



STEVEN TOBIN

Cash Rewards

January 26, 2017 - February 25, 2017

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

**TTY Hearing Impaired:**  
1.888.500.6267, 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 .....	\$285.29
Past Due Amount .....	\$10.00
<b>Minimum Payment Due .....</b>	<b>\$43.37</b>
<b>Payment Due Date .....</b>	<b>03/23/17</b>
<b>Late Payment Warning:</b> 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
<b>Minimum Payment Warning:</b> 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 .....	\$40.78
Payments and Other Credits .....	-\$1.78
Balance Transfer Activity .....	\$0.00
Cash Advance Activity .....	\$0.00
Purchases and Other Charges .....	\$213.98
<b>Fees Charged .....</b>	<b>\$29.00</b>
<b>Finance Charge .....</b>	<b>\$3.31</b>
New Balance Total .....	\$285.29
Credit Limit .....	\$10,000
Credit Available .....	\$9,714.71
Statement Closing Date .....	02/25/17
Days in Billing Cycle .....	31

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
		<b>Payments and Other Credits</b>		
02/07	01/03	FINANCE CHARGE ADJUSTMENT	7548001703803811111127	- 1.78
		<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>		<b>-\$1.78</b>
		<b>Purchases and Other Charges</b>		
02/01	01/31	WWW.NEWEGG.COM 800-390-1119 CA	55432867031000930356271	187.98
02/09	02/08	SMK*SURVEYMONKEY.COM 971-2445555 CA	75418237039035646958436	26.00
		<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>		<b>\$213.98</b>
		<b>Fees Charged</b>		

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
02/21	02/21	LATE PAYMENT FEE		29.00
		<b>TOTAL FEES FOR THIS PERIOD</b>		<b>\$29.00</b>
		<b>Finance Charge</b>		
02/24	02/24	PURCHASE *FINANCE CHARGE*		3.31
		<b>TOTAL FINANCE CHARGE FOR THIS PERIOD</b>		<b>\$3.31</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%	\$216.42	\$3.31
CASH	24.74% 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 2016 WERE \$15.64.

**Cash Rewards for Business Summary**

Beginning Balance	183.12	Monthly Bonus	.00
Earned	2.14	Transferred In	.00
Redeemed	.00	Transferred Out	.00
Adjustments	.00	<b>Ending Balance</b>	<b>185.26</b>

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