



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

AVR TECH LLC
5474 1517 4006 **4198**
October 07, 2023 - November 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 \$10.55
Minimum Payment Due \$10.55
Payment Due Date 12/03/23

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 \$4,654.61
Payments and Other Credits **-\$9,218.53**
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$4,559.13
Fees Charged \$14.75
Finance Charge \$0.59
New Balance Total \$10.55

Credit Limit \$16,000
Credit Available \$15,989.45
Statement Closing Date 11/06/23
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	4,552.90	-20.98	0.00	0.00	4,559.13	14.75

Transactions

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

Payments and Other Credits

0100000 0001055 0001055 5474151740064198

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

New Balance Total \$10.55
Minimum Payment Due \$10.55
Payment Due Date 12/03/23

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
10/09	10/07	Online payment from CHK 0 129	28006005710029701904280	- 121.85
10/10	10/10	Online payment from CHK 8 204	28306005720001962040406	- 5,000.00
10/11	10/11	CASH REWARDS STATEMENT CR EDIT	28486000000322088113966	- 37.48
10/24	10/24	CASH REWARDS STATEMENT CR EDIT	29786000000423421135008	- 38.22
10/25	10/25	Online payment from CHK 8 204	29806005710029249837471	- 3,000.00
11/06	11/05	Online payment from CHK 8 204	30906005710039216031237	- 1,000.00
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$9,197.55

Finance Charge				
11/06	11/06	PURCHASE *FINANCE CHARGE*		0.59
TOTAL FINANCE CHARGE FOR THIS PERIOD				\$0.59

SINGIREDDY, ASHOK REDDY
Account Number: 2403

Payments and Other Credits				
10/19	10/19	RBT DCA WASH POUR BAR EasySavings NY	05587453292000000149367	- 0.53
10/19	10/16	CREDIT INTERNATIONAL TRAN SACTION FEE	55134423287800174634331	- 0.14
10/19	10/16	CREDIT INTERNATIONAL TRAN SACTION FEE	02709113287345895697716	- 4.76
10/30	10/29	TARGET 00019323 6123044357 NC	05410193302091012384210	- 15.55
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$20.98

Purchases and Other Charges				
10/09	10/06	BLUEFOX INDIAN CUISINE 9192341387 NC	55446413280091279000138	15.14
10/09	10/07	SUNOCO 0368298601 QPS 6095811271 NJ	52301863280016007980423	91.16
10/09	10/07	NC QUICK PASS REBILL 8777697277 NC	55464943280872120448417	20.00
10/09	10/08	PARX CASINO - FOOD SER 2672233224 PA	55506293281970588477131	7.00
10/09	10/08	SQ *TSPHOTOBOOTH360 8774174551 NY	55432863282200073949495	16.61
