

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
Greenbelt Division

In re:

National Association of People With Aids, Inc. : Case No 13-12525 PM
: Chapter 7
Debtor :

OBJECTION TO ALLOWANCE OF CLAIM NO. 12 OF
FRANK J. OLDHAM, JR.

COMES NOW Laura J. Margulies, the Chapter 7 Trustee, by undersigned counsel, and objects to the allowance of the claim filed by Frank J. Oldham, Jr. ("Oldham") in the amount of \$111,616.05 and the priority portion of \$12,475.00, and in support thereof states as follows:

1. On December 11, 2013, Oldham filed an unsecured claim in the amount of \$111,616.05 and the priority portion of \$12,475.00 in this case. His claim is based on alleged wages and vacation pay due him. (See Claim No. 12).
2. As can be seen from the attached Memo from the Debtor's Chairperson for the Board of Trustees of the Debtor, Oldham is not owed any past due wages or vacation pay; but may actually owe the estate a substantial sum. See Memo and attachments marked as Exhibit A.
3. The estate denies it has any liability to Oldham and disputes the liability therefore.

WHEREFORE, the Chapter 7 Trustee requests that this Honorable Court disallow the claim of Oldham, and grant such other and further relief as is just and proper.

Respectfully submitted,

/s/ Laura J. Margulies
Laura J. Margulies (06585)
6205 Executive Blvd.
Rockville, MD 20852

(301) 816-1600

Email: ecf@law-margulies.com

Attorney for the Trustee

NOTICE

PLEASE BE ADVISED THAT WITHIN THIRTY (30) DAYS OF THE DATE OF THE CERTIFICATE OF SERVICE SHOWN BELOW, YOU MAY FILE AND SERVE A RESPONSIVE MEMORANDUM OPPOSING THE OBJECTION TOGETHER WITH ANY DOCUMENTS AND OTHER EVIDENCE YOU WISH TO ATTACH IN SUPPORT OF YOUR CLAIM, UNLESS YOU WISH TO RELY SOLELY UPON YOUR PROOF OF CLAIM, AND REQUEST A HEARING, IF DESIRED, THE COURT MAY RULE ON THE OBJECTION WITHOUT A HEARING, OR SCHEDULE A HEARING IN THE COURT'S DISCRETION.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a copy of the foregoing Objection to Claim No. 12 was sent electronically by ECF or was mailed, postage prepaid, this 24th day of February 2014, to

Thomas M. DeGonia, II, Esq.
33 Wood Lane
Rockville, MD 20850

Frank J. Oldham
5501 16th Street, NW
Washington, DC 20011

The Law Office of Richard H. Gins, LLC
3 Bethesda Metro Center
Suite 530
Bethesda, Maryland 20814

/s/ Laura J. Margulies
Laura J. Margulies

To: Laura J. Margulies, Esq., Trustee
From: Tyler TerMeer, Chairperson of the Board of Trustees of the National Association of People with AIDS, Inc.
Date: February 21, 2014
Re: Frank Oldham, Jr. claim for unpaid wages and vacation pay

The following information is provided to you in accordance with request for supporting documentation regarding the claim for unpaid wages and vacation pay and the amount reported as a receivable from Mr. Frank Oldham, Jr. reported on the Petition for Bankruptcy based on the records of the National Association of People with AIDS, Inc. ("NAPWA"). The information has not been audited by any party and is based on independently provided records available for review. The information is drawn from the 2012 credit card statements, copies of cashier's checks and various bank account statements which were obtained from Bank of America, the bank used by NAPWA.

1. Frank Oldham, Jr. was paid for all of the wages he was entitled to be paid by NAPWA during his employment except for \$6,040.50.
 - a. Mr. Oldham was paid all wages for 2009 in accordance with his employment arrangement with NAPWA. Mr. Oldham submitted a W2 for 2009 that indicates that he was paid in full. While Box 10 for Taxable Wages is less than the annual compensation per the submitted employment agreement, there were pre-tax deductions from the wages as indicated at the top of the Form W2.
 - b. Mr. Oldham voluntarily reduced his wages in 2010 and cut the wages of all NAPWA employees in 2010 in order to meet current operating costs and avoid any further reduction in the NAPWA workforce. The 2010 Form W2 accurately reflects the wages payable in accordance with his agreement with NAPWA. Please note that the Form W2 reflects that pre-tax amounts were deducted from gross wages to determine taxable income.
 - c. Mr. Oldham voluntarily continued his reduced wages in 2011 and continued the reduced wages for all NAPWA employees in 2011 in order to meet current operating costs and avoid any further reduction in the NAPWA workforce. Mr. Oldham did not receive pay for one-half of one semimonthly pay period in 2011 because payroll had been suspended for all employees for lack of funds. Mr. Oldham was owed an additional payment of \$2012.50 for that period. The 2011 Form W2 accurately reflects the wages payable in accordance with his agreement except for the missed payment. Please note that the Form W2 reflects that pre-tax amounts were deducted from gross wages to determine taxable income.
 - d. Mr. Oldham voluntarily continued his reduced wages in 2012 and those of the other NAPWA employees in 2012 in order to meet current operating costs and avoid any further reduction in the NAPWA workforce. Fringe benefits for healthcare were deducted from his gross salary to determine taxable wages, but were not separately reported as an information item on the 2012 Form W2.
 - e. All wages payable to Mr. Oldham in 2012 were paid in full except for his final pay period from November 16, 2012 through the date of the termination of his employment on November 27, 2012. Mr. Oldham's gross semi-monthly pay for 2012 was \$4,025 per pay period.
 - f. Mr. Oldham prepared budgets for those years indicating the various voluntary reductions in his compensation and for the rest of the workforce and presented them to the Board of Trustees for approval. The reductions in compensation and the budgets were duly approved by the Board of Trustees. Mr. Oldham was responsible for the accounting for and payment of NAPWA wages and all other expenses.

- g. Mr. Oldham is only entitled to a priority claim in the amount of \$4,025 for his last pay period from November 16, 2012 through November 30, 2012. The only amount owed to Mr. Oldham as a non-priority claim is \$2012.50 for the suspended pay period from 2011.
- 2. Frank Oldham, Jr. was not entitled to any vacation pay upon the termination of his employment.
 - a. The Petition for Bankruptcy incorrectly reported that vacation wages were payable to Mr. Oldham. Mr. Oldham was not entitled to any accrued vacation pay in accordance with the terms of his employment agreement.
 - b. Pursuant to of the employment agreement, Mr. Oldham agreed to be bound by the Organizational Policies and Procedures Manual regarding vacations. Pursuant to Vacation policy on page 23 of the Organizational Policies and Procedures Manual, "vacation pay will not be granted in lieu of taking the actual time off." Accordingly, Mr. Oldham is not entitled to any vacation pay following his termination of employment.
 - c. Mr. Oldham was a contractual employee and was solely responsible for enforcing the terms of the Organizational Policies and Procedures Manual. Mr. Oldham should not be allowed to claim vacation pay in violation of an employment policy he was obligated to enforce.
 - d. Based on communications from NAPWA employees subsequent to Mr. Oldham being placed on administrative leave, it appears that Mr. Oldham had hired other employees as "employees at will" and reportedly advised some, but not all of them, that NAPWA would pay them for any unpaid leave when they left employment even though it was in violation of the Organizational Policies and Procedures Manual. At least one employee reported that Mr. Oldham notified employees at the end of 2011 that vacation would no longer be carried over or paid by NAPWA, but NAPWA could find no evidence that all employees were notified. Out of an abundance of caution, NAPWA reported those commitments because Mr. Oldham hired them as "at will" employees because NAPWA is unable to determine what the "at will employees" are entitled to claim as unpaid wages.
 - 3. Frank Oldham, Jr. was terminated from employment for breach of his employment agreement.
 - a. Mr. Oldham was placed on administrative leave with pay on November 8, 2012 following his announcement that he was resigning on December 31, 2012.
 - b. Mr. Oldham was notified on November 19, 2012 that his employment would be terminated unless he presented evidence to rebut evidence that he had committed alleged acts of fraud, misdealing, malfeasance, theft or defalcation in breach of his employment agreement that were discovered after he was placed on administrative leave.
 - c. Other than requesting an extension of time to respond to the Notice, which was denied, Mr. Oldham did not respond to the notice or present any evidence rebutting the acts allegedly committed in violation of his employment agreement.
 - d. Mr. Oldham was terminated effective immediately on November 27, 2012 for breach of his employment agreement for improper credit card expenditures and cash withdrawals of NAPWA funds subsequent to the date he was placed on administrative leave.
 - 4. Improperly expended funds were reported as an amount due from Mr. Oldham on the Petition for Bankruptcy. Due to insufficient resources and the lack of adequate records, NAPWA was unable to have the credit card payments audited. For some periods, the original credit card statements were sent to Mr. Oldham's personal residence. NAPWA is unable to determine who changed the billing address or why the credit card billing address was changed from the corporate office to Mr. Oldham's personal residence.

- a. Withdrawal requests bearing what appears to be Mr. Oldham's signature were drawn on NAPWA's accounts for the purchase of cashier's checks. The cashier's checks were payable to Mr. Oldham, his attorney, his landlord and another party in a total amount of \$11,850, including check processing costs. This amount is included in the amount due NAPWA from Mr. Oldham. NAPWA was unable to determine if all of the checks were delivered to all of the named payees or cashed by all of the named payees. All of the amounts were included in the amount due NAPWA from Mr. Oldham out of an abundance of caution.
- b. Personal expenses in the amount of \$2,303.19 were charged on the company credit card issued to Mr. Oldham after he was placed on administrative leave on November 8, 2012. The expenses included costs for personal utilities, groceries, meals, alcohol, prescriptions and utilities. This amount is included in the amount due NAPWA from Mr. Oldham. NAPWA does not have any receipts for those charges.
- c. Subsequent to the date of termination and upon further examination of credit card statements for the period of January 14, 2012 through December 16, 2012, it was discovered that numerous charges had been made on the NAPWA credit card issued to Mr. Oldham for what appeared to be personal expenses for alcohol, groceries, utilities, local travel and meal expenses, other personal expenses and during October 2012 when Mr. Oldham reported that he was on vacation. These amounts were included in the amount due NAPWA from Mr. Oldham.
 - i. Cash advances were made on the credit card in the amount of \$6,094.40. NAPWA was unable to determine if any of those amounts were for NAPWA operating expenses. The cash advance amount includes an advance of \$260 made after Mr. Oldham was placed on administrative leave.
 - ii. Charges for the purchase of alcohol from liquor stores and local bars were made in the amount of \$6,027.59 in violation of employment policies. Pursuant to page 42 of the Organizational Policies and Procedures Manual, "Alcohol is never an allowable expense." In addition, "the use/or consumption of ...alcohol while engaged in agency business is forbidden" pursuant to the Organizational Policies and Procedures Manual.
 - iii. Charges for local meals were made in the amount of \$3,621.33. While some of those meals may have been permitted business expenditures, the Organizational Policies and Procedures Manual for local meals required the submission of detailed receipts itemizing food served at the meal and the business purpose of the expense. Credit card slips merely indicating the total charges were not acceptable. In addition, no expenditures were allowed for alcohol. NAPWA was unable to locate receipts detailing food served at the meal in accordance with the receipt policy and numerous expenditures had no receipts for even the charge indicating the purpose or cost of the meal. Pursuant to page 42 of the Organizational Policies and Procedures Manual, "Alcohol is never an allowable expense." Since NAPWA is unable to determine if alcohol was included in the meals or business nature of most of the expenses, the entire amount was included in the amount due from Mr. Oldham out of an abundance of caution.
 - iv. Charges for local travel were made in the amount of \$940.07. Pursuant to the Travel Reimbursement provisions on pages 45 and 46 the Organizational Policies and Procedures Manual, "employees are required to present a receipt" for out of pocket local travel expenses. Numerous travel expenses were charged for cab fare and Metrorail fares. There do not appear to be receipts for most, if not all of the local travel expenses charged to the corporate credit card for local travel. Out

of an abundance of caution, the entire amount was included in the amount due from Mr. Oldham.

- v. Charges for groceries were made in the amount of \$3,195.12. Due to lack of information regarding the nature of the expenditures in accordance with detailed expense reporting requirements for meals, the entire amount was included in the amount due from Mr. Oldham out of an abundance of caution.
 - vi. Charges for various other personal expenses were made in the amount of \$1,903.88, including \$665.79 for Verizon. (T Mobile was the NAPWA service provider.) The entire amount was included in the amount due from Mr. Oldham out of an abundance of caution.
 - vii. Charges for expenses while Mr. Oldham was reportedly on vacation were made in cities where Mr. Oldham was reportedly traveling in the amount of \$1,353.79. The entire amount was included in the amount due from Mr. Oldham out of an abundance of caution.
 - viii. Copies of the 2012 credit card statements and an unaudited analysis of each monthly statement are attached.
 - ix. Following the filing of the Petition for Bankruptcy and pursuant to the request of the Trustee to provide further substantiation of the amounts listed as an amount payable by Mr. Oldham, NAPWA reanalyzed the credit card statements to determine if any of the original amounts listed could have been classified business expense on their face. As a result, it was determined that the amount was overstated. The revised amount is detailed in item 8 below.
5. Credit card expenditures for prior periods are being analyzed to determine if any improper expenditures were incurred on the credit card issued to Mr. Oldham in those prior periods.
 6. During 2012, approximately \$100,000 was transferred from an account held in the name of NAPWA as fiscal agent for the Treatment Access Expansion Program ("TAEP") to NAPWA operating and payroll accounts for the payment of some NAPWA expenses, including some of the personal expenditures made on the credit card issued to Mr. Oldham and for the cashier's checks issued in item 4.a above. The transfers appear to be in violation of the agency agreement with TAEP. Some of those amounts may have been eventually repaid to TAEP by NAPWA. Due to the condition of the financial records, NAPWA was unable to audit the payments and expenditures and could not verify with TAEP transferred amounts and amounts of any repayments. It is possible that NAPWA eventually returned approximately \$65,000 of those funds transferred from TAEP. Out of an abundance of caution, the entire amount was listed as a liability to TAEP.
 7. Since it appeared that approximately \$65,000 of the funds transferred from TAEP may have been returned to the Program, \$35,000 was listed as amount due from Mr. Oldham. It appears that some of the funds for the cashier's checks detailed in Item 4.a above were withdrawn from the TAEP account. The amounts for the cashier's checks are separately stated below.
 8. Based on the information above, it appears that the amount due from Mr. Oldham is approximately \$62,641.95. The balance is calculated as follows

a. Cashier's checks drawn on TAEP account	\$11,850.00
b. Credit card charges while on administrative leave	\$2,303.19
c. Cash advances on credit card	\$6,094.40
d. Credit card charges for alcohol	\$6,027.59

e. Credit card charges for local meals-unsubstantiated	\$3,621.33
f. Credit card charges for local travel charges-unsubstantiated	\$940.07
g. Credit card charges for groceries-unsubstantiated	\$3,195.12
h. Credit card charges while on vacation	\$1,353.79
i. Credit card charges for personal expenses-unsubstantiated	\$1,903.88
j. Credit card charges for out of town travel-unsubstantiated	\$2,202.59
k. Unauthorized expenditure withdrawals from TAEP Account	\$23,150.00

9. NAPWA lacked the resources to engage an attorney to determine what cause of action it may have against any party responsible for the amounts charged on Mr. Oldham's credit card, the withdrawal of funds from the TAEP accounts for NAPWA expenses and the payment of the cashier's checks. The information is provided solely for the Trustee to determine the appropriate action to take with respect to the bankruptcy claim filed by Mr. Oldham and the amount due from Mr. Oldham.

10. NAPWA asked the Montgomery County State's Attorney of Maryland to investigate the expenditures to determine if any of the expenditures were improper under the laws of the State of Maryland. NAPWA continues to cooperate with the office of the State's Attorney in the investigation.

