



ACCOUNT NUMBER	
7497!	
CREDIT LINE	ESTIMATED TERM*
\$25,000	96 Months

To:  
 From: Terri A. Green, Consumer Finance Division



You have been approved for the Bank of America account.† We are pleased to welcome you as a Customer. You should receive your first billing statement within 45 days of your first account transaction.

By selecting the Bank of America account, you are assured superior service that few other financial institutions can offer. This unique line of credit is set up with the Bank of America Deferral Program. Under this special payment holiday arrangement, you do not need to make any payments during the Deferral Period. Finance charges will continue to accrue; however, you may prepay any time without penalty.††

If you have any questions, please call Monday through Thursday from 8 a.m. to 10 p.m., or Friday, 8 to 8 (Eastern time). If you prefer, you may write to P.O. Box 15720, Wilmington, DE 19850-5720 or visit us at [www.bankofamerica.com](http://www.bankofamerica.com). We value your business and look forward to serving you in the future.

**Federal Law requires us to provide the following information:**

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.

**Important account disclosures are included with this letter.**

† Your account may also be referred to as a GoldOption® line of credit account.  
 †† After the payment holiday expires, you will receive a statement showing your regular payment amount. Please refer to the payment holiday section in the Account Agreement for more information.  
 \*This is an estimate. Your monthly repayment term will restart each time you access your line of credit and your monthly payment amount will be recalculated.  
 \*\*Available credit on your account is the current credit line, less any outstanding balance from purchases directly billed to your account or requested balance transfers. For up-to-the-minute balance, available credit, and payment information, please call the number listed above.  
 \*\*\*Access checks may not be used to pay off or pay down this or any other Bank of America account. There is a 3.00% transaction fee for Category A Advances on the account including access checks, direct deposits, and balance transfers (\$5.00 minimum fee; there is no maximum).  
 Borrowing the full amount of your available credit may result in an overlimit fee because fees and finance charges may cause your balance to exceed your credit limit.