



Customer Service Information:

www.bankofamerica.com
1.800.421.2110
TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America
P.O. Box 982234
El Paso TX 79998-2234

Mail payment to:

Bank of America
P.O. Box 851001
Dallas TX 75285-1001

DIPTARKA SAHA
1318 E ALGONQUIN RD APT 3T
SCHAUMBURG IL 60173-4036

October 17 - November 16, 2017
Account# 4400 6662 9214 **5865**

Account Summary

Previous Balance	\$5.85
Payments and Other Credits	-\$905.31
Purchases and Adjustments	\$908.46
Fees Charged	\$0.00
Interest Charged	\$0.00
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New Balance Total	\$9.00
Total Credit Line	\$400.00
Total Credit Available	\$391.00
Cash Credit Line	\$200.00
Portion of Credit Available for Cash	\$200.00
Statement Closing Date	11/16/2017
Days in Billing Cycle	31

Payment Information

New Balance Total	\$9.00
Current Payment Due	\$9.00
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Total Minimum Payment Due	\$9.00
Payment Due Date	12/13/2017

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$38.00** and your APRs may be increased up to the Penalty APR of **29.99%**. **If you would like information about credit counseling services, call 866.300.5238.**

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BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001

Account Number: 4400 6662 9214 **5865**

New Balance Total	\$9.00
Total Minimum Payment Due	\$9.00
Payment Due Date	12/13/2017

DIPTARKA SAHA
1318 E ALGONQUIN RD APT 3T
SCHAUMBURG IL 60173-4036

Enter payment amount \$

Check here for a change of mailing address or phone numbers.
Please provide all corrections on the reverse side.

Mail this coupon along with your check payable to: Bank of America

⑆ 5 240 2 2 250 ⑆ 196 26 29 2 14 5865 ⑆

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

PAYING INTEREST - We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

TOTAL INTEREST CHARGE COMPUTATION - Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS - Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE - When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES - The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, and applicable transaction fees.

MISCELLANEOUS - Promotional Rate End Date: This date is based on a future statement closing date. If you change your payment due date, this date could change. The New Balance Total which appears on this statement is not a payoff amount and may be subject to additional interest charges when you pay in full after your statement closing date. Please contact the customer service number located on the front of this statement for a pay-off amount. Virtual cards are the digital form of your eligible physical credit cards stored within a digital wallet.

PAYMENTS - We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance portion of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers or ATM with Teller Assist (ATA) will only be accepted with a valid identification (ID).

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front. If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

For the complete terms and conditions of your account, consult your Credit Card Agreement. This account is issued and administered by FIA Card Services. FIA Card Services is a registered trademark of FIA Card Services and/or its affiliates.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Payments and Other Credits						
10/21	10/21	PAYMENT - THANK YOU	0143	5865	-66.65	
10/25	10/26	PAYMENT - THANK YOU	0152	5865	-107.02	
11/02	11/02	PAYMENT - THANK YOU	0168	5865	-179.23	
11/07	11/07	PAYMENT - THANK YOU	0174	5865	-114.57	
11/08	11/08	PAYMENT - THANK YOU	0180	5865	-96.78	
11/09	11/09	PAYMENT - THANK YOU	0196	5865	-85.00	
11/13	11/13	PAYMENT - THANK YOU	0204	5865	-110.26	
11/16	11/16	PAYMENT - THANK YOU	0214	5865	-145.80	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD						-\$905.31