CHARGES ON NAPWA BANK OF AMERICA CREDIT CARD ISSUED TO FRANK OLDHAM

	TOTAL	ALCOHOL	LOCAL MEALS	LOCAL TRAVEL	GROCERIES	PERSONAL OTHER	DURING ADMIN. LEAVE	UNCLASSIFIED OUT OF TOWN TRAVEL	DURING VACATION	CASH ADVANCE	PRESUMED BUSINESS EXPENSE
FEB	4,288.94	1,146.32	280.62	60.00	216.08			542.27			2,043.38
MAR	4,452.34	747.30	362.43	120.00	136.09	456.97				2,506.40	123.15
APR	5,536.57	1,051.79	926.00	67.15	741.61	511.60		310.83			2,439.19
MAY	4,702.33	336.00	181.73	20.00	347.18	138.42		453.07			3,305.82
JUN	6,669.14	660.50	842.95	60.38	349.56	131.06		318.86			4,164.26
JUL	3,354.84	487.40	326.66	152.65	307.23	251.71		157.43		728.00	1,762.04
AUG	4,268.74	306.00	431.88	148.95	455.35	96.60		346.76			1,910.07
SEP	2,260.82	470.15	78.77	113.53	148.92	251.71		73.37			850.98
OCT	3,597.41	528.08	133.64	100.41	493.10	317.52		71.78			2,100.43
NOV	7,684.83	294.05	56.65	97.00			991.33		1,282.01	2,860.00	1,786.27
DEC	1,311.86						1,311.86				
Total	\$48,127.55	\$6,027.59	\$3,621.33	\$940.07	\$3,195.12	\$1,903.88	\$2,303.19	\$2,202.59	\$1,353.79	\$6,094.40	\$20,485.59

Personal Expenses \$27,641.96

CHARGES ON MAPVA BANK OF AMERICA CREDIT CARD ISSUED TO FRANK OLIPHANT
 1/15/2012 TO 02/16/2012
 TRANSACTION DATES

CHARGES	TOTAL	ACCOUNT	LOCAL MEALS	LOCAL TRAVEL	PERSONAL	UNCLASSIFIED	PRESUMED
CHARGES	\$	\$			Other	TRAVEL	BUSINESS EXPENSE
Number Nine	32.00	76.00					
Hyatt Hotel Food & Beverage	65.00		55.00				
Hyatt Hotel Food & Beverage	65.00		44.60				
Hyatt Hotel Food & Beverage	44.60		34.70				
Hyatt Hotel Food & Beverage	34.70		29.20				
Number Nine	37.00						
Lubansa Travena Cofe	28.06		28.06				
Number Nine	80.00						
Number Nine	54.00						
Number Nine	136.00	136.00					
Wash Metrovill	30.00			30.00			
AM779K	97.00						97.00
Tick Todd Driver NYC	40.34						40.34
NYC Taxi	10.14						10.14
NYC Taxi	8.04						8.04
Taxi Cab Service DC	15.50						15.50
NYC Taxi	12.74						12.74
NYC Taxi	11.15						11.15
Starbucks NYC	4.74						4.74
NYC Taxi	7.15						7.15
NYC Taxi	17.42						17.42
NYC Taxi	8.17						8.17
McDonalds NYC	6.83						6.83
Wholefoods	200.00						200.00
Wholefoods	16.08						16.08
Number Nine	48.50						48.50
Number Nine	20.00						20.00
Number Nine	49.29						49.29
Charon Gem Hotel NYC	35.00						35.00
Charon Gem Hotel NYC	472.09						472.09
Metro Wine & Spirits	44.03						44.03
CR Consumer Reports	26.00						26.00
Number Nine	100.00						100.00
Wash Metrovill	17.00			20.00			17.00
Number Nine	58.00						58.00
Hotels.com	531.74						531.74
5 North Burger Atlanta GA	43.75						43.75
SurveyMonkey.com	299.00						299.00
Parera Bread	10.53		10.53				10.53
Delta Air	23.89						23.89
Kidcom Market Atlanta	15.94						15.94
Blake on the Park Atlanta	29.00						29.00
Dallo Cab Atlanta	40.50						40.50
EA South-Atlanta	45.42						45.42
Starbucks Atlanta	7.60						7.60
H&M Services Atlanta	25.00						25.00
H&M Services Atlanta	25.00						25.00
H&M Services Atlanta	30.00						30.00
H&M Services Atlanta	30.00						30.00
SE Elevator Cab San Francisco	30.00						30.00
AMC/Maswell Apartments GA	7.75						7.75
Delta Air	25.00						25.00
Renaisance Hotel Atlanta	64.80						64.80
Renaisance Hotel Atlanta	35.22						35.22
Starbucks Atlanta	9.47						9.47
Mary Connections Thrift Donations	60.00						60.00
Under Alices Perimeter GA	120.24						120.24
Number Nine	75.00						75.00
Number Nine	38.00						38.00
Number Nine	11.00						11.00
Number Nine	60.00						60.00
Number Nine	30.00						30.00
Taxi Cab Service DC	10.00			10.00			10.00
Wash Metrovill	20.00						20.00
Burger King	14.97		14.97				14.97
Z Market MD	8.56		8.56				8.56
FedEx	16.79						16.79
Number Nine	73.32						73.32
Number Nine	87.00						87.00
Number Nine	54.00						54.00
Number Nine	30.00						30.00
Number Nine	30.00						30.00
Travel Insurance Policy	8.50						8.50
AM779K	225.00						225.00
Total	\$4,298.97	\$1,463.32	\$280.62	\$60.00	\$216.08	\$542.57	\$2,043.38

Personal Expenses \$2,285.59



NATIONAL ASSOC OF PEOPLE WITH AIDS

Business Card

January 17, 2012 - February 16, 2012

Company Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total \$7,960.71
Past Due Amount \$2,432.46
Minimum Payment Due \$7,960.71
Payment Due Date 03/14/12

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance \$2,432.46
Payments and Other Credits \$0.00
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$5,455.71
Fees Charged \$48.00
Finance Charge \$23.54
New Balance Total \$7,960.71

Credit Limit \$13,900
Credit Available \$5,939.29
Statement Closing Date 02/16/12
Days in Billing Cycle 31

Cardholder Activity Summary

Account Number Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
1,000 [REDACTED]	1,166.74	0.00	0.00	0.00	1,166.74	0.00
13,900 OLDHAM, FRANK [REDACTED]	4,288.97	0.00	0.00	0.00	4,288.97	0.00

0369363 0796071 0796071 4339930018510729

Account Number: 4339 9300 1851 0729
January 17, 2012 - February 16, 2012

New Balance Total \$7,960.71
Minimum Payment Due \$7,960.71
Payment Due Date 03/14/12

Enter payment amount

\$

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

NATIONAL ASSOC OF PEOPLE WITH AIDS
8401 COLESVILLE RD STE 505
SILVER SPRING, MD 20910-334930

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:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
NATIONAL ASSOC OF PEOPLE WITH AIDS				
Account Number: 0728				
02/13	02/13	LATE PAYMENT FEE		49.00
02/16	02/16	PURCHASE *FINANCE CHARGE*		23.54
Account				
02/06	01/24	ORIENTAL EAST SILVER SPRINGMD	24254772025453806800705	97.75
02/06	02/03	AA TRAINING AND CONF CTR FORTH WORTH TX	24755422035130351745598	97.75
02/07	02/06	AA TRAINING AND CONF CTR FORTH WORTH TX	24755422038120389724969	856.44
02/10	02/09	ORIENTAL EAST SILVER SPRINGMD	247926220416000159834	28.59
02/13	02/10	OLEY COW THE OTTER HOUSE FREDERICKSBURVA	24512392041900016900049	33.14
02/13	02/10	FEDEX 860884371328 800-4633339 TN	24164072041741232650383	
OLDHAM, FRANK				
Account Number: 2340				
01/17	01/15	NUMBER NINE WASHINGTON DC	24323002016254256010191	32.00
01/18	01/16	NUMBER NINE WASHINGTON DC	24323002017254257010488	78.00
01/18	01/17	HYATT HOTELS WASH F & B 888-472-2870 DC	24810432017072004048842	65.40
01/18	01/17	HYATT HOTELS WASH F & B 888-472-2870 DC	24810432017072004048535	44.60
01/18	01/17	HYATT HOTELS WASH F & B 888-472-2870 DC	24610432017072004046782	44.60
01/18	01/17	HYATT HOTELS WASH F & B 888-472-2870 DC	24610432017072004043565	34.70
01/18	01/17	HYATT HOTELS WASH F & B 888-472-2870 DC	24610432017072004048550	29.20
01/20	01/18	NUMBER NINE WASHINGTON DC	24323002019254259010365	37.00
01/20	01/18	LEBANESE TAVERNA CAFE SILVERSPRING MD	24073142019900010500405	28.06
01/23	01/19	NUMBER NINE WASHINGTON DC	24323002020254260010512	80.00
01/23	01/19	NUMBER NINE WASHINGTON DC	24323002020254260010587	54.00
01/23	01/20	NUMBER NINE WASHINGTON DC	24323002021254261011070	118.00
01/25	01/24	WASH METRORAIL WASHINGTON DC	24164072024631100104632	10.00
01/28	01/24	AMTRAK 0248966595063WASHINGTON DDC	24792622025666025047356	97.00
OLDHAM/FRANK 0248966595063 Departure Date: 01/25/12 Airport Code: WAS 2V S NYP				
01/27	01/26	TICK TOCK DINER NYC NY	24892162028000669734395	40.14
01/27	01/26	NYC TAXI MED 1P79 WOODSIDE NY	24164072028090018990632	10.14
01/27	01/25	NYC-TAXI LONG ISLAND CNY	24869482026281005485725	8.04
01/27	01/25	TAXI CAB SERVICE WASHINGTON DCDC	24889482026281987730031	15.50
01/27	01/26	NYC TAXI MED 7F87 LONG ISLAND NY	24164072028090020024214	12.74
01/27	01/26	NYC TAXI MED 3L16 LONG ISLAND CNY	24164072028090074624646	11.15
01/27	01/26	STARBUCKS CORP00075077 NEW YORK NY	2416407202635586528561	4.74
01/30	01/27	NYC TAXI MED 9L17 LONG ISLAND NY	24164072027090020772233	7.15
01/30	01/27	NYC TAXI MED 4P22 NEW YORK NY	24164072027090020184348	17.42
01/30	01/28	NYC-TAXI NEW YORK NY	24869482027451763504366	8.17
01/30	01/27	MCDONALD'S F3078 NEW YORK NY	24427332027710018540000	6.83
01/30	01/27	WHOLEFDS PST 10135 WASHINGTON DC	24445002028000200305990	200.00
01/30	01/27	WHOLEFDS PST 10135 WASHINGTON DC	24445002028000200305818	18.08
01/30	01/27	NUMBER NINE WASHINGTON DC	24323002028254266010664	48.00
01/30	01/27	NUMBER NINE WASHINGTON DC	24323002028254266010953	20.00
01/30	01/28	D'VINES WASHINGTON DC	24231682029400742002749	49.29
01/30	01/28	CLARION COLLECTN-THE GEM HNEW YORK NY	24029462029701908159394	25.00
01/30	01/28	CLARION COLLECTN-THE GEM HNEW YORK NY	24029462029701908159345	472.09
01/30	01/28	METRO WINE AND SPIRITS WASHINGTON DC	24765172029980000040297	44.03
01/31	01/30	CR *CONSUMERREPORTS.OR 800-333-0663 NY	24892162030000725242601	26.00
02/01	01/30	NUMBER NINE WASHINGTON DC	24323002031254271010151	100.00
02/01	01/31	WASH METRORAIL WASHINGTON DC	24164072031631100226800	20.00
02/02	01/31	NUMBER NINE WASHINGTON DC	24323002032254272010043	17.00
02/02	01/31	NUMBER NINE WASHINGTON DC	24323002032254272010688	58.00
02/02	02/01	HOTELS.COM US 800-219-4606 WA	24892162032000128634404	531.74
02/02	02/01	S NAPKIN BURGER ATLANTA GA	24431052033207632400448	43.75
02/02	02/01	SURVEYMONKEY.COM 971-2445555 CA	24351762032655934373870	299.00
02/02	02/01	PANERA BREAD #601538 WASHINGTON DC	24427332032720004972755	10.53

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
02/02	02/01	DELTA AIR 0068262418071 WASHINGTON DC OLDHAM/FRANK 0068262418071 Departure Date: 02/01/12 Airport Code: DCA DL X DCA Departure Date: 02/01/12 Airport Code: DCA	24717052033870330561343	25.00
02/02	02/01	MIDTOWN MARKET ATLANTA GA	24765012033207000000770	15.94
02/03	02/02	BLAKES ON THE PARK ATLANTA GA	24071052033158157081227	29.00
02/03	02/02	DIALLO CAB 678-478-7637 GA	24801662033980002298299	40.50
02/06	02/03	RA SUSHI 3028 404-267-0114 GA	24692162034000688661074	45.42
02/06	02/02	STARBUCKS CORP00082675 ATLANTA GA	24164072034355320792038	7.60
02/06	02/04	H & M SERVICES 770-968-8520 GA	24692162035000870638731	25.00
02/06	02/02	H & M SERVICES MORROW GA	24692162035000870638749	25.00
02/06	02/04	H & M SERVICES 770-968-8520 GA	24692162035000870638756	30.00
02/06	02/03	H & M SERVICES MORROW GA	24692162035000870638764	30.00
02/06	02/04	SQ *EXECUTIVE TAXI CAB SAN FRANCISCO DC	24692162035000110532975	30.00
02/06	02/03	AMC MANSELL CR01004092 Alpharetta GA	24164072035931330894854	7.75
02/06	02/04	DELTA AIR 0068262849960 ATLANTA GA OLDHAM/FRANK 0068262849960	24717052036870360339825	25.00
02/06	02/04	RENAISSANCE ATLANTA MIDT ATLANTA GA Arr: 02/01/12	24610432036004062144537	64.80
02/06	02/04	RENAISSANCE ATLANTA MIDT ATLANTA GA	24610432036004062144743	35.22
02/06	02/04	STARBUCKS ATL10201572 ATLANTA GA	24164072036531214748363	9.47
02/06	02/04	MTY CONNECTIONS THRIFT JONESBORO GA	24071052036987173849150	60.00
02/06	02/03	UNCLE JULIO'S PERIMETER SANDY SPRINGSGA	24013212036080080362367	120.24
02/07	02/05	NUMBER NINE WASHINGTON DC	24323002037254277010128	75.00
02/08	02/06	NUMBER NINE WASHINGTON DC	24323002038254278010314	38.00
02/08	02/06	NUMBER NINE WASHINGTON DC	24323002038254278010330	11.00
02/09	02/07	NUMBER NINE WASHINGTON DC	24323002039254279010486	60.00
02/09	02/07	NUMBER NINE WASHINGTON DC	24323002039254279010650	30.00
02/09	02/07	TAXI CAB SERVICE WASHINGTON DCDC	24869482039261987730812	10.00
02/10	02/08	WASH METRORAIL WASHINGTON DC	24164072040831190201330	20.00
02/13	02/09	BURGER KING DE10612000 NEWARK DE	24164072041531340200035	14.97
02/13	02/09	Z MARKET MD-TO10768028 NORTH EAST MD	24164072041531214748366	8.56
02/13	02/10	FEDEXOFFICE 00016618 WASHINGTON DC	24164072041069853534714	16.79
02/13	02/10	STAPLES 00117200 WASHINGTON DC	24164072042105180663146	73.12
02/14	02/12	NUMBER NINE WASHINGTON DC	24323002044254284010219	87.00
02/15	02/13	NUMBER NINE WASHINGTON DC	24323002045254285010084	54.00
02/15	02/13	NUMBER NINE WASHINGTON DC	24323002045254285010134	30.00
02/16	02/14	NUMBER NINE WASHINGTON DC	24323002046254286010637	30.00
02/16	02/15	TRAVEL INSURANCE POLICY 800-729-6021 VA	24493982046026660110846	8.50
02/16	02/14	AMTRAK .COM 0458107596264 WASHINGTON DC BADILLO/WESLEY MR 0458107596264 Departure Date: 02/17/12 Airport Code: NYP 2V S WAS	24792622046868046173962	225.00

Finance Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	5.24% V	\$5,288.05	\$23.54
CASH	24.24% V	\$0.00	\$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

Important Messages

You are a valued customer and we want you to know that we have not received your current payment due. Please send your payment due today. If you have already mailed it, thank you.

2/15/2012 TO

PRESUMED

CHARGES ON NAPWA BANK OF AMERICA CREDIT CARD ISSUED TO FRANK OLDHAM	TRANSACTION DATES	TOTAL CHARGES	ALCOHOL	LOCAL MEALS	LOCAL TRAVEL	GROCERIES	PERSONAL OTHER	CASH ADVANCE	BUSINESS EXPENSE
Bank of America Cash Advance	3/9/2012	2410.00						2,410.00	
Number Nine	2/15/2012	46.00	46.00						
FedEx	2/17/2012	30.16							30.16
Annie's Paramount Steak House	2/15/2012	110.09		110.09					
Number Nine	2/16/2012	93.00	93.00						
Istock International	2/17/2012	41.50							41.50
Istock International	2/17/2012	9.99							9.99
Istock International	2/17/2012	41.50							41.50
Wash Metorail	2/17/2012	20.00			20.00				
Doubletrees Hotel DC	2/19/2012	169.96							169.96
Number Nine	2/20/2012	81.00	81.00						
Number Nine	2/20/2012	25.00	25.00						
Café DuPont	2/21/2012	106.40		106.40					
Wash Metorail	2/22/2012	31.00			31.00				
Sette Osteria	2/22/2012	55.14		55.14					
Number Nine	2/23/2012	70.00	70.00						
Wholefoods P Street	2/24/2012	61.99				61.99			
Panera Bread	2/24/2012	13.07		13.07					
McDonalds	2/26/2012	9.76		9.76					
FSI Verizon	2/28/2012	287.01					287.01		
Wash Metorail	2/28/2012	29.00			29.00				
Number Nine	2/29/2012	44.00	44.00						
Number Nine	2/29/2012	38.00	38.00						
Best in Liquor	2/29/2012	53.30	53.30						
Number Nine	3/8/2012	63.00	63.00						
Number Nine	3/9/2012	104.00	104.00						
Number Nine	3/10/2012	70.00	70.00						
Number Nine	3/11/2012	60.00	60.00						
Wash Metorail	3/12/2012	20.00			20.00				
Panera Bread	3/13/2012	2.37		2.37					
Panera Bread	3/13/2012	5.16		5.16					
Giant Food	3/14/2012	19.15				19.15			
Giant Food	3/14/2012	54.95				54.95			
Rasol Indian Kitchen	3/13/2012	60.44		60.44					
Wash Metorail	3/15/2012	20.00			20.00				
Cash Advance Finance Charge	3/12/2012	96.40						96.40	

Total \$4,452.34 \$747.30 \$362.43 \$120.00 \$136.09 456.97 2,506.40 123.15

Personal Expenses \$4,329.19



NATIONAL ASSOC OF PEOPLE WITH AIDS

Business Card

February 17, 2012 - March 16, 2012

Company Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6858, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total	\$10,866.18
Past Due Amount	\$5,528.25
Minimum Payment Due	\$10,866.18
Payment Due Date	04/12/12
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance	\$7,960.71
Payments and Other Credits	-\$2,432.46
Balance Transfer Activity	\$0.00
Cash Advance Activity	\$2,410.00
Purchases and Other Charges	\$2,733.00
Fees Charged	\$145.40
Finance Charge	\$49.53
New Balance Total	\$10,866.18
Credit Limit	\$13,900
Credit Available	\$3,033.82
Statement Closing Date	03/16/12
Days in Billing Cycle	29

