



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
November 11 - December 10, 2024

Account Summary/Payment Information

Previous Balance	\$21,731.40
Payments and Other Credits	-\$15,041.27
Purchases and Adjustments	\$17,787.68
Fees Charged	\$0.00
Interest Charged	\$344.21

New Balance Total	\$24,822.02
Total Credit Line	\$28,500.00
Total Credit Available	\$3,677.98
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$3,677.98
Statement Closing Date	12/10/2024
Days in Billing Cycle	30

New Balance Total	\$24,822.02
Current Payment Due	\$588.00
Total Minimum Payment Due	\$588.00
Payment Due Date	01/07/2025

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	\$59,678.00
\$891.00	36 months	\$32,076.00 (Savings = \$27,602.00)

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	01/07/2025
New Balance Total	\$24,822.02
Total Minimum Payment Due	\$588.00

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.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
11/11	11/11	PAYMENT - THANK YOU	8115	2790	-1,000.00	
11/11	11/12	PAYMENT - THANK YOU	8122	2790	-5,000.00	
11/12	11/12	Online payment from CHK 7648	8328	2790	-5,000.00	
12/03	12/04	PROGRESSIVE INS 800-776-4737 OH	7661	2790	-2,152.19	
12/03	12/04	PROGRESSIVE INS 800-776-4737 OH	7679	2790	-1,889.08	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$15,041.27
Purchases and Adjustments						
11/08	11/11	SECURCARE SELF STORAGE 919-4610116 NC	9962	2790	340.00	
11/09	11/11	IN *GOLDEN ANCHOR BOAT RE720-2735526 CO	4855	2790	7,000.00	
11/09	11/11	KING SOOPERS # 0131 LITTLETON CO	9611	2790	39.72	
11/09	11/11	LONE TREE CLEANERS LONE TREE CO	9518	2790	7.90	
11/11	11/12	IN *MOSER EDUCATIONAL SER303-3495905 CO	2688	2790	1,235.00	
11/12	11/13	IN *GOLDEN ANCHOR BOAT RE720-2735526 CO	2282	2790	2,250.00	
11/13	11/14	SPI*DENVER WATER 303-893-2444 CO	4010	2790	77.36	
11/14	11/15	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	5862	2790	206.80	
11/16	11/16	QDI*QUEST DIAGNOSTICS 800-759-2789 PA	5862	2790	185.68	
11/15	11/18	LEVEL II FITNESS 563-7237529 IA	8384	2790	11.99	
11/16	11/18	COMCAST CABLE COMM 800-COMCAST CO	7207	2790	220.88	
11/17	11/18	MCDONALD'S F6855 LITTLETON CO	9106	2790	7.01	
11/18	11/19	KING SOOPERS #0096 GREENWOOD VLGCO	4245	2790	36.41	
11/21	11/22	POLYGRAF AI POLYGRAF.AI TX	9417	2790	200.00	
11/22	11/22	WP*The Wild Animal San Keenesburg CO	2046	2790	500.00	
11/22	11/22	WWW.TWIXIFY.COM GLEDWOOD HIL	1442	2790	27.00	
11/22	11/23	CEDAR DUMPSTER RENTAL 143-52917562 UT	1352	2790	975.00	
11/22	11/23	CEDAR DUMPSTER RENTAL 143-52917562 UT	8203	2790	189.20	
11/24	11/25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	1029	2790	40.00	
11/24	11/25	KING SOOPERS #0088 PARKER CO	8176	2790	32.00	
12/01	12/02	PROGRESSIVE *INSURANCE 800-776-4737 OH	1403	2790	1,889.08	
12/01	12/02	PROGRESSIVE *INSURANCE 800-776-4737 OH	3722	2790	831.50	
12/02	12/03	KING SOOPERS #0096 GREENWOOD VLGCO	8042	2790	3.42	
12/02	12/03	IN *MOSER EDUCATIONAL SER303-3495905 CO	7849	2790	1,105.00	
12/02	12/03	BIRDCALL DENVER CO	8699	2790	6.75	
12/08	12/09	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	2170	2790	14.99	
12/08	12/09	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	6572	2790	14.99	
12/08	12/10	SECURCARE SELF STORAGE 919-4610116 NC	0892	2790	340.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$17,787.68
Interest Charged						
12/10	12/10	INTEREST CHARGED ON PURCHASES			344.21	
12/10	12/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
12/10	12/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
12/10	12/10	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$344.21

2024 Totals Year-to-Date	
Total fees charged in 2024	\$1,177.20
Total interest charged in 2024	\$3,357.58

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	17.49%V				\$23,944.71	\$344.21
Balance Transfers	17.49%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	27.49%V				\$0.00	\$0.00
Bank Cash Advances	29.24%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

137.51	Base Cash Back Earned
1.13	Category Bonus Earned
134.39	Relationship Bonus Earned
101.64	Cash Back Redeemed
273.03	Total Cash Back Available

Make the most of your rewards program today!



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

Visa Signature®

Account# 4400 6635 4463 2790
October 11 - November 10, 2024

Account Summary/Payment Information

Previous Balance	\$25,732.40
Payments and Other Credits	-\$10,000.00
Purchases and Adjustments	\$5,653.20
Fees Charged	\$0.00
Interest Charged	\$345.80

New Balance Total	\$21,731.40
Total Credit Line	\$28,500.00
Total Credit Available	\$6,768.60
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$6,768.60
Statement Closing Date	11/10/2024
Days in Billing Cycle	31

New Balance Total	\$21,731.40
Current Payment Due	\$559.00
Total Minimum Payment Due	\$559.00
Payment Due Date	12/07/2024

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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	31 years	\$52,535.00
\$783.00	36 months	\$28,188.00 (Savings = \$24,347.00)

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

Account Number: 4400 6635 4463 2790

Payment Due Date	12/07/2024
New Balance Total	\$21,731.40
Total Minimum Payment Due	\$559.00

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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. 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.

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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.

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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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PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
10/11	10/12	PAYMENT - THANK YOU	8085	2790	-5,000.00	
11/09	11/09	Online payment from CHK 7648	0344	2790	-5,000.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$10,000.00
Purchases and Adjustments						
10/11	10/12	CONOCO - SEI 35511 DENVER CO	0105	2790	75.00	
10/12	10/14	IBI*FABLETICS.COM 844-3225384 CA	7517	2790	59.95	
10/15	10/16	SPI*DENVER WATER 303-893-2444 CO	0094	2790	266.66	
10/16	10/17	COMCAST CABLE COMM 800-COMCAST CO	2528	2790	220.88	
10/23	10/24	MCDONALD'S F11360 DENVER CO	5595	2790	9.34	
10/24	10/25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	4050	2790	40.00	
10/25	10/28	ORCHARD CAR WASH GREENWOOD VLGCO	5118	2790	10.00	
10/28	10/29	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	5065	2790	975.00	
10/31	11/01	PROGRESSIVE INS 800-776-4737 OH	1853	2790	3,513.00	
11/03	11/04	PUBLIC STORAGE 08664 800-567-0759 CO	3077	2790	386.00	
11/06	11/08	BURGER KING #3609 CENTENNIAL CO	9787	2790	7.44	
11/08	11/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	6557	2790	14.99	
11/08	11/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	2082	2790	14.99	
11/08	11/09	IBI*FABLETICS.COM 844-3225384 CA	0194	2790	59.95	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$5,653.20
Interest Charged						
11/10	11/10	INTEREST CHARGED ON PURCHASES			345.80	
11/10	11/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
11/10	11/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
11/10	11/10	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$345.80

2024 Totals Year-to-Date	
Total fees charged in 2024	\$1,177.20
Total interest charged in 2024	\$3,013.37

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	17.74%V				\$22,951.26	\$345.80
Balance Transfers	17.74%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	27.74%V				\$0.00	\$0.00
Bank Cash Advances	29.49%V				\$0.00	\$0.00

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

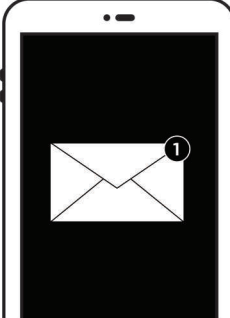
Important Messages

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

56.55	Base Cash Back Earned
1.50	Category Bonus Earned
43.59	Relationship Bonus Earned
119.00	Cash Back Redeemed
101.64	Total Cash Back Available


Make the most of your rewards program today!



Do not miss out

Stay connected with email to help manage your financial life. Do not miss out on updates, product features, and special offers from Bank of America.

Update your email preference at bofa.com/StayConnected.
Or just scan this code with your smart device.



When you use the QRC feature certain information is collected from your mobile device for business purposes.

