



Bank of America **Business Advantage**
Customized Cash Rewards

AVR TECH LLC
5474 1517 4006 **4198**
July 07, 2023 - August 06, 2023

Company Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 660441
DALLAS, TX 75266-0441

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 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 \$3,560.44
Minimum Payment Due \$35.60
Payment Due Date 08/31/23

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:
\$0.00 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 \$1,588.41
Payments and Other Credits **-\$1,622.30**
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$3,594.33
Fees Charged \$0.00
Finance Charge \$0.00
New Balance Total \$3,560.44

Credit Limit \$16,000
Credit Available \$12,439.56
Statement Closing Date 08/06/23
Days in Billing Cycle 31

Cardholder Activity Summary

Account Number	Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
SINGIREDDY, ASHOK REDDY 5474 1515 5174 2403	16,000	3,594.33	0.00	0.00	0.00	3,594.33	0.00

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
AVR TECH LLC				
Account Number: 4198				

Payments and Other Credits

0158841 0003560 0356044 5474151740064198

Account Number: 5474 1517 4006 **4198**
July 07, 2023 - August 06, 2023

New Balance Total \$3,560.44
Minimum Payment Due \$35.60
Payment Due Date 08/31/23

Enter payment amount

\$

For change of address/phone number, see reverse side.

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

AVR TECH LLC
2524 WOODLAND GRANT DR
NEW HILL, NC 27562-9504

Mail this coupon along with your check payable to:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

CUSTOMER STATEMENT OF DISPUTED ITEM (You must use a separate form for each dispute. Please print.)

If you believe a transaction on your statement is an error, complete and sign a copy of this form using blue or black ink, or write a detailed letter on a separate sheet of paper. Then return it to: **PO BOX 53101, PHOENIX, AZ 85072-3101** no later than 60 days after we sent you the first bill on which the transaction or error appeared. If you prefer to speak with a representative about your dispute, please call **1.866.601.4410, 8am-8pm Est.** You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER WITH YOUR PAYMENT. Provide copies of all documentation that will help us investigate your dispute (e.g. contracts, invoices, detailed letter, sales slips, return receipts, or second opinions).

Your Name: _____ Account Number: _____
Posting Date: _____ Transaction Date: _____ Reference Number: _____
Amount: _____ Disputed Amount: _____ Merchant Name: _____

Below tell us why you think the item noted above is in error. **Check one box only.**

- 1. I certify that I do not recognize the transaction. I have attempted to contact the merchant to verify this transaction.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or authorized by me.
- 3. Although I did engage in a transaction with this merchant, I was billed for _____ transaction(s) totaling \$ _____ that I did not engage in. I have my card in my possession. If available, enclose a copy of the sales slip for the valid charge.
- 4. I have not received the merchandise that was to be shipped to me on ___/___/___ (MM/DD/YY). I have asked the merchant to credit my account.
- 5. Merchandise shipped to me was not as described. Please explain in detail and if applicable provide proof of return.

- 6. Merchandise shipped to me arrived damaged and/or defective.
I returned it on ___/___/___ (MM/DD/YY) and asked the merchant to credit my account. Please provide proof of return and describe how the merchandise was damaged and/or defective.

- 7. Although I did engage in the above transaction, I dispute the entire charge or a portion in the amount of \$ _____. I have contacted the merchant, returned the merchandise on ___/___/___ (MM/DD/YY) and requested a credit adjustment. I am disputing this charge because

Please supply proof of return or if unable to return merchandise please explain.

- 8. I notified the merchant on ___/___/___ (MM/DD/YY) to cancel the preauthorized order or reservation. Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation: _____

- 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on ___/___/___ (MM/DD/YY) were not received. Please describe the services to be received and explain the merchants failure to provide the services.

- 10. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. If the merchant has agreed to issue a credit, be advised the merchant has up to 30 days to supply this credit to your account.
- 11. The amount of the charge was increased from \$ _____ to \$ _____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 12. Other: Please explain _____

Merchants often provide telephone numbers with their names on your billing statement. If you do not recognize a transaction, attempt first to contact the merchant for transaction information.

