BANK OF AMERICA

FEATHER RIVER RAIL SOCI

Business Card | January 16, 2025 - February 15, 2025 | 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 $7,014.30
Minimum Payment Due $154.30
Payment Due Date 03/13/25

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 $6,882.19
Payments and Other Credits ..... -$153.36
Balance Transfer Activity $0.00
Cash Advance Activity $0.00
Purchases and Other Charges $200.46
Fees Charged $0.00
Finance Charge $85.01
New Balance Total $7,014.30

Credit Limit $20,000
Credit Available $12,985.70
Statement Closing Date 02/15/25
Days in Billing Cycle 31

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	200.46	0.00	0.00	0.00	200.46	0.00

Transactions

Posting Date	*Transaction Date*	*Description*	*Reference Number*	*Amount*
FEATHER RIVER RAIL SOCI				
Account Number:				
		Payments and Other Credits		

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
02/03	02/01	PAYMENT - THANK YOU	03315300000000551102823	- 153.36
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		**-$153.36**
		Finance Charge		
02/14	02/14	PURCHASE *FINANCE CHARGE*	67040	85.01
		TOTAL FINANCE CHARGE FOR THIS PERIOD		**$85.01**
VICKNAIR, EUGENE JOHN				
Account Number:				
		Purchases and Other Charges		
01/22	01/21	USPS PO 0543800230 LIVERMORE CA	24137465022001197353488 67210	5.58
02/07	02/07	VISIBLE 866-331-3527 CO	24036295038716833862114 70548	97.44
02/10	02/08	VISIBLE 866-331-3527 CO	24036295039744991111172	97.44
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		**$200.46**

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	14.49% V	$6,907.15	$85.01
CASH	28.49% 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 2024 WERE $903.19.

Don't forget all your card has to offer

Continue using it for everyday purchases and recurring monthly expenses, as well as for expense tracking and more

In addition to the competitive APR with no annual fee, your Bank of America Business credit card helps you manage spending with:

- Unlimited employee cards at no additional cost and with credit limits you set
- Hassle-free electronic payments with automatic bill payment
- Automatic payments, transfers and downloading transactions into QuickBooks[1]
- Easily check your balance and keep tabs on account activity for you and your employees

Manage your account 24/7 with our secure Mobile Business app[2] or sign in to Business Advantage 360 at **bankofamerica.com/SmallBusiness**

[1]QuickBooks is a registered trademark of Intuit Inc.
[2]Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. SSM-09-23-0710.C | 5972501