SSM-07-24-0085.B | 6745886



P.O. BOX 15284
WILMINGTON, DE 19850

Customer Service Information:

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1.800.637.7455

Mail billing inquiries to:

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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**
September 11 - October 10, 2024

Account Summary/Payment Information

Previous Balance	\$23,623.41
Payments and Other Credits	-\$5,029.25
Purchases and Adjustments	\$6,812.72
Fees Charged	\$0.00
Interest Charged	\$325.52

New Balance Total	\$25,732.40
Total Credit Line	\$28,500.00
Total Credit Available	\$2,767.60
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$2,767.60
Statement Closing Date	10/10/2024
Days in Billing Cycle	30

New Balance Total	\$25,732.40
Current Payment Due	\$579.00
Total Minimum Payment Due	\$579.00
Payment Due Date	11/07/2024

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$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	\$62,464.00
\$927.00	36 months	\$33,372.00 (Savings = \$29,092.00)

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

10 025732400005790000502925000000000004400663544632790

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

Account Number: 4400 6635 4463 **2790**

Payment Due Date	11/07/2024
New Balance Total	\$25,732.40
Total Minimum Payment Due	\$579.00

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.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
09/11	09/12	PAYMENT - THANK YOU	8079	2790	-5,000.00	
09/25	09/27	THE HOME DEPOT #4418 CEDAR CITY UT	6945	2790	-29.25	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$5,029.25
Purchases and Adjustments						
09/12	09/13	SPI*DENVER WATER 303-893-2444 CO	4412	2790	232.56	
09/12	09/13	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	4990	2790	975.00	
09/14	09/16	LONE TREE CLEANERS LONE TREE CO	1691	2790	27.65	
09/15	09/16	THE DELECTABLE EGG DTC ENGLEWOOD CO	7079	2790	70.08	
09/16	09/16	COMCAST CABLE COMM 800-COMCAST CO	3092	2790	220.88	
09/16	09/17	IN *ALTITUDE HAULING THORNTON CO	0924	2790	145.00	
09/17	09/17	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	5854	2790	215.60	
09/23	09/24	JIMMY JOHNS - 910 DENVER CO	1606	2790	11.61	
09/24	09/24	PROGRESSIVE INS 800-776-4737 OH	8549	2790	604.00	
09/24	09/24	PROGRESSIVE INS 800-776-4737 OH	8944	2790	1,225.00	
09/24	09/25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	6871	2790	40.00	
09/30	10/01	NOODLES & CO 129 DENVER CO	7992	2790	15.34	
10/01	10/02	EUNIFYPAY* THE PRESE WWW.EUNIFY.NEAZ	5252	2790	619.20	
10/01	10/02	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	3905	2790	975.00	
10/01	10/02	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	5530	2790	233.20	
10/05	10/07	WRITEHUMAN.AI WRITEHUMAN.AIVA	5601	2790	169.19	
10/07	10/08	eBay O*05-12168-85844 San Jose CA	6063	2790	643.43	
10/08	10/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	6593	2790	14.99	
10/08	10/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	8179	2790	14.99	
10/08	10/10	SECURCARE SELF STORAGE 919-4610116 NC	8694	2790	340.00	
10/09	10/10	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	9020	2790	20.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$6,812.72
Interest Charged						
10/10	10/10	INTEREST CHARGED ON PURCHASES			325.52	
10/10	10/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
10/10	10/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
10/10	10/10	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$325.52

2024 Totals Year-to-Date	
Total fees charged in 2024	\$1,177.20
Total interest charged in 2024	\$2,667.57

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	17.74%V				\$22,325.53	\$325.52
Balance Transfers	17.74%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	27.74%V				\$0.00	\$0.00
Bank Cash Advances	29.49%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

67.86	Base Cash Back Earned
51.14	Relationship Bonus Earned
142.93	Cash Back Redeemed
119.00	Total Cash Back Available

Make the most of your rewards program today!

How are we doing? Your opinion is important to us.

You are invited to join the Bank of America® Advisory Panel and share what you think we are doing right — and what we need to do better.

Enter code CACC at bankofamerica.com/AdvisoryPanel to learn more and join.

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Inclusion on the Advisory Panel is subject to qualifications.



SSM-07-24-0067.D | 6864134



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**
August 11 - September 10, 2024

Account Summary/Payment Information

Previous Balance	\$28,553.04
Payments and Other Credits	-\$13,500.00
Purchases and Adjustments	\$8,166.88
Fees Charged	\$0.00
Interest Charged	\$403.49

New Balance Total	\$23,623.41
Total Credit Line	\$28,500.00
Total Credit Available	\$4,876.59
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$4,876.59
Statement Closing Date	09/10/2024
Days in Billing Cycle	31

New Balance Total	\$23,623.41
Current Payment Due	\$635.00
Total Minimum Payment Due	\$635.00
Payment Due Date	10/07/2024

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$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	34 years	\$61,595.00
\$857.00	36 months	\$30,852.00 (Savings = \$30,743.00)

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	10/07/2024
New Balance Total	\$23,623.41
Total Minimum Payment Due	\$635.00

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

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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.

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Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
08/12	08/12	PAYMENT - THANK YOU	8060	2790	-5,000.00	
08/22	08/22	Online payment from CHK 7648	1587	2790	-5,000.00	
09/05	09/05	Online payment from CHK 7648	8898	2790	-3,500.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$13,500.00
Purchases and Adjustments						
08/11	08/12	IBI*FABLETICS.COM 844-3225384 CA	4369	2790	59.95	
08/13	08/14	SPI*DENVER WATER 303-893-2444 CO	6925	2790	259.84	
08/15	08/17	TST*SLICEWORKS COLFAX Denver CO	0507	2790	50.50	
08/16	08/17	COMCAST CABLE COMM 800-COMCAST CO	3351	2790	220.88	
08/16	08/19	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	8713	2790	975.00	
08/16	08/19	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	7946	2790	167.20	
08/16	08/19	TST*BELLEVIEW TAP AND BU Denver CO	1292	2790	69.38	
08/16	08/19	PAYPAL *GODADDY.COM 402-935-7733 AZ	0683	2790	223.96	
08/17	08/19	PROGRESSIVE INS 800-776-4737 OH	2602	2790	3,195.50	
08/17	08/19	WATERWAY - 140 - LONE TR LONE TREE CO	8886	2790	58.00	
08/17	08/19	PAYPAL *GODADDY.COM 402-935-7733 AZ	6598	2790	472.08	
08/18	08/19	THE DELECTABLE EGG DTC ENGLEWOOD CO	3376	2790	66.76	
08/18	08/20	CALI PIZZA KITC INC #154 LITTLETON CO	3287	2790	91.88	
08/18	08/20	FLOYD'S 99 SOUTHGLENN 303-8309191 CO	1108	2790	98.00	
08/20	08/21	TST*WASHINGTON PARK GRIL Denver CO	3842	2790	290.74	
08/24	08/26	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	7835	2790	40.00	
08/29	08/30	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	3678	2790	975.00	
08/31	09/02	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	6602	2790	180.40	
09/01	09/02	THE DELECTABLE EGG DTC ENGLEWOOD CO	1074	2790	71.59	
09/02	09/04	TST*SCILEPPIS AT THE OLD Castle Rock CO	1458	2790	60.11	
09/06	09/07	IBI*FABLETICS.COM 844-3225384 CA	0966	2790	59.95	
09/08	09/09	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	2481	2790	14.99	
09/08	09/09	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	8118	2790	14.99	
09/08	09/09	THE DELECTABLE EGG DTC ENGLEWOOD CO	7482	2790	63.05	
09/08	09/10	SECURCARE SELF STORAGE 919-4610116 NC	1677	2790	340.00	
09/09	09/10	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	6159	2790	20.00	
09/09	09/10	BIRDCALL DENVER CO	5464	2790	27.13	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$8,166.88
Interest Charged						
09/10	09/10	INTEREST CHARGED ON PURCHASES			391.74	
09/10	09/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
09/10	09/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
09/10	09/10	INTEREST CHARGED ON BANK CASH ADVANCES			11.75	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$403.49

2024 Totals Year-to-Date	
Total fees charged in 2024	\$1,177.20
Total interest charged in 2024	\$2,342.05

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	18.24%V				\$25,287.54	\$391.74
Balance Transfers	18.24%V				\$0.00	\$0.00
Direct Deposit and Check Cash Advances	28.24%V				\$0.00	\$0.00
Bank Cash Advances	29.99%V				\$461.26	\$11.75

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

81.68	Base Cash Back Earned
61.25	Relationship Bonus Earned
125.53	Cash Back Redeemed
142.93	Total Cash Back Available

Make the most of your rewards program today!

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. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
07/11	07/12	PAYMENT - THANK YOU	8050	2790	-5,000.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$5,000.00
Purchases and Adjustments						
07/09	07/11	THE HOME DEPOT #4418 CEDAR CITY UT	2610	2790	119.54	
07/09	07/11	THE HOME DEPOT #4418 CEDAR CITY UT	2644	2790	109.59	
07/11	07/11	NOTION LABS, INC. HTTPWWW.NOTICA	2454	2790	172.30	
07/12	07/13	IBI*FABLETICS.COM 844-3225384 CA	6439	2790	59.95	
07/15	07/16	WWW COSTCO COM 800-955-2292 WA	8450	2790	617.94	
07/16	07/16	COMCAST CABLE COMM 800-COMCAST CO	3809	2790	194.87	
07/16	07/17	SPI*DENVER WATER 303-893-2444 CO	3439	2790	178.00	
07/18	07/19	DMV-44 775-684-4513 NV	0111	2790	138.00	
07/23	07/24	PASTA MACCHINA LAIETANA BARCELONA 74.35 EUR	4939	2790	81.08	
07/24	07/25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	0323	2790	40.00	
07/26	07/29	RATP PARIS 72.00 EUR	3597	2790	78.28	
07/26	07/29	UBER *EATS HELP.UBER.COM 46.44 EUR	8431	2790	50.48	
07/27	07/29	PALAIS ROYAL PARIS 190.00 EUR	8748	2790	206.53	
07/27	07/29	AU PETIT VERSAIL PARIS 25.50 EUR	9007	2790	27.72	
07/27	07/29	PARIS 2024 TOP NANTERRE 34.00 EUR	9001	2790	36.96	
07/27	07/29	RATP PARIS 140.00 EUR	0196	2790	152.18	
07/27	07/29	RATP PARIS 72.00 EUR	0220	2790	78.26	
07/28	07/29	PENDINO PARIS 1 96.00 EUR	0700	2790	104.35	
07/28	07/29	LES VERGERS ST 4307162 75PARIS 7 44.85 EUR	9008	2790	48.75	
07/28	07/29	PARIS 2024 SOD PARIS 24.00 EUR	9002	2790	26.09	
07/28	07/29	PARIS 2024 SOD PARIS 19.50 EUR	9002	2790	21.20	
07/28	07/30	UBER *EATS HELP.UBER.COM 92.44 EUR	9362	2790	100.48	
07/29	07/30	LA TOURMAUBOURG PARIS 160.00 EUR	9006	2790	173.92	
07/29	07/31	PARIS 2024 SOD PARIS 15.00 EUR	9001	2790	16.31	
07/29	07/31	CARREFOUR CITY 2939598 PARIS 47.71 EUR	7260	2790	51.86	
07/30	07/31	FRESH BURRITOS S PARIS 70.60 EUR	1951	2790	76.76	
07/31	08/01	Normandy Paris El Ve Paris 95.45 EUR	8038	2790	103.46	
07/31	08/01	ANCORA ST HONOR 4365173 75PARIS 1 30.00 EUR	8576	2790	32.52	
08/01	08/01	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	3583	2790	171.60	
08/01	08/01	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	2345	2790	975.00	
08/01	08/01	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	5695	2790	162.80	
07/31	08/02	PARIS 2024 TOP NANTERRE 17.00 EUR	9005	2790	18.43	
07/31	08/02	RATP PARIS 30.00 EUR	1586	2790	32.52	
08/01	08/02	WM SAINT HONORE 4771129 75PARIS 77.40 EUR	9003	2790	83.99	

continued on next page...

Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
08/01	08/02	ANCORA ST HONOR 4365170 75PARIS 1 109.80 EUR	4052	2790	119.14	
08/02	08/03	58 TOUR EIFFEL 4791651 75PARIS P58TE 17.00 EUR	9005	2790	18.42	
08/02	08/03	58 TOUR EIFFEL 4791651 75PARIS P58TE 28.00 EUR	9004	2790	30.34	
08/02	08/03	A2PAS ST HONORE PARIS 1 39.36 EUR	2793	2790	42.65	
08/02	08/03	REST TOUR EIFFE 4884642 75PARIS P VAE 13.00 EUR	9004	2790	14.21	
08/03	08/05	RATP PARIS 16.00 EUR	4640	2790	17.48	
08/03	08/05	ANCORA ST HONOR 4365170 75PARIS 1 114.80 EUR	3369	2790	125.44	
08/04	08/05	Boire et Manger SAINT DENIS L 9.00 EUR	3061	2790	9.83	
08/04	08/05	WM SAINT HONORE 4771129 75PARIS 32.70 EUR	9006	2790	35.73	
08/04	08/05	MELTIN COOK NANTERRE 108.50 EUR	3049	2790	118.56	
08/04	08/05	CAPRI ST HONORE PARIS 82.80 EUR	9009	2790	90.48	
08/04	08/06	RATP PARIS 16.00 EUR	6366	2790	17.48	
08/04	08/06	RATP PARIS 16.00 EUR	6333	2790	17.48	
08/04	08/06	RATP PARIS 16.00 EUR	6317	2790	17.48	
08/04	08/06	RATP PARIS 16.00 EUR	6309	2790	17.48	
08/04	08/06	AVIS RENT-A-CAR E911062622	9603	2790	327.92	
08/05	08/06	Normandy Paris El Ve Paris 63.00 EUR	9036	2790	68.84	
08/05	08/06	BO MIE PARIS 1 20.40 EUR	1282	2790	22.29	
08/03	08/07	SAPN 4758648 76GRAND COURO 4.00 EUR	9422	2790	4.37	
08/03	08/07	SAPN 4758648 76GRAND COURO 4.00 EUR	2686	2790	4.37	
08/03	08/07	SAPN 4758648 76GRAND COURO 4.40 EUR	3040	2790	4.81	
08/03	08/07	SAPN 4758648 76GRAND COURO 4.40 EUR	6701	2790	4.81	
08/03	08/07	SAPN 4758648 76GRAND COURO 6.20 EUR	6100	2790	6.77	
08/03	08/07	SAPN 4758648 76GRAND COURO 6.20 EUR	3883	2790	6.77	
08/03	08/07	AUTOROUTE A 13 76530 GRAND C 3.00 EUR	8673	2790	3.28	
08/03	08/07	AUTOROUTE A 13 76530 GRAND C 3.00 EUR	6529	2790	3.28	
08/06	08/07	COSTCO *ANNUAL RENEWAL 800-774-2678 WA	5707	2790	120.00	
08/06	08/08	TST*ILLEGAL PETES - DTC Greenwood VIICO	7866	2790	38.00	
08/08	08/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	5846	2790	14.99	
08/08	08/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	8434	2790	14.99	
08/08	08/10	SECURCARE SELF STORAGE 919-4610116 NC	6918	2790	340.00	
08/09	08/10	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	1046	2790	20.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD					\$6,239.41	

Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Bank Cash Advances						
08/07	08/07	Online Banking advance to CHK 9807	1105	2790	5,000.00	
TOTAL BANK CASH ADVANCES FOR THIS PERIOD						\$5,000.00
Fees						
07/23	07/24	FOREIGN TRANSACTION FEE	4939	2790	2.43	
07/26	07/29	FOREIGN TRANSACTION FEE	3597	2790	2.34	
07/26	07/29	FOREIGN TRANSACTION FEE	8431	2790	1.51	
07/27	07/29	FOREIGN TRANSACTION FEE	8748	2790	6.19	
07/27	07/29	FOREIGN TRANSACTION FEE	9007	2790	0.83	
07/27	07/29	FOREIGN TRANSACTION FEE	9001	2790	1.10	
07/27	07/29	FOREIGN TRANSACTION FEE	0196	2790	4.56	
07/27	07/29	FOREIGN TRANSACTION FEE	0220	2790	2.34	
07/28	07/29	FOREIGN TRANSACTION FEE	0700	2790	3.13	
07/28	07/29	FOREIGN TRANSACTION FEE	9008	2790	1.46	
07/28	07/29	FOREIGN TRANSACTION FEE	9002	2790	0.78	
07/28	07/29	FOREIGN TRANSACTION FEE	9002	2790	0.63	
07/28	07/30	FOREIGN TRANSACTION FEE	9362	2790	3.01	
07/29	07/30	FOREIGN TRANSACTION FEE	9006	2790	5.21	
07/29	07/31	FOREIGN TRANSACTION FEE	9001	2790	0.48	
07/29	07/31	FOREIGN TRANSACTION FEE	7260	2790	1.55	
07/30	07/31	FOREIGN TRANSACTION FEE	1951	2790	2.30	
07/31	08/01	FOREIGN TRANSACTION FEE	8038	2790	3.10	
07/31	08/01	FOREIGN TRANSACTION FEE	8576	2790	0.97	
07/31	08/02	FOREIGN TRANSACTION FEE	9005	2790	0.55	
07/31	08/02	FOREIGN TRANSACTION FEE	1586	2790	0.97	
08/01	08/02	FOREIGN TRANSACTION FEE	9003	2790	2.51	
08/01	08/02	FOREIGN TRANSACTION FEE	4052	2790	3.57	
08/02	08/03	FOREIGN TRANSACTION FEE	9005	2790	0.55	
08/02	08/03	FOREIGN TRANSACTION FEE	9004	2790	0.91	
08/02	08/03	FOREIGN TRANSACTION FEE	2793	2790	1.27	
08/02	08/03	FOREIGN TRANSACTION FEE	9004	2790	0.42	
08/03	08/05	FOREIGN TRANSACTION FEE	4640	2790	0.52	
08/03	08/05	FOREIGN TRANSACTION FEE	3369	2790	3.76	
08/04	08/05	FOREIGN TRANSACTION FEE	3061	2790	0.29	
08/04	08/05	FOREIGN TRANSACTION FEE	9006	2790	1.07	
08/04	08/05	FOREIGN TRANSACTION FEE	3049	2790	3.55	
08/04	08/05	FOREIGN TRANSACTION FEE	9009	2790	2.71	
08/04	08/06	FOREIGN TRANSACTION FEE	6366	2790	0.52	
08/04	08/06	FOREIGN TRANSACTION FEE	6333	2790	0.52	
08/04	08/06	FOREIGN TRANSACTION FEE	6317	2790	0.52	
08/04	08/06	FOREIGN TRANSACTION FEE	6309	2790	0.52	
08/05	08/06	FOREIGN TRANSACTION FEE	9036	2790	2.06	
08/05	08/06	FOREIGN TRANSACTION FEE	1282	2790	0.66	
08/03	08/07	FOREIGN TRANSACTION FEE	9422	2790	0.13	
08/03	08/07	FOREIGN TRANSACTION FEE	2686	2790	0.13	
08/03	08/07	FOREIGN TRANSACTION FEE	3040	2790	0.14	
08/03	08/07	FOREIGN TRANSACTION FEE	6701	2790	0.14	
08/03	08/07	FOREIGN TRANSACTION FEE	6100	2790	0.20	
08/03	08/07	FOREIGN TRANSACTION FEE	3883	2790	0.20	
08/03	08/07	FOREIGN TRANSACTION FEE	8673	2790	0.09	
08/03	08/07	FOREIGN TRANSACTION FEE	6529	2790	0.09	
08/07	08/07	BANK - TRANSACTION FEE	1105	2790	250.00	
TOTAL FEES FOR THIS PERIOD						\$322.49
Interest Charged						
08/10	08/10	INTEREST CHARGED ON PURCHASES			306.11	
08/10	08/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
08/10	08/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
08/10	08/10	INTEREST CHARGED ON BANK CASH ADVANCES			17.28	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$323.39

Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
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2024 Totals Year-to-Date	
Total fees charged in 2024	\$1,177.20
Total interest charged in 2024	\$1,938.56

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	18.24%V				\$ 19,760.27	\$ 306.11
Balance Transfers	18.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	28.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 678.25	\$ 17.28

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

62.36	Base Cash Back Earned
9.32	Category Bonus Earned
53.85	Relationship Bonus Earned
250.54	Cash Back Redeemed
125.53	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
June 11 - July 10, 2024

Account Summary/Payment Information

Previous Balance \$17,386.75
Payments and Other Credits -\$10,769.48
Purchases and Adjustments \$14,752.98
Fees Charged \$0.00
Interest Charged \$297.50

New Balance Total \$21,667.75
Total Credit Line \$28,500.00
Total Credit Available \$6,832.25
Cash Credit Line \$22,520.00
Portion of Credit Available for Cash \$6,832.25
Statement Closing Date 07/10/2024
Days in Billing Cycle 30

New Balance Total \$21,667.75
Current Payment Due \$511.00

Total Minimum Payment Due \$511.00
Payment Due Date 08/07/2024

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$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	31 years	\$53,324.00
\$786.00	36 months	\$28,296.00 (Savings = \$25,028.00)

