



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

AVR TECH LLC
5474 1517 4006 **4198**
September 07, 2023 - October 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 \$4,654.61
Minimum Payment Due \$121.85
Payment Due Date 11/02/23

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 \$7,390.19
Payments and Other Credits **-\$6,943.07**
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$4,131.43
Fees Charged \$0.00
Finance Charge \$76.06
New Balance Total \$4,654.61

Credit Limit \$16,000
Credit Available \$11,345.39
Statement Closing Date 10/06/23
Days in Billing Cycle 30

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	3,252.54	-878.89	0.00	0.00	4,131.43	0.00

Transactions

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

Payments and Other Credits

0570000 0012185 0465461 5474151740064198

Account Number: 5474 1517 4006 **4198**
September 07, 2023 - October 06, 2023

New Balance Total \$4,654.61
Minimum Payment Due \$121.85
Payment Due Date 11/02/23

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
09/07	09/07	Online payment from CHK 8 204	25006005710037107182241	- 172.77
09/07	09/07	Online payment from CHK 0 129	25006005720016107051265	- 172.77
09/07	09/07	CASH REWARDS STATEMENT CR EDIT	25086000000042443251927	- 7.89
09/18	09/16	Online payment from CHK 8 204	25906005710041865546457	= 5,700.00
09/18	09/18	CASH REWARDS STATEMENT CR EDIT	26186000000130931372854	- 10.75
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$6,064.18
Finance Charge				
10/06	10/06	PURCHASE *FINANCE CHARGE*		76.06
TOTAL FINANCE CHARGE FOR THIS PERIOD				\$76.06
SINGIREDDY, ASHOK REDDY				
Account Number: 2403				
Payments and Other Credits				
09/18	09/14	SOUTHWES 5262475782485 8004359792 TX SINGIREDDY/ASHOK REDDY 5262475782485 Departure Date: 09/14/23 Airport Code: DAL WN Y DAL	55432863258203020016202	- 11.20
09/20	09/20	PROGRESSIVE INS 8007764737 OH	55432863263204336048403	- 866.13
10/03	10/03	RBT PANDA EXPRESS 1352 EasySavings NY	05587453276000000869386	- 0.77
10/06	10/05	RBT SHELL OIL 57528830 EasySavings NY	05587453278000000198263	- 0.11
10/06	10/05	RBT SHELL OIL 57528830 EasySavings NY	05587453278000000198271	- 0.68
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$878.89
Purchases and Other Charges				
09/07	09/07	PROGRESSIVE INS 8007764737 OH	55432863250200448364154	942.32
09/11	09/10	VIA CORD 8009912483 MA	55446413253756126049784	133.33
09/18	09/15	WASHINGTON DULLES AP C 8003289006 VA	55432863259203122257695	6.00
09/18	09/15	NC QUICK PASS REBILL 8777697277 NC	55464943258872332660880	20.00
09/18	09/15	BUDGET RENT A CAR 8006212844 VA	52708063259826698391240	183.32
09/18	09/16	SQ *PACOS TACOS AND CA 8774174551 NC	55432863259203307593369	18.59
09/18	09/16	FIRESTONE353224 9193037172 NC	55432863260203530712056	23.60
09/18	09/17	TST* Base Camp 6176820225 NC	55432863260203461802942	13.97
09/18	09/17	TST* Base Camp 6176820225 NC	55432863260203461802967	5.37
09/18	09/16	WAL-MART #3889 APEX NC	55483823260400008611149	18.03
09/18	09/16	MI CANCUN MEXICAN REST 9195529979 NC	85369433260429102122558	27.04
09/18	09/16	MADVAPES APEX 9193871500 NC	72716213260900012627542	22.89
09/18	09/17	WAL-MART #3889 APEX NC	55483823261400002032101	67.04
09/18	09/17	HARRIS TEETER #0058 APEX NC	05436843261000310340518	51.56
09/18	09/17	PUBLIX #1544 APEX NC	02305373261000510302378	10.00
09/19	09/18	ALLSTATE *PAYMENT 8002557828 IL	55432863261203906937880	664.68
09/19	09/18	B&B THEAT MORRISVILLE MORRISVILLE NC	05436843261300250757030	23.58
09/19	09/18	GOV*NC DMV 8002689153 NC	75418233261183002905316	338.90
09/19	09/18	GRAND INDIA SUPER MART 9193031800 NC	527048732620919540013661	16.75
09/20	09/19	MERCEDES BENZ OF DURHA DURHAM NC	55309593262207488500299	13.60
09/20	09/19	GOV*NC DMV 8002689153 NC	75418233262183087715571	665.82
09/21	09/20	PUBLIX #1466 CARY NC	02305373264000567738802	16.08
09/21	09/20	PUBLIX #1544 APEX NC	02305373264000567738984	2.18
09/22	09/21	Amazon Prime*T17NG2J32 8882804331 WA	55432863264204813232750	8.03
09/25	09/22	PANDA EXPRESS 1352 APEX NC	55310203266838004675675	19.29
09/25	09/22	GRAND INDIA SUPER MART 9193031800 NC	52704873266091959000298	50.00
09/25	09/24	ETOLL BGT U698391245 8004820159 VA	55131583267083719197183	7.10
09/25	09/24	HARRIS TEETER #0138 CARY NC	05436843268000299954464	5.97
09/26	09/25	WAL-MART #3889 APEX NC	05416013268141005455109	24.21
09/26	09/25	GRAND INDIA SUPER MART 9193031800 NC	52704873269091954001363	6.19
09/27	09/26	EXPERIAN* CREDIT REPOR 4793436237 CA	75418233269183548319024	4.99
09/27	09/26	VFS Services USA Inc. 0123456789 DC	1527021326900060241532	47.49
09/29	09/28	LOVE'S #0790 OUTSIDE 8006556837 SC	55432863272206968000072	28.51
09/29	09/28	LOVE'S #0405 OUTSIDE 8006556837 GA	55432863272207006441500	27.93
10/02	09/29	SQ *JAIME MOLINA 8774174551 FL	55432863272207193964314	30.00
10/02	09/29	PRICELN*COURTYARD BY M 8774775807 CT	55500363272083311692956	108.97
10/02	09/29	SHELL OIL 57543797005 7864105606 FL	55308763273547127779029	20.54
10/02	09/29	RACETRAC562 00005629 W PALM BCH FL	05410193273974253962734	1.92
10/02	09/29	RACETRAC562 00005629 W PALM BCH FL	05410193273974253962734	46.94
10/02	10/01	LOVE'S #0740 INSIDE 8006556837 SC	55432863274207637038681	2.39
10/02	10/01	LOVE'S #0740 OUTSIDE 8006556837 SC	55432863274207637133417	23.73
10/02	09/30	TACO BELL # 23718 Q65 9127298513 GA	55263523274837008459548	13.90
10/02	09/30	SHELL OIL 575288302QPS 3216370071 FL	55308763274547647898209	10.99

