



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**  
November 24 - December 23, 2024

**Account Summary/Payment Information**

Previous Balance	\$45,520.65
Payments and Other Credits	-\$1,300.00
Purchases and Adjustments	\$797.64
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$833.59</b>

New Balance Total	\$45,851.88
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	12/23/2024
Days in Billing Cycle	30

New Balance Total	\$45,851.88
Current Payment Due	\$1,283.00
<b>Total Minimum Payment Due</b>	<b>\$1,283.00</b>
Payment Due Date	01/20/2025

**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	\$128,005.00
\$1,763.00	36 months	\$63,468.00 (Savings = \$64,537.00)

**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	01/20/2025
New Balance Total	\$45,851.88
Total Minimum Payment Due	\$1,283.00

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 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>						
11/24	11/25	PAYMENT - THANK YOU	1329	0623	-1,300.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$1,300.00</b>
<b>Purchases and Adjustments</b>						
11/30	11/30	SIMPLISAFE 888-957-4675 MA	7792	0623	31.99	
12/03	12/04	PUBLIC STORAGE 08664 800-567-0759 CO	5591	0623	386.00	
12/04	12/06	GREENPEACE FUND 800-7226995 DC	0012	0623	103.40	
12/06	12/07	FIVERR * 9543682267 NY	4187	0623	158.25	
12/20	12/21	FLOYD'S 99 SOUTHGLENN 303-8309191 CO	1958	0623	118.00	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$797.64</b>
<b>Interest Charged</b>						
12/23	12/23	INTEREST CHARGED ON PURCHASES			833.59	
12/23	12/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
12/23	12/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
12/23	12/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$833.59</b>

2024 Totals Year-to-Date	
Total fees charged in 2024	\$1,450.00
Total interest charged in 2024	\$8,306.69

## 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>	22.49%V				\$45,096.18	\$833.59
<b>Balance Transfers</b>	22.49%V				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	25.49%V				\$0.00	\$0.00
<b>Bank Cash Advances</b>	29.24%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](https://bankofamerica.com) and enter Visually Impaired Access from the home page.

### Your Reward Summary

<b>1,196.47</b>	<b>Base Points Earned</b>
<b>.00</b>	<b>Travel and Dining Bonus</b>
<b>897.37</b>	<b>Preferred Rewards Bonus</b>
<b>848,225.98</b>	<b>Total Points Available</b>

**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



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Account# 4400 6695 7700 **0623**  
October 24 - November 23, 2024

**Account Summary/Payment Information**

Previous Balance	\$28,032.27
Payments and Other Credits	-\$4,000.00
Purchases and Adjustments	\$20,680.34
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$808.04</b>

New Balance Total	\$45,520.65
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	11/23/2024
Days in Billing Cycle	31

New Balance Total	\$45,520.65
Current Payment Due	\$1,255.00
<b>Total Minimum Payment Due</b>	<b>\$1,255.00</b>
Payment Due Date	12/20/2024

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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	36 years	\$129,296.00
\$1,756.00	36 months	\$63,216.00 (Savings = \$66,080.00)

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	12/20/2024
New Balance Total	\$45,520.65
Total Minimum Payment Due	\$1,255.00

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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 ⑆

## IMPORTANT INFORMATION ABOUT THIS ACCOUNT

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## CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

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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.

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**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>						
11/02	11/02	PAYMENT - THANK YOU	1312	0623	-1,000.00	
11/09	11/09	Online payment from CHK 7648	8582	0623	-3,000.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$4,000.00</b>
<b>Purchases and Adjustments</b>						
10/23	10/26	LENSCRAFTERS 0714 LONE TREE CO	1001	0623	1,313.94	
10/28	10/29	IN *GOLDEN ANCHOR BOAT RE720-2735526 CO	4687	0623	11,500.00	
10/30	10/31	SIMPLISAFE 888-957-4675 MA	1815	0623	31.99	
11/04	11/04	ACTBLUE* NEVADA,DEM,PA HTTPSSURE.AMA	6035	0623	35.00	
11/04	11/06	GREENPEACE FUND 800-7226995 DC	0011	0623	103.40	
11/06	11/07	CARENT LABORATORY SOLUTI 970-663-5631 CO	0236	0623	33.42	
11/07	11/08	IN *GOLDEN ANCHOR BOAT RE720-2735526 CO	1067	0623	5,750.00	
11/08	11/09	HEDGEHOG ELECTRIC & SOLAR866-3424015 UT	5990	0623	1,820.00	
11/09	11/11	SHELL OIL 57443808803 CENTENNIAL CO	0712	0623	68.49	
11/21	11/22	FiverrInc New York NY	4048	0623	24.10	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$20,680.34</b>
<b>Interest Charged</b>						
11/23	11/23	INTEREST CHARGED ON PURCHASES			807.41	
11/23	11/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
11/23	11/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
11/23	11/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.63	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$808.04</b>

2024 Totals Year-to-Date	
Total fees charged in 2024	\$1,450.00
Total interest charged in 2024	\$7,473.10

## 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>	22.74%V				\$41,806.06	\$807.41
<b>Balance Transfers</b>	22.74%V				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	25.74%V				\$0.00	\$0.00
<b>Bank Cash Advances</b>	29.49%V				\$25.23	\$0.63

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

31,020.52	Base Points Earned
.00	Travel and Dining Bonus
23,265.43	Preferred Rewards Bonus
5,000.00	Other Bonus Earned
846,132.14	Total Points Available

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

## Go paperless today!

- Help reduce the risk of lost, delayed or stolen mail
- View your statements securely and easily - online or from our mobile app - 24/7 from almost anywhere\*

Simply use our Mobile Banking app or sign in to Online Banking at bankofamerica.com.



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-07-24-0418.B | 6798972



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Account# 4400 6695 7700 **0623**  
September 24 - October 23, 2024

**Account Summary/Payment Information**

Previous Balance	\$41,072.73
Payments and Other Credits	-\$15,000.00
Purchases and Adjustments	\$1,349.19
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$610.35</b>

New Balance Total	\$28,032.27
Total Credit Line	\$45,000.00
Total Credit Available	\$16,967.73
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$16,967.73
Statement Closing Date	10/23/2024
Days in Billing Cycle	30

New Balance Total	\$28,032.27
Current Payment Due	\$884.00
<b>Total Minimum Payment Due</b>	<b>\$884.00</b>
Payment Due Date	11/20/2024

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

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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	32 years	\$82,697.00
\$1,082.00	36 months	\$38,952.00 (Savings = \$43,745.00)

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

23 02803227000884000150000000000000000000004400669577000623

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Account Number: 4400 6695 7700 **0623**

Payment Due Date	11/20/2024
New Balance Total	\$28,032.27
Total Minimum Payment Due	\$884.00

