

**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

**Cardholder Activity Summary**

Account Number	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
<b>ELEMS, DAVID</b>						
6,000	24.96	0.00	0.00	0.00	24.96	0.00
<b>VICKNAIR, EUGENE JOHN</b>						
20,000	402.60	0.00	0.00	0.00	402.60	0.00

**Payment Information**

New Balance Total ..... \$427.56  
**Minimum Payment Due ..... \$25.00**  
**Payment Due Date ..... 02/11/24**  
**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:  
 \$0.00 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 ..... \$543.46  
 Payments and Other Credits ..... -\$543.46  
 Balance Transfer Activity ..... \$0.00  
 Cash Advance Activity ..... \$0.00  
 Purchases and Other Charges ..... \$427.56  
**Fees Charged ..... \$0.00**  
**Finance Charge ..... \$0.00**  
 New Balance Total ..... \$427.56  
 Credit Limit ..... \$20,000  
 Credit Available ..... \$19,572.44  
 Statement Closing Date ..... 01/15/24  
 Days in Billing Cycle ..... 31

**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>				
01/03	01/03	PAYMENT - THANK YOU	0031530000000505068589	- 543.46
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>-\$543.46</b>
<b>ELEMS, DAVID</b>				
<b>Account Number:</b>				
<b>Purchases and Other Charges</b>				
12/18	12/16	SIERRA VILLAGE MARK 530-832-5062 CA	24427333350740289227735	24.96
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$24.96</b>
<b>VICKNAIR, EUGENE JOHN</b>				
<b>Account Number:</b>				
<b>Purchases and Other Charges</b>				
12/18	12/16	USPS STAMPS ENDICIA 888-434-0055 DC	24445003351600142487718	10.00
12/20	12/19	USPS STAMPS ENDICIA 888-434-0055 DC	24445003354600148671742	10.00
12/20	12/19	USPS STAMPS ENDICIA 888-434-0055 DC	24445003354600148671825	10.00
12/22	12/21	ROCKY MOUNTAIN S FAIRE HTTPWWW.FAIR.CA	24492163355000037116540	93.60
12/26	12/22	USPS STAMPS ENDICIA 888-434-0055 DC	24445003357600162734217	10.00
12/26	12/22	USPS STAMPS ENDICIA 888-434-0055 DC	24445003357600162734399	10.00
12/28	12/27	USPS STAMPS ENDICIA 888-434-0055 DC	24445003362600108626173	10.00
01/02	12/29	USPS STAMPS ENDICIA 888-434-0055 DC	24445003364600113110930	10.00
01/04	01/04	TOPAZ LABS SOFTWARE TOPAZLABS.COM TX	24492164004000012384744	199.00
01/08	01/05	USPS STAMPS ENDICIA 888-434-0055 DC	24445004006600096597766	10.00
01/09	01/08	USPS STAMPS ENDICIA 888-434-0055 DC	24445004009600088669356	10.00
01/15	01/12	USPS STAMPS ENDICIA 888-434-0055 DC	24445004013600090534188	10.00
01/15	01/12	USPS STAMPS ENDICIA 888-434-0055 DC	24445004013600090534261	10.00
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$402.60</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	15.49% V	\$0.00	\$0.00
CASH	29.49% V	\$0.00	\$0.00

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

**Important Messages**

Traveling for Business? Remember to consult your credit card agreement before using your credit card(s) for cash or foreign currency transactions and for fee information. The Cash Advance Fee applies to all cash advances, including cash advances in foreign currency. You can always call us to request a copy of the credit card agreement by using the phone number listed on the back of your card.

YOUR FINANCE CHARGES IN 2023 WERE \$84.03.

**TIP: Stay ahead of upcoming due dates by signing up for payment alerts.**

You can get alerts about small business credit card payments five days before they're due to avoid any late fees and finance charges. They can be delivered by text, email or through Business Advantage 360 and our Mobile Banking app. Turn on alerts at [bankofamerica.com/SmallBusiness](https://bankofamerica.com/SmallBusiness) by clicking on Alerts in the Activity Center.