



P.O. BOX 15284  
WILMINGTON, DE 19850

**Customer Service Information:**

www.bankofamerica.com  
1.844.968.3900

**Mail billing inquiries to:**

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

**Mail payment to:**

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

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

Account# 4400 6695 7700 **0623**  
May 24 - June 23, 2025

**Account Summary/Payment Information**

Previous Balance	\$1,414.71
Payments and Other Credits	-\$1,414.71
Purchases and Adjustments	\$941.23
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$0.00</b>

New Balance Total	\$941.23
Total Credit Line	\$45,000.00
Total Credit Available	\$44,058.77
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$18,000.00
Statement Closing Date	06/23/2025
Days in Billing Cycle	31

New Balance Total	\$941.23
Current Payment Due	\$35.00
<hr/>	
Total Minimum Payment Due	\$35.00
Payment Due Date	07/20/2025

**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 **\$40.00** and your APRs may be increased up to the Penalty APR of **29.99%**.

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

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	3 years	\$1,286.00

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

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	07/20/2025
New Balance Total	\$941.23
Total Minimum Payment Due	\$35.00

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](http://www.bankofamerica.com) or

Mail this coupon along with your check payable to: Bank of America

⑆ 5 240 2 2 250 ⑆ 196 295 7 7000 6 23 ⑆

**IMPORTANT INFORMATION ABOUT THIS ACCOUNT**

**PAYING INTEREST** - We will not charge you any interest on Purchases if you always pay your entire "Grace Period Balance", as defined in the next two paragraphs, by the Payment Due Date. Specifically, you will not pay interest for an entire billing cycle on Purchases if you Paid in Full the two previous Grace Period Balances on your account by their respective Payment Due Dates; otherwise, each Purchase begins to accrue interest on its transaction date or the first day of the billing cycle, whichever date is later. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date. If you do not have an active Custom Pay Plan, your Grace Period Balance will be the New Balance Total. New Balance Total (also referred to as the "Statement Balance") is the total billed amount as of the Closing Date of a billing cycle, as shown on your monthly statement, plus any adjustments for subsequently returned payments.

If you have an active Custom Pay Plan, your Grace Period Balance will be the Interest Saving Balance as shown on your monthly statement plus any adjustments for subsequently returned payments. The Interest Saving Balance is your New Balance Total minus, any balances subject to a Custom Pay Plan, plus any Custom Pay Plan Payment(s) due, as shown on your monthly statement.

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

**HOW WE ALLOCATE YOUR PAYMENTS** - Payments are allocated to posted balances. We will first allocate the amount of your payment equal to the Total Minimum Payment Due to any Custom Pay Plan Payment due, then to the lowest APR balances in turn (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs, and finally to any Custom Pay Plan balances.

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

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

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

**CALCULATION OF BALANCES SUBJECT TO INTEREST RATE**

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

To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance less any Purchases assigned to an existing Custom Pay Plan; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; (4) subtract Purchases assigned to a new Custom Pay Plan; and (5) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

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

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

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

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

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**PAYMENTS** - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. However, mailed payments need not be sent in a return envelope if we sent you a statement without a return envelope. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone by 11:59 p.m. ET will be credited as of the date they are made. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with valid identification.

No payment, including those marked with paid in full or with any other restrictive words, shall operate as an accord and satisfaction without the prior written approval of one of our senior officers.

