



WorldPoints Rewards Visa Signature®  
Business Card

JEFFREY M SCHEIDE

December 17, 2015 - January 16, 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 .....	\$3,875.00
Minimum Payment Due .....	\$38.75
Payment Due Date .....	02/11/16
<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: \$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 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 .....	\$130.93
Payments and Other Credits .....	-\$130.93
Balance Transfer Activity .....	\$0.00
Cash Advance Activity .....	\$0.00
Purchases and Other Charges .....	\$3,875.00
Fees Charged .....	\$0.00
Finance Charge .....	\$0.00
New Balance Total .....	\$3,875.00
Credit Limit .....	\$6,000
Credit Available .....	\$2,125.00
Statement Closing Date .....	01/16/16
Days in Billing Cycle .....	31

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**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
01/08	01/08	<b>Payments and Other Credits</b>		
		PAYMENT - THANK YOU	0081530000000552470543	- 130.93
		<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>		<b>-\$130.93</b>
		<b>Purchases and Other Charges</b>		
12/18	12/16	CRESTONE MERCANTILE CRESTONE CO	24071055351158171328270	232.32
12/18	12/16	THE BLISS CAFE 2 CRESTONE CO	24071055351627148466413	75.00
01/08	01/05	LAKE POWELL MARINAS AND RPHOENIX AZ	24755426007160076975696	1,000.00
		Arr: 01/05/16		

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
01/08	01/06	LAKE POWELL MARINAS AND RPHOENIX AZ Arr: 01/05/16	24755426007160076975704	2,567.68
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$3,875.00</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	11.99%	\$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).

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	18,764	Monthly Bonus	0
Earned	3,875	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>22,639</b>

Redeem your points for cash, gift cards and travel by calling 1.800.673.1044, or visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints)

Do what you love.  
Let us help  
with the rest.

Watch videos that can help you:

- Accept payments, manage inventory and more with the Clover® Station\*
- Get checking that fits your business needs
- Automate payroll and improve cash flow

Visit [bankofamerica.com/sbvHub](http://bankofamerica.com/sbvHub).

\* Clover Station requires Clover Mobile, Clover Mini, or FD40 equipment to accept EMV® and Apple Pay™ transactions.





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MICHAEL J HAYES

December 17, 2015 - January 16, 2016

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**Payment Information**

New Balance Total ..... \$3,490.65  
Minimum Payment Due ..... \$34.91  
Payment Due Date ..... 02/11/16

**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:  
\$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 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 ..... \$3,535.31  
Payments and Other Credits ..... -\$3,535.31  
Balance Transfer Activity ..... \$0.00  
Cash Advance Activity ..... \$0.00  
Purchases and Other Charges ..... \$3,490.65  
Fees Charged ..... \$0.00  
Finance Charge ..... \$0.00  
New Balance Total ..... \$3,490.65

Credit Limit ..... \$30,000  
Credit Available ..... \$26,509.35  
Statement Closing Date ..... 01/16/16  
Days in Billing Cycle ..... 31

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
01/05	01/05	<b>Payments and Other Credits</b>		
		PAY BY PHONE PAYMENT	0058620000000000053452	- 3,535.31
		<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>		<b>-\$3,535.31</b>
		<b>Purchases and Other Charges</b>		
12/18	12/16	ELEPHANT CLOUD TEA SHO CRESTONE CO	24071056351627148338562	10.28
12/21	12/18	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692165352000786501328	36.72
12/21	12/18	MONARCH ON MOUNTAIN TICKETMONARCH CO	24330665354900019723133	40.00
12/28	12/25	HELLO* HELLOFAX 415-766-0273 CA	24492155360637001956291	9.99

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
01/05	01/02	CRESTONE TELECOM LLC 712-925-6462 CO	24019516004347200434715	629.16
01/11	01/08	MONARCH SEASON PASS MONARCH CO	24330666010900015024258	1,094.00
01/11	01/08	MONARCH SEASON PASS MONARCH CO	24330666010900015024266	229.00
01/11	01/08	MONARCH SEASON PASS MONARCH CO	24330666010900015024282	159.00
01/11	01/08	MOUNTAIN SPORTS HAUS PONCHA SPRINGCO	24426296010980003435295	959.00
01/13	01/13	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692166013000164809460	31.55
01/15	01/14	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692166014000903821746	15.98
01/15	01/14	VW GRAINGER 877-2022594 PA	24755426015120151439786	263.98
01/15	01/15	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILLWA	24431066015083705136181	11.99
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$3,490.65</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	11.99%	\$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**

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YOUR FINANCE CHARGES IN 2015 WERE \$131.15.

**WorldPoints Rewards for Business™ Summary**

Beginning Balance	72,397	Monthly Bonus	0
Earned	3,252	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	<b>Ending Balance</b>	<b>75,649</b>

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