Cardholder Signature (required): _____ Date: _____

Home Telephone: (____) _____ Business Telephone: (____) _____

PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS

PAYMENTS

We credit a payment as of the date we receive it if the payment is: 1) received by 5:00 p.m. (Eastern Time) Monday through Friday (except legal holidays). 2) received at the payment address indicated on the front of this statement. 3) paid with a check drawn in U.S. dollars on a U.S. financial Institution or a U.S. dollar money order, and 4) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5:00 p.m. (Eastern Time) Friday, but that otherwise meet the above requirements, will be processed on the next business day, which is usually the following Monday. Saturdays, Sundays, and holidays are not business days. Credit for payments received in any other manner may be delayed up to five business days, during which time finance charges, if applicable will continue to accrue. We will reject any payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Please do not send cash, credit cards, correspondence, staples or paper clips with your payment. Mail your payment at least 7 days in advance of the payment due date to ensure timely delivery.

CUSTOMER CORRESPONDENCE

If you prefer to send a written inquiry regarding your account, please send the request to: **BANK OF AMERICA, PO BOX 660441, DALLAS, TX, 75266-0441, USA.** This address should not be utilized to dispute merchant transactions appearing on your billing statement. Please see the paragraph above for instructions regarding dispute procedures.

For address/phone number changes on all accounts in your program, have the authorized contact make a request at WWW.BANKOFAMERICA.COM

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
07/10	07/07	Online payment from CHK 0 129	18806005710040789991696	- 1,588.41
07/19	07/19	CASH REWARDS STATEMENT CR EDIT	20086000000649077997004	- 33.89
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$1,622.30

SINGIREDDY, ASHOK REDDY
Account Number: 2403

Posting Date	Transaction Date	Description	Reference Number	Amount
Purchases and Other Charges				
07/07	07/05	SOUTHWES 5262475782485 8004359792 TX SINGIREDDY/ASHOK REDDY 5262475782485 Departure Date: 09/15/23 Airport Code: IAD WN U MDW Departure Date: 09/15/23 Airport Code: MDW WN U RDU	55432863187201299473175	11.20
07/07	07/06	WALMART.COM 8009666546 AR	55500363187083348708704	43.84
07/07	07/06	AMZN MKTP US*WA7MX2453 8007728574 WA	55310203188083730392643	9.64
07/10	07/07	WALMART.COM 8009666546 4792775593 AR	05436843188200056739168	1.30
07/10	07/07	AMAZON.COM* SX6E500H3 A 8007728574 WA	55310203188083331819135	10.80
07/10	07/07	SANGAM MART MORRISVILLE NC	05314613188300303989675	59.59
07/10	07/08	VFS Services USA Inc. 0123456789 DC	15270213188000100246838	47.49
07/10	07/07	WALGREENS #10276 MORRISVILLE NC	05436843189000362530379	23.58
07/10	07/07	PRIME VIDEO *436K37113 8662161072 WA	55310203189083728816826	1.06
07/10	07/08	ACADEMY SPORTS #289 1111111111 NC	55480773190091111001271	16.08
07/10	07/09	AMZN MKTP US*TS7108CV3 8007728574 WA	55310203191083772618371	42.89
07/11	07/10	VIA CORD 8009912483 MA	55446413191756506048591	133.33
07/11	07/10	PUBLIX #1544 APEX NC	02305373192000590222441	29.35
07/12	07/10	SAMSCLUB.COM 8887467726 AR	55483823192370559592506	312.18
07/12	07/10	1343 GREAT CLIPS 9193676256 NC	25247803192000814325028	14.99
07/12	07/11	carters, Inc. 9202324627 GA	02305373193600053390921	152.52
07/12	07/11	SUVIDHA GROCERY 9196501436 NC	52712913193000000511155	16.24
07/12	07/12	AMZN MKTP US*MV1FD5WU3 8007728574 WA	55310203193083305180616	22.51
07/13	07/12	GRAND INDIA SUPER MART 9193031800 NC	52704873194091954000803	29.14
07/17	07/14	SANGAM MART MORRISVILLE NC	05314613195300308081149	31.75
07/17	07/14	RAJ JEWELS MORRISVILLE NC	05123483196000412889118	2,000.00
07/17	07/16	AMAZON.COM*4E62M6EG3 A 8007728574 WA	55310203197083761058898	14.91
07/17	07/16	AMZN MKTP US*3K6J215X3 8007728574 WA	55310203197083762384368	19.72
07/17	07/16	DESIBITES 9193772226 NC	52653843198400619002866	10.80
07/17	07/16	SPICES HUT INDIAN GROC CARY NC	05314613198500204706759	14.84
07/17	07/16	SPICES HUT INDIAN GROC CARY NC	05314613198500204706833	14.56
07/17	07/16	GRAND INDIA SUPER MART 9193031800 NC	52704873198091952001338	36.69
07/20	07/19	MADVAPES APEX 9193871500 NC	72716213200900016712673	10.00
07/20	07/20	AMAZON.COM*WB7PV8II3 A 8007728574 WA	55310203201083345479325	121.18
07/20	07/19	GRAND INDIA SUPER MART 9193031800 NC	52704873201091957001353	18.25
07/21	07/19	1343 GREAT CLIPS 9193676256 NC	25247803201001555126566	22.00
07/21	07/20	SPICES HUT INDIAN GROC CARY NC	05314613202500219415838	18.30
07/21	07/20	SPICES HUT INDIAN GROC CARY NC	05314613202500219415911	4.06
07/24	07/21	Amazon Prime*FS1VT3OL3 8882804331 WA	55432863202206060100080	8.03
07/24	07/21	BAJA FRESH - CONCOURSE 4047689977 GA	75369433203144108830887	14.52
07/24	07/22	COCA COLA HATTIESBURG 8665461741 MS	55436873204732048669352	1.85
07/24	07/22	COCA COLA HATTIESBURG 8665461741 MS	55436873204732048669378	2.10
07/26	07/25	WALMART.COM 8009666546 4792775593 AR	05436843206200055728459	4.72
07/26	07/25	AMAZON.COM*T60PFOHV0 A 8007728574 WA	55310203206083741523135	13.82
07/26	07/25	COCA COLA HATTIESBURG 8665461741 MS	55436873207732079701675	1.75
07/27	07/26	EXPERIAN* CREDIT REPOR 4793436237 CA	75418233207179134585262	4.99
07/27	07/25	WALMART.COM 8009666546 4792775593 AR	05436843207200053994888	49.19
08/01	07/31	carters, Inc. 9202324627 GA	02305373213600060002713	126.32
08/03	08/02	KEESLER SHE TROOP STOR 8005823289 MS	55548073215400001910556	11.25
08/04	08/03	KEESLER SHE TROOP STOR 8005823289 MS	55548073216400004423333	41.00
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$3,594.33