We process most payment checks electronically by using the information found on your check. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account (or process it as a check or paper draft). When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

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

**Change of Address/Phone number: Online at [www.bankofamerica.com](http://www.bankofamerica.com)**

**Please do not add any written communication in this space.**

## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
05/30	05/30	Online payment from CHK 7648	7725	0623	-1,414.71	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$1,414.71</b>
<b>Purchases and Adjustments</b>						
06/04	06/05	SP IVANHOE CYCLES KEW	0890	0623	188.00	
06/04	06/06	GREENPEACE FUND 800-7226995 DC	0015	0623	103.40	
06/10	06/11	BOOKSY BOOKSY.COM IL	2252	0623	77.39	
06/16	06/16	Meowtel Inc Dover DE	1183	0623	361.19	
06/16	06/17	Meowtel Inc Dover DE	2043	0623	211.25	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$941.23</b>
<b>Interest Charged</b>						
06/23	06/23	INTEREST CHARGED ON PURCHASES			0.00	
06/23	06/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
06/23	06/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
06/23	06/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$0.00</b>

2025 Totals Year-to-Date	
Total fees charged in 2025	\$29.00
Total interest charged in 2025	\$3,257.01

## Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
<b>Purchases</b>	22.24%V				\$0.00	\$0.00
<b>Balance Transfers</b>	22.24%V				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	25.24%V				\$0.00	\$0.00
<b>Bank Cash Advances</b>	28.99%V				\$0.00	\$0.00

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

## Important Messages

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

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

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

### Your Reward Summary

1,411.86	Base Points Earned
.00	Travel and Dining Bonus
1,058.91	Preferred Rewards Bonus
877,910.86	Total Points Available

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

Statements in Spanish? We can do that for you!

Call 800.432.1000 or visit your nearest financial center.

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

SSM-09-24-0578.C | 7012758



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Dallas TX 75267-2050

**Mail payment to:**

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

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

Account# 4400 6695 7700 **0623**  
April 24 - May 23, 2025

**Account Summary/Payment Information**

Previous Balance	\$790.16
Payments and Other Credits	-\$795.00
Purchases and Adjustments	\$1,419.55
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$0.00</b>

New Balance Total	\$1,414.71
Total Credit Line	\$45,000.00
Total Credit Available	\$43,585.29
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$18,000.00
Statement Closing Date	05/23/2025
Days in Billing Cycle	30

New Balance Total	\$1,414.71
Current Payment Due	\$35.00
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Total Minimum Payment Due	\$35.00
Payment Due Date	06/20/2025

**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 **\$40.00** and your APRs may be increased up to the Penalty APR of **29.99%**.

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

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	6 years	\$2,498.00
\$54.00	36 months	\$1,944.00 (Savings = \$554.00)

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

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	06/20/2025
New Balance Total	\$1,414.71
Total Minimum Payment Due	\$35.00

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5740 S FOREST ST  
GREENWOOD VILLAGE CO 80121-2138

Enter payment amount \$

For change of address/phone number, see reverse side.  
Make your payment online at [www.bankofamerica.com](http://www.bankofamerica.com) or

Mail this coupon along with your check payable to: Bank of America

⑆ 5 240 2 2 250 ⑆ 196 295 7 7000 6 23 ⑆

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**CALCULATION OF BALANCES SUBJECT TO INTEREST RATE**

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

To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance less any Purchases assigned to an existing Custom Pay Plan; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; (4) subtract Purchases assigned to a new Custom Pay Plan; and (5) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

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

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

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

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

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**PAYMENTS** - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. However, mailed payments need not be sent in a return envelope if we sent you a statement without a return envelope. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone by 11:59 p.m. ET will be credited as of the date they are made. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with valid identification.

No payment, including those marked with paid in full or with any other restrictive words, shall operate as an accord and satisfaction without the prior written approval of one of our senior officers.

We process most payment checks electronically by using the information found on your check. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account (or process it as a check or paper draft). When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

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

**Change of Address/Phone number: Online at [www.bankofamerica.com](http://www.bankofamerica.com)**

**Please do not add any written communication in this space.**

## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
04/25	04/25	PAYMENT - THANK YOU	1391	0623	-795.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$795.00</b>
<b>Purchases and Adjustments</b>						
05/03	05/03	Meowtel Inc Dover DE	6638	0623	172.00	
05/04	05/06	GREENPEACE FUND 800-7226995 DC	0011	0623	103.40	
05/11	05/12	Meowtel Inc Dover DE	3404	0623	25.80	
05/14	05/15	IDEAL IMAGE CENTENNIAL 800-7072807 FL	3634	0623	299.00	
05/16	05/19	SQ *SAND MASTER SANDBOARDMerlin OR	4050	0623	819.35	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$1,419.55</b>
<b>Interest Charged</b>						
05/23	05/23	INTEREST CHARGED ON PURCHASES			0.00	
05/23	05/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
05/23	05/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
05/23	05/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$0.00</b>

