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
MANOS, NICHOLAS						
5,000	260.71	0.00	0.00	0.00	260.71	0.00
VICKNAIR, EUGENE JOHN						
20,000	217.38	0.00	0.00	0.00	217.38	0.00

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
FEATHER RIVER RAIL SOCI				
		Payments and Other Credits		
05/07	05/07	BA ELECTRONIC PAYMENT		-2,000.00
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		**-$2,000.00**
		Finance Charge		
05/15	05/15	PURCHASE *FINANCE CHARGE*		231.88
		TOTAL FINANCE CHARGE FOR THIS PERIOD		**$231.88**
MANOS, NICHOLAS				
		Purchases and Other Charges		
04/16	04/15	eBay O*02-14519-72951 800-4563229 CA	54020 - RAL Maint and Repair	260.71
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		**$260.71**
VICKNAIR, EUGENE JOHN				
		Purchases and Other Charges		
04/16	04/15	STAMPS.COM 888-434-0055 DC	53020 - Postage and Shipping Store	10.00
04/16	04/15	STAMPS.COM 888-434-0055 DC	53020 - Postage and Shipping Store	10.00
04/17	04/17	VISIBLE 866-331-3527 CO	70540 - Telephone	25.00
05/05	05/04	AMAZON MKTPL*BV4GE0CL1 Amzn.com/bill WA	70035 . Store Supplies	42.38
05/13	05/12	BIGCOMMERCE 888-699-8911 TX	53055 - Subscriptions - online store fee	105.00
05/14	05/14	VISIBLE 866-331-3527 CO	70540 - Telephone	25.00
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		**$217.38**

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	13.74% V	$20,529.10	$231.88
CASH	27.74% V	$0.00	$0.00

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

Important Messages

We want to make sure you stay up to date on changes, reminders, and other important details that could impact you.

Bank of America - Arbitration Provision for Business Credit Card Rewards Programs
The definition of "Program Rules" will be amended and replaced with the following:
Program Rules Refers to the terms and conditions in this document, which govern the Card Program. Except where these Program Rules incorporate provisions from the Business Credit Card Agreement, these Program Rules are separate from the terms of the Business Credit Card Agreement provided with your Card.

The following provision will be added to the "Additional Terms" section with the subheading **"Disputes Regarding Points/Rewards":**
Disputes about Rewards or these Program Rules will be subject to binding arbitration as provided for in Your Business Credit Card Agreement. You can find the complete arbitration provision recently added to Your Business Card Agreement in your April statement.

We want to remind you of a few things you can do to help avoid late fees and finance charges:
- Schedule automatic payments to your corporate account, so they're not late.
- Create alerts to let you know when your payments are due or posted to your corporate account, and have them delivered to your phone or email.

Turn on automatic payments and alerts through Business Advantage 360 at Bankofamerica.com/SmallBusiness or our mobile app.