Cardholder Activity Summary

Account Number	Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
[REDACTED]	1,000	787.08	0.00	0.00	0.00	787.08	0.00
OLDHAM, FRANK	13,900	4,452.34	0.00	0.00	2,410.00	1,945.94	96.40

0243246 1086618 1086618 4339930018510729

Account Number: 4339 9300 1851 0729
February 17, 2012 - March 16, 2012

New Balance Total \$10,866.18
Minimum Payment Due \$10,866.18
Payment Due Date 04/12/12

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

NATIONAL ASSOC OF PEOPLE WITH AIDS
8401 COLESVILLE RD STE 505
SILVER SPRING, MD 20910-334930

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:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
NATIONAL ASSOC OF PEOPLE WITH AIDS				
Account Number: 0729				
03/07	03/07	Pay By Phone Payment	0678620000000000099237	- 2,432.48
03/14	03/14	LATE PAYMENT FEE		49.00
03/16	03/16	PURCHASE *FINANCE CHARGE*		36.37
03/16	03/16	CASH * FINANCE CHARGE *		13.16
[REDACTED]				
03/02	03/01	FEDEXOFFICE 00002279 SILVER SPRINGMD	24164072054059700372510	
03/02	03/01	SILVER SPRINGMD		89.88
03/02	03/01	STARBUCKS CORP0007507	24164072081355885801190	2.07
03/05	03/01	OFFICE DEPOT 400	24164072081355885801190	14.82
03/09	03/01	INTECOUNCIL CENTECHEVY CHASE MD	24275392068900072007	689.90
Arr: 07/27/11				

OLDHAM, FRANK

Account Number: 2340

03/12	03/09	CASH ADVANCE FROM		
02/17	02/15	BANK OF AMERICA DC0153 WASHINGTON DC	74492802069118000121142	2,410.00
02/17	02/16	NUMBER NINE WASHINGTON DC	24323002047254287010171	46.00
02/17	02/16	FEDEX 873575307930 800-4633339 TN	24164072047741234939895	30.16
02/20	02/16	ANNIES PARAMOUNT STEAK WASHINGTON DC	24435852047207476700811	110.09
02/20	02/16	NUMBER NINE WASHINGTON DC	24323002048254288010799	93.00
02/20	02/17	ISTOCK *INTERNATIONAL 866-478-6251 WA	24692162048000607791220	41.50
02/20	02/17	ISTOCK *INTERNATIONAL 866-478-6251 WA	24692162048000607860173	9.99
02/20	02/17	ISTOCK *INTERNATIONAL 866-478-6251 WA	24692162048000607860298	41.50
02/20	02/17	WASH METRORAIL WASHINGTON DC	24164072049631160232654	20.00
02/21	02/19	DOUBLETREE HOTELS WASHINGWASHINGTON DC	24610432051072002083834	169.96
Arr: 02/17/12				
02/22	02/20	NUMBER NINE WASHINGTON DC	24323002052254292010218	81.00
02/22	02/20	NUMBER NINE WASHINGTON DC	24323002052254292010473	25.00
02/23	02/21	CAFE DUPONT WASHINGTON DC	24323002053124934010083	106.40
02/23	02/22	WASH METRORAIL SILVER SPRINGMD	24164072053631100105773	31.00
02/24	02/22	SETTE OSTERIA WASHINGTON DC	24013392054005766806428	55.14
02/27	02/23	NUMBER NINE WASHINGTON DC	24323002055254295010527	70.00
02/27	02/24	WHOLEFDS PST 10135 WASHINGTON DC	24445002056000208758526	61.99
02/27	02/24	PANERA BREAD #601538 WASHINGTON DC	24427332055720005689582	13.07
02/27	02/26	MCDONALD'S F1373 WASHINGTON DC	24427332057720035854877	9.76
02/29	02/28	FSI*VERIZON+BMCS3.50 800-345-6563 TX	24692162059000445858781	287.01
02/29	02/28	WASH METRORAIL WASHINGTON DC	24164072059831100243370	29.00
03/02	02/29	NUMBER NINE WASHINGTON DC	24323002081254301010612	44.00
03/02	02/29	NUMBER NINE WASHINGTON DC	24323002081254301010846	38.00
03/02	02/29	BEST-IN LIQUORS WASHINGTON DC	24388952081980000025695	53.30
03/12	03/09	NUMBER NINE WASHINGTON DC	24323002069254309010517	63.00
03/12	03/09	NUMBER NINE WASHINGTON DC	24323002070254310010867	104.00
03/12	03/10	NUMBER NINE WASHINGTON DC	24323002071254311010873	70.00
03/13	03/11	NUMBER NINE WASHINGTON DC	24323002072254312010145	60.00
03/13	03/12	WASH METRORAIL SILVER SPRINGMD	24164072072831100105747	20.00
03/14	03/13	PANERA BREAD #601538 WASHINGTON DC	24427332073720005034050	2.37
03/14	03/13	PANERA BREAD #601538 WASHINGTON DC	24427332073720005034068	5.16
03/15	03/14	GIANT FOOD INC #354 SILVER SPRINGMD	24692162074000689125641	19.15
03/15	03/14	GIANT FOOD INC #354 SILVER SPRINGMD	24692162074000689125674	54.95
03/15	03/13	RASOI INDIAN KITCHEN WASHINGTON DC	24435852074207399600027	60.44
03/16	03/15	WASH METRORAIL WASHINGTON DC	24164072075631100101263	20.00
03/12	03/12	***FINANCE CHARGE***CASH ADVANCE	74492802069118000121142	96.40

Finance Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	5.24% V	\$8,732.74	\$36.37
CASH	24.24% V	\$683.02	\$13.16

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

CHANGES ON HARVIA BANK OF AMERICA CREDIT CARD ISSUED TO FRANK OLIPHANT

TRANSACTION	DATE	TOTAL CHARGES	ALCOHOL	LOCAL MEALS	LOCAL TRAVEL	GROCERIES	PERSONAL OTHER	UNCLASSIFIED OUT OF TOWN TRAVEL	PRESUMED BUSINESS EXPENSE
Wholesale	3/16/2012	200.00				200.00			
Number Mine	3/16/2012	32.00	32.00						
Wholesale	3/23/2012	95.33				95.33			
Number Mine	3/23/2012	60.00	60.00						
Member Mine	3/23/2012	45.00	45.00						
MOVA	3/23/2012	49.00	49.00						
Wholesale	3/25/2012	63.72				63.72			
Number Mine	3/25/2012	30.00	30.00						
Number Mine	3/25/2012	75.00	75.00						
Number Mine	3/25/2012	24.00	24.00						
Number Mine	3/27/2012	54.00	54.00						
Oceanaire H89	3/29/2012	45.05	45.05						
Commissary DC	3/31/2012	30.42	30.42						
Cafe Milano	3/31/2012	217.95	217.95						
Cafe Milano	3/31/2012	217.95	217.95						
Cafe Milano	3/31/2012	-217.95	-217.95						
Commissary Ave Wine	3/31/2012	63.79	63.79						
Number Mine	3/31/2012	93.00	93.00						
Commissary DC	3/31/2012	45.40	45.40						
Number Mine	4/1/2012	26.20	26.20						
Number Mine	4/1/2012	46.00	46.00						
Pearl Dine Oyster Bar	4/2/2012	40.20	40.20						
Number Mine	4/2/2012	265.78	265.78						
Number Mine	4/2/2012	12.00	12.00						
Number Mine	4/2/2012	12.00	12.00						
Number Mine	4/2/2012	37.00	37.00						
Number Mine	4/2/2012	85.00	85.00						
Number Mine	4/2/2012	85.00	85.00						
Frank's Oyster Bar	4/9/2012	55.80	55.80						
Copper Canyon Grill	4/9/2012	67.10	67.10						
USPS	4/9/2012	18.95							18.95
Wholesale	4/9/2012	93.03			20.00	93.03			
Wash Metrol	4/9/2012	20.00							
USPS	4/7/2012	6.48							6.48
USPS	4/7/2012	191.78							191.78
USPS	4/7/2012	191.78							191.78
USPS	4/7/2012	191.78							191.78
USPS	4/7/2012	191.78							191.78
USPS	4/7/2012	41.10							41.10
USPS	4/7/2012	151.78							151.78
USPS	4/7/2012	65.89							65.89
USPS	4/7/2012	91.14							91.14
USPS	4/7/2012	152.42							152.42
USPS	4/7/2012	111.15							111.15
USPS	4/7/2012	111.15							111.15
USPS	4/7/2012	41.20							41.20
Legion One Heights	4/6/2012	80.15	80.15						
Number Mine	4/6/2012	92.00	92.00						
Number Mine	4/6/2012	40.00	40.00						
5Q Pharrigo Gelato	4/7/2012	12.15		12.15					
USPS	4/8/2012	291.25							291.25
USPS	4/8/2012	83.22							83.22
USPS	4/8/2012	138.74							138.74
USPS	4/8/2012	299.48							299.48
USPS	4/8/2012	83.22							83.22
USPS	4/8/2012	15.14							15.14
USPS	4/8/2012	26.69							26.69
Red Top Cab	4/9/2012	25.00							25.00
American Airlines	4/9/2012	25.00							25.00
O'ry DCA	4/30/2012	26.19							26.19
Batavia Carolina	4/30/2012	54.26							54.26
AA DCA/Orlando	4/30/2012	22.00							22.00
4E Saver	4/31/2012	3.56							3.56
Home Team Sports	4/22/2012	42.63							42.63
BOS Team MED	4/22/2012	7.20							7.20
BOS Team MED	4/22/2012	47.00							47.00
Cub Cafe	4/12/2012	30.00							30.00
BOS Team MED	4/11/2012	40.12							40.12
US Airways	4/11/2012	25.00							25.00
FedEx	4/7/2012	47.00							47.00
Red Top Cab	4/13/2012	52.00							52.00
Number Mine	4/13/2012	42.00	42.00						
Number Mine	4/13/2012	14.00	14.00						
Wholesale	4/13/2012	298.53				298.53			
Wash Copy Place	4/13/2012	85.19							85.19
Number Mine	4/14/2012	84.00	84.00						
USPS	4/15/2012	41.55							41.55
Wash Metrol	4/14/2012	47.15							47.15
BOS Team MED	4/13/2012	29.94							29.94
Total		\$5,396.57	\$1,061.79	\$926.00	\$97.15	\$744.61	\$310.63	\$2,498.19	
Personal Expenses		\$3,097.38							
		\$5,596.57							



NATIONAL ASSOC OF PEOPLE WITH AIDS

March 17, 2012 - April 16, 2012

Business Card

Company Statement

Account information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.8856, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total \$7,218.18
Minimum Payment Due \$82.98
Payment Due Date 06/13/12

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance \$10,866.18
Payments and Other Credits -\$11,436.13
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$7,777.24
Fees Charged \$0.00
Finance Charge \$10.89
New Balance Total \$7,218.18

Credit Limit \$13,900
Credit Available \$6,681.82
Statement Closing Date 04/16/12
Days in Billing Cycle 31

Cardholder Activity Summary

Account Number	Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
[REDACTED]	5,000	2,022.73	0.00	0.00	0.00	2,022.73	0.00
OLDHAM, FRANK	[REDACTED]	5,536.56	-217.95	0.00	0.00	5,754.51	0.00

0588025 0008296 0721818 4339930018510729

Account Number: 4339 9300 1851 0729
March 17, 2012 - April 16, 2012

New Balance Total \$7,218.18
Minimum Payment Due \$82.98
Payment Due Date 06/13/12

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

NATIONAL ASSOC OF PEOPLE WITH AIDS
8401 COLESVILLE RD STE 505
SILVER SPRING, MD 20910-334930

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:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com



NATIONAL ASSOC OF PEOPLE WITH AIDS

March 17, 2012 - April 16, 2012

Transactions

Posting Date Transaction Date Description Reference Number Amount
NATIONAL ASSOC OF PEOPLE WITH AIDS
Account Number: 0728

03/20 03/20 Payments and Other Credits
DC Banking Center payment 08006005770032031035170
03/22 03/22 Pay By Phone Payment 0828620000000000091896 - 5,337.93
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD -5,880.25

Rec'd
att

04/16 04/16 Finance Charge
PURCHASE *FINANCE CHARGE* 2.51
04/16 04/16 CASH * FINANCE CHARGE * 8.38
TOTAL FINANCE CHARGE FOR THIS PERIOD \$10.89

Account Number: 6338

03/28 03/27 Purchases and Other Charges
PHILADELPHIA INSURANCE 610-6177900 PA 24332392088003845552877 Sage 421.20
03/30 THE HOEFLER TYPE FOUNDRY 212-777-6640 NY 24765012090206003813700 199.00
04/05 04/05 CVS PHARMACY #1477 Q03 SILVER SPRINGMD 24445002095100315238546 80.31
04/09 04/06 UPS*2923818JMCC 800-811-1648 GA 24692162097000793103222 6.48
04/09 04/06 UPS*294382ELP5G 800-811-1648 GA 24692162097000793103222 6.48
04/09 04/06 UPS*127553G2T0391945469 800-811-1648 GA 24692162097000793244422 23.63
04/09 04/06 UPS*127553G2T0394979727 800-811-1648 GA 24692162097000793244422 23.63
04/09 04/06 UPS*126556T0390004619 800-811-1648 GA 24692162097000793244430 23.63
04/09 04/06 UPS*126321T0391415861 800-811-1648 GA 24692162097000793244448 23.63
04/09 04/06 UPS*126556T0391099135 800-811-1648 GA 24692162097000793244455 9.85
04/09 04/06 UPS*126556T039146503 800-811-1648 GA 24692162097000793244463 14.12
04/09 04/06 UPS*126556T0392056108 800-811-1648 GA 24692162097000793244471 14.12
04/09 04/06 UPS*126556T0392943471 800-811-1648 GA 24692162097000793244489 22.52
04/09 04/06 UPS*126556T0393333057 800-811-1648 GA 24692162097000793244497 14.12
04/09 04/06 UPS*126556T0393984292 800-811-1648 GA 24692162097000793244505 14.12
04/09 04/06 UPS*126556T0394382529 800-811-1648 GA 24692162097000793244513 9.85
04/09 04/06 UPS*126556T0394703511 800-811-1648 GA 24692162097000793244521 9.85
04/09 04/06 UPS*126556T0394899249 800-811-1648 GA 24692162097000793244539 22.52
04/09 04/06 UPS*126556T0394992085 800-811-1648 GA 24692162097000793244547 17.52
04/09 04/07 UPS*2933901HQKC 800-811-1648 GA 24692162097000793244564 14.12
04/09 04/08 UPS*2923A234JSC 800-811-1648 GA 24692162098000044404899 6.48
04/09 04/08 UPS*ADJ00134787361421 800-811-1648 GA 24692162099000335501741 20.82
04/09 04/07 7-ELEVEN 28903 SILVER SPRINGMD 24250002099008491116405 13.29
04/11 04/09 SIMPLY BURGERS TRINITY FORT WORTH TX 240133921081008590408552 6.93
04/11 04/09 SIMPLY BURGERS TRINITY FORT WORTH TX 240133921081008590408552 55.77
04/13 04/12 FEDEX 80010115049 800-4633339 TN 24164072103741008491548 221.21
04/16 04/12 USAIRWAYS 0372487431452800-428-4322 AZ 247926221046420000000000 481.10

Sage

Departure Date: 04/14/12 Airport Code: DFW
US V CLT
Departure Date: 04/14/12 Airport Code: CLT
US V GSO

04/16 04/14 AA CONF CTR OUTLET FORTH WORTH TX 24755422105161054476335 9.78
04/16 04/14 AA TRAINING AND CONF CTR FORTH WORTH TX 24755422108121069435800 9.78
04/16 04/14 FRIDAYS_AM_BAR #0807 DFW AIRPORT TX 24445002108100360834273 74.52
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD \$2,022.73

Healthy Living - Dec 2011
11-10-12
at

Account Number: 2340

04/02 03/31 Payments and Other Credits
CAFE MILANO WASHINGTON DC 74013392091007969844501 - 217.95
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD -217.95

03/19 03/16 Purchases and Other Charges
ISTOCK *INTERNATIONAL 866-478-8251 WA 24692162076000229881628 120.00
03/19 03/16 WHOLEFDS PST 10135 WASHINGTON DC 24445002077000210578900 200.00
03/19 03/16 NUMBER NINE WASHINGTON DC 24323002077254317010780 32.00
03/26 03/23 WHOLEFDS PST 10135 WASHINGTON DC 24445002084000261652588 95.33
03/26 03/23 NUMBER NINE WASHINGTON DC 24323002084254324011111 60.00
03/26 03/23 NUMBER NINE WASHINGTON DC 24323002084254324011475 45.00
03/26 03/24 MOVA LOUNGE WASHINGTON DC 24071052085330167876034 49.00
03/26 03/25 WHOLEFDS PST 10135 WASHINGTON DC 24445002077000210578900 97.77