2025 Totals Year-to-Date	
Total fees charged in 2025	\$29.00
Total interest charged in 2025	\$3,257.01

## Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
<b>Purchases</b>	22.24%V				\$0.00	\$0.00
<b>Balance Transfers</b>	22.24%V				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	25.24%V				\$0.00	\$0.00
<b>Bank Cash Advances</b>	28.99%V				\$0.00	\$0.00

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

## Important Messages

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

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

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

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

### Your Reward Summary

2,129.33	Base Points Earned
409.68	Travel and Dining Bonus
1,904.28	Preferred Rewards Bonus
875,440.09	Total Points Available

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

Better Money Habits®

### What are your financial goals?

Better Money Habits® helps you make sense of your money and take charge of your financial life. You have the power to pursue your savings, credit and general money goals with education, tools - and confidence.

**Scan this code to get started today at [BetterMoneyHabits.com](http://BetterMoneyHabits.com).**

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Bank of America, N.A., Member FDIC. Equal Housing Lender ©2025 Bank of America Corporation. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.



SSM-12-24-0010.B | 7519858

## Important Information

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

### YOUR BILLING RIGHTS

#### Keep This Document For Future Use

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

#### What To Do If You Find A Mistake On Your Statement

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

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

In your letter, give us the following information:

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

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

You must contact us:

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

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

#### What Will Happen After We Receive Your Letter

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

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

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

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

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

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

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

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

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

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

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

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

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

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

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

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P.O. BOX 15284  
WILMINGTON, DE 19850

**Customer Service Information:**

www.bankofamerica.com  
1.844.968.3900

**Mail billing inquiries to:**

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

**Mail payment to:**

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

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

Account# 4400 6695 7700 **0623**  
March 24 - April 23, 2025

**Account Summary/Payment Information**

Previous Balance	\$49,719.41
Payments and Other Credits	-\$49,719.41
Purchases and Adjustments	\$34.70
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$755.46</b>

New Balance Total	\$790.16
Total Credit Line	\$45,000.00
Total Credit Available	\$44,209.84
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$18,000.00
Statement Closing Date	04/23/2025
Days in Billing Cycle	31

New Balance Total	\$790.16
Current Payment Due	\$755.00
<hr/>	
Total Minimum Payment Due	\$755.00
Payment Due Date	05/20/2025

**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 **\$40.00** and your APRs may be increased up to the Penalty APR of **29.99%**.

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

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	3 months	\$791.00

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

23 000790160007550004971941000000000004400669577000623

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	05/20/2025
New Balance Total	\$790.16
Total Minimum Payment Due	\$755.00

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](http://www.bankofamerica.com) or

Mail this coupon along with your check payable to: Bank of America

⑆ 5 240 2 2 250 ⑆ 196 295 770006 23 ⑆

**IMPORTANT INFORMATION ABOUT THIS ACCOUNT**

**PAYING INTEREST** - We will not charge you any interest on Purchases if you always pay your entire "Grace Period Balance", as defined in the next two paragraphs, by the Payment Due Date. Specifically, you will not pay interest for an entire billing cycle on Purchases if you Paid in Full the two previous Grace Period Balances on your account by their respective Payment Due Dates; otherwise, each Purchase begins to accrue interest on its transaction date or the first day of the billing cycle, whichever date is later. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date. If you do not have an active Custom Pay Plan, your Grace Period Balance will be the New Balance Total. New Balance Total (also referred to as the "Statement Balance") is the total billed amount as of the Closing Date of a billing cycle, as shown on your monthly statement, plus any adjustments for subsequently returned payments.