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Enter payment amount \$

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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>						
10/03	10/04	Online payment from BRK 9539	1035	0623	-15,000.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$15,000.00</b>
<b>Purchases and Adjustments</b>						
09/28	09/30	CSC SERVICEWORK ENGLEWOOD CO	0376	0623	2.50	
09/28	09/30	PF CHANGS #1700 OLO 303-790-7744 CO	1208	0623	49.19	
09/30	09/30	SIMPLISAFE 888-957-4675 MA	0045	0623	29.99	
10/03	10/04	PUBLIC STORAGE 08664 800-567-0759 CO	3335	0623	386.00	
10/04	10/07	GREENPEACE FUND 800-7226995 DC	0012	0623	103.40	
10/09	10/10	ACTBLUE* ENDANGSPECIES HTTPSSECURE.AMA	4113	0623	110.00	
10/10	10/12	TURTLE ISLAND RESTORATION409-7958426 CA	0017	0623	50.00	
10/12	10/14	LONE TREE CLEANERS LONE TREE CO	7718	0623	19.75	
10/13	10/15	PROGRESSIVE *INSURANCE 800-776-4737 OH	6107	0623	598.36	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$1,349.19</b>
<b>Interest Charged</b>						
10/23	10/23	INTEREST CHARGED ON PURCHASES			525.23	
10/23	10/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
10/23	10/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
10/23	10/23	INTEREST CHARGED ON BANK CASH ADVANCES			85.12	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$610.35</b>

2024 Totals Year-to-Date	
Total fees charged in 2024	\$1,450.00
Total interest charged in 2024	\$6,665.06

## 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>	22.74%V				\$28,101.75	\$525.23
<b>Balance Transfers</b>	22.74%V				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	25.74%V				\$0.00	\$0.00
<b>Bank Cash Advances</b>	29.49%V				\$3,511.88	\$85.12

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](https://bankofamerica.com) and enter Visually Impaired Access from the home page.

### Your Reward Summary

2,023.80	Base Points Earned
25.85	Travel and Dining Bonus
1,537.27	Preferred Rewards Bonus
786,846.19	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**  
August 24 - September 23, 2024

**Account Summary/Payment Information**

Previous Balance	\$40,124.73
Payments and Other Credits	-\$1,500.00
Purchases and Adjustments	\$1,584.39
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$863.61</b>

New Balance Total	\$41,072.73
Total Credit Line	\$45,000.00
Total Credit Available	\$3,927.27
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$3,927.27
Statement Closing Date	09/23/2024
Days in Billing Cycle	31

New Balance Total	\$41,072.73
Current Payment Due	\$1,265.00
<b>Total Minimum Payment Due</b>	<b>\$1,265.00</b>
Payment Due Date	10/20/2024

**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 **\$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	\$137,358.00
\$1,636.00	36 months	\$58,896.00 (Savings = \$78,462.00)

**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	10/20/2024
New Balance Total	\$41,072.73
Total Minimum Payment Due	\$1,265.00

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

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## CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

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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>						
09/05	09/05	Online payment from CHK 7648	9715	0623	-1,500.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$1,500.00</b>
<b>Purchases and Adjustments</b>						
08/28	08/29	SIERRA CLUB 415-9775653 CA	4057	0623	100.00	
08/30	08/30	SIMPLISAFE 888-957-4675 MA	8051	0623	29.99	
09/03	09/03	PUBLIC STORAGE 08664 800-567-0759 CO	7424	0623	386.00	
09/04	09/06	GREENPEACE FUND 800-7226995 DC	0015	0623	103.40	
09/12	09/13	IDEAL IMAGE CENTENNIAL 800-7072807 FL	5767	0623	725.00	
09/12	09/13	IDEAL IMAGE CENTENNIAL 800-7072807 FL	5775	0623	240.00	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$1,584.39</b>
<b>Interest Charged</b>						
09/23	09/23	INTEREST CHARGED ON PURCHASES			572.57	
09/23	09/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
09/23	09/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
09/23	09/23	INTEREST CHARGED ON BANK CASH ADVANCES			291.04	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$863.61</b>

2024 Totals Year-to-Date	
Total fees charged in 2024	\$1,450.00
Total interest charged in 2024	\$6,054.71

## Interest Charge Calculation

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

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
<b>Purchases</b>	23.24%V				\$29,008.58	\$572.57
<b>Balance Transfers</b>	23.24%V				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	26.24%V				\$0.00	\$0.00
<b>Bank Cash Advances</b>	29.99%V				\$11,426.37	\$291.04

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](https://bankofamerica.com) and enter Visually Impaired Access from the home page.

### Your Reward Summary

2,376.59	Base Points Earned
.00	Travel and Dining Bonus
1,782.46	Preferred Rewards Bonus
783,259.27	Total Points Available

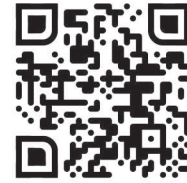
**Make the most of your rewards program today!**

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.

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

SSM-08-23-0879.B | 5898098



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**  
July 24 - August 23, 2024

**Account Summary/Payment Information**

Previous Balance	\$38,685.57
Payments and Other Credits	-\$1,171.00
Purchases and Adjustments	\$1,221.56
<b>Fees Charged</b>	<b>\$550.00</b>
<b>Interest Charged</b>	<b>\$838.60</b>

New Balance Total	\$40,124.73
Total Credit Line	\$45,000.00
Total Credit Available	\$4,875.27
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$4,875.27
Statement Closing Date	08/23/2024
Days in Billing Cycle	31

New Balance Total	\$40,124.73
Current Payment Due	\$1,231.00
<b>Total Minimum Payment Due</b>	<b>\$1,231.00</b>
Payment Due Date	09/20/2024

**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 **\$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	\$134,233.00
\$1,599.00	36 months	\$57,564.00 (Savings = \$76,669.00)

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

23 040124730012310000117100000000000004400669577000623

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	09/20/2024
New Balance Total	\$40,124.73
Total Minimum Payment Due	\$1,231.00