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
03/27	03/25	NUMBER NINE WASHINGTON DC	24323002086254326010077	30.00
03/27	03/25	NUMBER NINE WASHINGTON DC	24323002086254326010218	75.00
03/27	03/25	NUMBER NINE WASHINGTON DC	24323002086254326010242	14.00
03/28	03/26	NUMBER NINE WASHINGTON DC	24323002087254327010331	54.00
03/29	03/27	NUMBER NINE WASHINGTON DC	24323002086254326010669	64.00
03/30	03/29	OCEANAIRE #89 WASHINGTON DC	24445002090600211070856	45.05
04/02	03/29	COMMISSARY DC WASHINGTON DC	24445002090100310928351	30.42
04/02	03/31	CAFE MILANO WASHINGTON DC	24013392091007969845123	217.95
04/02	03/31	CAFE MILANO WASHINGTON DC	24013392091007969844795	217.95
04/02	03/30	CONNECTICUT AVENUE WINE LWASHINGTON DC	24019512091091179804303	63.79
04/02	03/31	NUMBER NINE WASHINGTON DC	24323002092254332010592	93.00
04/02	03/31	COMMISSARY DC WASHINGTON DC	24445002092100351588716	45.40
04/02	04/01	WASH METRORAIL SILVER SPRINGMD	24164072092631180070494	26.20
04/03	04/01	NUMBER NINE WASHINGTON DC	24323002093254333010475	46.00
04/03	04/02	PEARL DIVE OYSTER BLACK JWASHINGTON DC	24301372093118000123254	40.20
04/04	04/02	PEARL DIVE OYSTER BLACK J301-2158397 DC	24301372093118000124526	265.78
04/04	04/02	NUMBER NINE WASHINGTON DC	24323002094254334010200	12.00
04/04	04/02	NUMBER NINE WASHINGTON DC	24323002094254334010366	17.00
04/05	04/03	NUMBER NINE WASHINGTON DC	24323002095254335010679	85.00
04/05	04/03	HANKS OYSTER BAR WASHINGTON DC	24869482095261895820318	95.60
04/06	04/04	COPPER CANYON GRILL SILVER SPRINGMD	24761972096274772010190	67.10
04/06	04/05	USPS 23847809128914232 SILVER SPRINGMD	24164072096418212381131	18.95
04/06	04/05	WHOLEFDS PST 10135 WASHINGTON DC	24445002097000211245819	93.03
04/06	04/05	WASH METRORAIL WASHINGTON DC	24164072096631090258490	20.00
04/09	04/07	UPS*295394E4G9D 800-811-1648 GA	24692162098000044398224	6.48
04/09	04/07	UPS*1Z65560T0295746430 800-811-1648 GA	24692162098000044455545	131.78
04/09	04/07	UPS*1Z65560T0296093714 800-811-1648 GA	24692162098000044455552	131.78
04/09	04/07	UPS*1Z65560T0296506456 800-811-1648 GA	24692162098000044455560	131.78
04/09	04/07	UPS*1Z65560T0296917619 800-811-1648 GA	24692162098000044455578	41.10
04/09	04/07	UPS*1Z65560T0297195666 800-811-1648 GA	24692162098000044455586	131.78
04/09	04/07	UPS*1Z65560T0297308098 800-811-1648 GA	24692162098000044455594	65.89
04/09	04/07	UPS*1Z65560T0297312485 800-811-1648 GA	24692162098000044455602	91.14
04/09	04/07	UPS*1Z65560T0297618048 800-811-1648 GA	24692162098000044455610	152.42
04/09	04/07	UPS*1Z65560T0298440504 800-811-1648 GA	24692162098000044455628	111.15
04/09	04/07	UPS*1Z65560T0299389677 800-811-1648 GA	24692162098000044455636	111.15
04/09	04/07	UPS*1Z65560T0299427625 800-811-1648 GA	24692162098000044455644	41.10
04/09	04/06	LOGAN THE HEIGHTS WASHINGTON DC	24445002098000243652239	80.15
04/09	04/06	NUMBER NINE WASHINGTON DC	24323002098254338011309	32.00
04/09	04/06	NUMBER NINE WASHINGTON DC	24323002098254338011630	40.00
04/09	04/07	SQ *PITANGO GELATO P ST NSAN FRANCISCO DC	24692162098000278157634	12.15
04/09	04/08	UPS*ADJ00134864281421 800-811-1648 GA	24692162098000335481183	231.25
04/09	04/08	UPS*1Z65560T0195930634 800-811-1648 GA	24692162098000335613769	83.22
04/09	04/08	UPS*1Z65560T0196595826 800-811-1648 GA	24692162098000335613777	138.74
04/09	04/08	UPS*1Z65560T0196749811 800-811-1648 GA	24692162098000335613785	299.48
04/09	04/08	UPS*1Z65560T0199899244 800-811-1648 GA	24692162098000335613793	83.22
04/09	04/08	UPS*1Z65560T0398571728 800-811-1648 GA	24692162098000335613801	15.14
04/10	04/09	RED TOP CAB OF ARLINGTON ARLINGTON VA	24492152101313004458492	26.83
04/11	04/09	AMERICAN AI 0010287953134WASHINGTON NADC OLDHAM/FRANK 0010287953134	24717052101581010490094	25.00
04/11	04/10	OTG DCA VENTURE, LLC JAMAICA NY	24055222102008000004943	28.19
04/12	04/10	BUFFALO CANTINA FORT WORTH TX	24071052102158144018458	54.28
04/12	04/10	AA CONF CTR OUTLET FORTH WORTH TX	24755422102161020472411	22.00
04/13	04/11	4E SATELITE NE20516605 DALLAS FT WORTX	24164072103531214748361	3.58
04/13	04/11	HOME TEAM SPOR20510418 DALLAS FT WORTX	24164072103531214748361	42.63
04/13	04/12	BOS TAXI MED 0437 LONG ISLAND CNY	24164072103090228573174	7.20
04/13	04/12	BOS TAXI MED 0711 LONG ISLAND CNY	24164072103090228544829	7.20
04/13	04/12	CLUB CAFE BOSTON MA	24071052103987164287822	47.00
04/13	04/12	CLUB CAFE BOSTON MA	24071052103987164287871	30.00
04/13	04/11	BOSTON TAXI LONG ISLAND CNY	24869482103261742531134	40.12
04/13	04/11	USAIRWAYS 0372467204992DALLAS TX OLDHAM/FRANKJJR 0372467204992	24792622103642000069466	25.00
Departure Date: 04/11/12 Airport Code: EBC				
US Y FEE				
04/18	04/12	FFDFXOFFICE 00051235 BOSTON MA	24164072104080000000000	47.00



NATIONAL ASSOC OF PEOPLE WITH AIDS

March 17, 2012 - April 16, 2012

Page 5 of 8

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
04/16	04/13	RED TOP CAB OF ARLINGTON ARLINGTON VA	24492152105313005474353	52.00
04/16	04/13	NUMBER NINE WASHINGTON DC	24323002105254345010634	42.00
04/16	04/13	NUMBER NINE WASHINGTON DC	24323002105254345010675	114.00
04/16	04/14	WHOLEFDS PST 10135 WASHINGTON DC	24445002106000212074449	289.53
04/16	04/13	WESTIN COPLEY PLACE BOSTON MA	24755422105171053576852	85.19
		Arr: 04/11/12		
04/16	04/14	NUMBER NINE WASHINGTON DC	24323002106254346010335	84.00
04/16	04/15	UPS*ADJ00134864281521 800-811-1648 GA	24692162106000146368463	41.55
04/16	04/14	WASH METRORAIL SILVER SPRINGMD	24164072106631340100110	47.15
04/16	04/13	BOSTON TAXI LONG ISLAND CNY	24889482106261742531909	29.94
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$6,754.51

Finance Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	5.24% V	\$582.17	\$2.51
CASH	24.24% V	\$406.81	\$8.38

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

04/13/2012 TO

CHARGES ON NAPWA BANK OF AMERICA CREDIT CARD ISSUED TO FRANK OLDHAM		5/15/2012	TRANSACTION	DATES	TOTAL CHARGES	ALCOHOL	LOCAL MEALS	LOCAL TRAVEL	GROCERIES	Other-Personal	PRESUMED BUSINESS EXPENSE
Radiohack		4/16/2012			29.66					29.66	
US Airways		4/13/2012			27.00						27.00
Bestbuy		4/18/2012			479.78					479.78	
Number Nine		4/18/2012			94.00	94.00					788.00
Mailstreet		4/18/2012			788.00						
Lou's Bar & Grill		4/19/2012			30.25		30.25				20.10
Arlington Yellow Cab		4/21/2012			20.10						137.79
T Mobile		4/21/2012			137.79						
D'Vines		4/21/2012			22.00			22.00			
Number Nine		4/22/2012			90.00	90.00					
COSI		4/24/2012			14.48		14.48				40.30
Wholefoods		4/24/2012			6.99				6.99		
FedEx		4/26/2012			40.30						
Agora Restaurant		4/25/2012			42.00		42.00				
Logan Tavern		4/26/2012			95.00		95.00				
Market Wire Inc		4/26/2012			729.00						729.00
FedEx		4/29/2012			85.39						85.39
FedEx		4/29/2012			30.84						30.84
FedEx		5/2/2012			38.82						38.82
Office Depot		5/2/2012			941.98						941.98
Office Depot		5/2/2012			34.97						34.97
FedEx		5/3/2012			36.94						36.94
CVS		5/2/2013			2.16					2.16	
FedEx		5/8/2012			74.96						74.96
Office Depot		5/8/2012			246.74						246.74
Office Depot		5/8/2012			28.61						28.61
Giant		5/9/2012			44.51				44.51		
Sun Taxicab		5/9/2012			14.38						14.38
Sun Taxicab		5/9/2012			30.00						30.00
Wholefoods		5/11/2012			111.07				111.07		
Wholefoods		5/11/2012			100.00				100.00		
Number Nine		5/12/2012			108.00	108.00					
Wholefoods		5/13/2012			84.61				84.61		
Number Nine		5/13/2012			22.00	22.00					
Wash Metrorail		5/15/2012			20.00		20.00				
Totals					\$4,702.33	\$336.00	\$181.73	\$20.00	\$347.18	511.60	\$3,305.82

Personal Expenses

\$1,396.51



NATIONAL ASSOC OF PEOPLE WITH AIDS

Business Card

April 17, 2012 - May 16, 2012

Company Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15798
WILMINGTON, DE 19886-5798

Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.508.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total	\$9,192.09
Minimum Payment Due	\$91.92
Payment Due Date	06/12/12
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance	\$7,218.18
Payments and Other Credits	-\$7,845.69
Balance Transfer Activity	\$0.00
Cash Advance Activity	\$0.00
Purchases and Other Charges	\$9,619.60
Fees Charged	\$0.00
Finance Charge	\$0.00
New Balance Total	\$9,192.09
Credit Limit	\$13,900
Credit Available	\$4,707.91
Statement Closing Date	05/16/12
Days in Billing Cycle	30

Cardholder Activity Summary

Account Number Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
██████████ 5,000 OLDHAM, FRANK	2,808.14	-2,308.13	0.00	0.00	5,117.27	0.00
██████████ 13,900	-834.23	-5,538.56	0.00	0.00	4,702.33	0.00

0202273 0009192 0919209 4339930018510729

Account Number: 4339 9300 1851 0729
April 17, 2012 - May 16, 2012

New Balance Total \$9,192.09
Minimum Payment Due \$91.92
Payment Due Date 06/12/12



BUSINESS CARD
PO BOX 15798
WILMINGTON, DE 19886-5798

Enter payment amount

\$



NATIONAL ASSOC OF PEOPLE WITH AIDS **T0000590
8401 COLESVILLE RD STE 505
SILVER SPRING, MD 20910-334930

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:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

⑆ 54 99900 1 1:000 300 18 5 10 7 29 ⑆

Transactions

Posting Transaction
Date Date Description Reference Number Amount

Account Number: 6338

Posting Date	Transaction Date	Description	Reference Number	Amount
Payments and Other Credits				
04/18	04/17	MD Banking Center payment		
05/01	04/25	BARGAIN RENT A CAR SILVER SPRINGMD	14755422121171169345122	-2,022.73
05/04	05/02	AMTRAK 1236956811882WASHINGTON DC MINIER/MILDRED 1236956811882	74792622124668124055628	-200.00 -88.40
Departure Date: 05/02/12 Airport Code: ELE 2V S VOU				
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				\$2,399.13

Posting Date	Transaction Date	Description	Reference Number	Amount
Purchases and Other Charges				
04/18	04/18	UPS*2923H3A5E25 800-811-1648 GA	24692162109000994297431	5.40
04/18	04/18	UPS*1Z65560T0390011570 800-811-1648 GA	24692162109000994581315	15.14
04/19	04/18	UPS*1Z65560T0391734585 800-811-1648 GA	24692162109000994581323	15.14
04/19	04/18	UPS*1Z65560T0391830620 800-811-1648 GA	24692162109000994581329	13.22
04/19	04/18	UPS*1Z65560T0393059345 800-811-1648 GA	24692162109000994581356	43.08
04/19	04/18	UPS*1Z65560T0393113231 800-811-1648 GA	24692162109000994581358	13.22
04/19	04/18	UPS*1Z65560T0393189155 800-811-1648 GA	24692162109000994581364	33.42
04/19	04/18	UPS*1Z65560T0393672208 800-811-1648 GA	24692162109000994581372	13.22
04/19	04/18	UPS*1Z65560T0393816188 800-811-1648 GA	24692162109000994581380	15.14
04/19	04/18	UPS*1Z65560T0394124398 800-811-1648 GA	24692162109000994581398	15.14
04/19	04/18	UPS*1Z65560T0394555819 800-811-1648 GA	24692162109000994581406	13.22
04/19	04/18	UPS*1Z65560T0395822556 800-811-1648 GA	24692162109000994581414	22.87
04/23	04/19	SARDI'S CATERING COLLEGE PARK MD	24323002111254110010100	1,848.00
04/23	04/19	OFFICE DEPOT #2245 SILVER SPRINGMD	2444574211100312791274	38.15
04/23	04/21	BARGAIN RENT A CAR SILVER SPRINGMD	24755422112261125731816	430.00
04/23	04/21	BARGAIN RENT A CAR SILVER SPRINGMD	24755422112261125731824	77.00
04/23	04/22	UPS*ADJ00134787361621 800-811-1648 GA	24692162113000036828880	33.75
04/24	04/23	COSI - 675 WASHINGTON DC	24224432115104014330531	16.58
05/02	04/30	AMTRAK.COM 1218256552875WASHINGTON DC MINIER/MILDRED 1218256552875	24792622122688122207848	286.00
Departure Date: 05/01/12 Airport Code: NYP 2V S WAS				
05/02	04/30	AMTRAK.COM 1218107574508WASHINGTON DC MINIER/MILDRED 1218107574508	24792622122688122207855	133.00
Departure Date: 05/03/12 Airport Code: NYP 2V S SPC				
05/02	05/01	THAI AIR SILVER SPR SILVER SPRINGMD	24224432123104014330531	77.93
05/04	05/02	CROWN PLZ SILVER SPRGS SILVER SPRINGMD	2461043212407200945819	117.52
05/08	05/08	MILTON GARDEN INN WORCESTWORCESTER MA Arr: 05/03/12	24136002128527390281022	391.41
05/16	05/14	ASURION WIRELESS INS 888-8872535 TN	24412892135700418843810	130.00
05/16	05/15	T-MOBILE TEL PAYMENT 800-937-8997 WA	24692162136000498139334	929.78
05/16	05/15	DELTA AIR 0082199022221CINCINNATI OH BAILOUS/STEPHEN 0082199022221	247170521378713708861489	110.00
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$5,117.27

Account Number: 2340

Posting Date	Transaction Date	Description	Reference Number	Amount
Payments and Other Credits				
04/18	04/17	MD Banking Center payment	10806005750041731206025	-5,536.56
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$5,536.56
Purchases and Other Charges				
04/17	04/16	RADIO SHACK 00129452 WASHINGTON DC	24164072107941866271479	29.66
04/17	04/13	USAIRWAYS 0372467486197BOSTON MA OLDHAM/FRANKJIR 0372467486197	24792622107642000023923	27.00
Departure Date: 04/13/12 Airport Code: EBC US Y FEE				
04/19	04/18	Bestbuy.com 00009944 888-237-8289 MN	24399002109503099478388	478.78
04/20	04/18	NUMBER NINE WASHINGTON DC	24323002110254350010910	94.00
04/20	04/18	MAILSTREET 868-4338787 VA	24158132110110389922100	788.00

Receipt attached

Receipt with statement for 5/16/12 correct

Receipt attached

Receipt attached



380591370 - 025584 - 0002 - 0004 - 2

Transactions					
Posting Date	Transaction Date	Description	Reference Number		Amount
04/23	04/19	LOU'S BAR & GRILL WASHINGTON DC	24733092111207899700734		30.25
04/23	04/21	ARLINGTON YELLOW CAB ARLINGTON VA	24492152113313003088759		20.10
04/23	04/21	T MOBILE 8314 WASHINGTON DC	24717052113731132329870	Sage Entry	137.79
04/24	04/21	D'VINES WASHINGTON DC	24231682113400746002288		22.00
04/25	04/22	NUMBER NINE WASHINGTON DC	24323002114254354010243		90.00
04/25	04/24	COSI - 675 WASHINGTON DC	2422443211610308803621		14.48
04/25	04/24	WHOLEFDS PST 10135 WASHINGTON DC	24445002116000163557271		6.99
04/27	04/26	FEDEX 873575307951 800-4633339 TN	24164072117741218891596		40.30
04/27	04/25	AGORA RESTAURANT WASHINGTON DC	24254772117452706500253		42.00
04/30	04/26	LOGAN TAVERN WASHINGTON DC	24445002118100302179797		95.00
04/30	04/26	MARKET WIRE INCORP EL SEGUNDO CA	24472682118335229846343		729.00
04/30	04/29	FEDEX 800762892790 800-4633339 TN	24164072120741180755469		85.39
04/30	04/29	FEDEX 800762893248 800-4633339 TN	24164072120741181407312		30.84
05/03	05/02	FEDEX 800762891326 800-4633339 TN	24164072123741192207753		38.82
05/04	05/02	OFFICE DEPOT #2245 SILVER SPRINGMD	24445742124100301626544	Comair	941.98
05/04	05/02	OFFICE DEPOT #2245 SILVER SPRINGMD	24445742124100301626627		34.97
05/04	05/03	FEDEX 800762892962 800-4633339 TN	241640721247411504988660		36.94
05/07	05/02	CVS PHARMACY #2817 Q03 WASHINGTON DC	24445002125100320686105		2.16
05/09	05/08	FEDEX 800762897130 800-4633339 TN	24164072129741226845762		74.96
05/10	05/08	OFFICE DEPOT #2245 SILVER SPRINGMD	24445742130100180913982	Sage Entry	246.74
05/10	05/08	OFFICE DEPOT #2245 SILVER SPRINGMD	24445742130100180913985		28.61
05/10	05/09	GIANT FOOD INC #354 SILVER SPRINGMD	24692162130000782980563		44.51
05/10	05/09	SUN TAXICAB SILVER SPRINGMD	24492152131313003571372		14.38
05/10	05/09	SUN TAXICAB SILVER SPRINGMD	24492152131313009497358		30.00
05/14	05/11	WHOLEFDS PST 10135 WASHINGTON DC	24445002133000232813579		111.07
05/14	05/11	WHOLEFDS PST 10135 WASHINGTON DC	24445002133000232613405		100.00
05/14	05/12	NUMBER NINE WASHINGTON DC	24323002134254374010112		108.00
05/14	05/13	WHOLEFDS PST 10135 WASHINGTON DC	24445002135000186273632		64.61
05/15	05/13	NUMBER NINE WASHINGTON DC	24323002135254375010185		22.00
05/16	05/15	WASH METRORAIL WASHINGTON DC	24164072136631060084575		20.00
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD					\$4,702.33

