

## FEATHER RIVER RAIL SOCI

Business Card

December 16, 2019 - January 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

**Payment Information**

New Balance Total ..... \$3,684.60

**Minimum Payment Due ..... \$72.88****Payment Due Date ..... 02/11/20****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 ..... \$3,525.06

Payments and Other Credits ..... -\$64.35

Balance Transfer Activity ..... \$0.00

Cash Advance Activity ..... \$0.00

Purchases and Other Charges ..... \$187.49

**Fees Charged ..... \$0.00****Finance Charge ..... \$36.40**

New Balance Total ..... \$3,684.60

Credit Limit ..... \$20,000

Credit Available ..... \$16,315.40

Statement Closing Date ..... 01/15/20

Days in Billing Cycle ..... 31

**Important Changes to Your Account Terms**

Please read about account agreement changes on the 'Important Changes to the Account Terms' page in this statement. If you need assistance reading these revised terms on your ADA reader, please contact Customer Service at the number provided on your statement.

**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
<b>VICKNAIR, EUGENE JOHN</b>						
5,000	176.93	-10.56	0.00	0.00	187.49	0.00

**Transactions**

Posting Date	Transaction Date	Description	Reference Number	Amount
<b>FEATHER RIVER RAIL SOCI</b>				
<b>Account Number:</b>				
01/06	01/04	<b>Payments and Other Credits</b> PAYMENT - THANK YOU <b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>	0041530000000540696260	<u>CLASS</u> - 53.79 <b>-\$53.79</b>
01/15	01/15	<b>Finance Charge</b> PURCHASE *FINANCE CHARGE* <b>TOTAL FINANCE CHARGE FOR THIS PERIOD</b>		<u>OPS</u> 36.40 <b>\$36.40</b>
<b>VICKNAIR, EUGENE JOHN</b>				
<b>Account Number:</b>				
01/06	01/02	<b>Payments and Other Credits</b> THE HOME DEPOT #0630 SANTA CLARA CA <b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b>	74610430003010180432462	<u>WARRHS</u> - 10.56 <b>-\$10.56</b>
12/16	12/12	<b>Purchases and Other Charges</b> MILL CREEK FISH AND 530-2830312 CA	24003419347900011300029	<u>OPS</u> 39.02
12/16	12/13	DOLLAR GENERAL #16097 PORTOLA CA	24445009348100133450943	<u>WARRHS</u> 38.61
12/23	12/20	STAMPS.COM 855-608-2677 CA	24692169354100066557337	<u>OPS</u> 17.99
01/02	12/31	FACEBK J9N8GQEHV2 650-5434800 CA	24204299365480794651435	<u>OPS</u> 50.55
01/14	01/13	HARBOR FREIGHT TOOLS 24 RENO NV	24231680014400035465828	<u>WARRHS</u> 24.89
01/15	01/13	THE HOME DEPOT #3304 RENO NV <b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b>	24610430014010182873863	<u>WARRHS</u> 16.43 <b>\$187.49</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	11.74% V	\$3,649.25	\$36.40
CASH	25.74% 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 2019 WERE \$28.38.