



Bank of America Business Advantage  
Cash Rewards

STEVEN TORIM

May 26, 2021 - June 25, 2021

Cardholder Statement

**Account Information:**  
www.bankofamerica.com

**Mail Billing Inquiries to:**  
BANK OF AMERICA  
PO BOX 660441  
DALLAS, TX 75266-0441

**Mail Payments to:**  
BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

**Customer Service:**  
1.800.673.1044, 24 Hours

**Outside the U.S.:**  
1.508.353.6656, 24 Hours

**For Lost or Stolen Card:**  
1.800.673.1044, 24 Hours

**Business Offers:**  
www.bankofamerica.com/mybusinesscenter

**Payment Information**

New Balance Total ..... \$391.05  
**Minimum Payment Due** ..... **\$25.00**  
**Payment Due Date** ..... **07/22/21**  
**Late Payment Warning:** If we do not receive your minimum payment by the date listed above. You may have to pay a fee based on the outstanding balance on the fee assessment date:  
 \$19.00 for balance less than \$100.01  
 \$29.00 for balance less than \$1,000.01  
 \$49.00 for balance equal to or greater than \$5,000.01

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

**Account Summary**

Previous Balance ..... \$255.11  
 Payments and Other Credits ..... -\$255.11  
 Balance Transfer Activity ..... \$0.00  
 Cash Advance Activity ..... \$0.00  
 Purchases and Other Charges ..... \$391.05  
**Fees Charged** ..... **\$0.00**  
**Finance Charge** ..... **\$0.00**  
 New Balance Total ..... \$391.05  
 Credit Limit ..... \$10,000  
 Credit Available ..... \$9,608.95  
 Statement Closing Date ..... 06/25/21  
 Days in Billing Cycle ..... 31

**Important Changes to Your Account Terms**

In May we updated your credit card rewards Program Rules, Redemption for Statement Credits section, as follows:

- Statement credits will generally be applied to your existing Purchase balance
- This new sentence replaced "Statement credit will generally be applied to your existing balance with the highest priced Annual Percentage Rate (APR)". To see the full program rules, sign into Business Advantage 360, our small business online banking, Rewards tab, and click on "Redeem Cash Rewards".

**Transactions**

| Posting Date   | Transaction Date | Description  | Reference Number        | Amount                       |
|--|------------------|--|-------------------------|------------------------------|
| 06/14  | 06/13            | Payments and Other Credits<br>PAYMENT - THANK YOU    | 1641530000000538230417  | - 255.11<br><b>-\$255.11</b> |
| <b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>  |                  |  |                         |                              |
| 05/27  | 05/25            | Purchases and Other Charges<br>MEEKER CAFE MEEKER CO | 85433591146980013132299 | 43.97                        |
| 05/27  | 05/25            | FLAT TOP SINCLAIR MEEKER CO                          | 52708241146838004392068 | 58.60                        |
| 06/07  | 06/04            | TECHDEFENDERS 8447226133 MI                          | 55506291155207156700025 | 229.98                       |
| 06/11  | 06/10            | CKE*OUTFITTERS DINER M MEEKER CO                     | 05436841162000325302309 | 58.50                        |
| <b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b> |                  |  |                         |                              |

**Finance Charge Calculation**

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

| PURCHASES   | Annual Percentage Rate | Balance Subject to Interest Rate | Finance Charges by Transaction Type |
|---|------------------------|----------------------------------|-------------------------------------|
| CASH  | 17.99%                 | \$0.00                           | \$0.00                              |
|   | 24.24% V               | \$0.00                           | \$0.00                              |
| <b>Beginning Balance</b><br>Earned<br>Redeemed<br>Adjustments |                        |                                  | Other Bonuses<br>Ending Balance     |
|   |                        |                                  | 2.20<br><b>67.66</b>                |

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

**Reward Summary**

|                   |       |                       |              |
|-------------------|-------|-----------------------|--------------|
| Beginning Balance | 61.54 | Other Bonuses         | 2.20         |
| Earned            | 3.92  |                       |              |
| Redeemed          | .00   |                       |              |
| Adjustments       | .00   |                       |              |
|                   |       | <b>Ending Balance</b> | <b>67.66</b> |

To redeem your Cash Rewards call 1.800.673.1044, or visit [www.bankofamerica.com](http://www.bankofamerica.com)

# Did you know your business may have a credit score?

It's important to have access to tools that help you understand your business credit. That's why we've partnered with Dun & Bradstreet to provide free access to a business credit score.

To learn more visit [bankofamerica.com/BusinessCreditScore](http://bankofamerica.com/BusinessCreditScore).

<sup>1</sup> The Dun & Bradstreet Business Credit Score Program is for educational purposes and for your non-commercial, personal use only. This benefit is available only for U.S.-based Bank of America Small Business clients with an open and active Small Business account who have properly enrolled to access the Dun & Bradstreet business credit score in Business Advantage 360 and have a Dun & Bradstreet business credit score available. Dun & Bradstreet's business credit score (also known as "The D&B" Delinquency Predictor Score") is based on data from Dun & Bradstreet and may be different from other business credit scores. Dun & Bradstreet is a third party not affiliated with Bank of America and Bank of America makes no representation or warranty related to Dun & Bradstreet's business credit score.

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