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
10/16	10/18	VISHNU FOODS INC SCHAUMBURG IL	3941	5865	26.93	
10/17	10/19	ALDI 40077 SCHAUMBURG IL	3908	5865	33.87	
10/20	10/21	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	6456	5865	12.21	
10/20	10/23	CITGO 14122018 VICTORY CIWHEELING IL	8029	5865	15.00	
10/21	10/23	PATEL BROTHERS OF SCHAUMBURG IL	1358	5865	22.67	
10/21	10/23	WAL-MART #1897 ELK GROVE VILIL	0640	5865	47.28	
10/23	10/24	WALGREENS #7754 PALATINE IL	4481	5865	9.86	
10/25	10/27	ROSIN EYECARE SCHAUMBURG IL	1811	5865	50.00	
10/26	10/28	EUREST CVS 19223437 NORTHBROOK IL	7351	5865	6.17	
10/27	10/28	CVS/PHARMACY #10467 GLENVIEW IL	9541	5865	19.13	
10/29	10/31	VISHNU FOODS INC SCHAUMBURG IL	0017	5865	23.41	
10/29	10/31	LYNKTEC 847-5731900 IL	5695	5865	13.71	
10/29	10/31	ALDI 40077 SCHAUMBURG IL	7250	5865	16.81	
10/27	11/01	CEP NORTHBROOK BERWYN IL	8656	5865	50.00	
10/31	11/02	CITGO 14122018 VICTORY CIWHEELING IL	5137	5865	15.00	
11/02	11/03	CEP NORTHBROOK BERWYN IL	8454	5865	50.00	
11/04	11/06	CHIPOTLE 0053 SCHAUMBURG IL	1352	5865	14.56	
11/05	11/06	IL TOLLWAY - WEB - UNPD TDOWNERS GROVEIL	5073	5865	1.90	
11/05	11/06	PATEL BROTHERS OF SCHAUMBURG IL	4692	5865	33.11	
11/06	11/07	BURLINGTON STORES19 ARLINGTON HTSIL	9621	5865	96.78	
11/07	11/08	CVS/PHARMACY #10467 GLENVIEW IL	2607	5865	85.00	
11/07	11/09	CEP NORTHBROOK BERWYN IL	8391	5865	50.00	
11/07	11/09	CITGO 14122018 VICTORY CIWHEELING IL	6472	5865	15.00	
11/09	11/10	ZOMBIE TECHS INC. 847-922-4273 IL	2231	5865	38.50	
11/11	11/11	AliExpress 408-7855580 CA	1373	5865	6.76	
11/10	11/13	EUREST CVS 19223437 NORTHBROOK IL	3211	5865	2.52	
11/11	11/13	VISHNU FOODS INC SCHAUMBURG IL	4479	5865	32.42	
11/12	11/13	PATEL BROTHERS OF SCHAUMBURG IL	5671	5865	27.37	
11/12	11/14	ALDI 40077 SCHAUMBURG IL	6203	5865	13.50	
11/13	11/14	SHREE HARI OIL CO ROLLING MEADOIL	8592	5865	19.99	
11/14	11/15	CEP NORTHBROOK BERWYN IL	4426	5865	50.00	
11/15	11/16	NAF NAF GRILL 013 NORTHBROOK IL	0879	5865	9.00	
TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD						\$908.46

Transaction Date	Posting Date	Description	Amount	Total
Interest Charged				
11/16	11/16	INTEREST CHARGED ON PURCHASES	0.00	
11/16	11/16	INTEREST CHARGED ON BALANCE TRANSFERS	0.00	
11/16	11/16	INTEREST CHARGED ON DIR DEP&CHK CASHADV	0.00	
11/16	11/16	INTEREST CHARGED ON BANK CASH ADVANCES	0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD				\$0.00

2017 Totals Year-to-Date	
Total fees charged in 2017	\$39.70
Total interest charged in 2017	\$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	21.24%V				\$ 0.00	\$ 0.00
Balance Transfers	21.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	21.24%V				\$ 0.00	\$ 0.00
Bank Cash Advances	25.99%V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Your Reward Summary

25.00	REDEEMED
9.10	BASE EARNED THIS MONTH
4.07	BONUS THIS MONTH MONTH
15.54	TOTAL AVAILABLE MONTH MONTH
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Make the most of your rewards program today!

Additional Information

Need to dispute a transaction? For the fastest dispute resolution, please contact the merchant. If unsuccessful, simply file a dispute online www.bankofamerica.com. Select your credit card account, click the "Information & Services" tab and then select the "Dispute a transaction" link under the "Services" section.

Credit Basics: Building good credit takes work, but it can be done. Begin today by visiting bettermoneyhabits.com.