BANK OF AMERICA

P.O. Box 45224
Jacksonville FL 32232-5224

Customer service information
bankofamerica.com
800.215.6195

Mail payments to:
Bank of America, N.A.
P.O. Box 17237
Wilmington DE 19886-7237

Switch to paperless or pay with e-bills through bofa.com or with our mobile banking app.

[redacted]

[redacted]

Important messages

Season's Greetings. Wishing you a wonderful holiday season. We appreciate your business and value you as a customer.

Loan account status

Origination date:	03/14/2025
Maturity date:	03/13/2031
Loan Interest rate:	6.24%
Payoff balance good through 01/13/2026*:	$59,796.36

**Payoff does not include any fees, credits, or reversals that have not posted.*

Previous year's interest paid:	$0.00
Current payment due:	$1,109.65
Amount past due:	$0.00
Total fees and charges:	$0.00
Total payment due by 01/13/2026 is:	$1,109.65

Transaction activity

Effective date	Description	Amount	Detail
Beginning principal balance			$60,321.02
12/22/2025	PAYMENT - THANK YOU	-$1,109.65	
	PRINCIPAL		$748.72
	FINANCE CHARGE		$360.93
Ending principal balance			$59,572.30

This is an attempt to collect a debt. Any information will be used for that purpose.

00000000010001000010000

Put your bill on cruise control! Enroll in automatic payment today.

0000000001109656501006991453555847408 02

Account number: 65010069914535

Amount due on 01/13/2026	**$1,109.65**
Late fee amount	**$0.00**
Amount past due	**$0.00**
Total fees and charges	**$0.00**

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☐ Check box for change

☐ Check box if you are paying loan balance in full

Additional principal $ ____.__

Total enclosed $ ____.__

[redacted]

Important Information about Payments by Phone: When using the 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. To cancel, call us before the scheduled payment date. Same-day payments cannot be canceled.

Automatic payment enrollment: Put your bill on cruise control

Want to take the work out of paying your bill? You can when you enroll in our automatic payment program. Just read, fill out and sign the following authorization for automatic payment, and return it to us with your monthly payment.

NEW Authorization for automatic payments

(only for customers not currently enrolled in automatic payment program)

- I authorize Bank of America to initiate transfers from my designated checking account to make monthly payments to my loan account on the payment due date and in the amount indicated on this statement, plus any additional fees or outstanding charges identified on my monthly statements. **I understand that I must continue to make my payments manually until the start date indicated in the confirmation letter that I will receive from Bank of America. I will keep a copy of this form for my records.**
- I understand that any payments that cannot be processed for any reason may be subject to reversal from my loan account, and may be subject to other fees by my financial institution. A reversed payment will still be due and payable in accordance with the terms of my loan agreement.
- Once the loan account monthly payment is scheduled to be drawn automatically, the monthly paper statement will stop being printed and mailed.
- To view account information such as payments, balance, payoff amount, or get services, I understand that I can enroll and access bankofamerica.com/onlinebanking to access such information.
- I understand that my regular scheduled payment will be withdrawn automatically and my checking account will continue to be charged until my loan reaches maturity, or I cancel this authorization.
- I may cancel this authorization by calling 800.215.6195, at least ten calendar days before my next scheduled automatic payment date. Cancellation requests are processed on the business day received and will be effective for the payment following the day of the request.

Bank of America reserves the right to limit participation in this automatic payments service to customers whose accounts are in good standing. We may cancel this service for any reason. Participants will be notified if the service is canceled by Bank of America.

To complete your automatic payment enrollment request, fill out the section below and be sure to sign and date where indicated.

New Automatic Payment Sign Up

Check boxes and sign below to validate your auto payment sign up request.

- ☐ I certify that I am an authorized owner/signer on the check/checking account enclosed for this month's payment.
- ☐ I certify that I have read the authorization outlined above and understand that I will receive a confirmation letter including Terms and Conditions at a later date.
- ☐ I certify that I have signed and dated below for this request to be valid.

Signature ____________________ Date __________

Complete "Change of Address" fields below if not correct on front

Name: ____________________

Address: ____________________

City: __________ State: __________

ZIP: __________ Country: __________

Home phone: (   ) ____________________

Business phone: (   ) ____________________

E-mail address: ____________________

Important messages

Credit Reporting Notice - We are required by law to provide the following notification: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Change of Address/Special Instructions — If you have a change of address or other special instructions, please check the checkbox for **Change of Address** and indicate your change on the reverse side of the coupon.

Bank of America appreciates the opportunity to service your account. Please contact us if you have any questions regarding your account. For faster service, reference the account number above and have your authentication information, including social security number available.

Braille and Large Print Request – You can request a copy of this statement in either Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Ancillary Products - Upon early termination of a retail installment agreement through payoff, voluntary surrender, repossession, or otherwise, you will be entitled to a refund or credit for any unearned portion of an ancillary product (specifically including but not limited to any GAP waiver, "debt cancellation" agreement, GAP insurance, credit life insurance, credit accident and health insurance, credit involuntary unemployment insurance, or diminished value protection) financed as part of the retail installment transaction based on a formula set forth in the product contract, or as required by law.
Please contact the administrator of any ancillary product financed as identified on your retail installment agreement or product contract for identification of the amount of such refund or credit that is available to you.

Term Schedule - The loan term is 72 monthly installments. The last installment will be larger if there were late payments or deferred installments. Although the exact amount of the final installment will depend on the amount, timing and frequency of the payments, there are ways to reduce the amount of the final installment.

Important messages - continued

Paid Ahead status:
If you are current and you make a payment greater than your regularly scheduled payment amount but less than three times your regularly scheduled payment amount, your account will go into a paid ahead status. The additional funds from your payment are applied to interest, your principal balance and fees, and your interest accrues based on your new reduced principal balance. You may notice your next payment due date on your statement has moved forward or your payment amount has decreased.

If you are current and you make a payment in an amount that is equal to three or more scheduled payments, the payment is applied first to your total payment due, and the remainder is applied as a principal reduction payment.

How to avoid a Paid Ahead status:
Here is how you can avoid the paid ahead status on your account. Continue to make your regular monthly payments and make a separate principal reduction payment.

You can make additional principal reduction payments:

- **Using Online Banking** - If you have a checking or savings account with us, you can use the Funds Transfer Option.
  1. Go to the **Transfers** tab.
  2. In the **From** section, select **Checking** or **Savings**.
  3. In the **To** section, select **Installment** account.
  4. Enter the $ **amount** of the principal reduction payment you would like to pay, then click **Continue**.
  5. On the Payment Options page, under payment amount, select **Principal Only**, then click **Continue**.
  6. Click **Make Transfer/Make Payment**.

  You will receive a confirmation number once completed.
- **By mail or phone** - Refer to contact options at the top of the statement.
- **In person** - By visiting us at a financial center - you can find one near you at bankofamerica.com/appointments where you can schedule a time that is convenient for you. Be sure to tell them you would like it applied as a principal reduction payment.