiration date will not be honored.

In the section titled **PAYMENTS AND DEFAULT**, under **TOTAL MINIMUM PAYMENT DUE**, we removed language in the first paragraph that read “You may pay your total outstanding balance at any time. Each billing cycle, you must pay at least the Total Minimum Payment Due shown on your monthly statement by its Payment Due Date.” as it was duplicative of other language within the Agreement. The first paragraph now reads:

The “Total Minimum Payment Due” is the sum of all past due amounts plus the Current Payment.

In the section titled **PAYMENTS AND DEFAULT**, under **PROMISE TO PAY APPLIES TO ALL PERSONS**, we removed the phrase “or use” in the first sentence to clarify that all persons who initially or subsequently request, are granted, accept, or guarantee the account are individually and together responsible for any total outstanding balance on the account.

#### **PROMISE TO PAY APPLIES TO ALL PERSONS**

All persons who initially or subsequently request, are granted, accept, or guarantee the account are individually and together responsible for any total outstanding balance. If you are responsible to pay any total outstanding balance, we may refuse to release you from liability until all of the cards, access checks, and other credit devices outstanding under the account have been returned to us and you repay us the total outstanding balance owed to us under the terms of this Agreement.

In the section titled **MISCELLANEOUS**, under **CONSUMER REPORTING AGENCIES; COLLECTING AND SHARING INFORMATION**, we’ve shortened the following paragraph:

#### **CONSUMER REPORTING AGENCIES; COLLECTING AND SHARING INFORMATION**

You authorize us to collect information about you in order to conduct our business, including information we receive about you, information we receive about any authorized users of your account, information we receive from third parties such as consumer reporting agencies, and information about you and your authorized users’ transactions with us and other companies.

#### **EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning Bank of America, N.A., 100 N. Tryon Street, Charlotte, N.C. 28255 is the Consumer Financial Protection Bureau, 1700 G Street NW, Washington DC 20552.

#### **In May, our Bank of America Preferred Rewards® program becomes BofA Rewards(TM) — a new world of benefits designed with you in mind!**

BofA Rewards is our way of recognizing every part of your financial journey by bringing together benefits across your entire relationship with us. As your balances grow, so do the ways we show our appreciation. You can visit [bankofamerica.com/bofarewards](http://bankofamerica.com/bofarewards) to learn more about the new program benefits.

#### **Here are some program details we want to highlight:**

If you are enrolled in the Preferred Rewards program on or about May 26, 2026, your enrollment will change to the new BofA Rewards program tier:

- Gold and Platinum members change to Preferred Plus
- Platinum Honors members change to Preferred Honors
- Diamond Honors members change to Premier

Do not worry — you will stay enrolled in your BofA Rewards tier for at least a six-month period, even if you do not meet the program requirements. After this time, the BofA Rewards’ standard rules, balance requirements and benefits apply. The new tiers are based on your three-month combined average daily balance in qualifying deposit and investment accounts. Here are the minimum balance requirements for each tier:

- Member: No minimum balance
- Preferred Plus: \$30,000
- Preferred Honors: \$100,000
- Premier: \$1,000,000

**Here are changes you need to know about:**

BofA Rewards bonus rate — if you are enrolled in the Preferred Rewards program on or about May 26, 2026, your bonus rate will change to the new BofA Rewards bonus rate:

- Member 10%
- Preferred Plus 25%
- Preferred Honors 50%
- Premier 75%

Eligible credit card accounts earning a Preferred Rewards bonus rate will retain the current rate for at least a six-month period. After this period, any bonus rate will be converted to the BofA Rewards bonus rate based on your qualifying tier on the date of your program anniversary.

Deposit and Merrill Guided Investing accounts — please see these account statements for changes related to other accounts you may have with us.

**We look forward to welcoming you to BofA Rewards in May. Please be on the lookout for more information and visit [bankofamerica.com/bofarewards](https://bankofamerica.com/bofarewards) to learn more about the exciting new benefits coming your way.**

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