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
10/02	09/30	SHELL OIL 510482901QPS 9127296300 GA	55308763274547739647456	30.26
10/02	09/30	SHELL OIL 575288302QPS 3216370071 FL	55308763274547649140485	68.01
10/02	09/29	TALAVERA COCINA MEXICA 3054442955 FL	75369433274498500953653	106.40
10/02	09/30	CASINO MIAMI 3056336400 FL	52704873274968430722220	10.00
10/02	09/30	CASINO MIAMI 3056336400 FL	52704873274968428001363	19.75
10/02	10/01	MAGIC CITY CASINO 3056493000 FL	55187423275000000628876	30.00
10/02	10/01	MAGIC CITY CASINO 3056493000 FL	55187423275000000628884	20.00
10/03	10/02	MI CANCUN MEXICAN REST 9195529979 NC	75369433275507503492979	41.00
10/05	10/04	WM SUPERCENTER #4147 MORRISVILLE NC	05436843278400076211278	18.28
10/06	10/04	1343 GREAT CLIPS 9193676256 NC	25247803278000346614938	13.99
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$4,131.43

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	17.49% V	\$5,290.83	\$76.06
CASH	29.49% V	\$0.00	\$0.00

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

Reward Summary

Beginning Balance	7.89	Other Bonuses	8.48
Earned	32.40		
Redeemed	18.64		
Adjustments	.00	Ending Balance	30.13

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

Making moves that matter

We're celebrating National Women's Small Business Month with women business owners who are keeping our economy moving forward.

To learn about our commitment to women business owners, visit bankofamerica.com/SBwomen.



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.

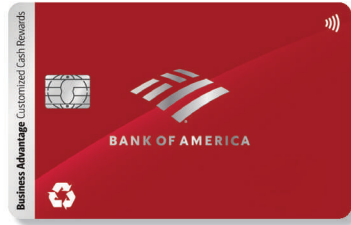
Earn 2% cash back on dining purchases and **unlimited 1% cash back** on all other purchases.¹

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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