

FEATHER RIVER RAIL SOCI

Business Card

March 16, 2020 - April 15, 2020

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**

Account Number	Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
VICKNAIR, EUGENE JOHN	20,000	340.26	0.00	0.00	0.00	340.26	0.00

**Payment Information**

New Balance Total ..... \$9,384.94  
**Minimum Payment Due** ..... **\$176.98**  
**Payment Due Date** ..... **05/12/20**

**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 ..... \$9,460.71  
 Payments and Other Credits ..... -\$500.00  
 Balance Transfer Activity ..... \$0.00  
 Cash Advance Activity ..... \$0.00  
 Purchases and Other Charges ..... \$340.26  
**Fees Charged** ..... **\$0.00**  
**Finance Charge** ..... **\$83.97**  
 New Balance Total ..... \$9,384.94  
 Credit Limit ..... \$20,000  
 Credit Available ..... \$10,615.06  
 Statement Closing Date ..... 04/15/20  
 Days in Billing Cycle ..... 31



BUSINESS CARD  
 PO BOX 15796  
 WILMINGTON, DE 19886-5796



FEATHER RIVER RAIL SOCI  
 PO BOX 608  
 PORTOLA, CA 96122-0608  
 \*\*T0000835

Account Number:  
 March 16, 2020 - April 15, 2020

New Balance Total ..... \$9,384.94  
**Minimum Payment Due** ..... **\$176.98**  
**Payment Due Date** ..... **05/12/20**

Enter payment amount

\$

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>				
04/06	04/03	PAYMENT - THANK YOU	0951530000000597182339	- 500.00
<b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>				<b>- \$500.00</b>
<b>Finance Charge</b>				
04/15	04/15	PURCHASE *FINANCE CHARGE*		83.97
<b>TOTAL FINANCE CHARGE FOR THIS PERIOD</b>				<b>\$83.97</b>
<b>VICKNAIR, EUGENE JOHN</b>				
<b>Account Number:</b>				
<b>Purchases and Other Charges</b>				
03/16	03/14	LOWES #00907* 866-483-7521 NC	24692160074100579646690	211.10
03/16	03/14	THE HOME DEPOT #3304 RENO NV	24610430075010194851655	54.52
03/16	03/14	THE HOME DEPOT #3304 RENO NV	24610430075010194851663	11.89
03/17	03/15	THE HOME DEPOT #3304 RENO NV	24610430076010195635387	62.75
<b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>				<b>\$340.26</b>

**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	10.24% V	\$9,652.39	\$83.97
CASH	24.24% V	\$0.00	\$0.00

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

**Important Messages**

**We're here for you.**

As a Business Advantage client, we know you are busy managing your business priorities given this difficult time including your banking needs. We want to help. Our Small Business Specialists are available to provide assistance and our secure Mobile Banking<sup>1</sup> app and Online Banking will allow you to bank anytime from virtually anywhere.

**Available 24/7**

- Monitor transactions, view your balances and see payment due dates.
- Pay your Bank of America credit card bill.
- Ask Erica<sup>2</sup>, your virtual financial assistant, questions about your account and transactions.

Not enrolled?

Visit [bankofamerica.com](http://bankofamerica.com) to enroll in Online and Mobile Banking

**Stay Connected, Stay Protected**

Please make sure your contact information is up-to-date in your account, and set up security and account alerts<sup>3</sup>.

If we need to reach out to you, we'll NEVER ask for personal or financial information or access codes through email, text, or unsolicited calls. Visit our Security Center at [bankofamerica.com/security](http://bankofamerica.com/security) or the Federal Trade Commission to learn about the warning signs of coronavirus scams - and how to keep your accounts safe.

For the latest information about coronavirus, visit the **CDC's resource center at [cdc.gov](http://cdc.gov)**

**Our Commitment to You**

We understand these times can be challenging, and we are here to help. We're continuing to update our Client Resource site at [bankofamerica.com/helpfulresources](http://bankofamerica.com/helpfulresources), where you can find important information about the coronavirus developments, so you have the power to stay a step ahead.

If you have been negatively impacted by illness due to coronavirus, and need additional assistance related to your account, please reach out to our Small Business Banking service center at 888.287.4637 and let us know.

Thank you for being a valued client