



WorldPoints Rewards Visa Signature®  
Business Card

JEFFREY M SCHEIDE

November 17, 2015 - December 16, 2015

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 .....   | \$130.93 |
| Minimum Payment Due .....   | \$10.00  |
| Payment Due Date .....  | 01/12/16 |
| <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:<br>\$19.00 for balance less than \$100.01<br>\$29.00 for balance less than \$1,000.01<br>\$39.00 for balance less than \$5,000.01<br>\$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 .....            | \$994.08   |
| Payments and Other Credits .....  | -\$994.08  |
| Balance Transfer Activity .....   | \$0.00     |
| Cash Advance Activity .....       | \$0.00     |
| Purchases and Other Charges ..... | \$130.93   |
| Fees Charged .....                | \$0.00     |
| Finance Charge .....              | \$0.00     |
| New Balance Total .....           | \$130.93   |
| Credit Limit .....                | \$6,000    |
| Credit Available .....            | \$5,869.07 |
| Statement Closing Date .....      | 12/16/15   |
| Days in Billing Cycle .....       | 30         |

**Transactions**

| Posting Date | Transaction Date | Description   | Reference Number        | Amount           |
|--------------|------------------|---|-------------------------|------------------|
| 11/25        | 11/25            | Payments and Other Credits                              |                         |                  |
|              |                  | PAYMENT - THANK YOU                                     | 3291530000000560565666  | - 994.08         |
|              |                  | <b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b> |                         | <b>-\$994.08</b> |
|              |                  | Purchases and Other Charges                             |                         |                  |
| 12/02        | 12/01            | TEACHERSPAYTEACHERS.COM 646-588-0910 NY                 | 24492155335717728351687 | 14.40            |
| 12/02        | 12/01            | WAL-MART #0921 SALIDA CO                                | 24226385336091002110986 | 6.05             |
| 12/02        | 12/02            | BOOKSAMILLION.COM 800-201-3550 AL                       | 24431065336083711857758 | 28.71            |
| 12/03        | 12/02            | PLOUGHBOY INC SALIDA CO                                 | 24688075336980001914208 | 16.86            |

**Transactions**

| Posting Date   | Transaction Date | Description                       | Reference Number        | Amount          |
|--|------------------|-----------------------------------|-------------------------|-----------------|
| 12/10  | 12/08            | CRESTONE MERCANTILE - CRESTONE CO | 24071055343158180955916 | 14.70           |
| 12/11  | 12/09            | THE BLISS CAFE 2 CRESTONE CO      | 24071055344627194560127 | 20.00           |
| 12/14  | 12/10            | 0116 AMERICAN 719-5895143 CO      | 24767905345137302800898 | 28.21           |
| <b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b> |                  |                                   |                         | <b>\$130.93</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      | 24.24% 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 | 18,575 | Monthly Bonus         | 0             |
| Earned            | 189    | Transferred In        | 0             |
| Redeemed          | 0      | Transferred Out       | 0             |
| Adjustments       | 0      | <b>Ending Balance</b> | <b>18,764</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)



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- Improve cash flow
- Automate payroll

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