10/09	10/08	SQ *VAQUERO 8774174551 NY	55432863282200077882445	10.00
10/09	10/08	NC QUICK PASS REBILL 8777697277 NC	55464943281872552454023	20.00
10/09	10/08	TST* Arusuvai - Somerv 6176820225 NJ	55432863282200147122053	148.94
10/09	10/08	MAX BRENNER TIMES SQUA 6464678812 NY	55547503282091717000777	19.60
10/10	10/09	BUFFALO WILD WINGS 3807 7323346050 NJ	55500373282796742754130	106.00
10/10	10/09	NC QUICK PASS REBILL 8777697277 NC	55464943282872440460140	20.00
10/10	10/09	LAFAYETTE BAKERY 212533000 NY	55187423283000001135095	10.88
10/11	10/09	SUNOCO 0394956702 QPS 4102875641 MD	52301863283016002658351	21.15
10/11	10/10	VIA CORD 8009912483 MA	55446413283756259046957	133.33
10/12	10/10	McIntosh County State 9124376641 GA	75345513284283181436954	195.00
10/12	10/10	MicroPact Service Fee 8778370547 TN	75345513284283181436848	14.75
10/12	10/10	NC QUICK PASS REBILL 8777697277 NC	55464943284872152519388	120.00
10/12	10/10	NC QUICK PASS REBILL 8777697277 NC	55464943284872817463360	20.00
10/16	10/13	BURLINGTON STORES 1048 6093877800 NC	55310203286875723218979	69.68
10/16	10/13	TARGET.COM * 8005913869 MN	55310203286083053582946	93.31
10/16	10/13	PHILLIP'S SEAFOOD CLT 7043594316 NC	55432863287201739096429	50.00
10/16	10/13	TST* Cantina 6176820225 NC	55432863287201683672118	55.77
10/16	10/14	SQ *WILDPLAY NIAGARA F 8774174551 ON Foreign Currency: 215.97 Country Code: CAD Rate: 1.363533 Date: 10/15	02709113287345895697716	158.39
10/16	10/14	TORPRKAUT TORONTO ON Foreign Currency: 6.00 Country Code: CAD Rate: 1.363636 Date: 10/15	55134423287800174634331	4.40
10/16	10/14	DIGITAL ATTRACTIONS -H 9053712003 ON Foreign Currency: 50.00 Country Code: CAD Rate: 1.363512 Date: 10/15	55419213287201917838787	36.67
10/16	10/14	CLIFTON HILL PARKING 9053575911 ON Foreign Currency: 15.00 Country Code: CAD Rate: 1.363636 Date: 10/15	55419213288201978406234	11.00
10/16	10/14	HORNBLLOWER NIAGARA CRU 9053943120 ON Foreign Currency: 74.02 Country Code: CAD Rate: 1.363418 Date: 10/15	55419213288201978449176	54.29
10/16	10/15	SQ *JOEY EATON CENTRE 8774174551 ON Foreign Currency: 123.59 Country Code: CAD Rate: 1.363526 Date: 10/15	02709113288345896966408	90.64
10/16	10/14	NF BRIDGE COMMISSION L 9053545641 ON Foreign Currency: 6.50 Country Code: CAD Rate: 1.362683 Date: 10/15	55181363287463614201490	4.77
10/16	10/15	TST* OPH - MAIN ST WILLIAMSVILLE NY	02305373288500286603437	63.20
10/16	10/15	MGE NIAGARA ENTERTAINM 8884041330 ON Foreign Currency: 23.56 Country Code: CAD Rate: 1.363425 Date: 10/16	55503803288004028318309	17.28