If you have an active Custom Pay Plan, your Grace Period Balance will be the Interest Saving Balance as shown on your monthly statement plus any adjustments for subsequently returned payments. The Interest Saving Balance is your New Balance Total minus, any balances subject to a Custom Pay Plan, plus any Custom Pay Plan Payment(s) due, as shown on your monthly statement.

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

**HOW WE ALLOCATE YOUR PAYMENTS** - Payments are allocated to posted balances. We will first allocate the amount of your payment equal to the Total Minimum Payment Due to any Custom Pay Plan Payment due, then to the lowest APR balances in turn (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs, and finally to any Custom Pay Plan balances.

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

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

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

**CALCULATION OF BALANCES SUBJECT TO INTEREST RATE**

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

To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance less any Purchases assigned to an existing Custom Pay Plan; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; (4) subtract Purchases assigned to a new Custom Pay Plan; and (5) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

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

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

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

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

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**PAYMENTS** - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. However, mailed payments need not be sent in a return envelope if we sent you a statement without a return envelope. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone by 11:59 p.m. ET will be credited as of the date they are made. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with valid identification.

No payment, including those marked with paid in full or with any other restrictive words, shall operate as an accord and satisfaction without the prior written approval of one of our senior officers.

We process most payment checks electronically by using the information found on your check. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account (or process it as a check or paper draft). When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

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

**Change of Address/Phone number: Online at [www.bankofamerica.com](http://www.bankofamerica.com)**

**Please do not add any written communication in this space.**

## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
03/24	03/26	Airline Incidental Crdt Thank You 00	0028	0623	-5.60	
03/24	03/26	Airline Incidental Crdt Thank You 00	0028	0623	-5.60	
03/24	03/26	Airline Incidental Crdt Thank You 00	0028	0623	-5.60	
04/15	04/15	Online payment from CHK 9807	8399	0623	-2,597.00	
04/15	04/16	Online payment from CHK 9807	8903	0623	-2,000.00	
04/16	04/16	PAYMENT - THANK YOU	1377	0623	-1,300.00	
04/18	04/19	Online payment from CHK 7648	4748	0623	-43,805.61	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$49,719.41</b>
<b>Purchases and Adjustments</b>						
04/17	04/18	Meowtel Inc Dover DE	1581	0623	26.10	
04/22	04/23	Meowtel Inc Dover DE	7831	0623	8.60	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$34.70</b>
<b>Interest Charged</b>						
04/23	04/23	INTEREST CHARGED ON PURCHASES			755.46	
04/23	04/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
04/23	04/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
04/23	04/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$755.46</b>

2025 Totals Year-to-Date	
Total fees charged in 2025	\$29.00
Total interest charged in 2025	\$3,257.01

## Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
<b>Purchases</b>	22.24%V				\$39,995.63	\$755.46
<b>Balance Transfers</b>	22.24%V				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	25.24%V				\$0.00	\$0.00
<b>Bank Cash Advances</b>	28.99%V				\$0.00	\$0.00

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

## Important Messages

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

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

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

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

## Your Reward Summary

52.05	Base Points Earned
.00	Travel and Dining Bonus
39.05	Preferred Rewards Bonus
870,996.80	Total Points 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](https://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  
1.844.968.3900

**Mail billing inquiries to:**

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

**Mail payment to:**

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

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

Account# 4400 6695 7700 **0623**  
February 24 - March 23, 2025

**Account Summary/Payment Information**

Previous Balance	\$44,090.47
Payments and Other Credits	-\$219.00
Purchases and Adjustments	\$5,022.94
<b>Fees Charged</b>	<b>\$29.00</b>
<b>Interest Charged</b>	<b>\$796.00</b>

New Balance Total	\$49,719.41
Total Credit Line	\$45,000.00
Total Credit Available	\$0.00
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	03/23/2025
Days in Billing Cycle	28

New Balance Total	\$49,719.41
Current Payment Due	\$1,313.00
Past Due Amount	\$1,284.00
<b>Total Minimum Payment Due</b>	<b>\$2,597.00</b>
Payment Due Date	04/20/2025

**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 **\$40.00** and your APRs may be increased up to the Penalty APR of **29.99%**.