Finance Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	5.24% V	\$0.00	\$0.00
CASH	24.24% V	\$0.00	\$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

CHARGES	TOTAL	ALCOHOL	LOCAL MEALS	LOCAL TRAVEL	GROCERIES	PERSONAL OTHER	UNCLASSIFIED OUT OF TOWN TRAVEL	PRESUMED BUSINESS EXPENSE
Number Nine	24.00	24.00						
Number Nine	84.00	84.00						
Number Nine	23.00	23.00						
Number Nine	109.00	109.00						
Travel Insurance	8.50							8.50
Amtrak	145.00							145.00
Sun Tickets	24.60							24.60
Number Nine	34.50	34.50						
Mapleburg Coff & Pie	10.34	10.34						
Delia	25.00	25.00						
Red Top Cab	28.36							
Atlanta Bread	22.52						22.52	22.52
Travel Insurance	8.50							8.50
Corporate Cafe	6.27							6.27
Ted's Cab Service	26.75							26.75
Embassador Trail	20.00							20.00
Amtrak	290.00							290.00
Bistro & Toast	24.06						24.06	24.06
Delia	25.00							25.00
Delia	25.00							25.00
NYC Taxi	36.32							36.32
Chelia Gourmet Deli	31.50							31.50
Marriott Atlanta	548.16							548.16
Marriott Atlanta	465.35							465.35
Garden of Eden	5.79							5.79
101 Denville Food & Wine	134.32						134.32	134.32
NYC Taxi	11.40							11.40
Starbucks	17.18							17.18
NYC Taxi	7.00							7.00
USPS	2.46							2.46
MFA HANJ Court Sq	20.00							20.00
Adia One Transport	52.00							52.00
Sheriffs	8.27							8.27
NYC Taxi	5.98							5.98
XES Lounge	96.00							96.00
XES Lounge	54.00							54.00
XES Lounge	65.00							65.00
Chelia Swoy Head	785.47							785.47
AA Icdihlan	30.60							30.60
Amtrak	139.00							139.00
Number Nine	34.00	34.00						
Loft Bar & Grill	16.20		16.20					16.20
Grand Chh	10.78			10.78				10.78
American Airlines	600.20							600.20
Travel Insurance	33.01							33.01
Scopics	46.67							46.67
CVS	4.47							4.47
Garden of Eden	10.84							10.84
NYC Taxi	8.84							8.84
CABLCC	35.00							35.00
Chelia Swoy Head	491.58							491.58
DEHealth Gap	100.00							100.00
Amtrak	194.00							194.00
Rm Thai Cuisine	36.57							36.57
Gym Sponshur	30.80							30.80
Banq Cafe	3.21							3.21
West Medical	30.80							30.80
M Rancho	23.05							23.05
Creome Plaza Silver Springs	88.94							88.94
Cato White and Liquor	258.77							258.77
Red Bath & Beyond	48.48							48.48
Wash Metrol	25.47							25.47
Safeway DC	24.55							24.55
Wholefoods	49.56							49.56
Pearl Dine Oyster Black	300.00							300.00
Café Depart	124.43							124.43
Number Nine	40.20	40.20						
Bed Bath & Beyond	63.00							63.00
Ser on Liquors	8.48							8.48
Managony	57.18							57.18
Duport Italian Kitchen	16.20							16.20
Number Nine	30.00							30.00
Connecticut Ave Wine	148.00	148.00						
FedEx	11.08							11.08
Late Home Deli	74.43							74.43
Legem the Heights	6.14							6.14
Commissary DC	54.64							54.64
Commissary DC	96.35							96.35
Total	\$6,660.14	\$660.50	\$842.95	\$60.38	\$469.56	138.42	\$483.07	\$4,164.26
Personal Expenses	\$2,504.88							



NATIONAL ASSOC OF PEOPLE WITH AIDS

May 17, 2012 - June 16, 2012

Company Statement

Cash Rewards

Account Information: www.bankofamerica.com

Mail Billing Inquiries to: BANK OF AMERICA PO BOX 982238 EL PASO, TX 79998-2238

Mail Payments to: BUSINESS CARD PO BOX 15796 WILMINGTON, DE 19886-5796

Customer Service: 1.800.673.1044, 24 Hours

TTY Hearing Impaired: 1.888.500.6267, 24 Hours

Outside the U.S.: 1.509.353.8656, 24 Hours

For Lost or Stolen Card: 1.800.673.1044, 24 Hours

Business Offers: www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total	\$13,830.63
Minimum Payment Due	\$185.91
Payment Due Date	07/12/12
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance	\$9,192.09
Payments and Other Credits	-\$8,839.19
Balance Transfer Activity	\$0.00
Cash Advance Activity	\$0.00
Purchases and Other Charges	\$13,429.65
Fees Charged	\$0.00
Finance Charge	\$48.08
New Balance Total	\$13,830.63
Credit Limit	\$16,600
Credit Available	\$2,769.37
Statement Closing Date	06/16/12
Days in Billing Cycle	31

Cardholder Activity Summary

Account Number Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
5,000 OLDHAM, FRANK	5,633.32	-1,127.19	0.00	0.00	6,760.51	0.00
16,600	3,957.14	-2,712.00	0.00	0.00	6,669.14	0.00

0100000 0018591 1383063 4339930018510729

Account Number: 4339 9300 1851 0729
May 17, 2012 - June 16, 2012



BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796



NATIONAL ASSOC OF PEOPLE WITH AIDS
8401 COLESVILLE RD STE 505
SILVER SPRING, MD 20910-334830

**P000377

New Balance Total	\$13,830.63
Minimum Payment Due	\$185.91
Payment Due Date	07/12/12

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: BUSINESS CARD, or make your payment online at www.bankofamerica.com

⑆5499900⑆⑆000300⑆85⑆0729⑆

Transactions

Posting Date Transaction Date Description Reference Number Amount

NATIONAL ASSOC OF PEOPLE WITH AIDS
Account Number: 0729

05/21 05/19 Payments and Other Credits
DC Banking Center payment 14208005750052131145919 - 5,000.00
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD - \$6,000.00

06/15 06/15 Finance Charge
PURCHASE "FINANCE CHARGE" 48.08
TOTAL FINANCE CHARGE FOR THIS PERIOD \$48.08

Account Number: 6335

06/04 05/31 Payments and Other Credits
OFFICE DEPOT #2245 SILVER SPRINGMD 74445742153100381255617 - 127.19
06/06 06/05 DC Banking Center payment 15706005770080531201875 - 1,000.00
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD - \$1,127.19

Purchases and Other Charges

05/18 05/18 OFFICE DEPOT #2245 SILVER SPRINGMD 2444574213810032381195 16.94
05/21 05/20 CROWN T SILVER SPRGS SILVER SPRINGMD 2461043214107200275 352.66
Arr: 05/19/12
05/21 05/20 DELTA AIR 0068270801891 WASHINGTON DC 24717052142871 25.00
BAILOUS/STEPHEN
0068270801891
05/22 05/21 RAPID TAXI SERVICE 08 STONE MOUNTAIGA 2444746 57.50
05/23 05/21 CORPORATE CAFE ATLANTA GA 2407 17.85
05/23 05/21 404.237.7534 HOUSTONS ATLANTA GA 24 76.80
05/24 05/22 CORPORATE CAFE ATLANTA GA 271052144987184749166 30.87
05/24 05/23 MARRIOTT ATLANTA BUCKHEAD ATLANTA GA 24610432144004081164477 478.30
Arr: 05/20/12
05/24 05/23 MARRIOTT ATL BCKHD F&B ATLANTA GA 24610432144072001040214 16.31
Arr: 05/22/12
05/25 05/23 404.237.7534 HOUSTONS ATLANTA GA 24418002145145344758405 32.16
05/25 05/24 DELTA AIR 0068270267430 ATLANTA GA 24717052146871480835075 25.00
BAILOUS/STEPHEN
0068270267430
Departure Date: 05/24/12 Airport Code: ATL
DL X ATL
05/28 05/25 Departure Date: 05/24/12 Airport Code: ATL
MARRIOTT 337N2 JW ATLANTA ATLANTA GA 24610432146004070218700 3.19
Arr: 05/22/12
05/28 05/25 STARBUCKS CORP000731 SILVER SPRINGMD 24164072146355896139445 50.00
05/28 05/25 AMTRAK.COM 14610495 WASHINGTON DC 24792622 136.00
MINIORMILDRED MS
1461049544581
Departure Date: 05/25/12 Airport Code: WAS
2V S NYP
05/28 05/25 OFFICE DEPOT #2245 SILVER SPRINGMD 24445742147100977125 188.70
05/28 05/25 ARENA PAGE 202-5549066 VA 2485300214890001721387 500.00
05/30 05/29 T-MOBILE TEL PAYMENT 800-937-8997 WA 24692162150000248106733 1,236.68
06/01 05/30 EXTRA SPACE STORAGE SILVER SPRINGMD 24323002152254151010027 396.00
06/01 05/31 SEALCONNECT, INC. 202-8627100 VA 24639232152900014100015 900.15
06/04 06/02 Bestbuy.com 00009944 888-237-8289 MN 24399002155503099427859 117.64
06/04 06/03 FEDEX 800116601945 800-4833339 TN 24164072155741150578485 27.54
06/06 06/05 BB *CAPITAL PRIDE ALLI 866-992-3374 CA 24692162157000087912805 975.00
06/08 06/05 EINSTEIN BROS BAGELS2385 SILVER SPRINGMD 24431052159006000332722 73
06/08 06/06 PERSONNEL CONCEPTS 800-333-3795 CA 24270762159069756869097 17.00
06/11 06/10 FEDEX 800116599952 800-4633339 TN 24164072162741154984128 27.54
06/11 06/11 USPS 23847809128914232 SILVER SPRINGMD 24164072163418192382792 55.80
06/13 06/11 TLF BELL FLOWERS INC 301-5891300 MD 24717052164731645248508 110.35
06/13 06/12 CONFERENCE AMERICA, INC 334-2609999 AL 24137472165003832213815 296.13
06/13 06/12 CONFERENCE AMERICA, INC 334-2609999 AL 24137472165003832213823 317.02
06/13 06/12 CONFERENCE AMERICA, INC 334-2609999 AL 24137472165003832213831 89.11
06/14 06/12 MAILSTREET 866-4338787 VA 24158132165165114163309 421.89
06/14 06/13 DELL FINANCIAL SERVICES 512-723-8918 TX 24431062166200202600081 225.00
06/15 06/14 USPS 23847809128914232 SILVER SPRINGMD 24164072166418192383565 80.75
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD \$6,760.61

OLDHAM, FRANK
Account Number: 2340

27/1/12

Att. receipt

Call...

Save Int...

Receipt

Att. receipt

Call...

May 17, 2012 - June 16, 2012

Page 4 of 6

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
06/01	05/30	Payments and Other Credits AMTRAK 1421050585212 WASHINGTON DDC OLDHAM/FRANK MR 1421050585212 Departure Date: 06/01/12 Airport Code: NYP 2V S WAS	74792622152888152061626	- 12.00
06/06	06/05	MD Banking Center payment TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD	15706005780060531199614	- 2,700.00 -\$2,712.00
		Purchases and Other Charges		
05/17	05/16	NUMBER NINE WASHINGTON DC	24323002137254377010918	24.00
05/21	05/17	NUMBER NINE WASHINGTON DC	24323002139254379010419	84.00
05/21	05/17	NUMBER NINE WASHINGTON DC	24323002139254379010484	23.00
05/21	05/18	NUMBER NINE WASHINGTON DC	24323002140254380012005	109.00
05/21	05/19	TRAVEL INSURANCE POLICY 800-729-8021 VA	24493982140026971517932	8.50
05/21	05/18	AMTRAK.COM 1398256811814 WASHINGTON DC OLDHAM/FRANK MR 1398256811814 Departure Date: 05/25/12 Airport Code: NYP 2V S WAS	24792622140688140210087	145.00
05/21	05/19	SUN TAXICAB SILVER SPRING MD	24492152141313004353083	24.60
05/21	05/19	NUMBER NINE WASHINGTON DC	24323002141254381010742	34.50
05/21	05/20	MAYORGA COFFEE S. PIER WASHINGTON DC	24072802142206099100558	10.34
05/21	05/20	DELTA AIR 0068270603432 WASHINGTON DC OLDHAM/FRANK 0068270603432	24717052142671420479485	25.00
05/21	05/20	RED TOP CAB OF ARLINGTON ARLINGTON VA	24492152142313005260914	28.38
05/22	05/20	ATLANTA BREAD 12264677 ATLANTA GA	24164072142531214748364	22.52
05/23	05/22	TRAVEL INSURANCE POLICY 800-729-8021 VA	24493982143026978301071	6.50
05/23	05/21	CORPORATE CAFE ATLANTA GA	24071052143987139448436	8.27
05/23	05/21	TAXI CAB SERVICE LONG ISLAND CNY	24869482143262003141912	26.75
05/23	05/22	EMBASSADOR TAXI COMPANY 1404-817-7072 GA	24228992143980025467791	20.00
05/23	05/21	AMTRAK.COM 1421050585204 WASHINGTON DC OLDHAM/FRANK MR 1421050585204 Departure Date: 05/30/12 Airport Code: WAS 2V S NYP	24792622143688143215452	290.00
05/23	05/22	BISTRO & TOAST AT LOUNG ATLANTA GA	24301372143118000148517	24.06
05/23	05/22	DELTA AIR 0068270840799 ATLANTA GA OLDHAM/FRANK 0068270840799	24717052144871440624357	25.00
05/23	05/22	DELTA AIR 0068270041171 ATLANTA GA MINIER/MILDRED 0068270041171	24717052144871440624811	25.00
05/24	05/22	NYC-TAXI 7P14 ASTORIA NY	24869482144452220500938	36.32
05/24	05/23	CHELSEA GOURMET DELI NEW YORK NY	24755422144171445160160	18.50
05/24	05/23	MARRIOTT ATLANTA BUCKHEAD ATLANTA GA Arr: 05/20/12	24610432144004061164469	548.16
05/24	05/23	MARRIOTT ATLANTA BUCKHEAD ATLANTA GA	24610432144004061164485	465.35
05/24	05/23	GARDEN OF EDEN #2 NEW YORK NY	24224432145104006436407	5.79
05/25	05/23	10 DOWNING FOOD & WINE NEW YORK NY	24323042145577925017802	134.32
05/25	05/24	NYC TAXI MED 1E40 WEEHAWKEN NJ	24164072145090040309914	11.40
05/25	05/23	STARBUCKS CORP00146183 NEW YORK NY	24164072145355393410431	17.18
05/25	05/23	NYC-TAXI LONG ISLAND CNY	24869482145261317176059	7.00
05/25	05/24	USPS 35962800232802795 NEW YORK NY	24164072145418197922165	2.46
05/28	05/24	MTA MVM COURT SQUARE 718-390-1234 NY	24610432146004047326347	20.00
05/28	05/24	ABIA ONE TRANSPORTATION RIVERDALE GA	24431052146207874800143	52.00
05/28	05/24	STARBUCKS CORP00146183 NEW YORK NY	24164072146355384135707	8.27
05/28	05/25	NYC TAXI MED 6G41 NEW YORK NY	24164072146090152163405	5.98
05/28	05/24	XES LOUNGE NEW YORK NY	24136002146980013989893	56.00
05/28	05/24	XES LOUNGE NEW YORK NY	24136002146980013989893	54.00
05/28	05/24	XES LOUNGE NEW YORK NY	24136002146980013989893	65.00
05/28	05/25	CHELSEA SAVOY HOTEL NEW YORK NY Arr: 05/22/12	24755422146161462401454	785.07
05/28	05/24	AA ICHIBAN NEW YORK NY	24412892146980003528593	30.60
05/28	05/25	AMTRAK 1466221501119 NEW YORK PENN NY	24792622147688147039288	133.00



