

FEATHER RIVER RAIL SOCI

Business Card

December 16, 2021 - January 15, 2022

Company 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.:**  
1.509.353.6656, 24 Hours

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

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

**Payment Information**

New Balance Total ..... \$132.95  
**Minimum Payment Due** ..... **\$25.00**  
**Payment Due Date** ..... **02/10/22**

**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 ..... \$3,287.63  
 Payments and Other Credits ..... -\$3,287.63  
 Balance Transfer Activity ..... \$0.00  
 Cash Advance Activity ..... \$0.00  
 Purchases and Other Charges ..... \$132.95  
**Fees Charged** ..... **\$0.00**  
**Finance Charge** ..... **\$0.00**  
 New Balance Total ..... \$132.95  
 Credit Limit ..... \$20,000  
 Credit Available ..... \$19,867.05  
 Statement Closing Date ..... 01/15/22  
 Days in Billing Cycle ..... 31

**Cardholder Activity Summary**

Account Number	Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
ELEMS, DAVID	6,000	62.95	0.00	0.00	0.00	62.95	0.00
VICKNAIR FLIGENE JOHN	20,000	70.00	0.00	0.00	0.00	70.00	0.00

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Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
<b>FEATHER RIVER RAIL SOCI</b>				
<b>Account Number:</b>				
		<b>Payments and Other Credits</b>		
01/10	01/08	PAYMENT - THANK YOU	0091530000000568816522	- 3,287.63
		<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>		<b>- \$3,287.63</b>

<b>ELEMS, DAVID</b>				
<b>Account Number:</b>				
		<b>Purchases and Other Charges</b>		
12/20	12/18	ZORO TOOLS INC 855-2899676 IL	24755421352643524933872	62.95
		<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>		<b>\$62.95</b>

<b>VICKNAIR, EUGENE JOHN</b>				
<b>Account Number:</b>				
		<b>Purchases and Other Charges</b>		
12/20	12/17	USPS STAMPS ENDICIA 888-434-0055 DC	24445001352600159147364	10.00
12/22	12/21	USPS STAMPS ENDICIA 888-434-0055 DC	24445001356600160234959	10.00
01/07	01/06	USPS STAMPS ENDICIA 888-434-0055 DC	24445002007600082540823	10.00
01/07	01/06	USPS STAMPS ENDICIA 888-434-0055 DC	24445002007600082540906	10.00
01/07	01/06	USPS STAMPS ENDICIA 888-434-0055 DC	24445002007600082541086	10.00
01/07	01/06	USPS STAMPS ENDICIA 888-434-0055 DC	24445002007600082541169	10.00
01/11	01/10	USPS STAMPS ENDICIA 888-434-0055 DC	24445002011600083759863	10.00
		<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>		<b>\$70.00</b>

easy-wp stamp  
code - 53020

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	10.24% V	\$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 2021 WERE \$12.02.