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

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	36 years	\$136,677.00

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

23 04971941002597000002190000000000004400669577000623

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	04/20/2025
New Balance Total	\$49,719.41
Total Minimum Payment Due	\$2,597.00

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 ⑆ 196 295 7 7000 6 23 ⑆

**IMPORTANT INFORMATION ABOUT THIS ACCOUNT**

**PAYING INTEREST** - We will not charge you any interest on Purchases if you always pay your entire "Grace Period Balance", as defined in the next two paragraphs, by the Payment Due Date. Specifically, you will not pay interest for an entire billing cycle on Purchases if you Paid in Full the two previous Grace Period Balances on your account by their respective Payment Due Dates; otherwise, each Purchase begins to accrue interest on its transaction date or the first day of the billing cycle, whichever date is later. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date. If you do not have an active Custom Pay Plan, your Grace Period Balance will be the New Balance Total. New Balance Total (also referred to as the "Statement Balance") is the total billed amount as of the Closing Date of a billing cycle, as shown on your monthly statement, plus any adjustments for subsequently returned payments.

If you have an active Custom Pay Plan, your Grace Period Balance will be the Interest Saving Balance as shown on your monthly statement plus any adjustments for subsequently returned payments. The Interest Saving Balance is your New Balance Total minus, any balances subject to a Custom Pay Plan, plus any Custom Pay Plan Payment(s) due, as shown on your monthly statement.

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

**HOW WE ALLOCATE YOUR PAYMENTS** - Payments are allocated to posted balances. We will first allocate the amount of your payment equal to the Total Minimum Payment Due to any Custom Pay Plan Payment due, then to the lowest APR balances in turn (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs, and finally to any Custom Pay Plan balances.

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

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

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

**CALCULATION OF BALANCES SUBJECT TO INTEREST RATE**

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

To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance less any Purchases assigned to an existing Custom Pay Plan; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; (4) subtract Purchases assigned to a new Custom Pay Plan; and (5) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

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

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

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

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

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**PAYMENTS** - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. However, mailed payments need not be sent in a return envelope if we sent you a statement without a return envelope. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone by 11:59 p.m. ET will be credited as of the date they are made. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with valid identification.

No payment, including those marked with paid in full or with any other restrictive words, shall operate as an accord and satisfaction without the prior written approval of one of our senior officers.

We process most payment checks electronically by using the information found on your check. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account (or process it as a check or paper draft). When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

