



P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:

www.bankofamerica.com
1.800.637.7455

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

Visa Signature®

Account# 4400 6635 4463 **2790**
May 11 - June 10, 2025

Account Summary/Payment Information

Previous Balance	\$19,212.86
Payments and Other Credits	-\$21,777.36
Purchases and Adjustments	\$3,998.32
Fees Charged	\$0.00
Interest Charged	\$151.24

New Balance Total	\$1,585.06
Total Credit Line	\$28,500.00
Total Credit Available	\$26,914.94
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$22,520.00
Statement Closing Date	06/10/2025
Days in Billing Cycle	31

New Balance Total	\$1,585.06
Current Payment Due	\$165.00
Total Minimum Payment Due	\$165.00
Payment Due Date	07/07/2025

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	8 years	\$2,721.00

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 6635 4463 **2790**

Payment Due Date	07/07/2025
New Balance Total	\$1,585.06
Total Minimum Payment Due	\$165.00

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

⑆ 5 240 2 2 250 ⑆ 196 2354463 2790 ⑆

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 charging 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 - 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.

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.

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.

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

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						
05/11	05/12	PAYMENT - THANK YOU	8180	2790	-5,000.00	
05/30	05/30	Online payment from CHK 7648	0680	2790	-16,777.36	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-21,777.36
Purchases and Adjustments						
05/11	05/12	NOTION LABS, INC. NOTION.SO CA	3921	2790	2,002.32	
05/14	05/15	SPI*DENVER WATER 303-893-2444 CO	2893	2790	39.55	
05/16	05/17	COMCAST CABLE COMM 800-COMCAST CO	8354	2790	238.01	
05/19	05/20	BIRDCALL DENVER CO	6575	2790	15.12	
05/21	05/22	POLYGRAF AI POLYGRAF.AI TX	1706	2790	200.00	
05/22	05/22	HELP@TWIXIFY.COM ASHGROVE	7129	2790	27.00	
05/22	05/23	Wikimedia 877-6009454 CA	0032	2790	2.50	
05/24	05/26	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	4663	2790	40.00	
06/01	06/02	Humane World FKA HSUS 800-7202676 DC	3731	2790	41.20	
06/03	06/04	EUNIFYPAY* THE PRESE WWW.EUNIFY.NEAZ	5932	2790	619.20	
06/05	06/05	MIDJOURNEY INC. MIDJOURNEY.COCA	5407	2790	96.00	
06/06	06/09	WYNDHAM 435-8678877 UT	5304	2790	232.50	
ARRIVAL DATE 06/03/25						
06/07	06/09	UNDETECTABLE UNDETECTABLE.WY	3002	2790	14.99	
06/07	06/09	IBI*FABLETICS.COM 844-3225384 CA	8036	2790	59.95	
06/08	06/09	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	5826	2790	14.99	
06/08	06/09	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	8794	2790	14.99	
06/08	06/10	SECURCARE SELF STORAGE 919-4610116 NC	9748	2790	340.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$3,998.32
Interest Charged						
06/10	06/10	INTEREST CHARGED ON PURCHASES			151.24	
06/10	06/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
06/10	06/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
06/10	06/10	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$151.24

2025 Totals Year-to-Date	
Total fees charged in 2025	\$200.00
Total interest charged in 2025	\$1,911.57

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	17.24%V				\$10,328.93	\$151.24
Balance Transfers	17.24%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	27.24%V				\$0.00	\$0.00
Bank Cash Advances	28.99%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.

The Partner Rewards Program as outlined in the program rules for your credit card will be ending on June 25, 2025.

If you used Partner Rewards to enroll in the Shell gas discount, you will no longer have the option to receive a Shell gas discount in lieu of credit card rewards after that date. If you are currently enrolled in the Fuel Rewards® program with Shell outside of Partner Rewards, this change does not impact that program.

Your Reward Summary

40.04	Base Cash Back Earned
30.09	Relationship Bonus Earned
87.45	Cash Back Redeemed
70.13	Total Cash Back Available

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

Statements in Spanish? We can do that for you!