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 2 250 196 295 7 7000 6 23

## 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](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>						
07/30	07/31	PAYMENT - THANK YOU	1284	0623	-1,171.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$1,171.00</b>
<b>Purchases and Adjustments</b>						
07/23	07/24	ACTBLUE* RUN4SOMETHING	8456	0623	29.00	
07/23	07/24	ACTBLUE_DONATETODEMS	4178	0623	29.00	
07/30	07/30	SIMPLISAFE 888-957-4675 MA	1052	0623	29.99	
08/03	08/05	PUBLIC STORAGE 08664 800-567-0759 CO	5270	0623	386.00	
08/04	08/06	GREENPEACE FUND 800-7226995 DC	0017	0623	103.40	
08/11	08/12	On Location SRL MILAN 200.00 EUR	7067	0623	218.64	
08/11	08/13	NATIONWIDE PARKING SER 800-2918237 CO	2982	0623	20.00	
08/12	08/13	Meowtel Inc Dover DE	5074	0623	15.45	
08/12	08/13	Meowtel Inc Dover DE	2107	0623	132.58	
08/16	08/17	NFGCHAMPION WOMEN 888-284-7978 DC	8491	0623	257.50	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$1,221.56</b>
<b>Fees</b>						
07/31	07/31	ANNUAL FEE		0623	550.00	
<b>TOTAL FEES FOR THIS PERIOD</b>						<b>\$550.00</b>
<b>Interest Charged</b>						
08/23	08/23	INTEREST CHARGED ON PURCHASES			550.75	
08/23	08/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
08/23	08/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
08/23	08/23	INTEREST CHARGED ON BANK CASH ADVANCES			287.85	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$838.60</b>

2024 Totals Year-to-Date	
Total fees charged in 2024	\$1,450.00
Total interest charged in 2024	\$5,191.10

## 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>	23.24%V				\$27,902.81	\$550.75
<b>Balance Transfers</b>	23.24%V				\$0.00	\$0.00
<b>Direct Deposit and Check Cash Advances</b>	26.24%V				\$0.00	\$0.00
<b>Bank Cash Advances</b>	29.99%V				\$11,301.04	\$287.85

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](https://bankofamerica.com) and enter Visually Impaired Access from the home page.

### Your Reward Summary

<b>1,832.35</b>	<b>Base Points Earned</b>
<b>119.32</b>	<b>Travel and Dining Bonus</b>
<b>1,463.79</b>	<b>Preferred Rewards Bonus</b>
<b>779,100.22</b>	<b>Total Points Available</b>

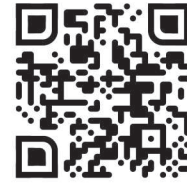
**Make the most of your  
rewards program today!**

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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.

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

SSM-08-23-0879.B | 5898098



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**  
June 24 - July 23, 2024

**Account Summary/Payment Information**

Previous Balance	\$34,377.23
Payments and Other Credits	-\$5,000.00
Purchases and Adjustments	\$8,516.05
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$792.29</b>

New Balance Total	\$38,685.57
Total Credit Line	\$45,000.00
Total Credit Available	\$6,314.43
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$6,314.43
Statement Closing Date	07/23/2024
Days in Billing Cycle	30

New Balance Total	\$38,685.57
Current Payment Due	\$1,171.00
<b>Total Minimum Payment Due</b>	<b>\$1,171.00</b>
Payment Due Date	08/20/2024

**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 **\$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	\$129,485.00
\$1,542.00	36 months	\$55,512.00 (Savings = \$73,973.00)

**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	08/20/2024
New Balance Total	\$38,685.57
Total Minimum Payment Due	\$1,171.00

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



## 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.

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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).

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**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>						
07/14	07/15	PAYMENT - THANK YOU	1277	0623	-5,000.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$5,000.00</b>
<b>Purchases and Adjustments</b>						
06/22	06/24	WALGREENS #3091 CENTENNIAL CO	4326	0623	32.01	
06/22	06/24	WALGREENS #3091 CENTENNIAL CO	4243	0623	3.19	
06/22	06/24	TST* SCILEPPIS AT THE OL Castle Rock CO	7284	0623	47.84	
06/25	06/27	THE HOME DEPOT #4418 CEDAR CITY UT	7851	0623	908.43	
06/26	06/27	VILLAGE DENTAL CARE 303-2207662 CO	4929	0623	12.30	
06/26	06/28	WYNDHAM 435-8678877 UT	6086	0623	468.27	
ARRIVAL DATE 04/22/24						
06/27	06/28	SQ *CRYSTALRENEEODEN@GMAIDENVER CO	6594	0623	63.00	
06/27	06/28	TST* MICI SOUTHGLENN CENTENNIAL CO	9102	0623	49.87	
06/27	06/28	FLOYD'S 99 HIGHLANDS RA 303-8309191 CO	3105	0623	183.00	
06/28	07/01	TST* MARCOS COAL FIRED P Englewood CO	9019	0623	31.63	
06/29	07/01	LIN'S SUPERMARKET # SALT LAKE CITUT	4381	0623	415.69	
06/30	07/01	SIMPLISAFE 888-957-4675 MA	4436	0623	29.99	
06/30	07/02	TST* CENTRO WOODFIRED PIZ Cedar City UT	1364	0623	238.71	
07/01	07/03	PHILLIPS 66 - KB EXPRESS ALTON UT	4231	0623	69.74	
07/02	07/04	WYNDHAM 435-8678877 UT	5447	0623	463.74	
ARRIVAL DATE 06/27/24						
07/03	07/04	PUBLIC STORAGE 08664 800-567-0759 CO	6361	0623	386.00	
07/03	07/04	MANDARIN CEDAR CITY UT	0288	0623	122.26	
07/04	07/06	GREENPEACE FUND 800-7226995 DC	0019	0623	103.40	
07/05	07/08	WYNDHAM 435-8678877 UT	7650	0623	154.58	
ARRIVAL DATE 04/22/24						
07/08	07/09	Meowtel Inc Dover DE	4518	0623	67.82	
07/08	07/09	KING SOOPERS #0096 GREENWOOD VLGCO	8072	0623	28.94	
07/10	07/10	MOVERS ON DEMAND MOVERSONDEMANCO	7501	0623	50.00	
07/09	07/11	MAGGIANOS DENVER SOUTH ENGLEWOOD CO	2231	0623	86.89	
07/13	07/15	LONE TREE CLEANERS LONE TREE CO	0179	0623	11.85	
07/13	07/15	TST* SCILEPPIS AT THE OL Castle Rock CO	5372	0623	127.58	
07/15	07/16	MOVERS ON DEMAND MOVERSONDEMANCO	5908	0623	1,213.53	
07/15	07/16	MOVERS ON DEMAND MOVERSONDEMANCO	4944	0623	50.00	
07/15	07/16	OLYMPIC ONLINE SHOP 03454084345	5856	0623	300.62	
07/16	07/17	Meowtel Inc Dover DE	0053	0623	82.86	
07/16	07/17	Meowtel Inc Dover DE	5464	0623	580.02	
07/18	07/18	Adriana Maria Ruggeri Denver CO	1050	0623	1,500.00	
07/18	07/19	MOVERS ON DEMAND MOVERSONDEMANCO	6738	0623	517.18	
07/19	07/20	THE DELECTABLE EGG DTC ENGLEWOOD CO	0443	0623	115.11	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$8,516.05</b>
<b>Interest Charged</b>						
07/23	07/23	INTEREST CHARGED ON PURCHASES			455.66	
07/23	07/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
07/23	07/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
07/23	07/23	INTEREST CHARGED ON BANK CASH ADVANCES			336.63	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$792.29</b>

