



FEATHER RIVER RAIL SOCI

Business Card

October 16, 2022 - November 15, 2022

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 ..... \$7,540.38  
Minimum Payment Due ..... **\$75.40**  
Payment Due Date ..... **12/12/22**  
**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 ..... \$5,905.69  
Payments and Other Credits ..... -\$5,910.89  
Balance Transfer Activity ..... \$0.00  
Cash Advance Activity ..... \$0.00  
Purchases and Other Charges ..... \$7,545.58  
**Fees Charged ..... \$0.00**  
**Finance Charge ..... \$0.00**  
New Balance Total ..... \$7,540.38  
Credit Limit ..... \$20,000  
Credit Available ..... \$12,459.62  
Statement Closing Date ..... 11/15/22  
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 |
|----------------|--------------|----------------|----------------------------|---------------------------|-----------------------|-----------------------------|--------------|
| ELEMS, DAVID   | 6,000        | 859.62         | 0.00                       | 0.00                      | 0.00                  | 859.62                      | 0.00         |

0590569 0007540 0754038

BUSINESS CARD  
PO BOX 15796  
WILMINGTON, DE 19886-5796

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

Account Number:  
October 16, 2022 - November 15, 2022

New Balance Total ..... \$7,540.38  
Minimum Payment Due ..... **\$75.40**  
Payment Due Date ..... **12/12/22**

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

FEATHER RIVER RAIL SOCI

October 16, 2022 - November 15, 2022

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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       | 6,685.96       | 0.00                       | 0.00                      | 0.00                  | 6,685.96                    | 0.00         |

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>                       |                  |                          |                         |                    |
| 11/03   | 11/03            | PAYMENT - THANK YOU      | 30715300000000535146390 | - 5,905.69         |
| 11/15   | 11/15            | MORE REWARDS ON 11/5 +2% | 3191990000000000011615  | - 5.20             |
| <b>TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD</b> |                  |                          |                         | <b>-\$5,910.89</b> |

**ELEMS, DAVID**

**Account Number:**

| <b>Purchases and Other Charges</b>                       |       |  |                         |                 |
|--|-------|--|-------------------------|-----------------|
| 10/24  | 10/16 | WESTERN PACIFIC RAILROAD PORTOLA CA    | 24269792294300642774340 | 163.02          |
| 11/07  | 11/05 | SP TARP SUPPLY INC. WWW.TARPSUPPLI     | 24492162309000018273699 | 200.14          |
| 11/09  | 11/08 | AMZN Mktp US*H28OD9UZ1 Amzn.com/billWA | 24692162312103001455514 | 156.27          |
| 11/09  | 11/08 | AMZN Mktp US*HB74P4O81 Amzn.com/billWA | 24692162312103256587870 | 21.64           |
| 11/11  | 11/10 | 1000BULBS.COM 800-624-4488 TX          | 24489932315600141672940 | 258.45          |
| 11/14  | 11/10 | MCMaster-CARR 630-834-9600 IL          | 24789302315026500177680 | 60.10           |
| <b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b> |       |  |                         | <b>\$859.62</b> |

**VICKNAIR, EUGENE JOHN**

**Account Number:**

| <b>Purchases and Other Charges</b>                       |       |  |                         |                   |
|--|-------|--|-------------------------|-------------------|
| 10/19  | 10/18 | SIGNATURE PRESS PUBLIC 916-941-7585 CA | 24129422291100001275328 | 1,019.00          |
| 10/20  | 10/19 | FEDEX OFFIC91000009100 LIVERMORE CA    | 24164072292069701388756 | 13.21             |
| 10/25  | 10/24 | USPS STAMPS ENDICIA 888-434-0055 DC    | 24445002298600088508632 | 10.00             |
| 11/01  | 10/31 | USPS STAMPS ENDICIA 888-434-0055 DC    | 24445002305600085603148 | 10.00             |
| 11/04  | 11/03 | ACWHOLESALEERS 866-631-6389 IL         | 24435652307083878631182 | 3,495.07          |
| 11/07  | 11/04 | DRI*UPRINTING 888-888-4211 CA          | 24692162308100499546164 | 1,741.27          |
| 11/07  | 11/05 | SIGNATURE PRESS PUBLIC 916-941-7585 CA | 24129422309100001617529 | 60.00             |
| 11/09  | 11/08 | STICKER MULE STICKERMULE.CNY           | 24492162312000032104230 | 31.10             |
| 11/09  | 11/08 | DRI*UPRINTING 888-888-4211 CA          | 24692162312103323022380 | 84.05             |
| 11/09  | 11/09 | SP RAILROAD MODE LLC HTTPSRAILROADAL   | 24011342313000011071219 | 114.60            |
| 11/14  | 11/11 | FOLKMANIS, INC. 510-6587677 CA         | 24275392315900014548242 | 107.66            |
| <b>TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD</b> |       |  |                         | <b>\$6,685.96</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 | 13.24% V               | \$0.00                           | \$0.00                              |
| CASH      | 27.24% V               | \$0.00                           | \$0.00                              |

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