



JESSICA J BROWNING

Cash Rewards

October 6, 2016 - November 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	\$5,068.11
Past Due Amount	\$35.38
Minimum Payment Due	\$192.14
Payment Due Date	12/22/16
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	\$3,537.90
Payments and Other Credits	\$0.00
Balance Transfer Activity	\$0.00
Cash Advance Activity	\$0.00
Purchases and Other Charges	\$1,423.45
Fees Charged	\$39.00
Finance Charge	\$67.76
New Balance Total	\$5,068.11
Credit Limit	\$12,000
Credit Available	\$6,931.89
Statement Closing Date	11/25/16
Days in Billing Cycle	31

Important Changes to Your Account Terms

Most of our customers with recurring transactions (that is, Same Charge/Every Month) are asking us to manage them more smoothly, and we have listened. From now on, your recurring transactions will continue even when your account number changes, except for certain merchants who insist on customer contact. Your agreement will reflect this change. Here is how your agreement is changing:

RECURRING PREAUTHORIZED TRANSACTIONS. Recurring preauthorized transactions occur when you authorize a merchant to automatically initiate a transaction using your account on a recurring basis. If we issue a new credit card with a different account number or expiration date to you, we may (but are not obligated to) provide your new card account number and expiration date to a merchant with whom you have set up a recurring preauthorized transaction in order to continue your recurring preauthorized transactions. There will be circumstances where you will have to contact the merchant.

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
Purchases and Other Charges				
10/28	10/27	USPS PO 0760840540 MEEKER CO	05436846302000264049887	188.00
10/31	10/30	HAMPTON INN COLORADO S COLORADO SPRICO	55436876304733045502416	84.15
		Arr: 10/28/16 Dep: 10/30/16 Inv: 00002557		
10/31	10/30	HAMPTON INN COLORADO S COLORADO SPRICO	55436876304733045502424	84.15
		Arr: 10/28/16 Dep: 10/30/16 Inv: 00002557		
10/31	10/30	HAMPTON INN COLORADO S COLORADO SPRICO	55436876304733045502432	84.15
		Arr: 10/28/16 Dep: 10/30/16 Inv: 00002557		
11/07	11/05	HYATT HOTELS DENVER CC DENVER CO	55541866312072008096345	169.00
		Arr: 11/04/16 Dep: 11/05/16 Inv: 000005474		
11/07	11/05	HYATT HOTELS DENVER CC DENVER CO	55541866312072008096527	169.00
		Arr: 11/04/16 Dep: 11/05/16 Inv: 000005474		
11/07	11/05	HYATT HOTELS DENVER CC DENVER CO	55541866312072008097491	169.00
		Arr: 11/04/16 Dep: 11/05/16 Inv: 000005474		
11/18	11/17	HAMPTON INN FT COLLINS FORT COLLINS CO	55432866322000404083971	109.00
		Arr: 11/15/16 Dep: 11/17/16 Inv: 002593		
11/18	11/17	HAMPTON INN FT COLLINS FORT COLLINS CO	55432866322000404083989	109.00
		Arr: 11/15/16 Dep: 11/17/16 Inv: 002593		
11/18	11/17	HAMPTON INN FT COLLINS FORT COLLINS CO	55432866322000404083997	109.00
		Arr: 11/15/16 Dep: 11/17/16 Inv: 002593		
11/23	11/22	BLEND EDUCATION 3472153202 NY	55429506328637007647099	149.00
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$1,423.45
Fees Charged				
11/21	11/21	LATE PAYMENT FEE		39.00
TOTAL FEES FOR THIS PERIOD				\$39.00
Finance Charge				
11/25	11/25	PURCHASE *FINANCE CHARGE*		67.76
TOTAL FINANCE CHARGE FOR THIS PERIOD				\$67.76

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%	\$4,434.52	\$67.76
CASH	24.49% V	\$0.00	\$0.00

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

Cash Rewards for Business Summary

Beginning Balance	846.87	Monthly Bonus	.00
Earned	14.23	Transferred In	.00
Redeemed	.00	Transferred Out	.00
Adjustments	.00	Ending Balance	861.10

To redeem your Cash Rewards call 1.800.673.1044, or visit www.bankofamerica.com