




P.O. Box 45224  
Jacksonville FL 32232-5224

KATHRYN M RAMSEY  
26 LINK LN  
WEST KINGSTON, RI 02892-1116

 **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.**

Account # 650-10041422987

Loan account status

Maturity date:	07/14/2022
Payoff balance*:	\$2,545.73
Payoff good through:	06/14/2021
<i>*Payoff does not include any fees, credits, or reversals that have not posted.</i>	
Previous year's interest paid:	\$160.00
Statement date:	05/25/2021
Current payment due:	\$0.00
Amount past due:	\$0.00
Total fees and charges:	\$0.00
Total payment due by 06/14/2021 is:	\$0.00

Transaction activity

Effective date	Description	Amount	Detail
	Beginning principal balance		\$2,811.66
05/07/2021	PAYMENT - THANK YOU	-\$280.00	
	PRINCIPAL		\$273.44
	FINANCE CHARGE		\$6.56
	Ending principal balance		\$2,538.22

Important messages

Bank of America appreciates the opportunity to service your account.

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

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

0000000000000000650100414229875584740802

BANK OF AMERICA, N.A.  
P.O. BOX 17237  
WILMINGTON DE 19886-7237

Account number: 65010041422987

Amount due on 06/14/2021	\$0.00
Late fee amount	\$0.00
Amount past due	\$0.00
Total fees and charges	\$0.00

☐ Check box for change of address

☐ Check box if you are paying loan balance in full

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Additional principal \$

Total enclosed \$

584740802165010041422987

0000100020000000000000

**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. A fee may apply. 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 monthly withdrawals on my payment due date from my checking account using the account information on the check enclosed for this month's payment. **I will continue to make monthly payments payable to Bank of America, N.A. until I receive a confirmation letter stating the start date and amount to be drawn for the automatic payment and the Terms and Conditions. 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 returned payment fees in accordance with the terms of your account agreement, and may be subject to other fees by your financial institution.
- 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](http://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

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.

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To help you better understand your statement, we have highlighted some of the key features below.

1. Customer service information. Important customer service information located here, including the phone number to call for account questions, website address and payment information.
2. Loan account status. This section provides details about your account, including your loan maturity date and current payoff balance. A complete summary of your total payment due, including current and past due amounts, is also listed in this section.
3. Transaction activity. This is a breakdown of your most recent transactions.
4. Important messages. This section will provide key messages concerning your account.
5. Remittance coupon. This is your payment coupon. Unless your account is on automatic payment, make sure you include this coupon with your check in the return envelope provided so the address shows through the window. Please write the amount of your payment in the Amount Enclosed box. If you choose to make an additional payment toward the principal amount of your account, please indicate the amount in the Additional Principal box and add it to the total in the Amount Enclosed box. If you have a change of address or special instruction, please check the box and indicate your change on the reverse side of the coupon.

The statement images you see here are just examples. Depending on the type of account you have your statement may vary.

**Put your bill on cruise control! Sign up for automatic payments today.**

See the back of your statement for details.

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