2024 Totals Year-to-Date	
Total fees charged in 2024	\$900.00
Total interest charged in 2024	\$4,352.50

## 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	23.24%V				\$ 23,854.71	\$ 455.66
Balance Transfers	23.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	26.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 13,656.63	\$ 336.63

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

12,774.14	Base Points Earned
953.27	Travel and Dining Bonus
10,295.68	Preferred Rewards Bonus
775,684.76	Total Points Available

**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**  
May 24 - June 23, 2024

**Account Summary/Payment Information**

Previous Balance	\$28,906.29
Payments and Other Credits	-\$5,000.00
Purchases and Adjustments	\$9,794.33
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$676.61</b>

New Balance Total	\$34,377.23
Total Credit Line	\$45,000.00
Total Credit Available	\$10,622.77
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$3,188.00
Statement Closing Date	06/23/2024
Days in Billing Cycle	31

New Balance Total	\$34,377.23
Current Payment Due	\$1,013.00
<b>Total Minimum Payment Due</b>	<b>\$1,013.00</b>
Payment Due Date	07/20/2024

**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 **\$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	34 years	\$116,116.00
\$1,388.00	36 months	\$49,968.00 (Savings = \$66,148.00)

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

23 03437723001013000050000000000000000004400669577000623

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	07/20/2024
New Balance Total	\$34,377.23
Total Minimum Payment Due	\$1,013.00

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 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>						
05/25	05/25	PAYMENT - THANK YOU	1259	0623	-5,000.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$5,000.00</b>
<b>Purchases and Adjustments</b>						
05/23	05/25	WICKER PARK SUSHI ORD CHICAGO IL	7929	0623	100.25	
05/24	05/27	TST* SCILEPPIS AT THE OL Castle Rock CO	7986	0623	111.16	
05/24	05/27	OKINAWA SUSHI GOLDEN CO	4448	0623	115.73	
05/25	05/27	MANDARIN CEDAR CITY UT	0333	0623	97.61	
05/26	05/28	RED CANYON SINCLAIR PANGUITCH UT	0851	0623	44.10	
05/28	05/28	Meowtel Inc San FranciscoCA	6379	0623	95.78	
05/27	05/29	WYNDHAM 435-8678877 UT	0222	0623	463.74	
ARRIVAL DATE 05/22/24						
05/27	05/29	THE HOME DEPOT #4418 CEDAR CITY UT	5986	0623	1,445.41	
05/30	05/30	Meowtel Inc San FranciscoCA	9866	0623	339.10	
05/30	05/30	SIMPLISAFE 888-957-4675 MA	2884	0623	29.99	
05/29	05/31	FIRST STOP WASHINGTON UT	6091	0623	50.47	
05/30	05/31	Meowtel Inc San FranciscoCA	5900	0623	42.56	
06/03	06/03	PUBLIC STORAGE 08664 800-567-0759 CO	1956	0623	386.00	
06/02	06/04	WYNDHAM 435-8678877 UT	8122	0623	463.74	
ARRIVAL DATE 04/22/24						
06/04	06/06	GREENPEACE FUND 202-4621177 DC	0014	0623	103.40	
06/04	06/06	THE HOME DEPOT #4418 CEDAR CITY UT	8508	0623	616.14	
06/05	06/06	SQ *SAND MASTER SANDBOARDFlorence OR	7851	0623	544.76	
06/06	06/08	ACI*SHERIDAN REDLITET 866-790-4111 AZ	0340	0623	40.00	
06/06	06/08	ACI*SHERIDANREDLITE S 866-790-4111 AZ	0423	0623	5.00	
06/07	06/08	FLOYD'S 99 HIGHLANDS RA 303-8309191 CO	4314	0623	196.00	
06/08	06/10	WYNDHAM 435-8678877 UT	3713	0623	466.93	
ARRIVAL DATE 04/22/24						
06/11	06/12	ULTIMATE FITNESS CENTERS BETTENDORF IA	8814	0623	14.98	
06/11	06/12	HY-VEE DAVENPORT 1108 DAVENPORT IA	7630	0623	16.99	
06/11	06/12	HY-VEE DAVENPORT 1108 DAVENPORT IA	7556	0623	60.34	
06/12	06/13	ULTIMATE FITNESS CENTERS BETTENDORF IA	2791	0623	14.98	
06/13	06/14	ULTIMATE FITNESS CENTERS BETTENDORF IA	5582	0623	14.98	
06/13	06/14	LONE TREE CLEANERS LONE TREE CO	7179	0623	3.95	
06/13	06/14	LONE TREE CLEANERS LONE TREE CO	7252	0623	3.95	
06/14	06/15	BOOKSY HTTPWWW.BOOKIL	8599	0623	125.58	
06/14	06/17	SUNROC CORP CEDAR CITY 435-586-6998 UT	1899	0623	2,643.80	
06/14	06/17	WYNDHAM 435-8678877 UT	8137	0623	463.74	
ARRIVAL DATE 06/09/24						
06/14	06/17	THE HOME DEPOT #4418 CEDAR CITY UT	6011	0623	128.66	
06/16	06/17	KING SOOPERS # 0696 FUEL GREENWOOD WILCO	5632	0623	72.87	
06/18	06/19	LONE TREE CLEANERS LONE TREE CO	1499	0623	7.90	
06/20	06/22	WYNDHAM 435-8678877 UT	3625	0623	463.74	
ARRIVAL DATE 06/15/24						
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$9,794.33</b>
<b>Interest Charged</b>						
06/23	06/23	INTEREST CHARGED ON PURCHASES			300.47	
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			376.14	
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>						<b>\$676.61</b>

2024 Totals Year-to-Date	
Total fees charged in 2024	\$900.00
Total interest charged in 2024	\$3,560.21

## Interest Charge Calculation

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

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	23.24%V				\$ 15,222.99	\$ 300.47
Balance Transfers	23.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	26.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 14,767.65	\$ 376.14

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

## Important Messages

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

### Your Reward Summary

14,691.55	Base Points Earned
1,668.19	Travel and Dining Bonus
12,269.92	Preferred Rewards Bonus
751,661.67	Total Points Available

**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**  
April 24 - May 23, 2024

**Account Summary/Payment Information**

Previous Balance	\$458.69
Payments and Other Credits	-\$1,087.00
Purchases and Adjustments	\$10,510.01
Bank Cash Advances	\$18,000.00
<b>Fees Charged</b>	<b>\$900.00</b>
<b>Interest Charged</b>	<b>\$124.59</b>

New Balance Total	\$28,906.29
Total Credit Line	\$45,000.00
Total Credit Available	\$16,093.71
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	05/23/2024
Days in Billing Cycle	30

New Balance Total	\$28,906.29
Current Payment Due	\$412.00
<b>Total Minimum Payment Due</b>	<b>\$412.00</b>
Payment Due Date	06/20/2024

**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 **\$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	33 years	\$99,313.00
\$1,191.00	36 months	\$42,876.00 (Savings = \$56,437.00)

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

23 028906290004120000108700000000000004400669577000623

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	06/20/2024
New Balance Total	\$28,906.29
Total Minimum Payment Due	\$412.00

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 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.

