



ROBERT R SMILEY  
 17519206138 834

Business Card

October 12, 2019 - November 11, 2019

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 ..... \$6,993.08  
 Past Due Amount ..... \$43.49  
**Minimum Payment Due ..... \$228.47**  
**Payment Due Date ..... 12/08/19**

**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 ..... \$4,910.06  
 Payments and Other Credits ..... **-\$129.59**  
 Balance Transfer Activity ..... \$0.00  
 Cash Advance Activity ..... \$0.00  
 Purchases and Other Charges ..... \$2,091.23  
**Fees Charged ..... \$49.00**  
**Finance Charge ..... \$72.38**  
 New Balance Total ..... \$6,993.08  
 Credit Limit ..... \$15,000  
 Credit Available ..... \$8,006.92  
 Statement Closing Date ..... 11/11/19  
 Days in Billing Cycle ..... 31

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
		<b>Payments and Other Credits</b>		
11/04	11/01	BESTBUYCOM805651836646 RICHFIELD MN	[REDACTED]	<del>129.59</del>
		<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>		<b><del>-\$129.59</del></b>
		<b>Purchases and Other Charges</b>		
10/15	10/14	SUPERBREAKERS 866-809-9078 NY	[REDACTED]	126.04
10/18	10/17	MOSYLE COR* MOSYLEMAN HTTPSMANAGER.FL	[REDACTED]	357.50
10/22	10/21	SAMSCLUB #6571 FLORENCE SC	[REDACTED]	155.86
10/24	10/23	BESTBUYCOM805651836646 888-BESTBUY MN	[REDACTED]	323.99

**ROBERT A SMILEY**  
**1176 1028 6138 330**

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**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
10/28	10/25	SPECTRUM 855-707-7328 VA	<del>210920010002304204</del>	628.55
10/30	10/28	SUBWAY 00136416 HEMINGWAY SC	<del>210407000220021349520</del>	94.60
11/01	10/31	BESTBUYCOM805651836646 888-BESTBUY MN	<del>2100000004503005091707</del>	<del>129.59</del>
11/04	11/01	PARTS TOWN 630-8896972 IL	<del>2104500000000000045018</del>	275.10
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$2,091.23</b>
<b>Fees Charged</b>				
11/07	11/07	LATE PAYMENT FEE		49.00
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>\$49.00</b>
<b>Finance Charge</b>				
11/11	11/11	PURCHASE *FINANCE CHARGE*		72.38
<b>TOTAL FINANCE CHARGE FOR THIS PERIOD</b>				<b>\$72.38</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	14.99%	\$5,685.04	\$72.38
CASH	25.99% V	\$0.00	\$0.00

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



RECEIVED FCSD5  
 NOV 15 2019  
 OFFICE OF SUPERINTENDENT