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

10 0216677500051100010769480000000000004400663544632790

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

Account Number: 4400 6635 4463 2790

Payment Due Date 08/07/2024
New Balance Total \$21,667.75
Total Minimum Payment Due \$511.00

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

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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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PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
06/11	06/12	PAYMENT - THANK YOU	8040	2790	-5,000.00	
06/12	06/13	WALMART.COM WALMART.COM AR	3664	2790	-545.98	
06/14	06/17	THE HOME DEPOT #4418 CEDAR CITY UT	0357	2790	-161.76	
06/15	06/17	WALMART.COM WALMART.COM AR	6727	2790	-61.74	
07/10	07/10	Online payment from CHK 7648	3602	2790	-5,000.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$10,769.48
Purchases and Adjustments						
06/09	06/11	WYNDHAM 435-8678877 UT ARRIVAL DATE 04/30/24	7471	2790	309.16	
06/09	06/11	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/05/24	7620	2790	265.50	
06/11	06/11	NOTION LABS, INC. HTTPSWWW.NOTICA	7283	2790	584.07	
06/10	06/12	WYNDHAM 435-8678877 UT ARRIVAL DATE 05/06/24	1010	2790	463.74	
06/10	06/12	WYNDHAM 435-8678877 UT ARRIVAL DATE 04/30/24	1069	2790	154.58	
06/11	06/13	THE HOME DEPOT #4418 CEDAR CITY UT	3509	2790	200.75	
06/12	06/14	THE HOME DEPOT #4418 CEDAR CITY UT	2846	2790	314.84	
06/13	06/14	SPI*DENVER WATER 303-893-2444 CO	9060	2790	40.96	
06/13	06/15	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/08/24	1851	2790	463.74	
06/14	06/17	TST* SCILEPPIS AT THE OL Castle Rock CO	1399	2790	59.47	
06/14	06/17	THE HOME DEPOT #4418 CEDAR CITY UT	5872	2790	62.10	
06/16	06/17	COMCAST CABLE COMM 800-COMCAST CO	8041	2790	194.87	
06/16	06/18	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/11/24	3139	2790	463.74	
06/16	06/18	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/11/24	3147	2790	463.74	
06/18	06/20	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/17/24	8883	2790	77.29	
06/19	06/21	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/14/24	3591	2790	463.74	
06/19	06/21	THE HOME DEPOT #4418 CEDAR CITY UT	4494	2790	336.32	
06/20	06/22	THE HOME DEPOT #4418 CEDAR CITY UT	0737	2790	88.78	
06/21	06/24	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/16/24	6615	2790	463.74	
06/22	06/24	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/19/24	1011	2790	386.45	
06/22	06/24	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/17/24	1037	2790	463.74	
06/23	06/24	TERIYAKI MADNESS GREENWO olo.com CO	3879	2790	47.69	
06/24	06/25	PROGRESSIVE INS 800-776-4737 OH	1622	2790	148.15	
06/24	06/25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	6119	2790	40.00	
06/24	06/26	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/22/24	9370	2790	233.01	
06/25	06/27	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/24/24	8187	2790	99.70	
06/25	06/27	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/20/24	8302	2790	463.74	
06/27	06/29	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/25/24	3768	2790	299.10	
06/27	06/29	THE HOME DEPOT #4418 CEDAR CITY UT	3708	2790	273.13	
06/28	07/01	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/23/24	5063	2790	463.74	
06/28	07/01	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/23/24	5121	2790	463.74	
06/28	07/01	THE HOME DEPOT #4418 CEDAR CITY UT	6825	2790	451.78	
07/01	07/02	EUNIFYPAY* THE PRESE WWW.EUNIFY.NEAZ	5559	2790	619.20	

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Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
07/01	07/03	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/26/24	0504	2790	463.74	
07/01	07/03	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/28/24	0603	2790	299.10	
07/02	07/03	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	0908	2790	975.00	
07/02	07/03	CEDAR DUMPSTER RENTAL 143-52917562 UT	0443	2790	189.00	
07/02	07/03	CEDAR DUMPSTER RENTAL 143-52917562 UT	0426	2790	975.00	
07/04	07/06	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/29/24	3038	2790	463.74	
07/04	07/06	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/29/24	3160	2790	463.74	
07/08	07/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	0887	2790	14.99	
07/08	07/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	0617	2790	14.99	
07/07	07/09	WYNDHAM 435-8678877 UT ARRIVAL DATE 05/09/24	1508	2790	609.38	
07/08	07/10	SECURCARE SELF STORAGE 919-4610116 NC	4742	2790	340.00	
07/09	07/10	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	7406	2790	20.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$14,752.98

Interest Charged						
07/10	07/10	INTEREST CHARGED ON PURCHASES			297.50	
07/10	07/10	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
07/10	07/10	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
07/10	07/10	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$297.50

2024 Totals Year-to-Date	
Total fees charged in 2024	\$854.71
Total interest charged in 2024	\$1,615.17

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	18.24%V				\$ 19,844.16	\$ 297.50
Balance Transfers	18.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	28.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 0.00	\$ 0.00

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

Important Messages

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

Your Reward Summary

139.86	Base Cash Back Earned
110.68	Relationship Bonus Earned
331.57	Cash Back Redeemed
250.54	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.



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WILMINGTON, DE 19850

Customer Service Information:

www.bankofamerica.com
1.800.637.7455

Mail billing inquiries to:

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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, 2024

Account Summary/Payment Information

Previous Balance \$6,026.66
Payments and Other Credits -\$6,087.04
Purchases and Adjustments \$17,299.13
Fees Charged \$0.00
Interest Charged \$148.00

New Balance Total \$17,386.75
Current Payment Due \$320.00

Total Minimum Payment Due \$320.00
Payment Due Date 07/07/2024

New Balance Total \$17,386.75
Total Credit Line \$28,500.00
Total Credit Available \$11,113.25
Cash Credit Line \$22,520.00
Portion of Credit Available for Cash \$11,113.25
Statement Closing Date 06/10/2024
Days in Billing Cycle 31

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	29 years	\$42,765.00
\$631.00	36 months	\$22,716.00 (Savings = \$20,049.00)

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

10 017386750003200000608704000000000004400663544632790

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

Account Number: 4400 6635 4463 **2790**

Payment Due Date 07/07/2024
New Balance Total \$17,386.75
Total Minimum Payment Due \$320.00

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

⑆524022250⑆ 19623544632790⑆

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

TOTAL INTEREST CHARGE COMPUTATION - Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges, we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your payment due date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

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CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 11:59 p.m. ET. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
05/11	05/13	PAYMENT - THANK YOU	8030	2790	-5,000.00	
05/15	05/17	THE HOME DEPOT #4418 CEDAR CITY UT	4237	2790	-52.29	
05/15	05/17	THE HOME DEPOT #4418 CEDAR CITY UT	4252	2790	-29.23	
05/15	05/17	THE HOME DEPOT #4418 CEDAR CITY UT	4229	2790	-4.71	
05/25	05/27	PROGRESSIVE INS 800-776-4737 OH	7593	2790	-37.84	
05/28	05/30	THE HOME DEPOT #4418 CEDAR CITY UT	9994	2790	-23.03	
06/01	06/03	PROGRESSIVE INS 800-776-4737 OH	6506	2790	-874.21	
06/08	06/10	PROGRESSIVE INS 800-776-4737 OH	4993	2790	-65.73	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$6,087.04
Purchases and Adjustments						
05/09	05/11	THE HOME DEPOT #4418 CEDAR CITY UT	8211	2790	398.85	
05/10	05/11	IBI*FABLETICS.COM 844-3225384 CA	5398	2790	59.95	
05/11	05/11	NOTION LABS, INC. HTTPWWW.NOTICA	9443	2790	988.80	
05/10	05/13	THE HOME DEPOT #4418 CEDAR CITY UT	9847	2790	463.38	
05/11	05/13	WYNDHAM 435-8678877 UT	1822	2790	508.58	
ARRIVAL DATE 05/06/24						
05/11	05/13	WYNDHAM 435-8678877 UT	1897	2790	331.58	
ARRIVAL DATE 04/30/24						
05/13	05/14	SPI*DENVER WATER 303-893-2444 CO	0585	2790	43.80	
05/14	05/16	WYNDHAM 435-8678877 UT	4738	2790	474.95	
ARRIVAL DATE 05/09/24						
05/14	05/16	THE HOME DEPOT #4418 CEDAR CITY UT	5574	2790	435.75	
05/15	05/16	CORPORATE FILINGS LLC 888-7898466 WY	7368	2790	49.00	
05/15	05/16	CORPORATE FILINGS LLC 888-7898466 WY	4109	2790	130.00	
05/15	05/17	THE HOME DEPOT #4418 CEDAR CITY UT	9504	2790	311.39	
05/16	05/17	COMCAST CABLE COMM 800-COMCAST CO	8591	2790	194.87	
05/16	05/18	THE HOME DEPOT #4418 CEDAR CITY UT	0438	2790	283.82	
05/16	05/18	THE HOME DEPOT #4418 CEDAR CITY UT	0354	2790	74.71	
05/17	05/18	LONE TREE CLEANERS LONE TREE CO	5221	2790	11.85	
05/17	05/20	WYNDHAM 435-8678877 UT	4142	2790	463.74	
ARRIVAL DATE 05/12/24						
05/17	05/20	WYNDHAM 435-8678877 UT	4217	2790	463.74	
ARRIVAL DATE 05/12/24						
05/18	05/20	THE HOME DEPOT #4418 CEDAR CITY UT	6816	2790	59.73	
05/20	05/21	CEDAR DUMPSTER RENTAL 143-52917562 UT	5507	2790	184.80	
05/20	05/22	WYNDHAM 435-8678877 UT	3710	2790	463.74	
ARRIVAL DATE 05/09/24						
05/20	05/22	THE HOME DEPOT #4418 CEDAR CITY UT	3284	2790	128.33	
05/21	05/23	THE HOME DEPOT #4418 CEDAR CITY UT	4105	2790	270.36	
05/22	05/24	WYNDHAM 435-8678877 UT	7373	2790	309.16	
ARRIVAL DATE 05/18/24						
05/22	05/24	WYNDHAM 435-8678877 UT	7563	2790	77.29	
ARRIVAL DATE 05/21/24						
05/23	05/25	WYNDHAM 435-8678877 UT	2052	2790	463.74	
ARRIVAL DATE 05/18/24						
05/23	05/25	WYNDHAM 435-8678877 UT	2110	2790	154.58	
ARRIVAL DATE 05/23/24						
05/23	05/25	THE HOME DEPOT #4418 CEDAR CITY UT	7703	2790	248.45	
05/24	05/25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	2584	2790	40.00	
05/24	05/27	THE HOME DEPOT #4418 CEDAR CITY UT	2426	2790	193.49	
05/26	05/28	WYNDHAM 435-8678877 UT	1488	2790	386.45	
ARRIVAL DATE 05/23/24						
05/28	05/28	INGESTAI LABS, INC. HTTPSSINGESTAIFL	4667	2790	89.00	
05/28	05/30	THE HOME DEPOT #4418 CEDAR CITY UT	5475	2790	366.21	
05/29	05/30	WALMART.COM 800-925-6278 AR	2750	2790	1,091.96	
05/29	05/30	WALMART.COM 800-925-6278 AR	2750	2790	123.48	
05/29	05/30	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	9172	2790	975.00	