Call 800.432.1000 or visit your nearest financial center.

Exclusions apply. Not available for Commercial, Merrill, Private Bank and Small Business accounts.

SSM-09-24-0578.C | 7012758



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Dallas TX 75285-1001

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

Visa Signature®

Account# 4400 6635 4463 **2790**
April 11 - May 10, 2025

Account Summary/Payment Information

Previous Balance	\$28,956.02
Payments and Other Credits	-\$15,000.00
Purchases and Adjustments	\$4,987.40
Fees Charged	\$0.00
Interest Charged	\$269.44

New Balance Total	\$19,212.86
Total Credit Line	\$28,500.00
Total Credit Available	\$9,287.14
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$9,287.14
Statement Closing Date	05/10/2025
Days in Billing Cycle	30

New Balance Total	\$19,212.86
Current Payment Due	\$458.00
<hr/>	
Total Minimum Payment Due	\$458.00
Payment Due Date	06/07/2025

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	30 years	\$45,615.00
\$687.00	36 months	\$24,732.00 (Savings = \$20,883.00)

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

Account Number: 4400 6635 4463 **2790**

Payment Due Date	06/07/2025
New Balance Total	\$19,212.86
Total Minimum Payment Due	\$458.00

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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

⑆ 5 240 2 2 250 ⑆ 196 2354463 2790 ⑆

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

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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 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.

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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.

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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

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Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
04/11	04/12	PAYMENT - THANK YOU	8177	2790	-5,000.00	
04/18	04/19	Online payment from CHK 7648	1095	2790	-10,000.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$15,000.00
Purchases and Adjustments						
04/11	04/14	PANERA BREAD #202445 K DENVER CO	4330	2790	21.63	
04/14	04/15	SPI*DENVER WATER 303-893-2444 CO	0040	2790	42.53	
04/14	04/15	BIRDCALL DENVER CO	2614	2790	20.76	
04/14	04/15	BIRDCALL DENVER CO	2531	2790	16.87	
04/15	04/16	IN *JAZZY JANITORIAL 208-9645782 ID	5305	2790	590.00	
04/16	04/17	COMCAST CABLE COMM 800-COMCAST CO	8989	2790	238.01	
04/17	04/18	EMPOWERLY EMPOWERLY.COMCA	5293	2790	1,125.00	
04/21	04/22	POLYGRAF AI POLYGRAF.AI TX	3677	2790	200.00	
04/21	04/22	STANFORD PARKMOBILE parkmobilecomCA	3058	2790	29.39	
04/22	04/22	HELP@TWIXIFY.COM ASHGROVE	5644	2790	27.00	
04/22	04/23	Wikimedia 877-6009454 CA	7037	2790	2.50	
04/24	04/25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	4330	2790	40.00	
04/27	04/28	TARGET 00033860 DENVER CO	2273	2790	8.72	
04/30	05/01	PROGRESSIVE INS 800-776-4737 OH	0982	2790	1,042.00	
05/01	05/02	Humane World FKA HSUS 800-7202676 DC	2716	2790	41.20	
05/02	05/03	PROGRESSIVE INS 800-776-4737 OH	2636	2790	648.00	
05/02	05/03	BIRDCALL DENVER CO	6973	2790	16.87	
05/07	05/07	UNDETECTABLE UNDETECTABLE.WY	2493	2790	14.99	
05/08	05/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	7606	2790	14.99	
05/08	05/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	8258	2790	14.99	
05/08	05/08	WRITEHUMAN.AI WRITEHUMAN.AIVA	1756	2790	432.00	
05/08	05/09	IBI*FABLETICS.COM 844-3225384 CA	9906	2790	59.95	
05/08	05/10	SECURCARE SELF STORAGE 919-4610116 NC	6969	2790	340.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$4,987.40
Interest Charged						
05/10	05/10	INTEREST CHARGED ON PURCHASES			269.30	
05/10	05/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
05/10	05/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
05/10	05/10	INTEREST CHARGED ON BANK CASH ADVANCES			0.14	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$269.44

2025 Totals Year-to-Date	
Total fees charged in 2025	\$200.00
Total interest charged in 2025	\$1,760.33

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	17.24%V				\$19,005.48	\$269.30
Balance Transfers	17.24%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	27.24%V				\$0.00	\$0.00
Bank Cash Advances	28.99%V				\$5.91	\$0.14

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.

