

IT

Bank of America Business Advantage  
Cash Rewards

STEVFN TORIN

January 26, 2021 - February 25, 2021

Cardholder Statement

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

**Mail Billing Inquiries to:**  
BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

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

**Customer Service:**  
1.800.673.1044, 24 Hours

**Outside the U.S.:**  
1.509.353.6656, 24 Hours

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

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

**Payment Information**

New Balance Total ..... \$0.37  
Minimum Payment Due ..... \$0.37  
Payment Due Date ..... 03/24/21

**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  
\$39.00 for balance less than \$5,000.01  
\$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 ..... \$16.24  
Payments and Other Credits ..... -\$16.24  
Balance Transfer Activity ..... \$0.00  
Cash Advance Activity ..... \$0.00  
Purchases and Other Charges ..... \$0.37  
Fees Charged ..... \$0.00  
Finance Charge ..... \$0.00  
New Balance Total ..... \$0.37

Credit Limit ..... \$10,000  
Credit Available ..... \$9,999.63  
Statement Closing Date ..... 02/25/21  
Days in Billing Cycle ..... 31

**Important Changes to Your Account Terms**

**Reminder - Change to your minimum monthly payment**  
Effective March 1, 2021 the Minimum Payment Due is changing to \$25. Please make sure any automatically scheduled payments meet the new payment amount due.

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
		<b>Payments and Other Credits</b>		
02/17	02/17	PAYMENT - THANK YOU	0481530000000578813611	- 16.24
		<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>		<b>-\$16.24</b>
		<b>Purchases and Other Charges</b>		

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**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount	
02/12	02/12	ORACLE USA INC.	888-803-7414 CA	55432861043200709144945	0.18
02/12	02/12	ORACLE USA INC.	888-803-7414 CA	55432861043200709145645	0.19
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$0.37</b>	

**Finance Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	17.99%	\$0.00	\$0.00
CASH	24.24% V	\$0.00	\$0.00

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

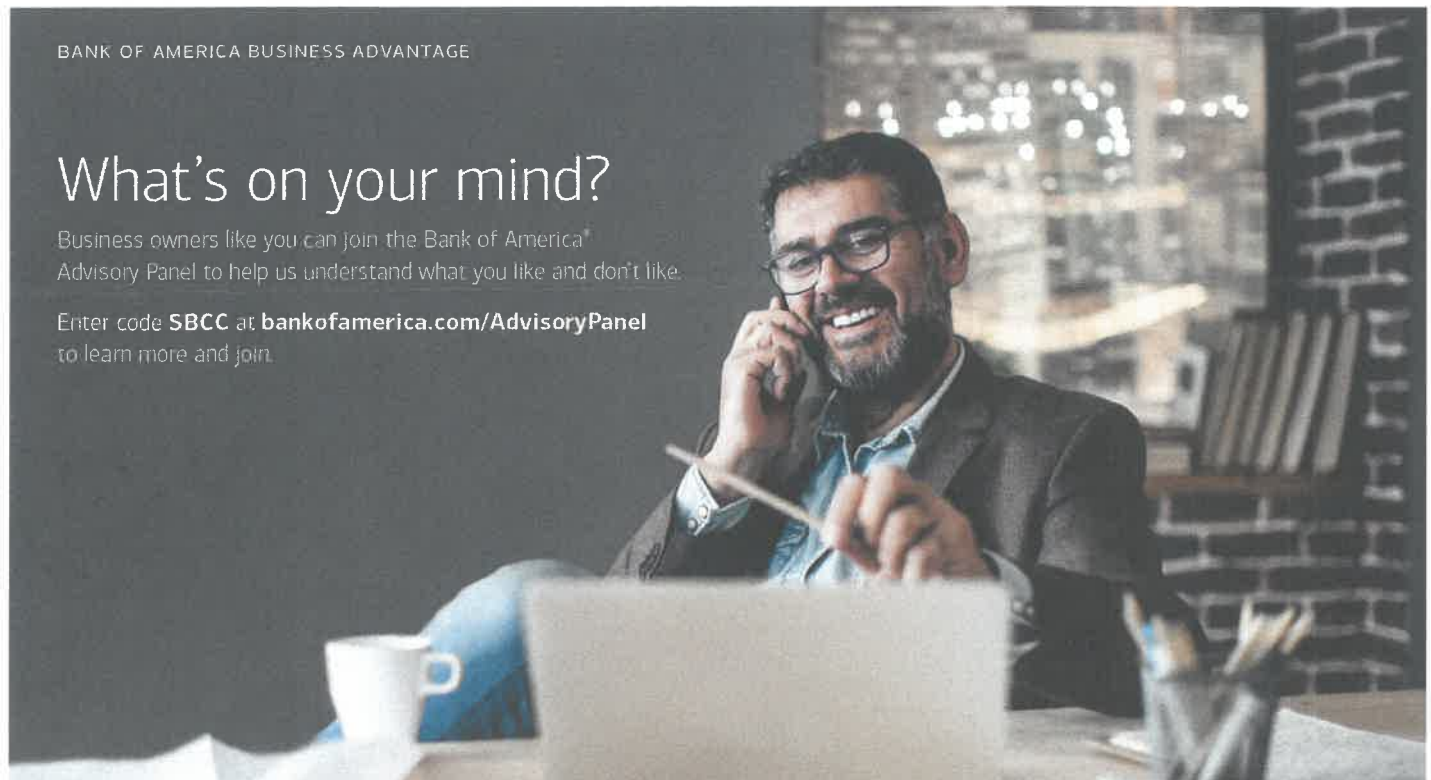
**Important Messages**

YOUR FINANCE CHARGES IN 2020 WERE \$2.00.

**Reward Summary**

Beginning Balance	58.53	Other Bonuses	.00
Earned	.00		
Redeemed	.00		
Adjustments	.00	<b>Ending Balance</b>	<b>58.53</b>

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



BANK OF AMERICA BUSINESS ADVANTAGE

What's on your mind?

Business owners like you can join the Bank of America Advisory Panel to help us understand what you like and don't like.

Enter code **SBCC** at [bankofamerica.com/AdvisoryPanel](http://bankofamerica.com/AdvisoryPanel) to learn more and join.