



STEVEN TOPIN

Cash Rewards

November 26, 2016 - December 25, 2016

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 ..... **-\$947.26**  
Minimum Payment Due ..... **\$0.00**  
Payment Due Date ..... **01/19/17**

**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 ..... \$1,117.81  
Payments and Other Credits ..... **-\$2,065.07**  
Balance Transfer Activity ..... \$0.00  
Cash Advance Activity ..... \$0.00  
Purchases and Other Charges ..... \$0.00  
**Fees Charged ..... \$0.00**  
**Finance Charge ..... \$0.00**  
New Balance Total ..... **-\$947.26**

Credit Limit ..... \$10,000  
Credit Available ..... \$10,000.00  
Statement Closing Date ..... 12/25/16  
Days in Billing Cycle ..... 30

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
<b>Payments and Other Credits</b>				
12/06	12/04	PAYMENT - THANK YOU	34115300000000568213131	- 947.26
12/06	11/13	PAYMENT - THANK YOU	34115300000000567559070	- 947.26
12/06	12/06	LATE PAYMENT FEE ADJUSTMENT		- 39.00
12/06	12/06	FINANCE CHARGE ADJUSTMENT		- 15.64
12/15	12/14	PAYMENT - THANK YOU	35015300000000503741038	- 115.91
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>-\$2,065.07</b>

**Finance Charge Calculation**

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

	<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Finance Charges by Transaction Type</b>
PURCHASES	17.99%	\$0.00	\$0.00
CASH	24.49% V	\$0.00	\$0.00

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

**Important Messages**

Your credit card now has an added security feature. To learn more about EMV chip card technology, visit [bankofamerica.com/businesschipcard](http://bankofamerica.com/businesschipcard).

**Continue to earn cash back for all your holiday purchases**

With the holiday season and start of a new business year fast approaching, remember to use your Cash Rewards for Business credit card to earn cash back for everything your business needs. Visit your online banking account overview to check out your cash rewards balance and redeem your cash back.

**Cash Rewards for Business Summary**

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

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

# Don't forget all that your card offers

Use it for everyday business purchases and earn cash rewards.

Earn more cash back for the things your business buys most. With your Cash Rewards for Business credit card, there's no limit on the base cash back you can earn.

**1%**  
cash back on  
**purchases**

**2%**  
cash back at  
**restaurants**

**3%** cash back at  
**gas stations and  
office supply stores\***



**Bonus tip:** Charge recurring monthly expenses like internet and insurance to your card, and earn even more cash back — automatically.

\*Earn 1% cash back on purchases, 2% on purchases at restaurants and 3% on purchases at gas stations and office supply stores (up to \$250,000 annually in gas station and office supply store purchases, then 1% after that). Subject to Cash Rewards Program rules. Program is subject to change. See application for more details.  
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