The Partner Rewards Program as outlined in the program rules for your credit card will be ending on June 25, 2025.

If you used Partner Rewards to enroll in the Shell gas discount, you will no longer have the option to receive a Shell gas discount in lieu of credit card rewards after that date. If you are currently enrolled in the Fuel Rewards® program with Shell outside of Partner Rewards, this change does not impact that program.

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

Your Reward Summary

49.92	Base Cash Back Earned
37.53	Relationship Bonus Earned
44.46	Cash Back Redeemed
87.45	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 consumer 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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P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:

www.bankofamerica.com
1.800.637.7455

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

Visa Signature®
Account# 4400 6635 4463 **2790**
March 11 - April 10, 2025

Account Summary/Payment Information

Previous Balance	\$26,788.15
Payments and Other Credits	-\$5,000.00
Purchases and Adjustments	\$2,525.19
Bank Cash Advances	\$4,000.00
Fees Charged	\$200.00
Interest Charged	\$442.68

New Balance Total	\$28,956.02
Total Credit Line	\$28,500.00
Total Credit Available	\$0.00
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	04/10/2025
Days in Billing Cycle	31

New Balance Total	\$28,956.02
Current Payment Due	\$727.00
<hr/>	
Total Minimum Payment Due	\$727.00
Payment Due Date	05/07/2025

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	35 years	\$90,077.00
\$1,061.00	36 months	\$38,196.00 (Savings = \$51,881.00)

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 6635 4463 **2790**

Payment Due Date	05/07/2025
New Balance Total	\$28,956.02
Total Minimum Payment Due	\$727.00

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

⑆ 5 240 2 2 250 ⑆ 196 2354463 2790 ⑆

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 charging 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 - 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.

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.

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.

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

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						
03/11	03/12	PAYMENT - THANK YOU	8169	2790	-5,000.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$5,000.00
Purchases and Adjustments						
03/10	03/11	IBI*FABLETICS.COM 844-3225384 CA	1454	2790	59.95	
03/11	03/12	EUNIFYPAY* THE PRESE WWW.EUNIFY.NEAZ	0725	2790	619.20	
03/13	03/14	Humane World FKA HSUS 866-7202676 DC	8364	2790	75.00	
03/16	03/17	COMCAST CABLE COMM 800-COMCAST CO	2702	2790	238.01	
03/17	03/18	SPI*DENVER WATER 303-893-2444 CO	2801	2790	45.51	
03/18	03/19	LONE TREE CLEANERS LONE TREE CO	5186	2790	7.90	
03/20	03/20	GPTZERO, INC. WWW.GPTZERO.MNY	5519	2790	276.00	
03/20	03/22	LEVEL II FITNESS 563-7237529 IA	1763	2790	25.00	
03/22	03/22	HELP@TWIXIFY.COM ASHGROVE	4265	2790	27.00	
03/21	03/24	POLYGRAF AI POLYGRAF.AI TX	6815	2790	200.00	
03/22	03/24	Wikimedia 877-6009454 CA	2034	2790	2.50	
03/24	03/25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	6297	2790	40.00	
03/25	03/27	CARNEGIE MELLON DINING PITTSBURGH PA	7973	2790	38.51	
03/26	03/27	THE FORUM ATHLETIC CLUB ATLANTA GA	1746	2790	20.00	
03/26	03/27	CVS/PHARMACY #04604 ATLANTA GA	8469	2790	29.44	
03/26	03/27	CVS/PHARMACY #04604 ATLANTA GA	8535	2790	14.44	
03/26	03/28	GYRO CHEF ATLANTA GA	4581	2790	21.59	
03/28	03/31	GYRO CHEF ATLANTA GA	5450	2790	25.65	
03/30	04/01	FLOYD'S 99 SOUTHGLENN 303-8309191 CO	6725	2790	69.00	
03/31	04/01	Meowtel Inc Dover DE	8254	2790	60.20	
04/01	04/02	Humane World FKA HSUS 866-7202676 DC	4674	2790	41.20	
04/01	04/03	BURGER KING #3609 CENTENNIAL CO	3494	2790	4.25	
04/03	04/03	Meowtel Inc Dover DE	9905	2790	126.75	
04/07	04/07	UNDETECTABLE-3EA674F4 UNDETECTABLE.WY	6910	2790	14.99	
04/07	04/08	BIRDCALL DENVER CO	0013	2790	13.17	
04/08	04/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	2358	2790	14.99	
04/08	04/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	1557	2790	14.99	
04/08	04/09	IBI*FABLETICS.COM 844-3225384 CA	3602	2790	59.95	
04/08	04/10	SECURCARE SELF STORAGE 919-4610116 NC	2054	2790	340.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$2,525.19
Bank Cash Advances						
03/13	03/13	Online Banking advance to CHK 7648	0485	2790	4,000.00	
TOTAL BANK CASH ADVANCES FOR THIS PERIOD						\$4,000.00
Fees						
03/13	03/13	BANK - TRANSACTION FEE	0485	2790	200.00	
TOTAL FEES FOR THIS PERIOD						\$200.00
Interest Charged						
04/10	04/10	INTEREST CHARGED ON PURCHASES			344.86	
04/10	04/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
04/10	04/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
04/10	04/10	INTEREST CHARGED ON BANK CASH ADVANCES			97.82	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$442.68