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Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
		OLDHAM/FRANK MR 1466221501119 Departure Date: 05/25/12 Airport Code: NYP 2V S WAS		
05/28	05/28	NUMBER NINE WASHINGTON DC	24323002148254388010011	34.00
05/29	05/27	LOU'S BAR & GRILL WASHINGTON DC	24733092149207899700078	16.20
05/30	05/28	GRAND CAB WASHINGTON DC	24869482150262783360054	10.78
05/31	05/29	AMERICAN AI 0012368342751 DALLAS TX JOHNSON/DONALD 0012368342751 Departure Date: 06/06/12 Airport Code: AUS AA S DFW Departure Date: 06/06/12 Airport Code: DFW AA S BWI Departure Date: 06/06/12 Airport Code: BWI AA WX DFW Departure Date: 06/06/12 Airport Code: DFW AA W AUS	24717052151581511277254	600.20
05/31	05/30	TRAVEL INSURANCE POLICY 800-729-8021 VA	24483982151026003201949	33.01
05/31	05/29	STAPLES 00117200 WASHINGTON DC	24164072151105157816397	46.67
05/31	05/29	CVS PHARMACY #2834 Q03 WASHINGTON DC	24445002151100312930609	4.47
05/31	05/30	GARDEN OF EDEN #2 NEW YORK NY	24224432152104008154315	10.84
06/01	05/31	NYC TAXI MED 2H59 LONG ISLAND-CNY	24164072152090166864801	8.84
06/01	05/30	CAGLCC 410-7079827 MD	24071052152987178208954	35.00
06/01	05/30	CHELSEA SAVOY HOTEL NEW YORK NY Arr: 05/30/12	24755422152151529341018	431.58
06/01	05/31	DE*HEALTH GAP 202-630-8597 DC	24733092152026008505442	100.00
06/01	05/30	AMTRAK 1519650592031 NEW YORK PENNNY OLDHAM/FRANK MR 1519650592031 Departure Date: 06/01/12 Airport Code: NYP 2V S WAS	24792622152668152033851	194.00
06/04	05/31	RIN THAI CUISINE NEW YORK NY	24122692153004161285030	36.57
06/04	05/30	GYM SPORTSBAR NEW YORK NY	24019512153153469895705	30.00
06/04	05/31	EUROPA CAFE NEW YORK NY	24086022153153567268108	3.21
06/04	06/01	WASH METRORAIL WASHINGTON DC	24164072154631170227893	25.05
06/06	06/07	MI RANCHO SILVER SPRINGMD	24733092160200899401387	86.94
06/11	06/07	CROWNE PLZ SILVER SPRGS SILVER SPRINGMD Arr: 06/07/12	24810432160072009425283	258.77
06/11	06/08	CAIRO WINE AND LIQ WASHINGTON DC	24224432161103008254817	48.48
06/11	06/08	BED BATH & BEYOND #1177 WASHINGTON DC	24246512161554000361286	25.47
06/11	06/08	WASH METRORAIL SILVER SPRINGMD	24164072161631170125874	24.55
06/11	06/08	SAFeway STORE0009233 WASHINGTON DC	24164072161218018044143	49.56
06/11	06/09	WHOLEFDS PST.10135 WASHINGTON DC	24445002162000260344547	300.00
06/11	06/08	PEARL DIVE OYSTER BLACK JWASHINGTON DC	24301372162118000161798	124.43
06/11	06/09	CAFE DUPONT WASHINGTON DC	24323002162124044010377	40.20
06/11	06/09	NUMBER NINE WASHINGTON DC	24323002162254402011152	63.00
06/11	06/09	BED BATH & BEYOND #1177 WASHINGTON DC	24246512162554005217672	8.46
06/11	06/09	SAV ON LIQUORS WASHINGTON DC	24431052162206749100571	57.18
06/11	06/08	MAHOGANY WASHINGTON DC	24781972162275154010731	16.20
06/11	06/08	DUPONT ITALIAN KITCHEN WASHINGTON DC	24136002162701399031657	30.00
06/12	06/10	NUMBER NINE WASHINGTON DC	24323002163254403010293	148.00
06/12	06/09	CONNECTICUT AVENUE WINE LWASHINGTON DC	24019512163163301090009	111.08
06/13	06/12	FEDEX 800550435495 800-4633339 TN	24164072164741196545943	74.43
06/13	06/12	LITTLE HOME DELI SILVER SPRINGMD	24071052164158142932790	8.14
06/14	06/13	LOGAN THE HEIGHTS WASHINGTON DC	24445002168000168427321	54.64
06/15	06/14	COMMISSARY DC WASHINGTON DC	24445002167000201370713	96.35
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$6,669.14

Finance Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

PURCHASES	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
	5.24% V	\$10,799.68	\$48.08

06/16/2012 TO

CHARGES ON NADWA BANK OF AMERICA CREDIT CARD ISSUED TO FRANK OLDHAM

7/15/2012

TRANSACTION DATES TOTAL CHARGES ALCOHOL LOCAL MEALS LOCAL TRAVEL GROCERIES PERSONAL OTHER UNCLASSIFIED OUT OF TOWN TRAVEL PRESUMED BUSINESS EXPENSE

TRANSACTION	DATES	TOTAL CHARGES	ALCOHOL	LOCAL MEALS	LOCAL TRAVEL	GROCERIES	PERSONAL OTHER	UNCLASSIFIED OUT OF TOWN TRAVEL	PRESUMED BUSINESS EXPENSE
Number Nine	6/16/2012	66.00	66.00						
Staples	6/17/2012	2.74							2.74
Wash Metrorail	6/18/2012	32.65			32.65				
Washington Court Hotel	6/17/2012	319.46							319.46
Roadmaster Transportation	6/18/2018	60.00			60.00				
Hank's Oyster Bar	6/21/2012	105.20		105.20					
Surveymonkey	6/22/2012	299.00							299.00
Ping Pong Three	6/23/2012	110.70		110.70					
Jrs Bar and Grill	6/23/2012	24.00		24.00					
Wholefoods	6/24/2012	90.56				90.56			
Number Nine	6/24/2012	84.00							
Office Depot	6/25/2012	21.24							
Bistro DC	6/25/2012	48.00		48.00					
Garden of Eden	6/26/2012	13.47						13.47	
Rainbows and Triangles	6/26/2012	101.02						101.02	
NYC Taxi	6/27/2012	7.50						7.50	
Westway Diner	6/27/2012	34.44						34.44	
NYC Taxi	6/28/2012	7.00						7.00	
Blue Ginger	6/27/2012	68.25						68.25	
Gym Sportsbar	6/26/2012	34.00						34.00	
NYC Taxi	6/29/2012	8.71						8.71	
Doughnut Plant	6/29/2012	6.50						6.50	
Bread Stix Café	6/28/2012	10.00						10.00	
NYC Taxi	6/28/2012	7.52						7.52	
NYC Taxi	6/28/2012	6.87						6.87	
White and Blue Group	6/28/2012	7.39						7.39	
7th Ave Artistic	6/29/2012	7.00						7.00	
XES Lounge	6/28/2012	20.00						20.00	
XES Lounge	6/28/2012	12.00						12.00	
Chelsea Savoy Hotel	6/29/2012	578.51						578.51	
East of Eighth	6/28/2012	42.15						42.15	
Wholefoods	6/30/2012	88.25				88.25			
Jrs Bar and Grill	6/30/2012	87.00		87.00					
Number Nine	6/30/2012	40.00		40.00					
Wash Metrorail	7/2/2012	20.00			20.00				
Soho Café & Market	7/2/2012	6.49		6.49					
Safeway	7/2/2012	28.42				28.42			
Cobalt	7/11/2012	34.00	34.00						
Custombanne	7/11/2012	181.37							181.37
Wholefoods	7/12/2012	100.00				100.00			
Wash Metrorail	7/12/2012	40.00			40.00				
Amtrak	7/11/2012	226.00							226.00
Mr. Henry's	7/11/2012	37.58		37.58					
Number Nine	7/12/2012	86.00		86.00					
Number Nine	7/12/2012	34.00		34.00					
Amtrak	7/13/2012	80.00							80.00
Panara Bread	7/14/2012	18.69		18.69					
Cobalt	7/15/2012	32.40	32.40						

Total \$3,354.84 \$487.40 \$326.66 \$152.65 \$307.23 \$0.00 \$318.86 \$1,762.04
 Personal Expenses \$1,592.80



Cash Rewards Visa Signature®
Business Card

NATIONAL ASSOC OF PEOPLE WITH AIDS
June 17, 2012 - July 16, 2012

Company Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total \$11,216.97
Minimum Payment Due \$169.20
Payment Due Date 08/12/12

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance \$13,830.83
Payments and Other Credits -\$8,000.00
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$5,328.73
Fees Charged \$0.00
Finance Charge \$57.81

New Balance Total \$11,216.97

Credit Limit \$13,900
Credit Available \$2,683.03
Statement Closing Date 07/16/12
Days in Billing Cycle 30

Important Changes to Your Account Terms

OVERDRAFT PROTECTION

What You Should Know:

If your checking account was opened in Idaho or Washington and is linked to this credit card for Overdraft Protection, we'll now transfer money in \$100 increments (previously \$25).

Overdraft Protection is an optional service that you can cancel at any time.

Amendment to Your Business Card Agreement:

Effective August 18, 2012, the Overdraft Protection section of your Agreement is amended by deleting the phrase "\$25 if you opened your checking account in Washington or Idaho".

0200000 0016920 1121697 4339930018510729

Account Number: 4339 9300 1851 0729
June 17, 2012 - July 16, 2012

New Balance Total \$11,216.97
Minimum Payment Due \$169.20
Payment Due Date 08/12/12

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Enter payment amount

\$

NATIONAL ASSOC OF PEOPLE WITH AIDS
8401 COLESVILLE RD STE 505
SILVER SPRING, MD 20910-334930

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:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

Cardholder Activity Summary

Account Number Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
5,000 OLDHAM, FRANK	1,952.65	0.00	0.00	0.00	1,952.65	0.00
13,900	876.08	-2,500.00	0.00	0.00	3,376.08	0.00

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
NATIONAL ASSOC OF PEOPLE WITH AIDS				
Account Number: 0729				
Payments and Other Credits				
07/10	07/09	Pay By Phone Payment	19186200000000000084297	-3,500.00 ✓
07/12	07/12	Online payment from CHK 5	19406005720071231814608	-2,000.00 ✓
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-5,500.00
Finance Charge				
07/16	07/16	PURCHASE "FINANCE CHARGE"		57.61
TOTAL FINANCE CHARGE FOR THIS PERIOD				57.61

Account Number: 8336

Posting Date	Transaction Date	Description	Reference Number	Amount
Purchases and Other Charges				
06/18	06/18	FEDEX 800583740726 800-4633339 TN	24164072167741208408293	37.25
06/18	06/18	ORIENTAL EAST SILVER SPRINGMD	24254772169453806600289	37.25
06/19	06/18	PO BOX CORPORATION/RBO 888-888-8888 NY	24246512170027069311434	104.30
06/19	06/18	GIANT FOOD INC #354 SILVER SPRINGMD	24692162170000900871034	8.44
06/19	06/18	CRISP & JILL Q85 SILVER SPRINGMD	24210732171266354100200	37.68
06/21	06/19	COURTYARD BY MARRIOTT SILVER SPRINGMD	24610432172001551024173	214.70
Arr: 06/19/12				
06/22	06/21	FEDEX 078056922821 800-4633339 TN	24164072173741223852675	3.17
06/25	06/22	FEDEX 800583742361 800-4633339 TN	24164072174741224142919	31.95
06/25	06/24	FEDEX 800583742832 800-4633339 TN	24164072176741223912641	31.27
06/28	06/27	USPS 23847809128914232 SILVER SPRINGMD	24164072179418172385544	3.40
07/04	07/02	DCRA CORPORATION WEB PMT 202-848-6503 DC	24108382185207298701013	130.00
07/12	07/11	SURVEYMONKEY.COM 971-2445555 CA	24906412193022609632420	780.00
07/13	07/12	GIANT FOOD INC #354 SILVER SPRINGMD	24692162170000900871683097	28.61
07/13	07/12	GIANT FOOD INC #354 SILVER SPRINGMD	24692162170000900871683147	25.00
07/13	07/12	CRISP & JILL Q85 SILVER SPRINGMD	24210732195266354100200	40.07
07/16	07/14	WAL-MART#5129 LANDOVER HILLMD	24226362196320922811111	229.73
07/16	07/15	FEDEX 800583734797 800-4633339 TN	24164072197741156200654	57.34
07/16	07/15	FEDEX 800583732658 800-4633339 TN	24164072197741216488117	20.50
07/16	07/15	WAL-MART#5129 LANDOVER HILLMD	24226362197320948785949	22.00
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$1,952.65

OLDHAM, FRANK

Account Number: 2340

Posting Date	Transaction Date	Description	Reference Number	Amount
Payments and Other Credits				
06/25	06/23	DC Banking Center payment	17708005780062531044911	-2,500.00 ✓
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-2,500.00
Purchases and Other Charges				
06/18	06/18	NUMBER NINE WASHINGTON DC	24323002169264409010184	66.00
06/19	06/17	STAPLES 00117200 WASHINGTON DC	24164072170105108642572	2.74
06/19	06/18	WASH METRORAIL WASHINGTON DC	24164072170631090263168	32.65
06/20	06/17	WASHINGTON COURT HOTEL WASHINGTON DC	24610432171072021442933	319.46
Arr: 06/17/12				
06/20	06/18	ROADMASTER TRANSPORTAT 301-8817200 MD	24071052171987177244817	60.00
06/25	06/21	HANK'S OYSTER BAR LLC WASHINGTON DC	24761972174206888100767	105.20
06/25	06/22	SURVEYMONKEY.COM 971-2445555 CA	24906412174685241868173	289.00
06/25	06/23	PING PONG THREE LLC WASHINGTON DC	24013392175001378245370	110.70
06/25	06/23	JRS BAR AND GRILL WASHINGTON DC	24224432176105012506473	24.00
06/25	06/24	WHOLEFDS PST 10135 WASHINGTON DC	24445002177000183507363	90.56
06/26	06/24	NUMBER NINE WASHINGTON DC	24323002177253417010145	84.00
06/27	06/25	OFFICE DEPOT #2245 SILVER SPRINGMD	24445742178100312038387	21.24
06/27	06/25	BISTRO D'OC WASHINGTON DCDC	24122582178701273111566	48.00
06/27	06/26	GARDEN OF EDEN #2 NEW YORK NY	24224432179104006359483	13.47
06/27	06/26	RAINBOWS AND TRIANGLES NEW YORK NY	24231692179207000000119	101.02

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
06/28	06/27	NYC TAXI MED 3A34 MIDDLE VILLAGNY	24164072179090833354910	7.50
06/28	06/27	WESTWAY DINER NEW YORK NY	24013392179001636189358	34.44
06/29	06/28	NYC-TAXI-8F56 BROOKLYN NY	24869482180261743030116	7.00
06/29	06/27	BLUE GINGER NEW YORK NY	24207852180182400197841	68.25
06/29	06/26	GYM SPORTSBAR NEW YORK NY	24019512180180157808903	34.00
07/02	06/28	NYC TAXI MED 3G30 LONG ISLAND CNY	24164072181090187631455	8.71
07/02	06/28	DOUGHNUT PLANT CHELSEA NEW YORK NY	24071052181158115982201	6.50
07/02	06/28	BREAD STIX CAFE NEW YORK NY	24071052181987191269137	10.00
07/02	06/28	NYC-TAXI L.I.C. NY	24869482181459435202097	7.52
07/02	06/28	NYC TAXI LONG ISLAND CNY	24869482181261742798480	6.87
07/02	06/29	WHITE AND BLUE GROUP LONG ISLAND CNY	24869482181282004544844	7.39
07/02	06/29	7TH AVE. ARISTOCRATIC NEW YORK NY	248692162181000038984482	7.00
07/02	06/28	XES LOUNGE NEW YORK NY	24138002181980013989899	20.00
07/02	06/28	XES LOUNGE NEW YORK NY	24138002181980013989899	12.00
07/02	06/29	CHELSEA SAVOY HOTEL NEW YORK NY	24755422181181814657692	578.51
Arr: 06/28/12				
07/02	06/28	EAST OF EIGHTH NEW YORK NY	24013392182001808035285	42.15
07/02	06/30	WHOLEFDS PST 10135 WASHINGTON DC	24445002183000258083532	88.25
07/02	06/30	JRS BAR AND GRILL WASHINGTON DC	24224432183105012686108	87.00
07/02	06/30	NUMBER NINE WASHINGTON DC	24323002183253423010073	40.00
07/03	07/02	WASH METRORAIL WASHINGTON DC	24164072184631090013468	20.00
07/03	07/02	SOHO CAFE & MARKET SILVER SPRINGMD	24639232184900011900633	6.49
07/04	07/02	SAFEWAY STORE00009233 WASHINGTON DC	24164072185218018282364	28.42
07/13	07/11	COBALT WASHINGTON DC	24224432195101044353858	34.00
07/13	07/11	CUSTOMBANNE 317-956-3898 IN	24492152194849230020844	181.37
07/13	07/12	WHOLEFDS SSP 10118 SILVER SPRINGMD	24445002195000193308933	100.00
07/13	07/12	WASH METRORAIL WASHINGTON DC	24164072194831150274826	40.00
07/13	07/11	AMTRAK.COM 1931048120229WASHINGTON DC	24792622194688194195486	228.00
MINIER/MIMI MRS 1931048120229 Departure Date: 07/21/12 Airport Code: NYP 2V S WAS				
07/13	07/11	MR HENRY'S WASHINGTON DC	24326882194286699800636	37.58
07/16	07/12	NUMBER NINE WASHINGTON DC	24323002195253435011339	86.00
07/16	07/12	NUMBER NINE WASHINGTON DC	24323002195253435011446	34.00
07/16	07/13	AMTRAK TELEP1956014096160WASHINGTON DC	24792622196688198093554	80.00
MINIER/MIMI MRS 1956014096160 Departure Date: 07/28/12 Airport Code: WAS 2V S NYP				
07/16	07/14	PANERA BREAD #801538 WASHINGTON DC	24427332196720006037280	18.69
07/16	07/15	COBALT WASHINGTON DC	24224432198104010868959	32.40
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$3,376.08

Finance Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	5.24% V	\$13,372.88	\$57.61
CASH	24.24% V	\$0.00	\$0.00

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

Cash Rewards for Business Summary

Beginning Balance	35.33	Monthly Bonus	0.00
Earned	47.78	Transferred In	0.00
Redeemed	0.00	Transferred Out	0.00
Adjustments	0.00	Ending Balance	83.11

To redeem your cash rewards call 1.800.673.1044, or visit www.bankofamerica.com



Cash Rewards Visa Signature®
Business Card

NATIONAL ASSOC OF PEOPLE WITH AIDS

July 17, 2012 - August 16, 2012

Company Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.873.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.873.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total	\$13,090.41
Minimum Payment Due	\$186.25
Payment Due Date	09/12/12
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a fee based on the outstanding balance: \$19.00 for balance less than \$100.01 \$29.00 for balance less than \$1,000.01 \$39.00 for balance less than \$5,000.01 \$49.00 for balance greater than \$5,000.01	
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	

Account Summary	
Previous Balance	\$11,216.97
Payments and Other Credits	-\$5,642.97
Balance Transfer Activity	\$0.00
Cash Advance Activity	\$700.00
Purchases and Other Charges	\$6,732.51
Fees Charged	\$28.00
Finance Charge	\$66.90
New Balance Total	\$13,090.41
Credit Limit	\$13,900
Credit Available	\$809.59
Statement Closing Date	08/16/12
Days in Billing Cycle	31

Important Changes to Your Account Terms

OVERDRAFT PROTECTION

What You Should Know:

If your checking account was opened in Idaho or Washington and is linked to this credit card for Overdraft Protection, we'll now transfer money in \$100 increments (previously \$25).