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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.

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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 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.

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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>						
04/30	05/01	PAYMENT - THANK YOU	1233	0623	-1,087.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$1,087.00</b>
<b>Purchases and Adjustments</b>						
04/23	04/24	LONE TREE CLEANERS LONE TREE CO	7913	0623	15.80	
04/24	04/25	ETAI'S/UDIS DENVER CO	5878	0623	53.36	
04/24	04/25	JAMBA JUICE B 303-3429000 CO	8708	0623	27.60	
04/27	04/29	WYNDHAM 435-8678877 UT	9818	0623	531.00	
ARRIVAL DATE 04/22/24						
04/29	04/30	THE UPS STORE 2141 303-7179964 CO	9272	0623	59.80	
04/29	04/30	FLOYD'S 99 HIGHLANDS RA 303-8309191 CO	1163	0623	188.00	
04/30	04/30	SIMPLISAFE 888-957-4675 MA	5431	0623	29.99	
04/30	05/02	WYNDHAM 435-8678877 UT	2322	0623	177.00	
ARRIVAL DATE 04/28/24						
05/03	05/03	PUBLIC STORAGE 08664 800-567-0759 CO	5037	0623	386.00	
05/03	05/06	WYNDHAM 435-8678877 UT	5188	0623	320.37	
ARRIVAL DATE 05/01/24						
05/04	05/06	GREENPEACE FUND 202-4621177 DC	0011	0623	103.40	
05/06	05/08	WYNDHAM 435-8678877 UT	8719	0623	531.00	
ARRIVAL DATE 05/01/24						
05/07	05/08	THE UPS STORE 2141 303-7179964 CO	8236	0623	170.94	
05/07	05/08	LONE TREE CLEANERS LONE TREE CO	2142	0623	19.75	
05/07	05/09	THE HOME DEPOT #4418 CEDAR CITY UT	1284	0623	1,342.23	
05/08	05/10	WYNDHAM 435-8678877 UT	8765	0623	88.50	
ARRIVAL DATE 05/07/24						
05/08	05/10	THE HOME DEPOT #4418 CEDAR CITY UT	0200	0623	700.59	
05/09	05/11	WYNDHAM 435-8678877 UT	1985	0623	467.99	
ARRIVAL DATE 04/22/24						
05/10	05/13	THE HOME DEPOT #4418 CEDAR CITY UT	9797	0623	944.25	
05/14	05/15	IDEAL IMAGE CENTENNIAL 800-7072807 FL	7335	0623	2,939.00	
05/14	05/16	BURGER KING #3609 CENTENNIAL CO	1668	0623	10.23	
05/15	05/17	WYNDHAM 435-8678877 UT	3038	0623	463.74	
ARRIVAL DATE 05/10/24						
05/17	05/18	AFC URGENT CARE CENTENNIAL CO	2343	0623	50.00	
05/17	05/20	BURGER KING #3609 CENTENNIAL CO	0383	0623	10.63	
05/18	05/20	SQ *CRYSTALRENEEODEN@GMAICentennial CO	9225	0623	53.75	
05/18	05/20	PF CHANGS #1700 OLO 303-790-7744 CO	8056	0623	53.55	
05/18	05/20	BURGER KING #3609 CENTENNIAL CO	0413	0623	14.18	
05/19	05/20	Meowtel Inc San FranciscoCA	6125	0623	128.80	
05/19	05/20	Meowtel Inc San FranciscoCA	1018	0623	91.22	
05/19	05/20	AFC URGENT CARE CENTENNIAL CO	8948	0623	50.00	
05/19	05/21	BURGER KING #3609 CENTENNIAL CO	1153	0623	10.31	
05/20	05/22	BURGER KING #3609 CENTENNIAL CO	1045	0623	10.63	
05/21	05/23	WYNDHAM 435-8678877 UT	6201	0623	466.40	
ARRIVAL DATE 04/22/24						
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$10,510.01</b>
<b>Bank Cash Advances</b>						
05/16	05/17	Online Banking advance to CHK 9807	0081	0623	18,000.00	
<b>TOTAL BANK CASH ADVANCES FOR THIS PERIOD</b>						<b>\$18,000.00</b>
<b>Fees</b>						
05/16	05/17	BANK - TRANSACTION FEE	0081	0623	900.00	
<b>TOTAL FEES FOR THIS PERIOD</b>						<b>\$900.00</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	

continued on next page...

## Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
05/23	05/23	<b>Interest Charged</b> INTEREST CHARGED ON BANK CASH ADVANCES			124.59	
		<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>				<b>\$124.59</b>

2024 Totals Year-to-Date	
Total fees charged in 2024	\$900.00
Total interest charged in 2024	\$2,883.60

## 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	23.24%V				\$ 0.00	\$ 0.00
Balance Transfers	23.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	26.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	29.99%V				\$ 5,054.55	\$ 124.59

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

## Important Messages

You are currently over your Cash Credit Line. While there is no fee for being over your Cash Credit Line, your card cannot be used for Bank Cash Advance transactions until a payment is received that brings the balance below your Cash Credit Line.

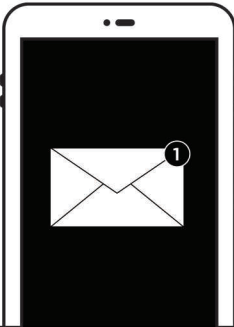
You can request a copy of this statement in either Braille or Large Print by calling 800.432.1000 or going to [bankofamerica.com](http://bankofamerica.com) and enter Visually Impaired Access from the home page.