2025 Totals Year-to-Date	
Total fees charged in 2025	\$200.00
Total interest charged in 2025	\$1,490.89

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	17.24%V				\$23,552.88	\$344.86
Balance Transfers	17.24%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	27.24%V				\$0.00	\$0.00
Bank Cash Advances	28.99%V				\$3,973.03	\$97.82

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

Important Messages

Your account agreement is being amended as follows, effective immediately. Under the heading TELEPHONE CALLS: CALLING, MONITORING AND RECORDING, the paragraph with the subheading Communication Revocation is amended to provide that you may revoke your consent to receive automatically dialed communications, including prerecorded messages or texts, by contacting us in the manner set out in your current agreement, or by calling the number that appears on your monthly statement.

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your account, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.

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.

The Partner Rewards Program as outlined in the program rules for your credit card will be ending on June 25, 2025.

If you used Partner Rewards to enroll in the Shell gas discount, you will no longer have the option to receive a Shell gas discount in lieu of credit card rewards after that date. If you are currently enrolled in the Fuel Rewards® program with Shell outside of Partner Rewards, this change does not impact that program.

Your Reward Summary

25.34	Base Cash Back Earned
19.12	Relationship Bonus Earned
126.99	Cash Back Redeemed
44.46	Total Cash Back Available

Make the most of your rewards program today!



P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:

www.bankofamerica.com
1.800.637.7455

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

Visa Signature®

Account# 4400 6635 4463 **2790**
February 11 - March 10, 2025

Account Summary/Payment Information

Previous Balance	\$26,203.95
Payments and Other Credits	-\$7,000.00
Purchases and Adjustments	\$7,248.70
Fees Charged	\$0.00
Interest Charged	\$335.50

New Balance Total	\$26,788.15
Total Credit Line	\$28,500.00
Total Credit Available	\$1,711.85
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$1,711.85
Statement Closing Date	03/10/2025
Days in Billing Cycle	28

New Balance Total	\$26,788.15
Current Payment Due	\$600.00
<hr/>	
Total Minimum Payment Due	\$600.00
Payment Due Date	04/07/2025

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	33 years	\$63,959.00
\$958.00	36 months	\$34,488.00 (Savings = \$29,471.00)

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 6635 4463 **2790**

Payment Due Date	04/07/2025
New Balance Total	\$26,788.15
Total Minimum Payment Due	\$600.00

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

⑆ 5 240 2 2 250 ⑆ 196 2354463 2790 ⑆

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 charging 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.

