

## Your new statement... easy to read, navigate and follow

Take a look inside to see your new statement. Use the numbered gray circles to easily find what's important to you.



## Welcome to your new, enhanced statement

Your statement has been redesigned so you can easily find the information you need.

If you have any questions, call us at the customer service number on your statement.

And if you'd like to switch to secure paperless statements, you can do so in just minutes by logging in to Online Banking at [bankofamerica.com](http://bankofamerica.com). Just click **Profile & Settings** at the top right corner of the page. Under **Account Settings**, click on **Paperless Settings**.



## How to read your new home equity line of credit statement

Inside you'll see:

- How to quickly find the information you need
- Details on key sections

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**Bank of America** 

# The information you need in a clear, organized format



P.O. Box 5170  
Simi Valley, CA 93062-5170

\* 0486576 00005422 9CFP2 0%02143- P7

JOHN JAMES MORRISSON XXXXXXXX30  
NAME LINE 2  
3 PUTTING GREEN PATH  
ADDRESS LINE 2  
SOUTHINGTON, CT 06489-3473

**Home Equity Line of Credit**  
Billing cycle: MM/DD/YYYY - MM/DD/YYYY Account number: 999999999

Thank you for being a Bank of America customer.

Account summary		Payment details	
Property address	99999	Periodic <b>FINANCE CHARGE</b>	<b>\$54.65</b>
Credit limit	\$9999999	Principal payment due	\$58.50
Available credit	\$9999999	Past due amount	\$1,452.79
Average daily balance	\$9,359.52	Other Current Charges (see Transaction Details)	\$999.00
Corresponding <b>ANNUAL PERCENTAGE RATE</b>	<b>6.8750%</b>	<b>Minimum payment due 09/25/2014</b>	<b>\$1,565.94</b>
Daily periodic rate	0.01884%	(see next page for transaction details)	
Historical <b>ANNUAL PERCENTAGE RATE</b>	<b>6.8750%</b>	*For a detailed list of these Fees and Charges, please see the Recent fee activity section of this statement. For more information, please see the Other important information section of this statement.	
Days in cycle	31	Your automatic payment in the amount of \$999.99 will be deducted on 01/27/2016 from the account you designated.	
<b>FINANCE CHARGE</b>	<b>\$54.65</b>		
<b>Disputed amount</b>	<b>\$9999</b>		
Other fees and charges for the billing cycle*	\$0.00		

**Customer service information**

Customer service: 1.800.669.5864  
TDD/TTY users only: 1.800.300.6407  
En español: 1.800.688.6086  
Monday - Friday 7 a.m. to 7 p.m. local time  
bankofamerica.com

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**Home equity account:**

**Minimum payment due**  
A late charge may be assessed 31 days from payment due date.

Additional principal: \$

Payment enclosed: \$

JOHN JAMES MORRISSON | Home Equity Account #9999 | 07/23/2014 - 08/22/2014 Page 2 of 5

**Transaction details**

Post date	Transaction date	Description	Loan advances/debits	Payments/credit	Balance
08/01/2014	08/01/2014	Previous Balance		\$1.00	\$9,524.22
08/31/2014	08/31/2014	Periodic Finance Charges	\$54.65		\$9,566.87
08/31/2014	08/31/2014	Principal Payment Due	\$58.50		\$9,566.87
			<b>**New Balance as of 08/31/2014</b>		<b>\$9,566.87</b>

\*\*Note: The amount needed to pay off your loan may be different than the New Balance due to daily accrual of finance charges and the posting of transactions after the statement closing date (the last day in the statement period). For payoff information, please call Customer service at 1.800.669.5864.

JOHN JAMES MORRISSON | Home Equity Account #9999 | 07/23/2014 - 08/22/2014 Page 4 of 5

**Additional contact information**

Billing Error Notices:	Overnight Deliveries:	General Inquiries:
Bank of America, N.A. Attention: Billing Error Notice PO Box 941657 Simi Valley, CA 93094-1657	Retail Payment Services DE5-023-03-04, Christiana III 900 Samoset Drive Newark, DE 19713-6002 The facility at this address does not accept walk-up payments. It accepts overnight mail only. Payments can be made by Phone, Online, Mail or at Bank of America financial centers.	Send your payments to: Bank of America, N.A. P.O. Box 15227 Wilmington, DE 19886-5227 bankofamerica.com

**Other important information**

**Avoid late payments** - Make your payment on or before the due date specified in your loan documents. If you don't have a payment coupon, write your account number on your check or money order and submit it promptly to ensure we receive your payment before a late charge becomes due. The payment address is located above in the Additional contact information.

**Additional amounts** - Even if you instruct us to apply additional amounts as "Additional principal" we will apply any additional amounts received to any late charges and/or outstanding fees prior to reducing the unpaid principal balance.

**Payment** - We will credit your account the same day we receive your payment if received on a banking day (not including Saturday) by 5 p.m. in the time zone where the payment is to be mailed and addressed as shown in the payment coupon.

Postdated checks will be processed on the date received unless a loan counselor agrees to honor the date written on the check as a condition of a repayment plan.

# Find what's important to you

- Customer service information.** Find contact phone numbers and hours of operation in this section. For mailing addresses, see the **Additional contact information** section in the latter pages of your statement.
- Important message zone.** Look here to find important messages about your account. If we have more to share with you, you'll find additional messages following your **Transaction details**.
- Account summary.** Listed here are details such as your account type, property address, credit limit, Annual Percentage Rate (APR), principal balance and account number.
- Payment details.** This breaks down your previous and new outstanding balances, credit limit, and, if you have a payment due, your current payment amount and due date.
- Transaction details.** This section shows your account activity since your last statement, including a table itemizing your finance charges during the statement period.
- Other important information.** Check this section for relevant information about your account, as well as helpful terms and definitions.

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.