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

## Your Reward Summary

15,765.08	Base Points Earned
1,618.28	Travel and Dining Bonus
13,037.64	Preferred Rewards Bonus
723,032.01	Total Points 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](https://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  
1.844.968.3900

**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, 2024

**Account Summary/Payment Information**

Previous Balance	\$42,334.22
Payments and Other Credits	-\$43,096.44
Purchases and Adjustments	\$893.48
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$327.43</b>

New Balance Total	\$458.69
Total Credit Line	\$45,000.00
Total Credit Available	\$44,541.31
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$18,000.00
Statement Closing Date	04/23/2024
Days in Billing Cycle	31

New Balance Total	\$458.69
Current Payment Due	\$328.00
<hr/>	
Total Minimum Payment Due	\$328.00
Payment Due Date	05/20/2024

**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 **\$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	5 months	\$465.00

**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	05/20/2024
New Balance Total	\$458.69
Total Minimum Payment Due	\$328.00

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 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

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

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

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

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

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

## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
04/01	04/02	PAYMENT - THANK YOU	7992	0623	-1,210.00	
04/05	04/05	Online payment from CHK 7648	9304	0623	-41,692.92	
04/12	04/12	Online payment from CHK 7648	5795	0623	-193.52	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$43,096.44</b>
<b>Purchases and Adjustments</b>						
03/21	03/25	JAMBA NEAR GATE C25 LAS VEGAS NV	5243	0623	31.82	
03/23	03/25	COSTCO WHSE #0773 COEUR D ALENEID	6058	0623	33.88	
03/23	03/25	AMERIMART DOWNTOWN SPOKANE WA	0795	0623	15.22	
03/23	03/25	STARBUCKS ROTUNDA GEG SPOKANE WA	1746	0623	23.90	
03/28	03/29	LOVE'S #0007 OUTSIDE GUNNISON CO	5378	0623	40.21	
03/30	03/30	SIMPLISAFE 888-957-4675 MA	6646	0623	29.99	
04/03	04/03	PUBLIC STORAGE 08664 800-567-0759 CO	4720	0623	386.00	
04/03	04/04	ALIPAY US, INC. 865-719-5188 DE	3275	0623	7.68	
04/04	04/06	GREENPEACE FUND 202-4621177 DC	0014	0623	103.40	
04/05	04/06	SQ *CRYSTALRENEEODEN@GMAICentennial CO	1879	0623	45.00	
04/05	04/08	10110 CAVA HIGHLANDS R HIGHLANDS RANCO	6772	0623	15.28	
04/09	04/10	ETAH'S/UDIS DENVER CO	5164	0623	29.84	
04/12	04/15	QUEENY'S DURHAM NC	7312	0623	73.98	
04/14	04/15	EINSTEIN'S C CONCOURSE DENVER CO	3239	0623	5.17	
04/21	04/22	KING SOOPERS # 0696 FUEL GREENWOOD VILCO	2444	0623	52.11	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$893.48</b>
<b>Interest Charged</b>						
04/23	04/23	INTEREST CHARGED ON PURCHASES			327.43	
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>\$327.43</b>

2024 Totals Year-to-Date	
Total fees charged in 2024	\$0.00
Total interest charged in 2024	\$2,759.01

## 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>	23.24%V				\$ 16,588.66	\$ 327.43
<b>Balance Transfers</b>	23.24%V				\$ 0.00	\$ 0.00
<b>Direct Deposit and Check Cash Advances</b>	26.24%V				\$ 0.00	\$ 0.00
<b>Bank Cash Advances</b>	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](https://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

1,340.24	Base Points Earned
90.00	Travel and Dining Bonus
1,072.72	Preferred Rewards Bonus
692,611.01	Total Points 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  
1.844.968.3900

**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, 2024

**Account Summary/Payment Information**

Previous Balance	\$40,409.10
Payments and Other Credits	-\$3,719.99
Purchases and Adjustments	\$4,850.07
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$795.04</b>

New Balance Total	\$42,334.22
Total Credit Line	\$45,000.00
Total Credit Available	\$2,665.78
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$2,665.78
Statement Closing Date	03/23/2024
Days in Billing Cycle	29

New Balance Total	\$42,334.22
Current Payment Due	\$1,210.00
<b>Total Minimum Payment Due</b>	<b>\$1,210.00</b>
Payment Due Date	04/20/2024

**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 **\$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	\$121,517.00
\$1,644.00	36 months	\$59,184.00 (Savings = \$62,333.00)

**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	04/20/2024
New Balance Total	\$42,334.22
Total Minimum Payment Due	\$1,210.00

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 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](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>						
03/02	03/02	PAYMENT - THANK YOU	7964	0623	-1,205.00	
03/04	03/06	KING SOOPERS #0111 ENGLEWOOD CO	2640	0623	-14.99	
03/21	03/21	Online payment from CHK 7648	1488	0623	-2,500.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$3,719.99</b>
<b>Purchases and Adjustments</b>						
02/26	02/27	LCV VICTORY FUND HTTPSWWWW.LCWDC	6139	0623	35.00	
02/26	02/27	CHERRY BEKAERT ADVISORY 919-782-1040 NC	3682	0623	2,462.18	
02/29	03/01	WICKER PARK SUSHI ORD CHICAGO IL	2093	0623	94.11	
03/02	03/04	SIMPLISAFE 888-957-4675 MA	3642	0623	29.99	
03/02	03/04	KING SOOPERS #0111 ENGLEWOOD CO	6031	0623	42.69	
03/02	03/04	THE UPS STORE 1638 720-9384432 CO	7862	0623	27.58	
03/02	03/04	NEKTER JUICE BAR 7047 GREENWOOD VILCO	8337	0623	24.40	
03/03	03/04	PUBLIC STORAGE 08664 800-567-0759 CO	0318	0623	386.00	
03/03	03/05	TST* BELLEVIEW TAP AND BU Denver CO	7683	0623	88.11	
03/04	03/05	KING SOOPERS #0111 ENGLEWOOD CO	1319	0623	10.42	
03/04	03/06	GREENPEACE FUND 202-4621177 DC	0012	0623	103.40	
03/08	03/09	THE UPS STORE 1638 720-9384432 CO	6743	0623	162.27	
03/09	03/11	TST* CENCALLI Littleton CO	0478	0623	71.65	
03/09	03/11	PY *NIXONS COFFEE HOUSE -LITTLETON CO	7312	0623	9.25	
03/13	03/14	KING SOOPERS #0096 GREENWOOD VLGCO	6704	0623	34.40	
03/13	03/14	CIRCLE K 09880 GREENWOOD VILCO	4870	0623	46.02	
03/14	03/16	SOUTHWES 5262268768415800-435-9792 TX	0279	0623	318.98	
03/14	03/16	APUAKEHAU AH/DANCEL 03/23 GEG/LAS ONEWAY				
03/14	03/16	SOUTHWES 5262268763144800-435-9792 TX	0287	0623	370.98	
03/15	03/18	WYNNE/DANIEL KEIRON 03/23 GEG/LAS ONEWAY				
03/15	03/18	GEJOS ORIGINAL CENTENNIAL CO	7970	0623	80.97	
03/15	03/18	SOUTHWES 5262269156407800-435-9792 TX	7994	0623	180.00	
03/15	03/18	WYNNE/DANIEL KEIRON 03/23 GEG/LAS ONEWAY				
03/16	03/18	FLOYD'S 99 HIGHLANDS RA 303-8309191 CO	9049	0623	60.00	
03/18	03/19	KING SOOPERS #0096 GREENWOOD VLGCO	4787	0623	47.14	
03/18	03/19	ZANES ITALIAN BISTRO DENVER CO	9452	0623	49.42	
03/20	03/22	MONTECRISTO RETAIL LAS VEGAS NV	8884	0623	90.45	
03/21	03/23	GROVE LAS VILLA PIZZA LAS VEGAS NV	7721	0623	5.41	
03/22	03/23	EXXON 95 JIFI STOP COEUR D ALENEID	4698	0623	19.25	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$4,850.07</b>
<b>Interest Charged</b>						
03/23	03/23	INTEREST CHARGED ON PURCHASES			795.04	
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>\$795.04</b>