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
10/16	10/15	MGE NIAGARA ENTERTAINM 8884041330 ON Foreign Currency: 10.75 Country Code: CAD Rate: 1.364213 Date: 10/16	55503803288004028318341	7.88
10/16	10/15	MGE NIAGARA ENTERTAINM 8884041330 ON Foreign Currency: 9.75 Country Code: CAD Rate: 1.363636 Date: 10/16	55503803288004028318366	7.15
10/16	10/14	HYATT PLACE AMHERST 7168384040 NY Arr: 10/14/23 Dep: 10/14/23 Inv: 36808308	55446413288722669509294	123.99
10/16	10/14	01747 MACS CONVENIENCE NIAGARA FALLS ON Foreign Currency: 6.97 Country Code: CAD Rate: 1.363992 Date: 10/16	55134423288800103389964	5.11
10/16	10/15	DCA WASH POUR BAR 4049350353 VA	55432863289202314879575	13.20
10/17	10/15	NIAGARA PARKS COMMISSI NIAGARA FALLS ON Foreign Currency: 35.00 Country Code: CAD Rate: 1.363459 Date: 10/17	55134423289800127486118	25.67
10/17	10/15	MGE NIAGARA ENTERTAINM 8884041330 ON Foreign Currency: 79.86 Country Code: CAD Rate: 1.363496 Date: 10/17	55503803289004030244245	58.57
10/17	10/15	MGE NIAGARA ENTERTAINM 8884041330 ON Foreign Currency: 11.25 Country Code: CAD Rate: 1.363636 Date: 10/17	55503803289004030243742	8.25
10/17	10/15	EXXON UNION MART 7166325010 NY	55639953289758002581500	34.78
10/18	10/17	SQ *THAI VILLA RESTAUR 8774174551 NC	55432863290202752858955	34.21
10/18	10/15	AMERICAN TAP ROOM 7034172140 VA	75369433290570007871172	59.00
10/19	10/19	PRICELN*DELTA AIR LINE 8774775807 CT	55500363292083711547087	1,283.16
10/19	10/18	PUBLIX #1544 APEX NC	02305373292000571552443	29.21
10/20	10/19	WAL-MART #4250 MORRISVILLE NC	55483823293091000059436	26.99
10/20	10/19	SANGAM MART MORRISVILLE NC	05314613292300290440446	50.88
10/20	10/19	SANGAM CAFE MORRISVILLE NC	05314613293000375293020	6.44
10/23	10/21	Amazon Prime*5J7YR1TE3 8882804331 WA	55432863294204003628274	8.03
10/25	10/24	CHIPOTLE 2822 3035954000 NC	55310203298400806002525	12.56
10/27	10/26	EXPERIAN* CREDIT REPOR 4793436237 CA	75418233299185744490107	4.99
10/27	10/26	WFRaleigh QPS 9198527720 NC	52704873299796402631934	7.15
10/27	10/27	GOOGLE *VOICE 6502530000 CA	55432863300205612014121	10.00
10/27	10/26	USPS PO 3602090503 APEX NC	02305373300000578896363	120.50
10/30	10/26	SALSA FRESH 9198701107 NC	85504993300900019000237	13.04
10/30	10/27	MACYS SOUTHPOINT DURHAM NC	05436843301600029116612	149.00
10/30	10/27	DESIBITES 9193772226 NC	52653843301400615001866	10.81
10/30	10/28	JJM & SONS LLC 2024091526 NC	55457023302400519000880	22.00
10/30	10/28	JJM & SONS LLC 2024091526 NC	55457023302400519002001	22.00
10/30	10/28	JJM & SONS LLC 2024091526 NC	55457023302400519003074	22.00
10/30	10/28	JJM & SONS LLC 2024091526 NC	55457023302400519004544	22.00
10/30	10/28	IHOP 3181 6612540941 NC	55432863302206376802915	45.00
10/30	10/28	STARBUCKS STORE 09364 9193873482 NC	55432863302206315006388	8.55
10/30	10/27	SICES HUT INDIAN GROC CARY NC	05314613302500398327662	12.22
10/30	10/29	MYCHART WAKEMED/WPP MO 9193508359 NC	55464943302286955200393	20.00
10/30	10/29	VISHWASIMPORTS LLC 1919461396 NC	52712913303000000437143	19.06
10/31	10/30	WAL-MART #3889 APEX NC	55483823304400004016119	55.11
11/01	10/30	#22 WAKE COUNTY ABC BO 9198322726 NC	85309613304701641116046	36.22
11/01	10/31	UNCHC MYCHART 8005948624 NC	55436873305123054469861	60.00
11/02	10/31	0045 PLANET FITNESS CARY NC	75396023305020788268973	13.97
11/02	11/01	THE UPS STORE 4425 9192607916 NC	75369433305638004064191	50.00
11/03	11/02	SQ *PACOS TACOS AND CA 8774174551 NC	55432863306207576709906	16.97
11/03	11/02	THE UPS STORE 4425 9192607916 NC	75369433306642402964951	50.00
11/03	11/02	USPS PO 3602090503 APEX NC	02305373307000572975661	44.80
11/06	10/16	RDUAA PUBLIC PARKING 9198402140 NC	51742953307016000951329	36.00
11/06	11/03	SANGAM MART MORRISVILLE NC	05314613307300309144743	99.79
11/06	11/03	VISHWASIMPORTS LLC 1919461396 NC	52712913308000000700628	11.20
11/06	11/03	SANGAM CAFE MORRISVILLE NC	05314613308000419641070	10.73
11/06	11/05	PRIME VIDEO CHANNELS 8662161072 WA	55310203309083320348157	8.03
11/06	11/05	WAL-MART #3889 APEX NC	55483823310400000148207	63.95
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$4,559.13
Fees Charged				
10/16	10/16	INTERNATIONAL TRANSACTION FEE	02709113287345895697716	4.76
10/16	10/16	INTERNATIONAL TRANSACTION FEE	55134423287800174634331	0.14
10/16	10/16	INTERNATIONAL TRANSACTION FEE	55419213287201917838787	1.10