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	0.00%	\$0.00	\$0.00

Finance Charge Calculation

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
CASH	29.49% V	\$0.00	\$0.00

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

Important Messages

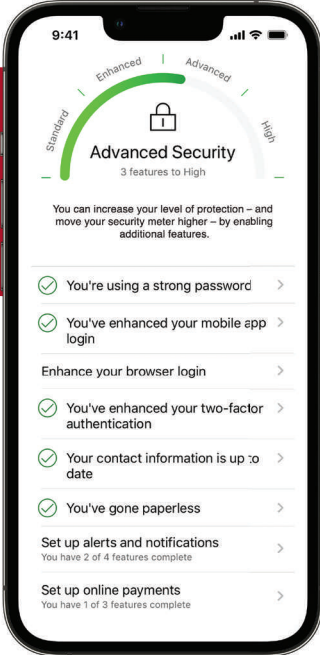
New! Effective August 8, 2023, you will be able to earn 3% cash back at electric vehicle (EV) charging stations when your choice category is set to Gas Stations.

Business Advantage Customized Cash Rewards Choice Category of Gas Stations has expanded to include Electric Vehicle (EV) Charging Stations. Earn 3% cash back in the category of your choice: gas stations and electric vehicle (EV) charging stations (default); office supply stores; travel; TV/telecom and wireless computer services or business consulting services; 2% cash back on dining purchases (for the first \$50,000 in combined choice category/dining purchases each calendar year, 1% thereafter); and 1% cash back on all other purchases.

