

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 \$1,867.53
Minimum Payment Due **\$25.00**
Payment Due Date **04/11/22**

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 \$1,458.57
 Payments and Other Credits -\$1,458.57
 Balance Transfer Activity \$0.00
 Cash Advance Activity \$0.00
 Purchases and Other Charges \$1,867.53
Fees Charged **\$0.00**
Finance Charge **\$0.00**
 New Balance Total \$1,867.53

Credit Limit \$20,000
 Credit Available \$18,132.47
 Statement Closing Date 03/15/22
 Days in Billing Cycle 28

Important Changes to Your Account Terms

MINIMUM FINANCE CHARGE

Effective February 23, 2022, when the interest on your balance is below \$1.00, you will be charged the actual amount of interest.

In the section titled **ACCOUNT SUMMARY TABLE** in your Business Card Agreement, the below Minimum Finance Purchase Charge row will be removed.

Minimum Finance Charge for Purchases- If you are charged Finance Charges, the charge will be no less than \$1.00.

In the section titled **Periodic Rates and Annual Percentage Rates**, the below **Minimum Purchase Finance Charge** paragraph will be removed.

Minimum Purchase Finance Charge. Whenever the Purchase balance is subject to a periodic Finance Charge, we will charge the greater of that periodic Finance Charge or \$1.00.

FEATHER RIVER RAIL SOCI

February 16, 2022 - March 15, 2022

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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	235.94	0.00	0.00	0.00	235.94	0.00
VICKNAIR, EUGENE JOHN 20,000	1,631.59	0.00	0.00	0.00	1,631.59	0.00

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
FEATHER RIVER RAIL SOCI				
Account Number:				
Payments and Other Credits				
02/28	02/27	PAYMENT - THANK YOU	0591530000000563193546	- 1,458.57
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$1,458.57
ELEMS, DAVID				
Account Number:				
Purchases and Other Charges				
02/22	02/21	AMZN MKTP US*KS0CL5LS3 AMAMZN.COM/BILLWA	24431062052083716634995	35.71
02/23	02/22	AMZN MktP US*0T9UZ2O23 Amzn.com/billWA	24692162053100983670295	200.23
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$235.94
VICKNAIR, EUGENE JOHN				
Account Number:				
Purchases and Other Charges				
02/18	02/16	THE DEPOT, LLC 775-7374330 NV	24000972048891704173430	641.33
03/01	02/28	USPS STAMPS ENDICIA 888-434-0055 DC	24445002060600096585966	10.00
03/01	02/28	USPS STAMPS ENDICIA 888-434-0055 DC	24445002060600096586048	10.00
03/08	03/07	METRO MAIL AND PRINTING S916-9280801 CA	24013392066000759312504	774.20
03/14	03/14	Amazon.com*1Z4F02B00 Amzn.com/billWA	24692162073100874778849	196.06
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$1,631.59

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.