Transactions

<i>Posting Date</i>	<i>Transaction Date</i>	<i>Description</i>	<i>Reference Number</i>	<i>Amount</i>
10/16	10/16	INTERNATIONAL TRANSACTION FEE	55419213288201978406234	0.33
10/16	10/16	INTERNATIONAL TRANSACTION FEE	55419213288201978449176	1.63
10/16	10/16	INTERNATIONAL TRANSACTION FEE	02709113288345896966408	2.72
10/16	10/16	INTERNATIONAL TRANSACTION FEE	55181363287463614201490	0.15
10/16	10/16	INTERNATIONAL TRANSACTION FEE	55503803288004028318309	0.52
10/16	10/16	INTERNATIONAL TRANSACTION FEE	55503803288004028318341	0.24
10/16	10/16	INTERNATIONAL TRANSACTION FEE	55503803288004028318366	0.22
10/16	10/16	INTERNATIONAL TRANSACTION FEE	55134423288800103389964	0.16
10/17	10/17	INTERNATIONAL TRANSACTION FEE	55134423289800127486118	0.77
10/17	10/17	INTERNATIONAL TRANSACTION FEE	55503803289004030244245	1.76
10/17	10/17	INTERNATIONAL TRANSACTION FEE	55503803289004030243742	0.25
TOTAL FEES FOR THIS PERIOD				\$14.75

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	\$39.38	\$0.59
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

Traveling for Business? Remember to consult your credit card agreement before using your credit card(s) for cash or foreign currency transactions and for fee information. The Cash Advance Fee applies to all cash advances, including cash advances in foreign currency. You can always call us to request a copy of the credit card agreement by using the phone number listed on the back of your card.

TIP: Stay ahead of upcoming due dates by signing up for payment alerts.

You can get alerts about small business credit card payments five days before they're due to avoid any late fees and finance charges. They can be delivered by text, email or through Business Advantage 360 and our Mobile Banking app. Turn on alerts at bankofamerica.com/SmallBusiness by clicking on **Alerts** in the **Activity Center**.

Reward Summary

Beginning Balance	30.13	Other Bonuses	12.75
Earned	43.26		
Redeemed	75.70		
Adjustments	.00	Ending Balance	10.44

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

BUSINESS ADVANTAGE

Go paperless.
Greater convenience.
Less clutter.



Store and review your statements online. You can access up to seven years of account statements — online or from our mobile app — 24/7 from almost anywhere.

Simply use our **Mobile Banking app** or sign in online to Business Advantage 360 and click on **Profiles & Settings**.

Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
Not all account documents are available in paperless format.

SSM-01-23-2637.C | 5421106

BANK OF AMERICA BUSINESS ADVANTAGE

Set up monthly recurring business expenses to bill automatically



When you set up your recurring monthly business expenses to bill to your **Business Advantage Customized Cash Rewards credit card**,¹ you can earn cash back automatically.

See how much your business could earn in the first year alone:

Monthly expenses	% Cash back	Estimated costs	Monthly cash back earned
TV/telecom/wireless	3%	\$180	\$5.40
Cable/satellite	3%	\$150	\$4.50
Business consulting services	3%	\$340	\$10.20
Advertising services (Yelp, AT&T, Comcast)	1%	\$290	\$2.90
Utilities	1%	\$300	\$3.00
Insurance premiums	1%	\$660	\$6.60
Estimated monthly totals		\$1,920	\$32.60
Estimated annual total rewards			\$391.20

This is for illustrative purposes only. Your actual rewards earned will depend on your individual purchases and what choice category you choose.

See reverse for more ways to maximize cash back for your business.

To get started, just follow these 3 simple steps:

- 1 Contact your service providers.
- 2 Set up automatic payments.
- 3 Earn cash back every month.

Choose the category that fits your business best

3% cash back in the category of your choice:

Gas Stations & EV Charging Stations Office Supply Stores Travel TV/Telecom & Wireless Computer Services Business Consulting Services

2% cash back on dining purchases | **1%** cash back on all other purchases

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

It's easy to change your category. As you plan for future purchases, simply sign in to Business Advantage 360 or use our Mobile Banking app² to change your category as often as once each calendar month. Make no change and it stays the same.

For example, since TV/Telecom & Wireless is one of the six choice categories, you can turn those recurring monthly expenses into **3% cash back** for your business.

Follow these 3 simple steps to set up automatic payments and start maximizing cash back for your business today.

- 1 Contact your service providers.
- 2 Set up automatic payments.
- 3 Earn cash back every month.

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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