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

**Change of Address/Phone number: Online at [www.bankofamerica.com](http://www.bankofamerica.com)**

**Please do not add any written communication in this space.**

## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
03/18	03/20	Airline Incidental Crdt Thank You 00	0026	0623	-73.00	
03/18	03/20	Airline Incidental Crdt Thank You 00	0026	0623	-73.00	
03/18	03/20	Airline Incidental Crdt Thank You 00	0026	0623	-73.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$219.00</b>
<b>Purchases and Adjustments</b>						
03/02	03/04	TST*TACOS EL METATE - DU Denver CO	6767	0623	4.79	
03/04	03/06	GREENPEACE FUND 800-7226995 DC	0010	0623	103.40	
03/11	03/12	NUTS ON CLARK OHARE AIRP CHICAGO IL	6942	0623	5.06	
03/11	03/13	UNITED 0162467631402UNITED.COM TX OTTOLENGHI/L 04/04 DEN/SAT RNDTRP SAT/DEN	3980	0623	1,457.63	
03/11	03/13	UNITED 0162467631403UNITED.COM TX MURPHY/MARYA 04/04 DEN/SAT RNDTRP SAT/DEN	3998	0623	1,457.63	
03/11	03/13	UNITED 0162467631404UNITED.COM TX MURPHYOTTOLE 04/04 DEN/SAT RNDTRP SAT/DEN	4004	0623	1,457.63	
03/11	03/13	UNITED 0164479356623UNITED.COM TX	1389	0623	73.00	
03/11	03/13	UNITED 0164479356624UNITED.COM TX	1397	0623	73.00	
03/11	03/13	UNITED 0164479356625UNITED.COM TX	1405	0623	73.00	
03/19	03/20	DELTA AIR 0062315395406800-2211212 CA OTTOLENGHI/LESL 03/24 SYR/JFK ONEWAY	9715	0623	5.60	
03/19	03/20	DELTA AIR 0062315395408800-2211212 CA MURPHY OTTOLENG 03/24 SYR/JFK ONEWAY	9723	0623	5.60	
03/19	03/20	DELTA AIR 0062315395407800-2211212 CA MURPHY/MARY SNN 03/24 SYR/JFK ONEWAY	9731	0623	5.60	
03/22	03/22	Meowtel Inc Dover DE	5452	0623	301.00	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$5,022.94</b>
<b>Fees</b>						
03/20	03/21	LATE FEE FOR PAYMENT DUE		0623	29.00	
<b>TOTAL FEES FOR THIS PERIOD</b>						<b>\$29.00</b>
<b>Interest Charged</b>						
03/23	03/23	INTEREST CHARGED ON PURCHASES			796.00	
03/23	03/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
03/23	03/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
03/23	03/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$796.00</b>

2025 Totals Year-to-Date	
Total fees charged in 2025	\$29.00
Total interest charged in 2025	\$2,501.55

## Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
<b>Purchases</b>	22.24%V				\$46,657.03	\$796.00
<b>Balance Transfers</b>	22.24%V				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	25.24%V				\$0.00	\$0.00
<b>Bank Cash Advances</b>	28.99%V				\$0.00	\$0.00

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

## Important Messages

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

You're a valued customer and we want you to know that we haven't received your current payment due. Please send your payment due today. If you've already mailed it, thank you.

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

<b>7,534.43</b>	<b>Base Points Earned</b>
<b>2,306.76</b>	<b>Travel and Dining Bonus</b>
<b>7,380.94</b>	<b>Preferred Rewards Bonus</b>
<b>870,905.70</b>	<b>Total Points Available</b>

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



P.O. BOX 15284  
WILMINGTON, DE 19850

**Customer Service Information:**

www.bankofamerica.com  
1.844.968.3900

**Mail billing inquiries to:**

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

**Mail payment to:**

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

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

Account# 4400 6695 7700 **0623**  
January 24 - February 23, 2025

**Account Summary/Payment Information**

Previous Balance	\$46,333.60
Payments and Other Credits	-\$3,500.00
Purchases and Adjustments	\$404.40
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$852.47</b>

New Balance Total	\$44,090.47
Total Credit Line	\$45,000.00
Total Credit Available	\$909.53
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$909.53
Statement Closing Date	02/23/2025
Days in Billing Cycle	31

New Balance Total	\$44,090.47
Current Payment Due	\$1,284.00
<b>Total Minimum Payment Due</b>	<b>\$1,284.00</b>
Payment Due Date	03/20/2025

**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 **\$40.00** and your APRs may be increased up to the Penalty APR of **29.99%**.

