



FEATHER RIVER RAIL SOCI

Business Card

December 16, 2018 - January 15, 2019

Company 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

Cardholder Activity Summary

Table with 7 columns: Account Number, Credit Limit, Total Activity, Payments and Other Credits, Balance Transfer Activity, Cash Advance Activity, Purchases and Other Charges, Fees Charged. Row 1: VICKNAIR, EUGENE JOHN, 5,000, 36.75, 0.00, 0.00, 0.00, 36.75, 0.00

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

FEATHER RIVER RAIL SOCI
PO BOX 608
PORTOLA, CA 96122-0608
\*\*\*N0003349

Payment Information

New Balance Total ..... \$45.40
Minimum Payment Due ..... \$10.01
Payment Due Date ..... 02/11/19

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:
\$19.00 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 ..... \$1,854.14
Payments and Other Credits ..... -\$1,855.14
Balance Transfer Activity ..... \$0.00
Cash Advance Activity ..... \$0.00
Purchases and Other Charges ..... \$36.75
Fees Charged ..... \$0.00
Finance Charge ..... \$9.65
New Balance Total ..... \$45.40

Credit Limit ..... \$20,000
Credit Available ..... \$19,954.60
Statement Closing Date ..... 01/15/19
Days in Billing Cycle ..... 31

Account Number:
December 16, 2018 - January 15, 2019

New Balance Total ..... \$45.40
Minimum Payment Due ..... \$10.01
Payment Due Date ..... 02/11/19

Enter payment amount

\$ [input field]

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

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

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
<b>FEATHER RIVER RAIL SOCI</b>				
<b>Account Number:</b>				
<b>Payments and Other Credits</b>				
12/17	12/14	PAYMENT - THANK YOU	34915300000000597544540	- 857.41
12/17	12/17	FINANCE CHARGE ADJUSTMENT		- 1.00
01/14	01/13	PAYMENT - THANK YOU	01415300000000593440051	- 996.73
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>- \$1,855.14</b>
<b>Finance Charge</b>				
01/15	01/15	PURCHASE *FINANCE CHARGE*		9.65
<b>TOTAL FINANCE CHARGE FOR THIS PERIOD</b>				<b>\$9.65</b>
<b>VICKNAIR, EUGENE JOHN</b>				
<b>Account Number:</b>				
<b>Purchases and Other Charges</b>				
01/14	01/12	LOGMEIN*GOTOMEETING LOGMEIN.COM CA	24692169012100426547543	36.75
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$36.75</b>

*CASH*  
9.65  
*CASH*  
36.75  
*67098*  
*67095*

**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	12.49% V	\$909.13	\$9.65
CASH	26.49% V	\$0.00	\$0.00

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

**Important Messages**

YOUR FINANCE CHARGES IN 2018 WERE \$34.78.

# Around-the-clock protection

Your Bank of America Business Visa® protects you 24/7 with:

- **Purchase Security®**  
Covers your purchases in case of theft or damage within 90 days of purchase<sup>1</sup>
- **Extended Protection**  
Covers you for one additional year, on top of the manufacturer's warranty<sup>1</sup>
- **Zero Liability**  
Protects you in case of unauthorized use of your card<sup>2</sup>

<sup>1</sup> Certain restrictions, conditions and exclusions apply to Mastercard benefits. Benefits subject to change without notice. Mastercard Guide to Benefits is included in your new card account package mailed at account opening, and at bankofamerica.com through the owner's, or authorized officer's, Online Banking profile by selecting the card product in the account overview page then by selecting the Help & Support tab.

<sup>2</sup> Claims may only be filed against posted and settled transactions subject to dollar limits and subsequent verification, including providing all requested information supporting fraudulent use claim. Refer to your Business Card Agreement for further details.

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