2024 Totals Year-to-Date	
Total fees charged in 2024	\$0.00
Total interest charged in 2024	\$2,431.58

## 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	23.24%V				\$ 43,057.67	\$ 795.04
Balance Transfers	23.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	26.24%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

7,252.67	Base Points Earned
646.67	Travel and Dining Bonus
5,941.47	Preferred Rewards Bonus
690,108.05	Total Points Available

**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, 2024

**Account Summary/Payment Information**

Previous Balance	\$41,371.43
Payments and Other Credits	-\$5,500.00
Purchases and Adjustments	\$3,728.44
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$809.23</b>

New Balance Total	\$40,409.10
Total Credit Line	\$45,000.00
Total Credit Available	\$4,590.90
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$4,590.90
Statement Closing Date	02/23/2024
Days in Billing Cycle	31

New Balance Total	\$40,409.10
Current Payment Due	\$1,205.00
<b>Total Minimum Payment Due</b>	<b>\$1,205.00</b>
Payment Due Date	03/20/2024

**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 **\$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	34 years	\$115,857.00
\$1,569.00	36 months	\$56,484.00 (Savings = \$59,373.00)

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

23 04040910001205000055000000000000000000000004400669577000623

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	03/20/2024
New Balance Total	\$40,409.10
Total Minimum Payment Due	\$1,205.00

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

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

## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
01/27	01/29	PAYMENT - THANK YOU	7945	0623	-2,500.00	
02/11	02/12	Online payment from CHK 7648	7917	0623	-3,000.00	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$5,500.00</b>
<b>Purchases and Adjustments</b>						
01/22	01/24	WYNDHAM 435-8678877 UT ARRIVAL DATE 01/19/24	7659	0623	231.87	
01/22	01/24	WYNDHAM 435-8678877 UT ARRIVAL DATE 01/01/24	7683	0623	62.81	
01/23	01/25	WYNDHAM 435-8678877 UT ARRIVAL DATE 01/23/24	7936	0623	77.29	
01/23	01/25	WYNDHAM 435-8678877 UT ARRIVAL DATE 01/23/24	7951	0623	58.50	
01/24	01/26	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/29/23	1553	0623	138.00	
01/26	01/27	COOLING HEATING SUPPLY 435-586-4972 UT	8193	0623	1,305.48	
01/27	01/29	CHIPOTLE 0007 DENVER CO	0960	0623	25.11	
01/27	01/29	WYNDHAM 435-8678877 UT ARRIVAL DATE 01/25/24	8224	0623	138.00	
01/30	01/30	SIMPLISAFE 888-957-4675 MA	6117	0623	29.99	
01/29	01/31	WYNDHAM 435-8678877 UT ARRIVAL DATE 01/27/24	7534	0623	123.24	
02/03	02/03	PUBLIC STORAGE 08664 800-567-0759 CO	0638	0623	310.00	
02/03	02/05	FLOYD'S 99 HIGHLANDS RA 303-8309191 CO	1672	0623	168.00	
02/04	02/06	GREENPEACE FUND 202-4621177 DC	0012	0623	103.40	
02/11	02/12	ROAD RUNNER SPORTS 800-743-3206 CA	6596	0623	49.99	
02/11	02/13	TST* BELLEVIEW TAP AND BU Denver CO	5008	0623	70.27	
02/11	02/13	FLOYD'S 99 HIGHLANDS RA 303-8309191 CO	2718	0623	58.00	
02/12	02/14	NEKTER JUICE BAR 7047 GREENWOOD VILCO	3753	0623	24.98	
02/12	02/14	KING SOOPERS #0096 GREENWOOD VLGCO	9076	0623	30.08	
02/14	02/15	LOS AGAVES MEXICAN GRILL DAVENPORT IA	7934	0623	30.43	
02/15	02/16	BIAGGIS DAVENPORT DAVENPORT IA	1257	0623	63.09	
02/15	02/16	BEST BUY 00000224 DAVENPORT IA	1493	0623	186.16	
02/16	02/19	TST* SCILEPPIS AT THE OL Castle Rock CO	2526	0623	62.46	
02/16	02/19	COURTYARD BY MARRIOTT BETTENDORF IA ARRIVAL DATE 02/14/24	6553	0623	371.77	
02/16	02/19	AIR HOST MOLINE MOLINE IL	0367	0623	9.52	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$3,728.44</b>
<b>Interest Charged</b>						
02/23	02/23	INTEREST CHARGED ON PURCHASES			809.23	
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>\$809.23</b>

2024 Totals Year-to-Date	
Total fees charged in 2024	\$0.00
Total interest charged in 2024	\$1,636.54

## 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	23.24%V				\$ 40,998.43	\$ 809.23
Balance Transfers	23.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	26.24%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

5,592.71	Base Points Earned
743.71	Travel and Dining Bonus
4,752.40	Preferred Rewards Bonus
676,267.24	Total Points Available

**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**  
December 24 - January 23, 2024

**Account Summary/Payment Information**

Previous Balance	\$39,668.92
Payments and Other Credits	-\$16,009.05
Purchases and Adjustments	\$16,884.25
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$827.31</b>

New Balance Total	\$41,371.43
Total Credit Line	\$45,000.00
Total Credit Available	\$3,628.57
Cash Credit Line	\$18,000.00
Portion of Credit Available for Cash	\$3,628.57
Statement Closing Date	01/23/2024
Days in Billing Cycle	31

New Balance Total	\$41,371.43
Current Payment Due	\$1,232.00
<b>Total Minimum Payment Due</b>	<b>\$1,232.00</b>
Payment Due Date	02/20/2024

**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 **\$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	34 years	\$118,646.00
\$1,607.00	36 months	\$57,852.00 (Savings = \$60,794.00)

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

23 041371430012320001600905000000000004400669577000623

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

Account Number: 4400 6695 7700 **0623**

Payment Due Date	02/20/2024
New Balance Total	\$41,371.43
Total Minimum Payment Due	\$1,232.00

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 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with a valid identification (ID).