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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.

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.

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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.

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

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						
02/11	02/12	PAYMENT - THANK YOU	8157	2790	-5,000.00	
02/21	02/21	Online payment from CHK 7648	2927	2790	-2,000.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$7,000.00
Purchases and Adjustments						
02/10	02/11	JASPER.AI JASPER.AI TX	7524	2790	729.24	
02/10	02/11	IBI*FABLETICS.COM 844-3225384 CA	0510	2790	59.95	
02/14	02/15	SPI*DENVER WATER 303-893-2444 CO	1885	2790	42.53	
02/15	02/17	WINRED* TRUMP NATI WINRED.COM VA	5153	2790	10.00	
02/15	02/17	WINRED* WINRED WWW.FACEBOOK.VA	4186	2790	10.00	
02/16	02/17	COMCAST CABLE COMM 800-COMCAST CO	1219	2790	238.01	
02/17	02/18	PROGRESSIVE INS 800-776-4737 OH	1658	2790	3,130.50	
02/18	02/20	www.wipo.int Geneve	8482	2790	1,874.00	
02/22	02/22	HELP@TWIXIFY.COM ASHGROVE	3400	2790	27.00	
02/21	02/24	POLYGRAF AI POLYGRAF.AI TX	3481	2790	200.00	
02/22	02/24	Wikimedia 877-6009454 CA	1035	2790	2.50	
02/24	02/25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	7958	2790	40.00	
03/01	03/03	ROCKY MOUNTAIN FELINE RE 303-915-0551 CO	3192	2790	500.00	
03/07	03/07	UNDETECTABLE-3EA674F4 UNDETECTABLE.WY	1397	2790	14.99	
03/08	03/10	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	3369	2790	14.99	
03/08	03/10	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	8070	2790	14.99	
03/08	03/10	SECURCARE SELF STORAGE 919-4610116 NC	0476	2790	340.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$7,248.70
Interest Charged						
03/10	03/10	INTEREST CHARGED ON PURCHASES			335.50	
03/10	03/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
03/10	03/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
03/10	03/10	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$335.50

2025 Totals Year-to-Date	
Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$1,048.21

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	17.24%V				\$25,368.34	\$335.50
Balance Transfers	17.24%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	27.24%V				\$0.00	\$0.00
Bank Cash Advances	28.99%V				\$0.00	\$0.00

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

Important Messages

Your account agreement is being amended as follows, effective immediately. Under the heading TELEPHONE CALLS: CALLING, MONITORING AND RECORDING, the paragraph with the subheading Communication Revocation is amended to provide that you may revoke your consent to receive automatically dialed communications, including prerecorded messages or texts, by contacting us in the manner set out in your current agreement, or by calling the number that appears on your monthly statement.

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

72.52	Base Cash Back Earned
54.47	Relationship Bonus Earned
34.85	Cash Back Redeemed
126.99	Total Cash Back Available

Make the most of your rewards program today!

Account security you can see



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 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 is only available for select mobile devices. Message and data rates may apply.



SSM-11-23-0458.C | 6115469



P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:

www.bankofamerica.com
1.800.637.7455

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

Visa Signature®
Account# 4400 6635 4463 **2790**
January 11 - February 10, 2025

Account Summary/Payment Information

Previous Balance	\$29,017.08
Payments and Other Credits	-\$5,000.00
Purchases and Adjustments	\$1,819.13
Fees Charged	\$0.00
Interest Charged	\$367.74

New Balance Total	\$26,203.95
Total Credit Line	\$28,500.00
Total Credit Available	\$2,296.05
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$2,296.05
Statement Closing Date	02/10/2025
Days in Billing Cycle	31

New Balance Total	\$26,203.95
Current Payment Due	\$626.00
Total Minimum Payment Due	\$626.00
Payment Due Date	03/07/2025

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	32 years	\$62,492.00
\$937.00	36 months	\$33,732.00 (Savings = \$28,760.00)

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

10 0262039500062600005000000000000000004400663544632790

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

Account Number: 4400 6635 4463 **2790**

Payment Due Date	03/07/2025
New Balance Total	\$26,203.95
Total Minimum Payment Due	\$626.00

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

⑆ 5 240 2 2 250 ⑆ 196 2354463 2790 ⑆

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.