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Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
05/29	05/31	WYNDHAM 435-8678877 UT ARRIVAL DATE 05/24/24	1419	2790	463.74	
05/29	05/31	WYNDHAM 435-8678877 UT ARRIVAL DATE 05/24/24	1427	2790	463.74	
05/29	05/31	GARKANEPROPANE/800-747-54800-7475403 UT	1370	2790	1,131.56	
05/31	06/03	THE HOME DEPOT #4418 CEDAR CITY UT	1267	2790	308.53	
05/31	06/03	THE HOME DEPOT #4418 CEDAR CITY UT	1499	2790	82.35	
06/01	06/03	WYNDHAM 435-8678877 UT ARRIVAL DATE 05/09/24	5500	2790	463.74	
06/02	06/03	PROGRESSIVE *INSURANCE 800-776-4737 OH	1359	2790	153.64	
06/03	06/04	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPUT	5214	2790	198.00	
06/03	06/05	THE HOME DEPOT #4418 CEDAR CITY UT	4595	2790	445.75	
06/03	06/05	THE HOME DEPOT #4418 CEDAR CITY UT	4355	2790	48.99	
06/05	06/05	MIDJOURNEY INC. HTTPWWW.MIDJCA	3159	2790	96.00	
06/04	06/06	WYNDHAM 435-8678877 UT ARRIVAL DATE 05/06/24	7327	2790	463.74	
06/04	06/06	WYNDHAM 435-8678877 UT ARRIVAL DATE 04/30/24	7350	2790	463.74	
06/06	06/08	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/05/24	4032	2790	88.50	
06/08	06/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	8492	2790	14.99	
06/08	06/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	6520	2790	14.99	
06/07	06/10	THE HOME DEPOT #4418 CEDAR CITY UT	5310	2790	198.91	
06/07	06/10	WYNDHAM 435-8678877 UT ARRIVAL DATE 06/02/24	1368	2790	463.74	
06/08	06/10	IBI*FABLETICS.COM 844-3225384 CA	9266	2790	59.95	
06/08	06/10	SECURCARE SELF STORAGE 919-4610116 NC	7520	2790	340.00	
06/09	06/10	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	5011	2790	20.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$17,299.13
Interest Charged						
06/10	06/10	INTEREST CHARGED ON PURCHASES			148.00	
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						\$148.00

2024 Totals Year-to-Date	
Total fees charged in 2024	\$854.71
Total interest charged in 2024	\$1,317.67

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
Purchases	18.24%V				\$ 9,553.48	\$ 148.00
Balance Transfers	18.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	28.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 0.00	\$ 0.00

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

Important Messages

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

Your Reward Summary

162.16	Base Cash Back Earned
22.63	Category Bonus Earned
146.78	Relationship Bonus Earned
231.74	Cash Back Redeemed
331.57	Total Cash Back Available

Make the most of your rewards program today!

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WILMINGTON, DE 19850

Customer Service Information:

www.bankofamerica.com
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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**
April 11 - May 10, 2024

Account Summary/Payment Information

Previous Balance	\$1,096.48
Payments and Other Credits	-\$26,167.10
Purchases and Adjustments	\$13,187.50
Bank Cash Advances	\$17,000.00
Fees Charged	\$850.00
Interest Charged	\$59.78

New Balance Total	\$6,026.66
Total Credit Line	\$28,500.00
Total Credit Available	\$22,473.34
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$22,463.00
Statement Closing Date	05/10/2024
Days in Billing Cycle	30

New Balance Total	\$6,026.66
Current Payment Due	\$119.00
Total Minimum Payment Due	\$119.00
Payment Due Date	06/07/2024

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$39.00** and your APRs may be increased up to the Penalty APR of **29.99%**.

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

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	22 years	\$16,257.00
\$219.00	36 months	\$7,884.00 (Savings = \$8,373.00)

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

10 006026660001190002616710000000000004400663544632790

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

Account Number: 4400 6635 4463 **2790**

Payment Due Date	06/07/2024
New Balance Total	\$6,026.66
Total Minimum Payment Due	\$119.00

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.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

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						
04/12	04/12	PAYMENT - THANK YOU	8012	2790	-5,000.00	
04/12	04/12	PAYMENT - THANK YOU	8020	2790	-2,000.00	
05/08	05/08	Online payment from CHK 9807	3398	2790	-19,167.10	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$26,167.10
Purchases and Adjustments						
04/10	04/11	IBI*FABLETICS.COM 844-3225384 CA	2077	2790	59.95	
04/12	04/13	SPI*DENVER WATER 303-893-2444 CO	4230	2790	40.96	
04/16	04/16	COMCAST CABLE COMM 800-COMCAST CO	6250	2790	194.87	
04/19	04/19	CHANGE.ORG CHANGE.ORG CA	1657	2790	25.00	
04/23	04/24	WALMART.COM 800-925-6278 AR	6016	2790	3,163.60	
04/23	04/24	WALMART.COM 800-925-6278 AR	6016	2790	246.96	
04/23	04/25	THE HOME DEPOT #4418 CEDAR CITY UT	4268	2790	419.24	
04/23	04/25	THE HOME DEPOT #4418 CEDAR CITY UT	4227	2790	45.54	
04/24	04/25	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	5928	2790	40.00	
04/24	04/25	ULTIMATE FITNESS http:// IL	0014	2790	14.00	
04/25	04/27	THE HOME DEPOT #4418 CEDAR CITY UT	7876	2790	76.41	
04/26	04/27	YOUR PIE DAVENPORT DAVENPORT IA	1622	2790	40.62	
04/26	04/29	MOE'S SW GRILL 100289 DAVENPORT IA	4035	2790	34.51	
04/27	04/29	KWIK STAR #929 BETTENDORF IA	3782	2790	17.55	
04/28	04/29	INGESTAI LABS, INC. HTTPINGESTAIFL	0653	2790	89.00	
04/29	04/30	KING SOOPERS #0063 CENTENNIAL CO	2377	2790	15.18	
04/29	04/30	EARTHCAM INC 201-488-1111 NJ	6589	2790	350.00	
04/29	05/01	THE HOME DEPOT #4418 CEDAR CITY UT	5769	2790	141.92	
04/29	05/01	BURGER KING #3609 CENTENNIAL CO	0290	2790	10.23	
04/30	05/01	PROGRESSIVE INS 800-776-4737 OH	1250	2790	4,180.00	
04/30	05/01	GEORGIA POWER COMPANY 866-702-1864 GA	3852	2790	12.11	
05/01	05/02	CEDAR DUMPSTER RENTAL WWW.CEDARDUMPPUT	1516	2790	975.00	
05/01	05/03	THE HOME DEPOT #4418 CEDAR CITY UT	8412	2790	272.13	
05/02	05/03	WYNDHAM 435-8678877 UT	1034	2790	88.50	
		ARRIVAL DATE 05/01/24				
05/02	05/03	SQ *HIGH FIDELITY AV Cedar City UT	7973	2790	90.27	
05/03	05/04	PROGRESSIVE *INSURANCE 800-776-4737 OH	8580	2790	610.00	
05/03	05/06	THE HOME DEPOT #4418 CEDAR CITY UT	6573	2790	68.31	
05/04	05/06	THE HOME DEPOT #4418 CEDAR CITY UT	9316	2790	175.26	
05/05	05/07	WYNDHAM 435-8678877 UT	8090	2790	442.50	
		ARRIVAL DATE 04/30/24				
05/05	05/07	WYNDHAM 435-8678877 UT	8199	2790	442.50	
		ARRIVAL DATE 04/30/24				
05/05	05/07	WYNDHAM 435-8678877 UT	8207	2790	88.50	
		ARRIVAL DATE 05/05/24				
05/08	05/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	1723	2790	14.99	
05/08	05/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	6666	2790	5.90	
05/08	05/08	GRAHAM ZEMEL TEXTCLOAK GRAHAMZEMEL.CCT	6287	2790	14.99	
05/08	05/08	WRITEHUMAN.AI WRITEHUMAN.AIVA	5520	2790	144.00	
05/08	05/10	WYNDHAM 435-8678877 UT	8815	2790	177.00	
		ARRIVAL DATE 05/06/24				
05/08	05/10	SECURCARE SELF STORAGE 919-4610116 NC	7789	2790	340.00	
05/09	05/10	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	9346	2790	20.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$13,187.50
Bank Cash Advances						
05/02	05/02	Online Banking advance to CHK 7648	3636	2790	10,000.00	
05/06	05/07	Online Banking advance to CHK 9807	9420	2790	2,000.00	
05/07	05/08	Online Banking advance to CHK 9807	3318	2790	5,000.00	
TOTAL BANK CASH ADVANCES FOR THIS PERIOD						\$17,000.00
Fees						
05/02	05/02	BANK - TRANSACTION FEE	3636	2790	500.00	

continued on next page...

Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Fees						
05/06	05/07	BANK - TRANSACTION FEE	9420	2790	100.00	
05/07	05/08	BANK - TRANSACTION FEE	3318	2790	250.00	
TOTAL FEES FOR THIS PERIOD						\$850.00
Interest Charged						
05/10	05/10	INTEREST CHARGED ON PURCHASES			0.00	
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			59.78	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$59.78

2024 Totals Year-to-Date	
Total fees charged in 2024	\$854.71
Total interest charged in 2024	\$1,169.67

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
Purchases	18.24%V				\$ 0.00	\$ 0.00
Balance Transfers	18.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	28.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 2,425.37	\$ 59.78

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

Important Messages

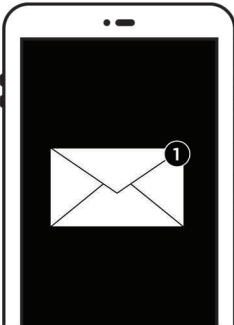
You can request a copy of this statement in either Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

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

Your Reward Summary

131.90	Base Cash Back Earned
.50	Category Bonus Earned
99.34	Relationship Bonus Earned
38.52	Cash Back Redeemed
231.74	Total Cash Back Available

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



Don't miss out

Stay connected with email to help manage your financial life. Don't miss out on updates, product features, and special offers from Bank of America.

Update your email preference at bofa.com/StayConnected.
Or just scan this code with your smart device.



When you use the QRC feature certain information is collected from your mobile device for business purposes.

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Important Information

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

YOUR BILLING RIGHTS

Keep This Document For Future Use

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

What To Do If You Find A Mistake On Your Statement

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

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

In your letter, give us the following information:

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

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

You must contact us:

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

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

What Will Happen After We Receive Your Letter

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

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

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

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

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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

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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, 2024

Account Summary/Payment Information

Previous Balance	\$23,862.25
Payments and Other Credits	-\$25,189.21
Purchases and Adjustments	\$2,201.14
Fees Charged	\$0.00
Interest Charged	\$222.30

New Balance Total	\$1,096.48
Total Credit Line	\$28,500.00
Total Credit Available	\$27,403.52
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$22,520.00
Statement Closing Date	04/10/2024
Days in Billing Cycle	31

New Balance Total	\$1,096.48
Current Payment Due	\$231.00
Total Minimum Payment Due	\$231.00
Payment Due Date	05/07/2024

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$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	4 years	\$1,474.00

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	05/07/2024
New Balance Total	\$1,096.48
Total Minimum Payment Due	\$231.00

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.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

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	7970	2790	-5,000.00	
03/12	03/13	PAYMENT - THANK YOU	7986	2790	-2,000.00	
04/05	04/05	Online payment from CHK 7648	2444	2790	-18,189.21	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$25,189.21
Purchases and Adjustments						
03/09	03/11	IBI*FABLETICS.COM 844-3225384 CA	0819	2790	61.93	
03/09	03/11	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	9100	2790	20.00	
03/10	03/11	ACTBLUE* JOE.BIDEN HTTPSSECURE.AMA	7448	2790	25.00	
03/15	03/16	SPI*DENVER WATER 303-893-2444 CO	9882	2790	40.96	
03/16	03/16	COMCAST CABLE COMM 800-COMCAST CO	6464	2790	194.87	
03/20	03/20	GPTZERO, INC. WWW.GPTZERO.MNY	7943	2790	276.00	
03/28	03/28	INGESTAI LABS, INC. HTTPSINGESTAIFL	6134	2790	89.00	
04/01	04/02	EUNIFYPAY* THE PRESE WWW.EUNIFY.NEAZ	8009	2790	619.20	
04/04	04/05	GARKANE ENERGY COOPERATI GARKANEENERGYUT	3680	2790	491.09	
04/05	04/06	BIG 5 SPORTING GOODS 341 HIGHLANDS RANCO	0274	2790	23.09	
04/08	04/09	SECURCARE SELF STORAGE 919-4610116 NC	8771	2790	340.00	
04/09	04/10	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	4975	2790	20.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$2,201.14
Interest Charged						
04/10	04/10	INTEREST CHARGED ON PURCHASES			222.30	
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			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$222.30

2024 Totals Year-to-Date	
Total fees charged in 2024	\$4.71
Total interest charged in 2024	\$1,109.89

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	18.24%V				\$ 14,350.04	\$ 222.30
Balance Transfers	18.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	28.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 0.00	\$ 0.00

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

Important Messages

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

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

Your Reward Summary

22.01	Base Cash Back Earned
16.51	Relationship Bonus Earned
103.34	Cash Back Redeemed
38.52	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.

Enclosed for your review is the annual Privacy Notice insert, which is also available in Mobile and Online Banking > Statements and Documents > Other Account Documents.

We are changing some terms of your Credit Card Agreement.

The amendment to your Credit Card Agreement is outlined below. 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. Please keep this document for your records.

We are making this amendment because we want to clarify some language within the Agreement regarding our business practices.

What you need to know

In the section titled TYPES OF TRANSACTIONS, we've added clarifying language for cryptocurrency as a Cash Equivalent within the definition of a Cash Advance. Below is the updated language.

e. **Cash Equivalents:** by the purchase of foreign currency, money orders, travelers checks, or to obtain cash, each from a non-financial institution, or person-to-person money transfers, bets, lottery tickets purchased outside the United States, casino gaming chips, cryptocurrency to the extent accepted, or bail bonds, with your card or account number (including through the use of an enabled mobile device).

In the section titled INTEREST AND FEES under the sub-header INTEREST RATES - ANNUAL PERCENTAGE RATES (APRs), we've added language to clarify that the abbreviation for "Daily Periodic Rate" is "DPR." Below is the updated language.

INTEREST RATES - ANNUAL PERCENTAGE RATES (APRs)

This section provides the interest rates, also referred to as corresponding Annual Percentage Rates (APRs), which are applicable to your account. The APR corresponds to the Daily Periodic Rate (DPR): the APR is equal to the DPR multiplied by 365, and the DPR is equal to the APR divided by 365. Interest charges are calculated by using the DPR. If a rate is a variable rate, we calculate that APR by adding together an index and a margin. For more information on variable rates, please refer to the *How to Calculate Variable Rates* section within this summary.

In the section titled PAYMENTS AND DEFAULT under the sub-header PAYMENTS ON YOUR ACCOUNT, we've added language to clarify that automatic payment arrangements may be set up online or through a mobile device and that where these arrangements refer to "Statement Balance" it is the same term as "New Balance Total" used in this Agreement. Below is the updated language.

PAYMENTS ON YOUR ACCOUNT

You must pay each month at least the Total Minimum Payment Due shown on your monthly statement by its Payment Due Date. Payments must conform to the requirements set out on that monthly statement; these requirements may vary without prior notice. You may pay the entire amount you owe us at any time. Payments made in any billing cycle that are greater than the Total Minimum Payment Due will not affect your obligation to make the next Total Minimum Payment Due. If you overpay or if there is a credit balance on your account, we will not pay interest on such amounts. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. We reserve the right to reject any payment if your account has a credit balance as of the day we receive that payment. Generally, credits to your account, such as those generated by merchants or by person-to-person money transfers, are not treated as payments and will not reduce your Total Minimum Payment Due.

You may set up automatic payment arrangements online and/or through your mobile device. Where these arrangements refer to "Statement Balance" remember that is the same term as "New Balance Total" as it is used in this Agreement.

In the section titled CREDIT AVAILABILITY under the sub-header RECURRING PREAUTHORIZED TRANSACTIONS, we've added language to clarify that when we issue a new card we may share your new card number and expiration date with Visa or Mastercard, who may then provide that information to the merchant with whom you have set up recurring preauthorized transactions, and that you will want to confirm with the merchant that they have your new card information. Below is the updated language.

RECURRING PREAUTHORIZED TRANSACTIONS

Recurring preauthorized transactions occur when you authorize a merchant to automatically initiate a transaction using your account on a recurring basis. If we issue a new credit card with a different number or expiration date to you, we may (but are not obligated to) provide your new card number and expiration date to Visa or Mastercard, depending on which card is associated with this account, who may provide it to the merchant with whom you have set up a recurring preauthorized transaction in order to continue your recurring preauthorized transactions. You will want to confirm with the merchants that they have your new card information.

In the section titled LIMITATIONS/WARNINGS under the sub-header PERSONS USING YOUR ACCOUNT, we've added language to clarify how you may authorize a person to use your account, including the process to formally add an "Authorized User." Below is the updated language.

PERSONS USING YOUR ACCOUNT

If you permit any person to use your card, access checks, account number, or other credit device with the authorization to obtain credit on your account, you will be liable for all transactions made by that person including transactions for which you may not have intended to be liable, even if the amount of those transactions causes a credit line to be exceeded.

You may authorize any person to use your account in the following ways: (1) by lending or otherwise intentionally making your card, access checks, account number, or credit device accessible to another; (2) by requesting us to formally add a person to your account as an Authorized User; or (3) by any other ways in which you would be legally considered to have allowed another to use your account or to be legally prevented from denying that you did so.

An "Authorized User" means any person that you have formally requested we add to your account and to which we have approved. If approved, use of your account by such Authorized User is subject to the terms of this Agreement. You agree that an Authorized User may have the same access to information about the account as you do and that we may discuss your account with an Authorized User. An Authorized User may take advantage of benefits associated with your account, but may not add any other person to your account.

In order to request that we add an Authorized User to your account, you must: (1) be eligible to add a person to your account; (2) acknowledge to us that you have obtained the express permission of the person to be added to the account and that certain information about that person will be shared with us; (3) provide us with that person's information, which may include full legal name, date of birth, social security/tax identification number, primary address, their relationship to you, and citizenship status; and (4) inform that person that we report the account to the Consumer Reporting Agencies, which means the account and account activity may appear on that person's credit report. If the request is approved, you must make and provide a copy of this Agreement to the Authorized User.