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

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

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

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

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

## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
12/23	12/26	THE HOME DEPOT 4418 CEDAR CITY UT	7370	0623	-272.60	
12/27	12/27	PAYMENT - THANK YOU	7915	0623	-4,000.00	
12/26	12/28	THE HOME DEPOT 4418 CEDAR CITY UT	7445	0623	-749.33	
12/26	12/28	THE HOME DEPOT 4418 CEDAR CITY UT	7452	0623	-438.20	
12/29	12/29	Online payment from CHK 7648	7184	0623	-2,500.00	
12/28	12/30	THE HOME DEPOT 4418 CEDAR CITY UT	5183	0623	-291.09	
01/07	01/08	PAYMENT - THANK YOU	7929	0623	-3,500.00	
01/18	01/18	Online payment from CHK 7648	1828	0623	-3,500.00	
01/18	01/20	THE HOME DEPOT 4418 CEDAR CITY UT	5851	0623	-757.83	
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>						<b>-\$16,009.05</b>
<b>Purchases and Adjustments</b>						
12/22	12/26	THE HOME DEPOT #4418 CEDAR CITY UT	3725	0623	897.27	
12/23	12/26	UNITED 0162350938239800-932-2732 TX OTTOLENGHI/L 01/03 DEN/MLJ RNDTRP ORD/DEN	0415	0623	947.11	
12/23	12/26	BURGER KING #12903 Q07 HGLNDS RANCHCO	0224	0623	9.11	
12/26	12/28	THE HOME DEPOT #4418 CEDAR CITY UT	6065	0623	976.99	
12/26	12/28	THE HOME DEPOT #8583 LAYTON UT	0659	0623	509.59	
12/28	12/29	CITY OF ENGLEWOOD COLORAD303-762-2635 CO	7723	0623	384.57	
12/28	12/30	THE HOME DEPOT #4418 CEDAR CITY UT	1152	0623	2,810.89	
12/29	12/30	aliexpress Luxembourg 107.99 EUR	5033	0623	120.32	
12/30	12/30	SIMPLISAFE 888-957-4675 MA	7181	0623	29.99	
12/29	01/02	THE HOME DEPOT #4418 CEDAR CITY UT	8797	0623	2,212.02	
12/30	01/02	aliexpress 114-087855580CA	2057	0623	14.52	
12/30	01/02	aliexpress 408-7855580 CA	0075	0623	18.20	
12/30	01/02	aliexpress 114-087855580CA	3085	0623	6.31	
12/30	01/02	ALIPAY US, INC. 865-719-5188 DE	9478	0623	23.37	
12/31	01/02	KING SOOPERS #0096 GREENWOOD VLGCO	5524	0623	31.45	
12/31	01/02	TST* MICI HIGHLANDS RANCHHIGHLNDS RANCHCO	2020	0623	45.10	
12/31	01/02	S&S #518 GREENWOOD VILCO	7432	0623	34.91	
12/31	01/02	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/26/23	9134	0623	463.74	
12/31	01/02	WYNDHAM 435-8678877 UT ARRIVAL DATE 12/29/23	9175	0623	254.28	
01/01	01/02	KING SOOPERS #0096 GREENWOOD VLGCO	9296	0623	23.16	
12/31	01/03	FLOYD'S 99 HIGHLANDS RA 303-8309191 CO	1981	0623	163.00	
01/02	01/03	FLOYD'S 99 HIGHLANDS RA 303-8309191 CO	1875	0623	53.00	
01/03	01/03	PUBLIC STORAGE 08664 800-567-0759 CO	7780	0623	310.00	
01/01	01/04	PF CHANGS #1700 CP LONE TREE CO	0307	0623	80.35	
01/03	01/05	HOMEWOOD SUITES DAVENPORT IA ARRIVAL DATE 01/03/24	8473	0623	291.18	
01/03	01/05	FAZOLIS_5947 MOLINE IL	7937	0623	41.13	
01/04	01/06	GREENPEACE FUND 202-4621177 DC	0018	0623	103.40	
01/05	01/08	NOODLES & COMPANY 9508 DAVENPORT IA	4205	0623	36.08	
01/05	01/08	HOMEWOOD SUITES DAVENPORT IA ARRIVAL DATE 01/03/24	8471	0623	4.95	
01/05	01/08	THE HOME DEPOT #4418 CEDAR CITY UT	0712	0623	1,433.27	
01/06	01/08	WYNDHAM 435-8678877 UT ARRIVAL DATE 01/01/24	8773	0623	463.74	
01/08	01/08	aliexpress 114-087855580CA	1081	0623	319.62	
01/10	01/12	THE HOME DEPOT #4418 CEDAR CITY UT	2827	0623	713.97	
01/12	01/15	WYNDHAM 435-8678877 UT ARRIVAL DATE 01/07/24	4846	0623	463.74	
01/14	01/15	DENVER ANIMAL SHELTER 720-913-9306 CO	3496	0623	100.00	
01/15	01/17	THE HOME DEPOT #4418 CEDAR CITY UT	1319	0623	1,670.17	
01/18	01/20	WYNDHAM 435-8678877 UT ARRIVAL DATE 01/13/24	9117	0623	463.74	

continued on next page...

## Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Purchases and Adjustments</b>						
01/19	01/20	OTTER.AI HTTPSOTTER.AICA	6131	0623	360.01	
<b>TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD</b>						<b>\$16,884.25</b>
<b>Interest Charged</b>						
01/23	01/23	INTEREST CHARGED ON PURCHASES			827.31	
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>\$827.31</b>

2024 Totals Year-to-Date	
Total fees charged in 2024	\$0.00
Total interest charged in 2024	\$827.31

## 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>	23.24%V				\$ 41,914.72	\$ 827.31
<b>Balance Transfers</b>	23.24%V				\$ 0.00	\$ 0.00
<b>Direct Deposit and Check Cash Advances</b>	26.24%V				\$ 0.00	\$ 0.00
<b>Bank Cash Advances</b>	29.99%V				\$ 0.06	\$ 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

<b>21,562.88</b>	<b>Base Points Earned</b>
<b>1,782.15</b>	<b>Travel and Dining Bonus</b>
<b>20,331.62</b>	<b>Preferred Rewards Bonus</b>
<b>665,178.42</b>	<b>Total Points Available</b>

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