Overdraft Protection is an optional service that you can cancel at any time.

Amendment to Your Business Card Agreement:

Effective August 18, 2012, the Overdraft Protection section of your Agreement is amended by deleting the phrase "\$25 if you opened your checking account in Washington or Idaho".

0500000 0018625 1309041 4339930018510729

Account Number: 4339 9300 1851 0729
July 17, 2012 - August 16, 2012

New Balance Total \$13,090.41
Minimum Payment Due \$186.25
Payment Due Date 09/12/12

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:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

NATIONAL ASSOC OF PEOPLE WITH AIDS
1400 IRVING ST NW APT 713
WASHINGTON, DC 20010-288288

Cardholder Activity Summary

Account Number Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
5000 OLDHAM, FRANK	2,548.80	-642.97	0.00	0.00	3,191.77	0.00
13,900	4,288.74	0.00	0.00	700.00	3,540.74	28.00

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
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NATIONAL ASSOC OF PEOPLE WITH AIDS
Account Number: 0729

07/27	07/27	Payments and Other Credits Online payment from CHK 5 TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD	20906005710072731281715	-5,000.00 -\$5,000.00
08/16	08/16	Finance Charge PURCHASE *FINANCE CHARGE*		49.62
08/16	08/16	CASH * FINANCE CHARGE * TOTAL FINANCE CHARGE FOR THIS PERIOD		6.28 7.00

Account Number: 6336

07/25	07/25	Payments and Other Credits COURTYARD BY MARRIOTT SILSILVER SPRINGMD	74810432208004084197191	-214.70
07/30	07/26	COURTYARD BY MARRIOTT SILSILVER SPRINGMD TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD	74810432208004068350538	-428.27 -\$642.97
07/23	07/20	Purchases and Other Charges TARGET 00014159 WHEATON MD	2416407220210012375184	24.43
07/23	07/20	TARGET 00014159 WHEATON MD	241640722021001007244433	81.46
07/23	07/20	OFFICE DEPOT #2245 SILVER SPRINGMD	24445002203100350983824	34.98
07/24	07/21	U-HAUL MOVING & STORAGE OTAKOMA PARK MD	24445002205100223816273	58.14
07/24	07/23	WHOLEFDS PSY 1405 WASHINGTON DC	24445002208000211947743	379.95
07/27	07/25	COURTYARD BY MARRIOTT SILSILVER SPRINGMD Arr: 07/25/12	24810432208004084197212	428.27
07/27	07/25	COURTYARD BY MARRIOTT SILSILVER SPRINGMD Arr: 07/25/12	24810432208004084197204	214.70
07/31	07/29	COURTYARD BY MARRIOTT SILSILVER SPRINGMD Arr: 07/28/12	24810432212004046008408	213.57
07/31	07/30	USPS 23847809128914232 SILVER SPRINGMD	24164072212416202398861	17.40
07/31	07/30	RITE AID STORE 4597 SILVER SPRINGMD	24792622213891598845990	4.23
08/01	07/30	FTD*JUST FLOWERS 800-9540755 CA	24388942213038389983287	84.73
08/01	07/31	DELL FINANCIAL SERVICES 512-723-9918 TX	24431082214200202600042	78.00
08/02	07/31	CAESAR'S PLACE ADV RSVN LAS VEGAS NV Arr: 07/31/12	24610432214004054016234	155.88
08/02	07/31	CAESAR'S PLACE ADV RSVN LAS VEGAS NV	24610432214004054016267	155.88
08/06	08/03	FEDEX 801098018148 800-4633339 TN	24164072216741189961100	24.47
08/06	08/03	FEDEX 801098018157 800-4633339 TN	24164072216741187050083	17.70
08/06	08/03	UPS*1Z22027E0398493438 800-811-1648 GA	24692162216000562607555	13.02
08/09	08/08	CTC*CONSTANTCONTACT.COM 855-2298506 MA	24906412221005383275355	59.00
08/09	08/08	XEROX CORPORATION/RBO 888-888-8888 NY	24246512221027244218479	263.06
08/12	08/12	FEDEX 801097938970 800-4633339 TN	24164072225741172124041	155.88
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$3,191.77

OLDHAM, FRANK

Account Number: 6371

08/04	08/04	Cash Advance Activity CASH ADVANCE FROM		
08/06	08/04	CASH BANK OF AMERICA DC01WASHINGTON DC TOTAL CASH ADVANCE ACTIVITY FOR THIS PERIOD	74431062217206684800014	700.00 \$700.00
07/17	07/15	Purchases and Other Charges NUMBER NINE WASHINGTON DC	24323002198253438010095	100.00
07/18	07/16	COMMISSARY DC WASHINGTON DC	24445002189100313620716	50.55
07/20	07/19	WASH METRO RAIL SILVER SPRINGMD	24164072201631090130378	58.00
07/23	07/19	OFFICE DEPOT #2245 SILVER SPRINGMD	24445742202100331585921	108.17
07/23	07/21	FEDEX OFFICE 00012450 WASHINGTON DC	24164072204069500602081	9.48
07/23	07/21	STARBUCKS CORP00073197 SILVER SPRINGMD	24164072204355894876054	8.75

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
07/23	07/21	STAPLES 00102186 WASHINGTON DC	24164072204105148891114	40.01
07/24	07/22	PENN QUARTER SPORTS TA WASHINGTON DC	24071052205158163008471	32.67
07/24	07/21	ARENA STAGE WASHINGTON DC	24330862205900019207796	600.00
07/27	07/26	JRS BAR AND GRILL WASHINGTON DC	24224432209101042513275	62.00
07/27	07/25	WASHINGTON DC CC REST WASHINGTON DC	24013392208001540787565	6.80
07/30	07/29	JRS BAR AND GRILL WASHINGTON DC	24224432212104018118361	30.00
07/31	07/29	PANERA BREAD #601538 WASHINGTON DC	24427332211720005398268	17.55
07/31	07/29	AGORA RESTAURANT WASHINGTON DC	24254772212452706500539	57.60
08/01	07/30	VERIZON*ONETIMEPAYMENT 800-VERIZON TX	24692162212000833101715	131.06
08/01	07/30	CASA LEBATO 800-4774510 DC	24750762213086001166985	9.83
08/01	07/30	AMTRAK.COM 2121048046393WASHINGTON DC OLDHAM/FRANK MR 2121048046393 Departure Date: 08/01/12 Airport Code: WAS 2V S NYP	24792622213668213197528	314.00
08/01	07/31	WHOLEFDS PST 10135 WASHINGTON DC	24445002214000200488745	100.00
08/01	07/31	WHOLEFDS PST 10135 WASHINGTON DC	24445002214000200488861	122.53
08/02	08/01	GARDEN OF EDEN #2 NEW YORK NY	24224432215104007637842	18.32
08/03	08/01	STAPLES 00117200 WASHINGTON DC	2416407221610510118170306	43.28
08/03	08/02	AMERICANO NYC NY	24692162215000688952573	62.90
08/03	08/01	LANDMARK WINE NEW YORK NY	24013392215000065853183	28.30
08/06	08/03	NYC TAXI MED 2D63 NEW YORK NY	24164072216090220810800	7.15
08/06	08/03	NYC TAXI MED 1G28 BRONX NY	24164072216090220885075	7.67
08/06	08/03	VILLAGE DIVA NEW YORK NY	24692162216000990153158	54.63
08/06	08/03	RILOVI PIZZA NEW YORK NY	24692162216000065925399	14.60
08/06	08/02	GYM SPORTSBAR NEW YORK NY	24019512216216166058100	26.00
08/06	08/03	CHELSEA SAVOY HOTEL NEW YORK NY Arr: 08/01/12	24755422216162163683874	362.74
08/06	08/03	WHOLEFDS PST 10135 WASHINGTON DC	24445002217000214089276	174.59
08/06	08/02	GYM SPORTSBAR NEW YORK NY	24019512217217178573509	34.00
08/06	08/04	FEDEXOFFICE 00018618 WASHINGTON DC	24164072218069100272909	6.01
08/09	08/06	NIH ABP-CRC 10061398 BETHESDA MD	24164072221944030470622	8.78
08/09	08/08	WASH METRORAIL WASHINGTON DC	24164072221631090021060	30.95
08/10	08/08	ROADMASTER TRANSPORTAT 301-8817200 MD	24071052222987120522847	60.00
08/13	08/09	JMT CONSULTING GROUP INC 845-2789262 NY	24639232223900015100019	200.00
08/13	08/10	FEDEXOFFICE 00002279 SILVER SPRINGMD	24164072223089700585596	30.60
08/13	08/11	WHOLEFDS PST 10135 WASHINGTON DC	24445002225000257882090	58.23
08/13	08/12	FEDEX 801097938017 800-4633339 TN	24164072225741201398376	20.74
08/13	08/12	FEDEX 801097938028 800-4633339 TN	24164072225741201388385	12.60
08/13	08/12	FEDEX 801097938860 800-4633339 TN	24164072225741201713178	23.43
08/13	08/12	FEDEX 801097938961 800-4633339 TN	24164072225741201820379	19.64
08/13	08/12	FEDEX 801097938992 800-4633339 TN	24164072225741201623641	23.43
08/13	08/10	AGORA RESTAURANT WASHINGTON DC	24254772225452706501102	71.55
08/14	08/12	NUMBER NINE WASHINGTON DC	24323002226253466010302	52.00
08/14	08/12	NUMBER NINE WASHINGTON DC	24323002226253466010369	32.00
08/14	08/12	ANNIES PARAMOUNT STEAK WASHINGTON DC	24435652226207476301017	168.00
08/16	08/14	NUMBER NINE WASHINGTON DC	24323002226253466010639	30.00
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$3,640.74
Fees Charged				
08/06	08/06	***FINANCE CHARGE***CASH ADVANCE	74431082217206664800014	28.00
TOTAL FEES FOR THIS PERIOD				\$28.00

Receipt att.

Finance Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	5.24% V	\$11,145.67	\$49.62
CASH	24.24% V	\$304.69	\$6.28

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

Important Messages

Congratulations! Your Business Platinum Privileges™ quarterly award of \$25 has posted to your account. To view the posting, please see the Business Summary section of your statement. To see all the ways Business Platinum Privileges™ makes your business even more rewarding, visit bankofamerica.com/BusinessPlatinum.

CHARGES ON NAWPWA BANK OF AMERICA CREDIT CARD ISSUED TO FRANK OLDHAM

TRANSACTION DATES	TOTAL CHARGES	ALCOHOL	LOCAL MEALS	LOCAL TRAVEL	GROCERIES	PERSONAL OTHER	UNCLASSIFIED OUT OF TOWN TRAVEL	PRESUMED BUSINESS EXPENSE
Istock International	19.50							19.50
Number Nine	18.00	18.00						18.00
Best-In-Liquors	44.10	44.10						44.10
Barwood Taxi	22.50			22.50				
Number Nine	21.32		21.32					
Number Nine	44.00	44.00						
Number Nine	7.50							7.50
Americano	72.06						72.06	
Riboli Pizza	14.25						14.25	
White and Blue Group	7.52						7.52	
Garden of Eden	6.12							6.12
Amtrak	49.00							49.00
Starbucks	2.99							2.99
7th Ave Aristocratic	10.29						10.29	
Starbucks	12.07							12.07
Garden of Eden	7.21							7.21
Starbucks	6.76							6.76
Cafe St. Barts	9.95							9.95
Starbucks	60.08						60.08	
Chelsea Savoy	544.09							544.09
Starbucks	6.75							6.75
Starbucks	12.59							12.59
Starbucks	7.52							7.52
New Venus Restaurant	19.10						19.10	
Regional Thai	16.84						16.84	
Panera Bread	4.11		4.11					
Number Nine	82.00							82.00
USPS	10.25							10.25
Whole Foods	10.21				10.21			
Starbucks	8.91		8.91					
Whole Foods	138.71				138.71			
Wash Metrorail	45.00			45.00				
Number Nine	54.00							54.00
AM Greetings	3.99					3.99		
D'Vines	31.55		31.55					
FedEx	2.42							2.42
FSI Verizon	247.72					247.72		
Whole Foods	46.03			46.03				
Number Nine	28.00							28.00
JRs Bar and Grill	41.00							41.00
Number Nine	34.00							34.00
Number Nine	22.05							22.05
D'Vines	43.28							43.28
Staples	5.48		5.48					
Little Home Deli	7.40		7.40					
Low's Bar & Grill	85.00	85.00						
Number Nine	28.31							28.31
Red Top Cab	25.00							25.00
Delta	45.50						45.50	
Moges Asfha	94.65						94.65	
Rays in the City Seafood	6.47						6.47	
Marriott Atlanta								

Total \$2,260.82 \$470.15 \$78.77 \$113.53 \$148.92 \$251.71 \$346.76 \$850.98
 Personal Expenses \$1,409.84



Cash Rewards Visa Signature®
Business Card

NATIONAL ASSOC OF PEOPLE WITH AIDS

August 17, 2012 - September 16, 2012

Company Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6856, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total \$9,233.38
Minimum Payment Due \$144.78
Payment Due Date 10/11/12

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a fee based on the outstanding balance:
\$19.00 for balance less than \$100.01
\$29.00 for balance less than \$1,000.01
\$39.00 for balance less than \$5,000.01
\$49.00 for balance greater than \$5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance \$13,090.41
Payments and Other Credits -\$7,500.00
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$3,589.99
Fees Charged \$0.00
Finance Charge \$62.98
New Balance Total \$9,233.38

Credit Limit \$13,900
Credit Available \$4,666.62
Statement Closing Date 09/16/12
Days in Billing Cycle 31

Cardholder Activity Summary

Account Number Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
5,000	1,329.17	0.00	0.00	0.00	1,329.17	0.00
13,900	-239.18	-2,500.00	0.00	0.00	2,260.82	0.00

0300000 0014478 0923338 4339930018510729

Account Number: 4339 9300 1851 0729
August 17, 2012 - September 16, 2012

New Balance Total \$9,233.38
Minimum Payment Due \$144.78
Payment Due Date 10/11/12

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:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

NATIONAL ASSOC OF PEOPLE WITH AIDS
1400 IRVING ST NW APT 713
WASHINGTON, DC 20010-288288

Transactions

Posting Transaction
Date Date Description Reference Number Amount

NATIONAL ASSOC OF PEOPLE WITH AIDS
Account Number: 0729

Posting Date	Transaction Date	Description	Reference Number	Amount
		Payments and Other Credits		
08/30	08/30	Pay By Phone Payment	2438620000000000100214	- 2,000.00 ✓
09/12	09/11	Pay By Phone Payment	2558620000000000081379	- 3,000.00 ✓
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		-\$5,000.00
		Finance Charge		
09/14	09/14	PURCHASE *FINANCE CHARGE*		50.99
09/14	09/14	CASH * FINANCE CHARGE *		1.99
		TOTAL FINANCE CHARGE FOR THIS PERIOD		\$52.98

Account Number: 6336

Posting Date	Transaction Date	Description	Reference Number	Amount
		Purchases and Other Charges		
08/20	08/16	ANNIES PARAMOUNT STEAK WASHINGTON DC	24436652230207476700287	99.13
08/21	08/20	INTERNL GUEST HOUSE WASHINGTON DC	24431082234286500012	160.00
		Arr: 08/20/12		
08/24	08/23	REALCONNECT, INC. 202-3897400 VA	24389232236900014800010	723.17 ✓ <i>Scrye Entry</i>
08/28	08/27	INTERNL GUEST HOUSE WASHINGTON DC	24431082241286625200012	160.00 <i>Receipt Att.</i>
		Arr: 08/27/12		
08/30	08/29	RITE AID STORE 4597 SILVER SPRINGMD	24382622243691894947692	14.48
08/31	08/29	PERFUMERY SILVER SPRINGMD	24019512243691894947692	42.39
08/31	08/30	WALL MEMORIAL WASHINGTON DC	24445002244600165923401	50.00
09/10		CTC*CONSTANTCONTACT.COM 855-2295506 MA	24908412252784587724121	80.00
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$1,200.00

OLDHAM, FRANK

Account Number: 6371

Posting Date	Transaction Date	Description	Reference Number	Amount
08/22	08/21	DC Banking Center payment	23406005750082131458995	- 2,500.00 ✓
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		-\$2,500.00