Think carefully before you allow anyone to use your card, access checks, account number, or other credit device. By doing so, you authorize that person to use your account to the same extent that you can and they may have the same access to information as you do, including but not limited to making Purchases, Balance Transfers, Cash Advances, and allowing others to use your account. Your account does not permit you to limit the nature or

amount of authority you give to any person you have authorized to use your account and you will not attempt to do so. The authority you have granted to such person will continue until you notify us that you are terminating the authority and you physically retrieve the card, checks or other credit device.

When we send you account materials (cards, statements, and notices), you will be responsible for delivering those materials to any person associated with your account and any authorized users of your account. Notice to any of you will be considered notice to all of you.

In the section titled MISCELLANEOUS under the sub-header CREDIT REPORTING AGENCIES; COLLECTING AND SHARING INFORMATION, we've added language to clarify that we may collect information about authorized users and the transactions they make, and changed the term "Credit Reporting Agencies" to "Consumer Reporting Agencies." Below is the updated language.

CONSUMER REPORTING AGENCIES; COLLECTING AND SHARING INFORMATION

You authorize us to collect information about you in order to conduct our business and deliver the top quality service you expect, 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. We report account information to Consumer Reporting Agencies, which means the account will appear on your consumer report and may appear on any Authorized User's consumer report. You authorize us to share such information about you and your account with our affiliates and others. You may have the right to opt out of some information sharing. For more details, please refer to our Privacy Notice.

If you believe we have furnished inaccurate or incomplete information about you or your account to a consumer reporting agency, write to us at: Bank of America, N.A., RE: Consumer Reporting Agencies, P.O. Box 653059, Dallas, TX 75265-3059. Please include your name, address, home phone number, and account number, and explain what you believe is inaccurate or incomplete.

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 the 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.

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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**
February 11 - March 10, 2024

Account Summary/Payment Information

Previous Balance	\$23,239.91
Payments and Other Credits	-\$5,000.00
Purchases and Adjustments	\$5,312.00
Fees Charged	\$0.00
Interest Charged	\$310.34

New Balance Total	\$23,862.25
Total Credit Line	\$28,500.00
Total Credit Available	\$4,637.75
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$4,637.75
Statement Closing Date	03/10/2024
Days in Billing Cycle	29

New Balance Total	\$23,862.25
Current Payment Due	\$545.00
Total Minimum Payment Due	\$545.00
Payment Due Date	04/07/2024

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$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	\$58,838.00
\$866.00	36 months	\$31,176.00 (Savings = \$27,662.00)

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	04/07/2024
New Balance Total	\$23,862.25
Total Minimum Payment Due	\$545.00

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.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

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	7951	2790	-5,000.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$5,000.00
Purchases and Adjustments						
02/10	02/12	JASPER.AI JASPER.AI TX	7993	2790	708.00	
02/13	02/15	GARKANEPROPANE/800-747-54800-7475403 UT	7440	2790	265.84	
02/14	02/15	SPI*DENVER WATER 303-893-2444 CO	9502	2790	43.80	
02/16	02/16	COMCAST CABLE COMM 800-COMCAST CO	5563	2790	194.87	
02/17	02/19	PROGRESSIVE INS 800-776-4737 OH	3805	2790	1,482.00	
02/17	02/19	THE HOME DEPOT #4418 CEDAR CITY UT	9858	2790	303.68	
02/28	02/28	INGESTAI LABS, INC. HTTPSINGESTAIFL	9223	2790	89.00	
02/27	02/29	BAD BOYZ PIZZA -DAVENPORT DAVENPORT IA	0203	2790	21.69	
02/27	02/29	KWIK STAR #929 BETTENDORF IA	7641	2790	21.66	
02/28	03/01	SHELL OIL 57443303607 MOLINE IL	0407	2790	7.43	
02/28	03/01	COURTYARD BY MARRIOTT BETTENDORF IA ARRIVAL DATE 02/27/24	7353	2790	184.85	
03/02	03/04	IN *MOSEER EDUCATIONAL SER303-3495905 CO	3331	2790	325.00	
03/05	03/06	COOLING HEATING SUPPLY 435-586-4972 UT	1437	2790	110.30	
03/07	03/08	PROGRESSIVE *INSURANCE 800-776-4737 OH	6736	2790	1,103.88	
03/08	03/09	ACTBLUE* BIDEN.VICTORY HTTPSSECURE.AMA	4161	2790	110.00	
03/08	03/09	SECURCARE SELF STORAGE 919-4610116 NC	9034	2790	340.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$5,312.00
Interest Charged						
03/10	03/10	INTEREST CHARGED ON PURCHASES			310.34	
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						\$310.34

2024 Totals Year-to-Date	
Total fees charged in 2024	\$4.71
Total interest charged in 2024	\$887.59

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	18.24%V				\$ 21,414.98	\$ 310.34
Balance Transfers	18.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	28.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 0.00	\$ 0.00

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

Important Messages

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

Your Reward Summary

53.13	Base Cash Back Earned
5.90	Category Bonus Earned
44.31	Relationship Bonus Earned
142.12	Cash Back Redeemed
103.34	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-12-22-0030.A | 5197654



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, 2024

Account Summary/Payment Information

Previous Balance	\$22,299.21
Payments and Other Credits	-\$8,265.56
Purchases and Adjustments	\$8,873.95
Fees Charged	\$0.00
Interest Charged	\$332.31

New Balance Total	\$23,239.91
Total Credit Line	\$28,500.00
Total Credit Available	\$5,260.09
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$5,260.09
Statement Closing Date	02/10/2024
Days in Billing Cycle	31

New Balance Total	\$23,239.91
Current Payment Due	\$561.00
Total Minimum Payment Due	\$561.00
Payment Due Date	03/07/2024

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$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	\$57,238.00
\$843.00	36 months	\$30,348.00 (Savings = \$26,890.00)

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	03/07/2024
New Balance Total	\$23,239.91
Total Minimum Payment Due	\$561.00

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.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

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	01/12	PAYMENT - THANK YOU	7934	2790	-5,000.00	
01/15	01/16	CTIO SAFETY HTTPSWWW.CODOCO	7479	2790	-75.00	
01/15	01/16	FLEVY.COM DOCUMENTS FLEVY.COM NY	2288	2790	-1,021.20	
01/18	01/18	Online payment from CHK 7648	0976	2790	-2,000.00	
01/18	01/20	THE HOME DEPOT #4418 CEDAR CITY UT	1429	2790	-169.36	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$8,265.56
Purchases and Adjustments						
01/09	01/11	THE HOME DEPOT #4418 CEDAR CITY UT	0979	2790	353.32	
01/11	01/12	PETERSON PLUMBING SUPPLY 435-5864440 UT	5383	2790	221.43	
01/11	01/13	WYNDHAM 435-8678877 UT	4406	2790	154.58	
ARRIVAL DATE 01/09/24						
01/11	01/13	THE HOME DEPOT #4418 CEDAR CITY UT	8354	2790	429.49	
01/12	01/13	SPI*DENVER WATER 303-893-2444 CO	6763	2790	36.95	
01/12	01/15	THE HOME DEPOT #4418 CEDAR CITY UT	0424	2790	270.17	
01/12	01/15	THE HOME DEPOT #4418 CEDAR CITY UT	0432	2790	198.00	
01/13	01/15	FLEVY.COM DOCUMENTS FLEVY.COM NY	0824	2790	609.90	
01/13	01/15	FLEVY.COM DOCUMENTS FLEVY.COM NY	5715	2790	29.00	
01/13	01/15	WYNDHAM 435-8678877 UT	5592	2790	396.60	
ARRIVAL DATE 01/08/24						
01/13	01/15	ROCKY MOUNTAIN FELINE RE 303-915-0551 CO	3029	2790	154.67	
01/14	01/15	FLEVY.COM DOCUMENTS FLEVY.COM NY	5876	2790	25.00	
01/14	01/15	FLEVY.COM DOCUMENTS FLEVY.COM NY	5244	2790	1,060.20	
01/14	01/15	FLEVY.COM DOCUMENTS FLEVY.COM NY	1381	2790	55.00	
01/14	01/15	COLORADOGIVES.ORG 720-898-5900 CO	1057	2790	311.97	
01/16	01/16	COMCAST CABLE COMM 800-COMCAST CO	5645	2790	185.21	
01/18	01/19	EB HOW TO MAKE CHATGP 801-413-7200 CA	5874	2790	87.20	
01/18	01/20	THE HOME DEPOT #4418 CEDAR CITY UT	3875	2790	213.24	
01/19	01/22	WYNDHAM 435-8678877 UT	4383	2790	330.50	
ARRIVAL DATE 01/14/24						
01/19	01/22	WYNDHAM 435-8678877 UT	4391	2790	66.10	
ARRIVAL DATE 01/19/24						
01/19	01/22	THE HOME DEPOT #4418 CEDAR CITY UT	2693	2790	315.70	
01/20	01/22	THE HOME DEPOT #4418 CEDAR CITY UT	9006	2790	219.44	
01/20	01/22	THE HOME DEPOT #4418 CEDAR CITY UT	8909	2790	87.00	
01/21	01/23	WYNDHAM 435-8678877 UT	9341	2790	309.16	
ARRIVAL DATE 01/17/24						
01/22	01/24	WYNDHAM 435-8678877 UT	7634	2790	132.20	
ARRIVAL DATE 01/20/24						
01/23	01/25	THE HOME DEPOT #4418 CEDAR CITY UT	3999	2790	385.69	
01/24	01/26	WYNDHAM 435-8678877 UT	1520	2790	154.58	
ARRIVAL DATE 01/22/24						
01/24	01/26	THE HOME DEPOT #4418 CEDAR CITY UT	1142	2790	67.71	
01/25	01/27	WYNDHAM 435-8678877 UT	2350	2790	264.40	
ARRIVAL DATE 01/22/24						
01/25	01/27	WYNDHAM 435-8678877 UT	2368	2790	77.29	
ARRIVAL DATE 01/24/24						
01/25	01/27	THE HOME DEPOT #4418 CEDAR CITY UT	5952	2790	462.55	
01/26	01/29	THE HOME DEPOT #4418 CEDAR CITY UT	6106	2790	56.63	
01/27	01/29	WYNDHAM 435-8678877 UT	8240	2790	66.10	
ARRIVAL DATE 01/26/24						
01/27	01/29	THE HOME DEPOT #4418 CEDAR CITY UT	5830	2790	163.49	
01/28	01/29	INGESTAI LABS, INC. HTTPSINGESTAIFL	1941	2790	89.00	
01/28	01/30	WYNDHAM 435-8678877 UT	5278	2790	66.10	
ARRIVAL DATE 01/27/24						
02/05	02/07	THE HOME DEPOT #4418 CEDAR CITY UT	4763	2790	398.39	
02/06	02/07	GOOGLE *Google Storage g.co/helpay#CA	9164	2790	9.99	
02/08	02/09	SECURCARE SELF STORAGE 919-4610116 NC	7599	2790	340.00	
02/09	02/10	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	3838	2790	20.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$8,873.95

Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Interest Charged						
02/10	02/10	INTEREST CHARGED ON PURCHASES			332.31	
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						\$332.31

2024 Totals Year-to-Date	
Total fees charged in 2024	\$4.71
Total interest charged in 2024	\$577.25

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	18.24%V				\$ 21,451.43	\$ 332.31
Balance Transfers	18.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	28.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 0.00	\$ 0.00

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

Important Messages

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

Your Reward Summary

76.08	Base Cash Back Earned
66.04	Relationship Bonus Earned
324.38	Cash Back Redeemed
142.12	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
December 11 - January 10, 2024

Account Summary/Payment Information

Previous Balance	\$24,574.41
Payments and Other Credits	-\$21,135.30
Purchases and Adjustments	\$18,610.45
Fees Charged	\$4.71
Interest Charged	\$244.94

New Balance Total	\$22,299.21
Total Credit Line	\$28,500.00
Total Credit Available	\$6,200.79
Cash Credit Line	\$22,520.00
Portion of Credit Available for Cash	\$6,200.79
Statement Closing Date	01/10/2024
Days in Billing Cycle	31

New Balance Total	\$22,299.21
Current Payment Due	\$465.00
Total Minimum Payment Due	\$465.00
Payment Due Date	02/07/2024

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$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	31 years	\$54,981.00
\$809.00	36 months	\$29,124.00 (Savings = \$25,857.00)

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

10 022299210004650002113530000000000004400663544632790

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

Account Number: 4400 6635 4463 2790

Payment Due Date	02/07/2024
New Balance Total	\$22,299.21
Total Minimum Payment Due	\$465.00

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.

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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.

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Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by Bank of America. Bank of America is a registered trademark of Bank of America Corporation.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

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We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Change of Address/Phone number: Online at www.bankofamerica.com

Please do not add any written communication in this space.

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
12/11	12/12	PAYMENT - THANK YOU	7888	2790	-5,000.00	
12/12	12/12	PAYMENT - THANK YOU	7896	2790	-1,000.00	
12/16	12/16	Online payment from CHK 9807	3087	2790	-5,000.00	
12/26	12/28	THE HOME DEPOT 4418 CEDAR CITY UT	7460	2790	-90.87	
12/26	12/28	THE HOME DEPOT #4418 CEDAR CITY UT	2846	2790	-44.43	
12/29	12/29	Online payment from CHK 7648	9679	2790	-10,000.00	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$21,135.30
Purchases and Adjustments						
12/08	12/11	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/03/23	7361	2790	498.50	
12/09	12/11	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/07/23	7055	2790	199.40	
12/11	12/13	THE HOME DEPOT #4418 CEDAR CITY UT	2319	2790	117.74	
12/11	12/13	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/06/23	4636	2790	542.20	
12/12	12/14	THE HOME DEPOT #4418 CEDAR CITY UT	2531	2790	377.83	
12/13	12/15	WYNDHAM 435-8678877 UT ARRIVAL DATE 11/26/23	6489	2790	575.79	
12/13	12/15	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/12/23	6513	2790	88.50	
12/13	12/15	THE HOME DEPOT #4418 CEDAR CITY UT	4945	2790	730.62	
12/14	12/16	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/13/23	3798	2790	77.29	
12/14	12/16	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/13/23	3814	2790	77.29	
12/15	12/16	SPI*DENVER WATER 303-893-2444 CO	9160	2790	36.95	
12/15	12/16	CBT*BEAVER COUNTY UT 435-438-6410 UT	7789	2790	1,830.63	
12/15	12/16	CBT*SVC FEE BEAVER CN 800-764-0844 RI	7862	2790	45.77	
12/15	12/18	THE HOME DEPOT #4418 CEDAR CITY UT	5295	2790	463.70	
12/15	12/18	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/14/23	3185	2790	77.29	
12/16	12/18	COMCAST CABLE COMM 800-COMCAST CO	2264	2790	185.21	
12/16	12/18	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/11/23	6646	2790	408.87	
12/16	12/18	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/11/23	6679	2790	508.56	
12/16	12/18	THE HOME DEPOT #4418 CEDAR CITY UT	9835	2790	443.27	
12/17	12/19	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/12/23	9128	2790	486.15	
12/18	12/20	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/15/23	4111	2790	231.87	
12/18	12/20	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/15/23	4129	2790	231.87	
12/18	12/20	THE HOME DEPOT #4418 CEDAR CITY UT	5446	2790	114.96	
12/19	12/21	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/15/23	4650	2790	386.45	
12/19	12/21	THE HOME DEPOT #4418 CEDAR CITY UT	1630	2790	405.31	
12/20	12/22	HOMEWOOD SUITES DAVENPORT IA ARRIVAL DATE 12/18/23	5008	2790	297.45	
12/20	12/22	THE HOME DEPOT #4418 CEDAR CITY UT	9449	2790	587.09	
12/21	12/22	PETERSON PLUMBING SUPPLY CEDAR CITY UT	5501	2790	131.10	
12/21	12/23	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/20/23	5748	2790	77.29	
12/22	12/23	CEDAR DUMPSTER RENTAL 143-52917562 UT	5789	2790	975.00	
12/22	12/26	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/20/23	4152	2790	154.58	
12/22	12/26	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/17/23	4160	2790	386.45	

continued on next page...

Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
12/22	12/26	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/19/23	4178	2790	243.08	
12/23	12/26	THE HOME DEPOT #4418 CEDAR CITY UT	3238	2790	827.66	
12/23	12/26	THE HOME DEPOT #4418 CEDAR CITY UT	3329	2790	365.41	
12/23	12/26	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/18/23	6512	2790	386.45	
12/24	12/26	E 470 EXPRESS TOLLS 303-5373470 CO	2405	2790	27.45	
12/25	12/27	SPRUCE SADDLE RESTAURANT BEAVER CREEK CO	8511	2790	15.07	
12/25	12/27	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/22/23	5260	2790	309.16	
12/28	12/28	INGESTAI LABS, INC. HTTPSINGESTAIFL	3605	2790	89.00	
12/28	12/30	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/27/23	2513	2790	77.29	
12/29	12/30	alixpress Luxembourg 141.10 EUR	5029	2790	157.21	
12/29	01/02	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/25/23	4936	2790	309.16	
12/29	01/02	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/26/23	5057	2790	231.87	
01/02	01/03	CIT*27718619 866.800.4656 NE	9686	2790	617.70	
01/02	01/04	WYNDHAM 435-8678877 UT ARRIVAL DATE 01/02/24	5045	2790	309.16	
01/02	01/04	THE HOME DEPOT #4418 CEDAR CITY UT	6024	2790	409.08	
01/03	01/05	THE HOME DEPOT #4418 CEDAR CITY UT	3440	2790	205.41	
01/04	01/05	READYREFRESH/WATERSERV 800-274-5282 CA	3809	2790	8.99	
01/04	01/05	CEDAR DUMPSTER RENTAL 143-52917562 UT	6096	2790	176.00	
01/04	01/06	THE HOME DEPOT #4418 CEDAR CITY UT	1723	2790	209.12	
01/06	01/08	GOOGLE *Google Storage 855-836-3987 CA	2659	2790	9.99	
01/06	01/08	THE HOME DEPOT #4418 CEDAR CITY UT	1067	2790	374.53	
01/07	01/09	WYNDHAM 435-8678877 UT ARRIVAL DATE 01/06/24	5882	2790	77.29	
01/07	01/09	SECURCARE SELF STORAGE 919-4610116 NC	5483	2790	340.00	
01/08	01/10	WYNDHAM 435-8678877 UT ARRIVAL DATE 01/03/24	4474	2790	483.74	
01/08	01/10	THE HOME DEPOT #4418 CEDAR CITY UT	7363	2790	429.65	
01/09	01/10	CTIO SAFETY HTTPSWWW.CODOCO	3269	2790	75.00	
01/09	01/10	CTIO SAFETY HTTPSWWW.CODOCO	8645	2790	75.00	
01/09	01/10	WWW.PERPLEXITY.AI WWW.PERPLEXITCA	7306	2790	20.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD					\$18,610.45	
Fees						
12/29	12/30	FOREIGN TRANSACTION FEE	5029	2790	4.71	
TOTAL FEES FOR THIS PERIOD						\$4.71
Interest Charged						
01/10	01/10	INTEREST CHARGED ON PURCHASES			244.94	
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						\$244.94

2024 Totals Year-to-Date	
Total fees charged in 2024	\$4.71
Total interest charged in 2024	\$244.94

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	18.24%V				\$ 15,811.72	\$ 244.94
Balance Transfers	18.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	28.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 0.00	\$ 0.00

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

Important Messages

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

Your Reward Summary

184.74	Base Cash Back Earned
139.64	Relationship Bonus Earned
457.95	Cash Back Redeemed
324.38	Total Cash Back Available

Make the most of your rewards program today!

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