

Your Reward Summary

302	Redeemed
100	Basis Earned This Month
100	Other Bonus This Month
100	PrefersBanking Rewards Bonus
300	TOTAL AVAILABLE

urlplaceholder.com

Additional Account Information

Leave paper behind! Update your paperless settings and get your eligible statements and documents online rather than by mail. Easily access your documents in one secure and convenient location. To switch, log in to Online Banking at bankofamerica.com today.

Buy your next car with confidence. Check out the "5 Things to Know" about car buying by visiting bankofamerica.com/loansmpg and clicking on the Auto Loan Basics tab. This is not a commitment to lend. Credit subject to approval.



SM-046472

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3 Additional changes to your statement

Besides the changes noted inside, your statement will now prominently display special offers, announcements and a redesigned rewards summary, when applicable.



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Your actual statement may vary slightly from the examples shown based on your account.

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Clear. Convenient. Simple.

Your new statement makes it easier
to find the information you need

See inside for details



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Get to know your new statement — updated with a more clear, organized and colorful format so it's easier for you to find the information you need.

What's new

1 Important news

If we've got something to tell you, one or both of these sections will appear:

- **Important Changes to Your Account Terms** — occasionally found at the bottom of the first page
- **Important Information** — a separate page that's added if we have more detailed information to share

2 Payment coupon

Your coupon has been moved to the latter pages of your statement.

And there's more! See the back of this insert to find out what else has changed.

What's not changing

The following will remain the same:

- Your card number
- Your payment due date
- How to make a payment
- How you receive your statement—by mail or in Online Banking

Sample Name
Sample Name
Address Line 1
Address Line 2
City, ST ZIP+99999

Account Summary

Previous Balance \$9,999.99
Payments and Other Credits \$9,999.99
Purchases and Adjustments \$999.99
Balance Transfers \$9,999.99
Direct Deposit and Check Cash Advances \$999.99
Bank Cash Advances \$999.99
Fees Charged \$99.99
Interest Charged

New Balance - Total \$9,999.99
Credit balance, please do not pay
Total Credit Line \$99,999.99
Total Credit Available \$99,999.99
Cash Credit Line \$99,999.99
Portion of Credit Available for cash \$99,999.99
Statement Closing Date 9/9/99
Days in Billing Cycle 99

AUTO PAY ACTIVE — Your payment of \$999.99 will be automatically deducted on Month DD, YYYY.

Payment Information

New Balance Total \$9,999.99
Current Payment Due \$999.99
Past Due Amount \$999.99
Total Minimum Payment Due \$999.99
Payment Due 9/9/99

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 \$XX and your APRs may be increased to the Penalty APR of XXXXX%.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest, and it will take you longer to pay off your balance.

For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in	And you will end up paying an estimated total of
Only the Total Minimum Payment	99 years	\$9,999.99
\$99.99	99 months	\$9,999.99 (Savings: \$9,999.99)

If you would like information about credit counseling services, call 866-300-5238

Important Changes to Your Account Terms

The following is a summary of a change that we are making to your account terms. This change will take effect on Month DD, YYYY. You have the right to reject the change to Transaction Fees by calling us toll-free at 866-886-9899 by Month DD, YYYY.

If you reject this change, your account will be closed, and you will need to continue to make your minimum monthly payments until your balance is paid in full. For more information on this change, see the enclosed Important Information page.

Revised Terms

ATM Cash Advance **X%** of the amount of each transaction(Fee: Min. \$XX)

Over the Counter Cash Advance **X%** of the amount of each transaction(Fee: Min. \$XX)

Please see last page of your statement for the payment resistance coupon.

[illegible]

The statement images you see here are just examples. Your actual statement can vary because of your account status and other factors. If you have any questions, please call the customer service number on your statement.