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

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	35 years	\$122,950.00
\$1,689.00	36 months	\$60,804.00 (Savings = \$62,146.00)

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

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	03/20/2025
New Balance Total	\$44,090.47
Total Minimum Payment Due	\$1,284.00

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](http://www.bankofamerica.com) or

Mail this coupon along with your check payable to: Bank of America

⑆ 5 240 2 2 250 ⑆ 196 295 7 7000 6 23 ⑆

**IMPORTANT INFORMATION ABOUT THIS ACCOUNT**

**PAYING INTEREST** - We will not charge you any interest on Purchases if you always pay your entire "Grace Period Balance", as defined in the next two paragraphs, by the Payment Due Date. Specifically, you will not pay interest for an entire billing cycle on Purchases if you Paid in Full the two previous Grace Period Balances on your account by their respective Payment Due Dates; otherwise, each Purchase begins to accrue interest on its transaction date or the first day of the billing cycle, whichever date is later. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date. If you do not have an active Custom Pay Plan, your Grace Period Balance will be the New Balance Total. New Balance Total (also referred to as the "Statement Balance") is the total billed amount as of the Closing Date of a billing cycle, as shown on your monthly statement, plus any adjustments for subsequently returned payments.

If you have an active Custom Pay Plan, your Grace Period Balance will be the Interest Saving Balance as shown on your monthly statement plus any adjustments for subsequently returned payments. The Interest Saving Balance is your New Balance Total minus, any balances subject to a Custom Pay Plan, plus any Custom Pay Plan Payment(s) due, as shown on your monthly statement.

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

**HOW WE ALLOCATE YOUR PAYMENTS** - Payments are allocated to posted balances. We will first allocate the amount of your payment equal to the Total Minimum Payment Due to any Custom Pay Plan Payment due, then to the lowest APR balances in turn (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs, and finally to any Custom Pay Plan balances.

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

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

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

**CALCULATION OF BALANCES SUBJECT TO INTEREST RATE**

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

To calculate the daily balance for each day in the current billing cycle, we: (1) take the beginning balance less any Purchases assigned to an existing Custom Pay Plan; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; (4) subtract Purchases assigned to a new Custom Pay Plan; and (5) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

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

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

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

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

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**PAYMENTS** - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. However, mailed payments need not be sent in a return envelope if we sent you a statement without a return envelope. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone by 11:59 p.m. ET will be credited as of the date they are made. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with valid identification.

No payment, including those marked with paid in full or with any other restrictive words, shall operate as an accord and satisfaction without the prior written approval of one of our senior officers.

We process most payment checks electronically by using the information found on your check. When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account (or process it as a check or paper draft). When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

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

**Change of Address/Phone number: Online at [www.bankofamerica.com](http://www.bankofamerica.com)**

**Please do not add any written communication in this space.**

## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total	
<b>Payments and Other Credits</b>							
02/09	02/10	PAYMENT - THANK YOU	1357	0623	-3,500.00		
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$3,500.00</b>	
<b>Purchases and Adjustments</b>							
02/14	02/17	GREENPEACE FUND	800-7226995	DC	0016	0623	103.40
02/20	02/22	DUKE ALUMNI EVENTS	919-6842762	NC	3142	0623	301.00
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$404.40</b>	
<b>Interest Charged</b>							
02/23	02/23	INTEREST CHARGED ON PURCHASES			852.47		
02/23	02/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00		
02/23	02/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00		
02/23	02/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00		
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$852.47</b>	

2025 Totals Year-to-Date	
Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$1,705.55

## Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
<b>Purchases</b>	22.24%V				\$45,131.19	\$852.47
<b>Balance Transfers</b>	22.24%V				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	25.24%V				\$0.00	\$0.00
<b>Bank Cash Advances</b>	28.99%V				\$0.00	\$0.00

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

## Important Messages

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

### Your Reward Summary

606.60	Base Points Earned
.00	Travel and Dining Bonus
454.96	Preferred Rewards Bonus
853,683.57	Total Points 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](http://bofa.com/SecurityCenter) or scan this code.**

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.



