

WorldPoints Rewards Visa Signature®
Business Card

MICHAEL J HAYES

January 17, 2016 - February 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	\$2,343.43
Minimum Payment Due	\$23.43
Payment Due Date	03/14/16
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	\$3,490.65
Payments and Other Credits	-\$3,490.65
Balance Transfer Activity	\$0.00
Cash Advance Activity	\$0.00
Purchases and Other Charges	\$2,343.43
Fees Charged	\$0.00
Finance Charge	\$0.00
New Balance Total	\$2,343.43
Credit Limit	\$30,000
Credit Available	\$27,656.57
Statement Closing Date	02/16/16
Days in Billing Cycle	31

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
Payments and Other Credits				
01/27	01/26	PAYMENT - THANK YOU	0271530000000518232166	\$ 3,490.65
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$3,490.65
Purchases and Other Charges				
01/18	01/15	QUIA WEB 650-3724040 CA	24436546018007609900777	49.00
01/20	01/18	LAKESHORE LEARNING MATER 310-537-8600 CA	24493986019200799301477	38.03
01/22	01/20	ELEPHANT CLOUD TEA SHO CRESTONE CO	24071056021627112849295	13.54
01/25	01/22	MONARCH SEASON PASS MONARCH CO	24330666024900016625156	489.00

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
01/26	01/25	HELLO* HELLOFAX 415-766-0273 CA	24492156026637000620843	9.99
01/27	01/26	SURVEYMONKEY.COM 971-2445555 CA	24906416026022603893345	204.00
01/28	01/27	RECREATION.GOV 888-448-1474 NY	24445006028000260907611	✓ 100.00
02/01	01/29	MONARCH SEASON PASS MONARCH CO	24330666031900017325419	299.00
02/02	02/01	PAYPAL *MARSHALLMEM 617-566-4353 MA	24492156033894977791294	✓ 50.00
02/04	02/02	CRESTONE TELECOM LLC 712-925-6462 CO	24019516034624400379484	629.16
02/04	02/03	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILLWA	24431066034083757537069	33.28
02/04	02/03	DIANE SWEENEY CONSULT DIANESWEENEY.CO	24492156035637009049886	✓ 325.00
02/04	02/04	Amazon.com AMZN.COM/BILLWA	24692166035000306190431	18.52
02/11	02/10	Amazon.com AMZN.COM/BILLWA	24692168041000768174925	67.25
02/12	02/11	STOP N SAVE 23 DIVIDE CO	24015176042001558418620	✓ 17.66
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$2,343.43

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.

YOUR FINANCE CHARGES IN 2015 WERE \$131.15.

WorldPoints Rewards for Business™ Summary

Beginning Balance	75,649	Monthly Bonus	0
Earned	2,636	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	Ending Balance	78,285

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



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JEFFREY M SCHEIDE

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Payment Information

New Balance Total \$307.66
Minimum Payment Due \$10.00
Payment Due Date 03/14/16

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 \$3,875.00
Payments and Other Credits -\$3,903.04
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$336.50
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$307.66

Credit Limit \$6,000
Credit Available \$5,692.34
Statement Closing Date 02/16/16
Days in Billing Cycle 31

FEB 16 10:00 AM '16

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
Payments and Other Credits				
01/26	01/25	PAYMENT - THANK YOU	0261530000000513803582	- 3,875.00
02/16	02/14	FLAGSTAFF KOA FLAGSTAFF AZ	74692166046000209180002	28.84
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$3,903.84
Purchases and Other Charges				
01/25	01/21	CRESTONE CREAMERY CRESTONE CO	24688076022960001929690	30.53
02/01	01/28	ELEPHANT CLOUD TEA SHO CRESTONE CO	24071056029627166070451	45.75
02/05	02/03	FLAGSTAFF KOA FLAGSTAFF AZ	24692166035000435937264	72.12

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
02/05	02/03	FLAGSTAFF KOA FLAGSTAFF AZ	24692166035000435937272	28.84
02/05	02/03	ALBUQUERQUE KOA ALBUQUERQUE NM	24692166035000436212956	85.57
02/05	02/03	ALBUQUERQUE KOA ALBUQUERQUE NM	24692166035000436212964	65.20
02/10	02/09	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	24492156040717019429295	3.50
02/11	02/11	APL* ITUNES.COM/BILL 866-712-7753 CA	24692166042000901013880	4.99
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$336.50

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	22,639	Monthly Bonus	0
Earned	337	Transferred In	0
Redeemed	0	Transferred Out	0
Adjustments	0	Ending Balance	22,976

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