Reward Summary

Beginning Balance	2.42	Other Bonuses	.32
Earned	35.68		
Redeemed	33.89		
Adjustments	.00	Ending Balance	4.53

To redeem your Cash Rewards call 1.800.673.1044, or visit www.bankofamerica.com



BANK OF AMERICA BUSINESS ADVANTAGE

See your security level at a glance

Our security meter lets you visualize your account security and moves up as you take additional steps to help protect your account.

Visit the Security Center in Business Advantage 360, our online and mobile banking platform, to see your security level today. To learn more, scan this code or visit bofa.com/SecurityCenter.



When you use the QRC feature certain information is collected from your mobile device for business purposes.

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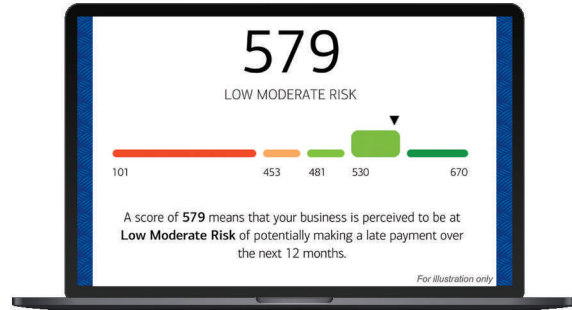
Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-06-22-0009C | 4762393

Did you know your business may have a credit score?

Check your business credit score for free and gain access to valuable information about your business's credit health.

To learn more, visit
bankofamerica.com/BusinessCreditScore.



Access to Dun & Bradstreet business credit score information in Business Advantage 360 is solely for educational purposes and available only to U.S.-based Bank of America, N.A. Small Business clients with an open and active Small Business account, who have Dun & Bradstreet business credit scores and have properly enrolled to access this information through Business Advantage 360. Bank of America and other lenders may use other credit scores and additional information to make credit decisions. SSM-12-22-0010.C | 5205391

BANK OF AMERICA BUSINESS ADVANTAGE

The perfect fit for your digital wallet



Add your small business credit card to your digital wallet for a fast, easy, secure way to pay.

Use it in stores, online and in apps — all with the convenience of your phone or computer.

Your card number and personal information are not stored, and digital wallet payments cannot be made without your authentication.

Visit bankofamerica.com/ways2pay for instructions for adding your new card directly to your digital wallet app.



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SSM-01-23-2064 | 5362537

AVR TECH LLC
5474 1517 4006 **4198**
July 07, 2023 - August 06, 2023
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BUSINESS ADVANTAGE

How are you earning **3% cash back** this month?



You can set your 3% cash back category and then switch it as often as once each calendar month as your spending habits change throughout the year. **Here are some examples:**



Stocking up for the year?
Choose **Office Supply Stores**



Visiting clients and prospects?
Choose **Travel**



Upgrading your connectivity?
Choose **TV/Telecom & Wireless**

How you maximize cash back for your business is up to you:

Earn 3% cash back in the category of your choice: gas stations & electric vehicle (EV) charging stations (default), office supply stores, travel, TV/telecom and wireless, computer services or business consulting services.

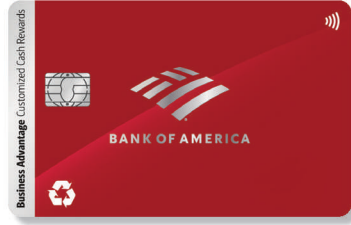
Earn 2% cash back on dining purchases and **unlimited 1% cash back** on all other purchases.¹

Earn 3% and 2% on the first \$50,000 in combined choice category and dining purchases each calendar year, 1% thereafter.

To change your choice category for future purchases, you must use the Mobile Banking app or Business Advantage 360. You can change it once each calendar month, or make no change and it stays the same.²

To update your category:

- ▶ Sign in to Business Advantage 360 at bankofamerica.com/SmallBusiness
- ▶ Click on the **Rewards** tab within your Account Details page



Redeem cash back your way

IT'S EASY TO REDEEM FOR CASH REWARDS

Redeem for cash rewards as a deposit into your Bank of America checking or savings account, as a card statement credit or as a check mailed to you.

Simply sign in to Business Advantage 360 at bankofamerica.com/SmallBusiness and click on the **Rewards** tab within your Account Details page to choose the best redemption option for your business.

¹ Business Advantage Customized Cash Rewards program rules apply. Program is subject to change. See program rules for more details.

² Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

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