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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						
01/11	01/13	PAYMENT - THANK YOU	8147	2790	-5,000.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$5,000.00
Purchases and Adjustments						
01/11	01/13	FLOYD'S 99 SOUTHGLENN 303-8309191 CO	6367	2790	121.00	
01/11	01/13	TST*SLICEWORKS COLFAX Denver CO	7171	2790	63.24	
01/12	01/13	CONOCO - SEI 35511 DENVER CO	5023	2790	69.45	
01/13	01/14	SPI*DENVER WATER 303-893-2444 CO	8963	2790	40.96	
01/13	01/14	BIRDCALL DENVER CO	1880	2790	10.26	
01/16	01/16	COMCAST CABLE COMM 800-COMCAST CO	5127	2790	220.88	
01/21	01/22	POLYGRAF AI HTTPSPOLYGRAFTX	9563	2790	200.00	
01/21	01/22	BIRDCALL DENVER CO	9816	2790	16.87	
01/22	01/22	HELP@TWIXIFY.COM DENHAM COURT	9896	2790	27.00	
01/22	01/23	Wikimedia 877-6009454 CA	8075	2790	2.50	
01/24	01/25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	9621	2790	40.00	
01/24	01/27	TST*SCILEPPIS AT THE OL Castle Rock CO	4156	2790	52.65	
01/25	01/27	TST*TACOS EL METATE - DU Denver CO	7494	2790	55.67	
01/25	01/27	KING SOOPERS #0111 ENGLEWOOD CO	0510	2790	18.03	
01/26	01/27	THE DELECTABLE EGG DTC ENGLEWOOD CO	3182	2790	53.29	
01/27	01/28	BIRDCALL DENVER CO	9131	2790	10.26	
01/31	02/03	CHICK-FIL-A #02759 CENTENNIAL CO	8688	2790	24.53	
02/03	02/04	SQ *5280 TEETH WHITENING Denver CO	3382	2790	351.80	
02/03	02/05	BURGER KING #3609 CENTENNIAL CO	1281	2790	10.31	
02/04	02/06	BURGER KING #3609 CENTENNIAL CO	9282	2790	4.25	
02/05	02/06	LIFE TIME CAFE 194 868-284-0048 CO	8238	2790	15.22	
02/05	02/06	METROPOLIS PARKING METROPOLIS.IOTN	3274	2790	5.99	
02/07	02/07	UNDETECTABLE-3EA674F4 UNDETECTABLE.WY	8725	2790	14.99	
02/08	02/10	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	8190	2790	14.99	
02/08	02/10	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	8159	2790	14.99	
02/08	02/10	SECURCARE SELF STORAGE 919-4610116 NC	8141	2790	340.00	
02/10	02/10	JASPER.AI JASPER.AI TX	0127	2790	20.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$1,819.13
Interest Charged						
02/10	02/10	INTEREST CHARGED ON PURCHASES			367.74	
02/10	02/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
02/10	02/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
02/10	02/10	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$367.74

2025 Totals Year-to-Date	
Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$712.71

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	17.24%V				\$25,115.46	\$367.74
Balance Transfers	17.24%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	27.24%V				\$0.00	\$0.00
Bank Cash Advances	28.99%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.

Your Reward Summary

18.28	Base Cash Back Earned
1.58	Category Bonus Earned
14.99	Relationship Bonus Earned
155.06	Cash Back Redeemed
34.85	Total Cash Back Available

Make the most of your rewards program today!

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.

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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.

