

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
01/16	01/18	SHROYER AUTO PARTS, INC. LANSING MI	0096		175.00	
01/18	01/19	AUTO OWNERS INSURANCE CO 517-323-1200 MI	3845		329.04	
						\$1,102.24
Interest Charged						
01/26	01/26	INTEREST CHARGED ON PURCHASES			14.42	
						\$14.42

2016 Totals Year-to-Date	
Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$14.42

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	23.24%V				\$ 730.44	\$14.42
Balance Transfers	23.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	23.24%V				\$ 0.00	\$ 0.00
Promotional APR	0.00%	CHK, DD	CDEE-52Y34	05/26/2017	\$ 780.00	\$ 0.00
Promotional APR	0.00%	CHK	ABAC-Y9YY2	06/26/2016	\$ 29.52	\$ 0.00
Promotional APR	0.00%	CHK	9A5Y-B3YZY	07/26/2016	\$5,718.49	\$ 0.00
Bank Cash Advances	23.24%V				\$ 0.00	\$ 0.00

APR Type Definitions: Promotional Transaction Types: CHK = Check Cash Advance, DD = Direct Deposit; Daily Interest Rate Type: V= Variable Rate (rate may vary); APR Type: Promotional APR (APR for limited time on eligible transactions)

Rewards

1,102 BASE EARNED THIS MONTH
 12,440 TOTAL AVAILABLE

Of Special Interest

You have rewards points that may expire soon, please visit www.bankofamerica.com to redeem your points.

Avoid missing important account notifications. It is quick and easy to keep your phone number, email and mailing address up to date. Just log in to Online Banking at bankofamerica.com, go to Profile & Settings and update anything that has changed.

Say yes to secure, paperless credit card statements today. Payment notifications include credit card payment details. Set up alerts to remind you of payment due dates. To switch in minutes, log in to Online Banking at bankofamerica.com today.