



JEFFREY M SCHEIDE

February 17, 2016 - March 16, 2016

Cardholder Statement

WorldPoints Rewards Visa Signature®
Business Card

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79996-2238

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 \$241.81
Minimum Payment Due \$10.00
Payment Due Date 04/12/16

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 \$307.66
Payments and Other Credits -\$307.66
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$241.81
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$241.81

Credit Limit \$6,000
Credit Available \$5,758.19
Statement Closing Date 03/16/16
Days in Billing Cycle 29

6 ENT'D

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
		Payments and Other Credits		
02/22	02/21	PAYMENT - THANK YOU	0531530000000533482496	- 307.66
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		- \$307.66
		Purchases and Other Charges		
02/26	02/25	RECREATION.GOV 888-448-1474 NY	24445006057000302879244	80.00
03/01	02/29	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	24492156060717426544707	29.70
03/07	03/03	COLORADO GATORS MOSCA CO	24767896064871801357683	84.00
03/07	03/04	CRESTONE MERCANTILE - CRESTONE CO	24269796065100767021578	23.77

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
03/07	03/04	CRESTONE MERCANTILE - CRESTONE CO	24269796065100767021651	9.86
03/07	03/04	CRESTONE MERCANTILE - CRESTONE CO	24269796065100767021735	10.99
03/07	03/06	APL ITUNES.COM/BILL 866-712-7753 CA	24692166066000034422736	0.99
03/08	03/07	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	24492156067717574942672	2.50
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$241.81

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.

WorldPoints Rewards for Business™ Summary

Beginning Balance	22,976	Monthly Bonus	0
Earned	213	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	Ending Balance	23,189

Redeem your points for cash, gift cards and travel by calling 1.800.673.1044, or visit www.bankofamerica.com/worldpoints



MICHAEL J HAYES

WorldPoints Rewards Visa Signature®
Business Card

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Payment Information

New Balance Total \$4,231.39
Minimum Payment Due **\$42.31**
Payment Due Date **04/12/16**

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 \$2,343.43
Payments and Other Credits -\$2,343.43
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$4,231.39
Fees Charged \$0.00
Finance Charge \$0.00

New Balance Total \$4,231.39
Credit Limit \$30,000
Credit Available \$25,768.61
Statement Closing Date 03/16/16
Days in Billing Cycle 29

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
		Payments and Other Credits		
02/29	02/27	PAYMENT - THANK YOU	0591530000000557592927	- 2,343.43
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		- \$2,343.43
		Purchases and Other Charges		
02/17	02/16	COLORADO LEAGUE OF CHARTER 303-9895356 CO	24559306047900019204819	990.00
02/18	02/17	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	24492156048717182415750	35.75
02/19	02/17	ELEPHANT CLOUD TEA SHO CRESTONE CO	24071056049627166088962	13.45
02/22	02/18	DESERT SAGE RESTAURANT CRESTONE CO	24254776050454950400123	113.35

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
02/22	02/19	MONARCH GROUP SALES MONARCH CO	24330666052900010437330	149.00
02/22	02/19	MONARCH GROUP SALES MONARCH CO	24330666052900010437348	149.00
02/22	02/21	ROYAL GORGE BREWING CANON CITY CO	24765016053091006602433	22.53
02/22	02/19	MOUNTAIN SPORTS HAUS PONCHA SPRINGCO	24426296052980003435294	75.00
02/23	02/21	WESTERN CONVENIENCE #141 PONCHA SPRINGCO	24765176053700001531254	14.90
02/23	02/23	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	24492158054717289146580	50.50
02/23	02/22	PANERA BREAD #3074 COLORADO SPRINGCO	24427336053720008028914	14.20
02/24	02/22	NARAI SIAM CUISINE COLORADO SPRINGCO	24251376054980001126695	61.92
02/24	02/23	APEX MOUNTAIN SCHOOL 970-949-9111 CO	24492156054715296450359	350.00
02/24	02/24	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692166055000892155413	8.80
02/24	02/24	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	24692166055000892974771	26.99
02/25	02/23	INN RETAIL COLORADO SPRINGCO	24431866055051051556934	5.42
02/25	02/23	WESTERN CONVENIENCE #150 SALIDA CO	24765176055093804901769	19.94
02/25	02/25	NAMASTE INDIA ARVADA CO	24607946056091609000313	54.89
02/26	02/25	PAY*HOMEAWAY HA-CTTW13 866-210-6106 CA	24692166056000711701701	304.50
02/26	02/25	PAY*PROPDAMAGEPROTECT 888-501-3025 CA	24692166056000771831067	39.00
02/26	02/24	INN RETAIL COLORADO SPRINGCO	24431866056052052566988	5.42
02/26	02/25	HELLO*HELLOFAX 415-766-0273 CA	24492156057637002549851	9.99
02/29	02/26	EXCEL COMPUTER 973-9724765 CA	24755426057270579942702	129.50
02/29	02/26	CHIPOTLE 0074 WESTMINSTER CO	24431066058286888902133	13.60
02/29	02/26	OMNI INTERLOCKEN BROOMFIELD CO	24692166058000727396619	283.14
		Arr: 02/24/16		
02/29	02/26	OMNI INTERLOCKEN BROOMFIELD CO	24692166058000727396627	283.14
		Arr: 02/24/16		
02/29	02/26	BRADLEY PETROLEUM #50 CONIFER CO	24427336058710004891873	17.43
03/01	02/28	WESTERN CONVENIENCE #141 PONCHA SPRINGCO	24765176060700001531727	6.77
03/02	03/01	Amazon.com AMZN.COM/BILLWA	24692186061000349373876	15.30
03/03	03/01	GRADUATIONSOURCE 800-3526162 NY	24121576062385548139529	184.95
03/03	03/02	Amazon.com AMZN.COM/BILLWA	24692186062000146728859	27.54
03/09	03/07	COLORADO CENTRAL TELECOM 719-9377703 CO	24019516068904100585211	629.16
03/11	03/10	STROMBERGS CHICKS & GAME STROMBERGSCHIMN	24013396070001416933760	48.00
03/14	03/13	BAILEY SELF SERVICE BAILEY CO	24015176073001904592665	24.06
03/14	03/13	GARBANZO MEDITERRANEAN G DENVER CO	24055236074207788501043	11.55
03/15	03/14	DAZBOG COFFEE DENVER CO	24224436075104008656684	3.38
03/16	03/15	SOS REGISTRATION FEE 303-894-2200 CO	24270766075286899902221	10.00
03/16	03/15	AMAZON.COM AMZN.COM/BILLWA	24431066075083302010638	29.32
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$4,231.39

Finance Charge Calculation

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	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.

WorldPoints Rewards for Business™ Summary

Beginning Balance	78,285	Monthly Bonus	0
Earned	4,190	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	Ending Balance	82,475

Redeem your points for cash, gift cards and travel by calling 1.800.673.1044, or visit www.bankofamerica.com/worldpoints