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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						
12/11	12/12	PAYMENT - THANK YOU	8133	2790	-5,000.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$5,000.00
Purchases and Adjustments						
12/10	12/11	E 470 EXPRESS TOLLS 303-5373470 CO	3822	2790	25.10	
12/11	12/12	IBI*FABLETICS.COM 844-3225384 CA	1410	2790	59.95	
12/12	12/13	NATIONAL AUDUBON SOCIETY 212-9793000 NY	0017	2790	100.00	
12/13	12/16	LEVEL II FITNESS 563-7237529 IA	2504	2790	11.99	
12/15	12/16	AFC URGENT CARE CENTENNIAL CO	2547	2790	179.00	
12/15	12/16	AFC URGENT CARE CENTENNIAL CO	2554	2790	179.00	
12/16	12/16	COMCAST CABLE COMM 800-COMCAST CO	4909	2790	220.88	
12/15	12/17	FLOYD'S 99 SOUTHGLENN 303-8309191 CO	5919	2790	75.00	
12/16	12/17	SPI*DENVER WATER 303-893-2444 CO	0022	2790	40.96	
12/16	12/17	BIRDCALL DENVER CO	3638	2790	13.44	
12/18	12/20	DURANGO GIFT SHOP LAS VEGAS NV	9277	2790	10.67	
12/20	12/23	DP 1705 17TH STREET DENVER CO	3515	2790	10.00	
12/21	12/23	POLYGRAF AI POLYGRAF.AI TX	0550	2790	200.00	
12/21	12/23	TST*SLICEWORKS COLFAX Denver CO	9362	2790	79.96	
12/22	12/23	WWW.TWIXIFY.COM DENHAM COURT	9035	2790	27.00	
12/22	12/23	Wikimedia San FranciscoCA	6033	2790	15.00	
12/22	12/23	DENVER BOTANIC GARDENS GA720-8653500 CO	9449	2790	52.00	
12/22	12/24	TST*SCILEPPIS AT THE OL Castle Rock CO	2950	2790	67.78	
12/24	12/26	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	4650	2790	40.00	
12/27	12/28	THE DELECTABLE EGG DTC ENGLEWOOD CO	7475	2790	43.03	
12/27	12/28	TARGET 00001479 ENGLEWOOD CO	3472	2790	43.95	
12/31	01/02	PYMT* CHERRYBEKAERT AIWYN.AI NC	9089	2790	4,106.70	
12/31	01/02	PYMT* CHERRYBEKAERT AIWYN.AI NC	2459	2790	1,511.94	
01/01	01/02	THE DELECTABLE EGG DTC ENGLEWOOD CO	4204	2790	63.72	
01/01	01/02	IN *MOSEER EDUCATIONAL SER303-3495905 CO	1112	2790	520.00	
01/02	01/03	WALGREENS #3091 CENTENNIAL CO	8041	2790	88.90	
01/03	01/04	EUNIFYPAY* THE PRESE WWW.EUNIFY.NEAZ	9010	2790	619.20	
01/07	01/07	UNDETECTABLE UNDETECTABLE.WY	7168	2790	14.99	
01/08	01/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	4943	2790	14.99	
01/08	01/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	6990	2790	14.99	
01/08	01/10	SECURCARE SELF STORAGE 919-4610116 NC	4167	2790	340.00	
01/09	01/10	IBI*FABLETICS.COM 844-3225384 CA	8177	2790	59.95	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$8,850.09
Interest Charged						
01/10	01/10	INTEREST CHARGED ON PURCHASES			344.97	
01/10	01/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
01/10	01/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
01/10	01/10	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$344.97

2025 Totals Year-to-Date	
Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$344.97

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	17.24%V				\$23,560.18	\$344.97
Balance Transfers	17.24%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	27.24%V				\$0.00	\$0.00
Bank Cash Advances	28.99%V				\$0.00	\$0.00

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

Important Messages

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your account, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.

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

88.55	Base Cash Back Earned
66.51	Relationship Bonus Earned
273.03	Cash Back Redeemed
155.06	Total Cash Back Available

Make the most of your rewards program today!