SSM-11-23-0458.C | 6115469



P.O. BOX 15284  
WILMINGTON, DE 19850

**Customer Service Information:**

www.bankofamerica.com  
1.844.968.3900

**Mail billing inquiries to:**

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

**Mail payment to:**

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

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

Account# 4400 6695 7700 **0623**  
December 24 - January 23, 2025

**Account Summary/Payment Information**

Previous Balance	\$45,851.88
Payments and Other Credits	-\$2,000.00
Purchases and Adjustments	\$1,628.64
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$853.08</b>

New Balance Total	\$46,333.60
Total Credit Line	\$45,000.00
Total Credit Available	\$0.00
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	01/23/2025
Days in Billing Cycle	31

New Balance Total	\$46,333.60
Current Payment Due	\$1,307.00
<b>Total Minimum Payment Due</b>	<b>\$1,307.00</b>
Payment Due Date	02/20/2025

**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 **\$40.00** and your APRs may be increased up to the Penalty APR of **29.99%**.

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

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	35 years	\$129,355.00
\$1,775.00	36 months	\$63,900.00 (Savings = \$65,455.00)

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

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	02/20/2025
New Balance Total	\$46,333.60
Total Minimum Payment Due	\$1,307.00

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](http://www.bankofamerica.com) or

Mail this coupon along with your check payable to: Bank of America

⑆ 5 240 2 2 250 ⑆ 196 295 7 7000 6 23 ⑆

## 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](http://www.bankofamerica.com)**

**Please do not add any written communication in this space.**

## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
12/29	12/30	PAYMENT - THANK YOU	1343	0623	-2,000.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$2,000.00</b>
<b>Purchases and Adjustments</b>						
12/30	12/30	SIMPLISAFE 888-957-4675 MA	5110	0623	31.99	
01/03	01/03	PUBLIC STORAGE 08664 800-567-0759 CO	6022	0623	386.00	
01/04	01/06	GREENPEACE FUND 800-7226995 DC	0010	0623	103.40	
01/15	01/16	VILLAGE DENTAL CARE GREENWOOD VILCO	6438	0623	164.90	
01/16	01/17	O'REILLY 2640 CENTENNIAL CO	7464	0623	65.62	
01/16	01/18	KING SOOPERS #0663 FUEL CENTENNIAL CO	5576	0623	25.80	
01/16	01/18	KING SOOPERS #0663 FUEL CENTENNIAL CO	5659	0623	15.83	
01/16	01/18	KING SOOPERS #0063 CENTENNIAL CO	5733	0623	45.97	
01/17	01/18	BOOKSY BOOKSY.COM IL	3248	0623	125.58	
01/18	01/20	TST* ANTHONY'S - CO-05 - GREENWOOD VILCO	7464	0623	65.19	
01/19	01/20	THE DELECTABLE EGG DTC ENGLEWOOD CO	3391	0623	47.44	
01/19	01/20	OTTER.AI OTTER.AI CA	1310	0623	480.00	
01/19	01/20	KING SOOPERS #0096 GREENWOOD VLGCO	3999	0623	41.84	
01/20	01/21	TST*TACOS EL METATE - DU Denver CO	5641	0623	20.20	
01/20	01/22	COUNTY LINE CAR WASH CENTDENVER CO	2181	0623	3.75	
01/21	01/22	MCDONALD'S F18783 HIGHLANDS RANCO	9396	0623	5.13	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$1,628.64</b>
<b>Interest Charged</b>						
01/23	01/23	INTEREST CHARGED ON PURCHASES			853.08	
01/23	01/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
01/23	01/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
01/23	01/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$853.08</b>

2025 Totals Year-to-Date	
Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$853.08

## Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
<b>Purchases</b>	22.24%V				\$45,163.60	\$853.08
<b>Balance Transfers</b>	22.24%V				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	25.24%V				\$0.00	\$0.00
<b>Bank Cash Advances</b>	28.99%V				\$0.00	\$0.00

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

## Important Messages

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

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

### Your Reward Summary

2,442.99	Base Points Earned
68.99	Travel and Dining Bonus
1,884.05	Preferred Rewards Bonus
852,622.01	Total Points Available

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

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