



EDWIN HERASYMIUK  
 Account Number: 4264 2930 9085 8592  
 December 11 - January 10, 2011

**Account Information:**  
 www.bankofamerica.com  
**Mail billing inquiries to:**  
 Bank of America  
 P.O. Box 15026  
 Wilmington, DE 19850-5026  
**Mail payments to:**  
 Bank of America  
 P.O. Box 851001  
 Dallas, TX 75285-1001  
**Customer Service:**  
 1.800.789.6701  
 (1.800.346.3178 TTY)

Payment Information		
New Balance Total .....		\$1,576.74
Current Payment Due .....		\$23.00
<hr/>		
Total Minimum Payment Due .....		\$23.00
Payment Due Date .....		2/8/11
<b>Late Payment Warning:</b> 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 <b>\$35.00</b> .		
<b>Total Minimum Payment Warning:</b> 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 payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	12 years	\$2,630.14
\$51.65	36 months	\$1,859.40 (Savings = \$770.74)
If you would like information about credit counseling services, call 1-866-300-5238.		

Account Summary	
Previous Balance .....	\$910.73
Payments and Other Credits .....	-910.73
Purchases and Adjustments .....	1,569.18
<b>Fees Charged</b> .....	<b>0.00</b>
<b>Interest Charged</b> .....	<b>7.56</b>
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New Balance Total .....	\$1,576.74
Credit Line .....	\$26,200.00
Credit Available .....	\$24,623.26
Statement Closing Date .....	1/10/11
Days in Billing Cycle .....	31

**Transactions**

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Payments and Other Credits</b>						
	12/27	PAYMENT - NET ACCESS			-910.73	<b>-\$910.73</b>
<b>Purchases and Adjustments</b>						
12/14	12/16	HAYDEL'S BAKERY JEFFERSON LA	5693	8592	688.07	
12/15	12/17	HAYDEL'S BAKERY JEFFERSON LA	9424	8592	57.34	
12/27	12/28	AMETEK MANSFIELD & GRE LARGO FL	4036	8592	789.77	
12/30	01/01	BOYSCOUTS OF AMERICA S METAIRIE LA	9067	8592	34.00	
						<b>\$1,569.18</b>

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BANK OF AMERICA  
 P.O. BOX 851001  
 DALLAS, TX 75285-1001

Account Number: 4264 2930 9085 8592

New Balance Total ..... \$1,576.74  
 Total Minimum Payment Due ..... 23.00  
 Payment Due Date ..... 02/08/11

EDWIN HERASYMIUK  
 2137 SUTHERLAND PL  
 HARVEY LA 70058-1403

Enter payment amount \$

\$

Check here for a change of mailing address or phone numbers.  
 Please provide all corrections on the reverse side.  
 Mail this coupon along with your check payable to: Bank of America

5 240 22 250 0888 3090858592

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant.

• Has a credit posted to your account?

Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.

• Is the charge or amount unfamiliar?

Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchants' billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in Online Banking, it is easy to enroll using the web address on the front of your statement or give us a call.

Please remember: Once you receive your statement with a transaction you wish to dispute, you only have 60 days to dispute the charge.



ONLINE

Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.



PHONE

1.866.266.0212

For prompt service, please have the merchant reference number(s) available for the charge(s) in question.



MAIL

Attn: Billing Inquiries PO Box 15026, Wilmington, DE 19850-5026

When writing, please include Your Name, Account Number, the reference number of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

GRACE PERIOD/PAYING INTEREST

"Grace Period" means the period of time during a billing cycle when you will not accrue interest on certain transactions or balances. There is no Grace Period for Balance Transfers or Cash Advances; we begin charging interest on Balance Transfers and Cash Advances on the transaction date. We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central time. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

less than zero we treat it as zero.

We include the fees for credit card debt cancellation or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such fees are billed.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_

Address 2 \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Area Code & Home Phone \_\_\_\_\_

Area Code & Work Phone \_\_\_\_\_



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 December 11 - January 10, 2011  
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**Transactions continued**

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
<b>Interest Charged</b>						
01/10	01/10	Interest Charged on Balance Transfers			0.00	
01/10	01/10	Interest Charged on Cash Advances			0.00	
01/10	01/10	Interest Charged on Purchases			7.56	
<b>TOTAL INTEREST FOR THIS PERIOD</b>						<b>\$7.56</b>

<b>2011 Totals Year-to-Date</b>	
Total fees charged in 2011	\$0.00
Total interest charged in 2011	\$7.56

**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	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Balance Transfers	10.99% <i>V</i>			\$ 0.00	\$0.00
Cash Advances	20.99% <i>V</i>			\$ 0.00	\$0.00
Purchases	10.99% <i>V</i>			\$810.09	\$7.56

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)

**Of Special Interest**

Bank of America is launching the Gift for Opportunity™ fund. Together we can address needs in our communities by donating to Feeding America and the Boys and Girls Club of America. Bank of America is matching up to \$1 million in contributions. Donate today at your Banking Center or go online to [bankofamerica.com/give](http://bankofamerica.com/give)

Our secure Online and Mobile Banking lets you check balances, transfer money, pay bills with optional bill pay, and more. Visit [www.bankofamerica.com/solutions](http://www.bankofamerica.com/solutions) for more information. Check with your wireless carrier for fees that may apply. Available to Online Banking enrollees only. All terms applicable to Online Banking apply to Mobile Banking.

Go paperless and simplify your life while helping the environment. Sign into your account at [www.bankofamerica.com](http://www.bankofamerica.com) and click "Go Paperless" to get started.

Earn up to 20% cash back when you shop through the Add It Up® website. Visit [www.bankofamerica.com/additup](http://www.bankofamerica.com/additup).

Reserve your 2010 Year-End Summary by calling 1.866.491.1141. It will be mailed to your billing address in February and a \$9.95 fee will be applied to your account once it has been mailed.

