



PO Box 653064  
Dallas, TX 75265-3064

## Settlement Terms



Account(s) ending in

0320

Date

June 2, 2024

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As a reminder, we've agreed to settle your account for less than the full balance — here's what you need to know.

We appreciate you taking the time to work with us on a settlement. Your current balance is . As a reminder, we agreed to accept \$1,232.29 as the settlement amount. As long as you follow the settlement terms, once the settlement amount is paid, we'll forgive the remaining balance. Keep in mind, this settlement may become void and we may resume trying to collect the remainder of the original balance if:

- We don't receive all the payments on time.
- A payment is returned for any reason.
- New charges appear on the account.

Because you've entered into a settlement agreement regarding the debt owed on your account, if it wasn't already, we have closed your account. You'll also find important information in the Equal Credit Opportunity Act Notice in this letter.

### Things you need to do now that your account is closed

- Destroy any credit cards and cash advance checks associated with this account — we won't process any more transactions on this account.
- Cancel any recurring payments — contact any businesses that are billing your account to cancel the payments and make other payment arrangements. This will help you avoid fees or service interruptions.
- Make other arrangements for overdraft protection — if your account is enrolled in Balance Connect® for overdraft protection, it can no longer be used to provide this service.

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**

### Your payment schedule

The first payment of \$410.77 is due by June 29, 2024 - here's the rest of the schedule:

Due Date	Payment Amount
June 29, 2024	\$410.77
July 29, 2024	\$410.77
August 29, 2024	\$410.75

### Your payment options

There are a few ways you may be able to make your payment(s):

- **Online** – at [bankofamerica.com](https://bankofamerica.com), where you can also schedule your payments in advance.
- **By phone** – call us at 888.702.1161, Monday through Friday, 8 a.m. to 8 p.m., Eastern.
- **In person** – visit one of our financial centers. Find one near you at [bankofamerica.com/locator](https://bankofamerica.com/locator).

### What you can expect

After we receive your final payment, we'll report the account to the consumer reporting agencies as settled for less than the full balance. It could take up to 60 days for your credit report to be updated. There may be tax consequences as a result of a settlement. Please consult a tax professional if you have questions or want advice about any potential tax consequences.

### We're here to help

If you have any questions, please call us at 888.702.1161, Monday through Friday, 8 a.m. to 8 p.m., Eastern.

We look forward to working with you.

### **EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning Bank of America, N.A., 100 N. Tryon Street, Charlotte, NC 28255, is the Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.