Posting Date	Transaction Date	Description	Reference Number	Amount
		Purchases and Other Charges		
08/17	08/16	ISTOCK *INTERNATIONAL 866-478-6251 WA	24692162229000894604285	19.50
08/17	08/16	ISTOCK *INTERNATIONAL 866-478-6251 WA	24692162229000894613567	41.50
08/20	08/18	NUMBER NINE WASHINGTON DC	24323002232253472010199	18.00
08/20	08/18	NUMBER NINE WASHINGTON DC	24323002232253472010266	18.00
08/20	08/18	BEST-IN LIQUORS WASHINGTON DC	2438895223298000025699	44.10
08/22	08/20	BARWOOD TAXI KENSINGTON MD	24869482234261742386119	22.50
08/22	08/21	PANERA BREAD #601538 WASHINGTON DC	24427332234720005527513	21.32
08/23	08/21	NUMBER NINE WASHINGTON DC	24323002235253475010219	44.00
08/24	08/23	NYC TAXI MED 7Y93 BROOKLYN NY	24164072238090673132658	7.50
08/24	08/22	AMERICANO NYC NY	24692162238000741075276	72.08
08/24	08/23	RILOVI PIZZA NEW YORK NY	24692162238000805417190	14.25
08/24	08/22	NYC-TAXI L.I.C. NY	24869482236459435275775	8.17
08/24	08/22	WHITE AND BLUE GROUP LONG ISLAND CNY	24869482236262004540813	7.52
08/24	08/23	GARDEN OF EDEN #2 NEW YORK NY	24224432237104007587819	6.12
08/24	08/22	AMTRAK 2351643044105WASHINGTON DDC	2479262223668236054725	49.00
		OLDHAM/FRANK 2351643044105 Departure Date: 08/22/12 Airport Code: WAS 2V S NYP		
08/27	08/23	STARBUCKS CORP00154617 NEW YORK NY	24164072237355354280525	2.99
08/27	08/24	7TH AVE. ARISTOCRATIC NEW YORK NY	24692162237000086470917	10.29
08/27	08/23	NYC TAXI 1F16 BROOKLYN NY	24869482237281308340101	12.07
08/27	08/24	GARDEN OF EDEN #2 NEW YORK NY	24224432238104009014944	7.21
08/27	08/25	NYC TAXI MED 1W21 BRONX NY	24164072238090241441340	6.76
08/27	08/24	STARBUCKS CORP00146183 NEW YORK NY	24164072238355385217925	9.95
08/27	08/23	CAFE ST BARTS 30089270 NEW YORK NY	24164072238235330427128	60.08
08/27	08/25	CHELSEA SAVOY HOTEL NEW YORK NY	24755422238162384373598	544.09
		Arr: 08/22/12		
08/27	08/25	STARBUCKS CORP00146183 NEW YORK NY	24164072239355332487745	6.75
08/27	08/24	NYC-TAXI LONG ISLAND CNY	24869482239261005488098	12.69
08/27	08/24	NYC-TAXI WOODSIDE NY	24869482239261010091339	7.52
08/27	08/24	NEW VENUS RESTAURANT NEW YORK NY	24431862239880017961192	19.10
08/27	08/24	REGIONAL THAI NEW YORK NY	24988942239980019034599	16.84
08/28	08/27	PANERA BREAD #601538 WASHINGTON DC	24427332240720005871206	4.11
08/29	08/27	NUMBER NINE WASHINGTON DC	24323002241253481010205	82.00
08/30	08/29	USPS 23847809128914232 SILVER SPRINGMD	24164072242418192368103	10.25



NATIONAL ASSOC OF PEOPLE WITH AIDS

August 17, 2012 - September 16, 2012

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Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
08/30	08/29	WHOLEFDS PST 10135 WASHINGTON DC	24445002243000211349291	10.21
08/31	08/30	STARBUCKS CORP00073197 SILVER SPRINGMD	24164072243355915802264	8.91
08/31	08/30	WHOLEFDS PST 10135 WASHINGTON DC	24445002244000221763092	138.71
08/31	08/30	WASH METRORAIL SILVER SPRINGMD	24164072243631090120403	45.00
09/03	08/31	NUMBER NINE WASHINGTON DC	24323002245253485010066	54.00
09/03	09/01	AM GREETINGS*0831-0923 800-711-4474.OH	24692162245000447087178	3.99
09/05	09/03	D'VINES WASHINGTON DC	24231682248400741001036	31.55
09/06	09/05	FEDEXOFFICE 00016618 WASHINGTON DC	24164072249069241998118	2.42
09/07	09/06	FSI*VERIZON+BMC\$3.50 800-345-8583 TX	24692162250000858019118	247.72
09/07	09/06	WHOLEFDS PST 10135 WASHINGTON DC	24445002251000195845083	48.03
09/10	09/07	NUMBER NINE WASHINGTON DC	2432300225253492011131	28.00
09/10	09/08	JRS BAR AND GRILL WASHINGTON DC	24224432253105013819172	41.00
09/10	09/08	NUMBER NINE WASHINGTON DC	24323002253253493010115	34.00
09/10	09/08	D'VINES WASHINGTON DC	24231682253400746003181	22.05
09/12	09/10	STAPLES 00117200 WASHINGTON DC	24164072255105134914746	43.28
09/12	09/11	LITTLE HOME DELI SILVER SPRINGMD	24071062255158149027503	5.48
09/12	09/10	LOU'S BAR & GRILL WASHINGTON DC	24733092255207899700078	7.40
09/13	09/11	NUMBER NINE WASHINGTON DC	24323002256253496010796	85.00
09/13	09/12	RED TOP CAB OF ARLINGTON ARLINGTON VA	24492152257313003924033	28.31
09/13	09/12	DELTA AIR 0068279882032WASHINGTON DC	24717052257672570427689	25.00
		OLDHAM/FRANK		
		0068279882032		
09/13	09/12	MOGES ASFFHA CLARKSTON GA	24431062257208498300484	45.50
09/14	09/12	RAYS IN THE CITY SEAFO ATLANTA GA	24692162257000714479400	94.65
09/14	09/12	MARRIOTT 33790 ATL MRQ FBATLANTA GA	24610432257004072212169	6.47
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$2,260.82

Finance Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	5.24% V	\$11,463.75	\$50.89
CASH	24.24% V	\$96.55	\$1.99

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

Important Messages

As part of our continued commitment to the environment we announced a new 10-year, \$50 billion environmental business goal to help address climate change, reduce demands on natural resources and advance lower-carbon economic solutions.

The new initiative, effective January 1, 2013, will focus on energy efficiency, renewable energy and energy infrastructure, transportation, and water and waste. It will include lending, equipment finance, capital markets and advisory activity, carbon finance, and advice and investment solutions for clients.

Learn more at www.bankofamerica.com/environment

Cash Rewards for Business Summary

Beginning Balance	175.33	Monthly Bonus	0.00
Earned	35.01	Transferred In	0.00
Redeemed	0.00	Transferred Out	0.00
Adjustments	0.00	Ending Balance	210.34

To redeem your cash rewards call 1.800.673.1044, or visit www.bankofamerica.com

CHARGES ON NAWPA BANK OF AMERICA CREDIT CARD ISSUED TO FRANK OLDHAM

	09/14/2012 TO 10/12/2012	TOTAL CHARGES	ALCOHOL	LOCAL MEALS	LOCAL TRAVEL	GROCERIES	DURING VACATION	PERSONAL OTHER	UNCLASSIFIED OUT OF TOWN TRAVEL	PRESUMED BUSINESS EXPENSE
DNC Travel	9/14/2012	7.79							9.94	7.79
Marriott Atlanta	9/14/2012	9.94							9.94	
Westair	9/14/2012	34.52							34.52	60.18
SO Mobile Executive Car	9/14/2012	60.18								25.00
Delta	9/14/2012	25.00								
Whole Foods	9/15/2012	68.25				68.25				398.76
Marriott Atlanta	9/15/2012	398.76							10.99	
Marriott Atlanta	9/15/2012	10.99								
Number Nine	9/15/2012	46.00								
Best-In-Liquors	9/12/2012	69.39								
Stoney's	9/16/2012	48.30		48.30						
Whole Foods	9/18/2012	29.29				29.29				
Wash Metrorail	9/17/2012	35.05								
Safeway	9/18/2012	35.05								
Number Nine	9/18/2012	42.74				42.74				
Number Nine	9/18/2012	20.00								
Whole Foods	9/21/2012	24.00								
Commissary DC	9/21/2012	86.08				86.08				
American Airlines	9/21/2012	7.50		7.50						75.00
American Airlines	9/21/2012	75.00								211.20
Wash Metrorail	9/22/2012	211.20								
T Mobile	9/22/2012	36.55						36.55		
D Vines	9/23/2012	257.56								257.56
Am Greetings	9/24/2012	22.05						3.99		
Staples	9/24/2012	3.99								
Whole Foods	9/23/2012	14.61								14.61
Caribou Coffee	9/25/2012	106.55				106.55				
Number Nine	9/25/2012	2.86		2.86						
Bustoy's & Poets	9/25/2012	121.00								
Parera Bread	9/26/2012	30.20		30.20						
Mallstreet	9/26/2012	13.38		13.38						394.03
Lou's Bar & Grill	9/26/2012	394.03								
Whole Foods	9/27/2012	31.40		31.40						
Number Nine	9/27/2012	126.06				126.06				
Number Nine	9/28/2012	44.00								
Number Nine	9/28/2012	40.00								
Number Nine	9/29/2012	30.00								
Radio Shack	9/29/2012	31.79						31.79		
CVS	9/29/2012	36.00						36.00		
Red Top Cab	9/30/2012	28.81								
Best-In-Liquors	9/29/2012	28.81	28.64					28.81		
US Airways	9/30/2012	28.64								25.00
Fraidoon Rahimi Taxi	10/2/2012	25.00								25.00
Moe's Southwest Gr	10/2/2012	17.92							17.92	
CVS Starbucks	10/2/2012	15.94								15.94
Cascares Hotel Las Vegas	10/2/2012	250.16								250.16
US Airways	10/2/2012	25.00								25.00
Whole Foods	10/3/2012	34.13								21.19
Office Depot	10/3/2012	34.13				34.13				
Number Nine	10/3/2012	21.19								
T Mobile	10/3/2012	83.00	83.00							
Inflight US Airways	10/3/2012	182.51								182.51
NYC Taxi	10/3/2012	11.50								11.50
Amtrak	10/4/2012	71.60					71.60			
HRC	10/4/2012	25.00					25.00			
HRC	10/12/2012	100.00								100.00
Total		\$3,597.41	\$528.08	\$133.64	\$100.41	\$493.10	\$96.60	\$71.78	\$73.37	\$2,100.43

Presumed Personal Expenses \$1,496.98



Cash Rewards Visa Signature®
Business Card

NATIONAL ASSOC OF PEOPLE WITH AIDS

September 17, 2012 - October 16, 2012

Company Statement

Account information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.8656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information

New Balance Total \$6,842.02
Minimum Payment Due \$78.78
Payment Due Date 11/12/12

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a fee based on the outstanding balance:
\$19.00 for balance less than \$100.01
\$29.00 for balance less than \$1,000.01
\$39.00 for balance less than \$5,000.01
\$49.00 for balance greater than \$5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary

Previous Balance \$9,233.38
Payments and Other Credits -\$11,000.00
Balance Transfer Activity \$0.00
Cash Advance Activity \$0.00
Purchases and Other Charges \$8,598.18
Fees Charged \$0.00
Finance Charge \$10.46
New Balance Total \$6,842.02

Credit Limit \$16,000
Credit Available \$9,157.98
Statement Closing Date 10/16/12
Days in Billing Cycle 30

Cardholder Activity Summary

Account Number Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
██████████ 6,000 OLDHAM, FRANK	5,000.77	0.00	0.00	0.00	5,000.77	0.00
██████████ 16,000	3,597.41	0.00	0.00	0.00	3,597.41	0.00

0300000 0007878 0684202 4339930018510729

Account Number: 4339 9300 1851 0729
September 17, 2012 - October 16, 2012

New Balance Total \$6,842.02
Minimum Payment Due \$78.78
Payment Due Date 11/12/12

BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

NATIONAL ASSOC OF PEOPLE WITH AIDS
1400 IRVING ST NW APT 713
WASHINGTON, DC 20010-288288

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:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
NATIONAL ASSOC OF PEOPLE WITH AIDS				
Account Number: 0729				
Payments and Other Credits				
09/28	09/28	Pay By Phone Payment		
10/01	10/01	Pay By Phone Payment	27286200000000000060594	- 2,000.00
10/15	10/12	Pay By Phone Payment	275862000000000000131335	- 6,000.00
			286862000000000000100352	- 3,000.00
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$11,000.00
Finance Charge				
10/16	10/16	PURCHASE *FINANCE CHARGE*		10.44
10/16	10/16	CASH * FINANCE CHARGE *		0.02
TOTAL FINANCE CHARGE FOR THIS PERIOD				\$10.46

Account Number: 6336				
Purchases and Other Charges				
09/15		MARRIOTT 33790 ATL MARQUATLANTA GA	24610432280004098219193	56
		Arr: 09/12/12		
09/24	09/21	DOLRTREE 1668 00016683 Rockville MD	24164072268888079160008	21.20
09/27	09/27	PAYPAL *BALLOONS DC 402-935-7733 CA	24482162270849259438361	450.00
09/28	09/27	UPS*293980F641L 800-811-1648 GA	24692162271000742614012	6.42
09/28	09/27	UPS*1222027E1290171234 800-811-1648 GA	24692162271000742695391	25.81
09/28	09/27	UPS*1222027E1290272525 800-811-1648 GA	24692162271000742695409	129.84
09/28	09/27	UPS*1222027E1290745016 800-811-1648 GA	24692162271000742695425	63.22
09/28	09/27	UPS*1222027E1293481457 800-811-1648 GA	24692162271000742695433	52.24
09/28	09/27	UPS*1222027E1293540848 800-811-1648 GA	24692162271000742695433	39.42
09/28	09/27	USPS 2384780128914232 SILVER SPRINGMD	24164072271000742695433	63.95
10/01	09/28	GEPPETTO CATERING RIVERDALE MD	2421073270007206217900032	647.50
10/01	09/28	GERPETTO CATERING RIVERDALE MD	2421073270007206217900065	212.50
10/01	09/30	UPS*ADJ00134787364121 800-811-1648 GA	24692162274000594529257	93.82
10/03	10/03	THE UPS STORE #8251 LAS VEGAS NV	24692162277000483850498	60.00
10/08	10/05	UPS*1222027E0397677069 800-811-1648 GA	24692162279000170032127	9.68
10/08	10/05	UPS*1222027E0399432248 800-811-1648 GA	24692162279000170032135	15.43
10/08	10/05	UPS*1222027E0399781451 800-811-1648 GA	24692162279000170032143	13.81
10/08	10/04	TAXI CAB SERVICE LAS VEGAS NV	24689482279281995240894	26.70
10/08	10/04	CAESARS HOTEL & CASINO LAS VEGAS NV	24610432279004056062576	798.98
		Arr: 09/29/12		
10/08	10/04	CAESARS HOTEL & CASINO LAS VEGAS NV	24610432279004056062741	723.92
		Arr: 09/29/12		
10/08	10/04	USAIRWAYS 0372487552437LAS VEGAS NV	24792622279642000155735	25.00
		BAILOUS/STEPHENLAMON		
		0372487552437		
		Departure Date: 10/04/12 Airport Code: EBC		
		US Y FEE		
10/08	10/07	UPS*ADJ00134787364121 800-811-1648 GA	24692162281000772287398	69.81
10/09	10/08	CTC*CONSTANTCONTACT.COM 855-2295506 MA	24900000282414817698560	80.00
10/10	10/09	MARRIOTT 33790 NY EASTSIDNEW YORK NY	24610432270004073034719	555.50
		Arr: 10/08/12		
10/10	10/09	USPS 2384780128914232 SILVER SPRINGMD	2416407228341600382674	25.89
10/11	10/09	AMTRAK TELEP2832032061545WASHINGTON DC	24792622284668200004155	341.00
		BAILOUS/STEPHEN MR		
		2832032061545		
		Departure Date: 10/10/12 Airport Code: WAS		
		2V S NYP		
10/12	10/10	AMTRAK 2840625043804NEW YORK PENNNY	24792622285668285025741	132.00
		BAILOUS/STEPHEN MR		
		2840625043804		
		Departure Date: 10/10/12 Airport Code: NYP		
		2V S WAS		
10/15	10/14	UPS*ADJ00134787364121 800-811-1648 GA	24692162288000703665808	6.97
TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD				\$8,000.77

Account Number: 6371				
Purchases and Other Charges				
09/17	09/14	DNC TRAVEL - ATLAN COLLEGE PARK GA	24224432289102003117154	7.79
09/17	09/13	MARRIOTT 33790 ATL MRQ FBATLANTA GA	24610432258004074217215	9.94
09/17	09/14	WISTERIA ATLANTA GA	2401339225800077706560	34.52
09/17	09/14	SQ *NOBEL EXECUTIVE CAR SCollege Park GA	24692162258000167583145	60.18

Transactions				
Posting Date	Transaction Date	Description	Reference Number	Amount
		OLDHAM/FRANK 0088279497388 Departure Date: 09/14/12 Airport Code: ATL DL X ATL Departure Date: 09/14/12 Airport Code: ATL		
09/17	09/15	WHOLEFDS PST 10135 WASHINGTON DC	2444500226000271083648	88.25
09/17	09/15	MARRIOTT 33790 ATL MARQUATLANTA GA Arr: 09/12/12	24610432260004098219219	398.76
09/17	09/14	MARRIOTT 33790 ATL MRQ FBATLANTA GA	24610432260004098226511	10.99
09/17	09/15	NUMBER NINE WASHINGTON DC	24323002260263500010091	46.00
09/17	09/15	BEST-IN LIQUORS WASHINGTON DC	24388952260980000025694	89.39
09/18	09/16	STONEYS WASHINGTON DC	24323002261253089011717	48.30
09/19	09/18	WHOLEFDS PST 10135 WASHINGTON DC	24445002263000182508544	29.29
09/20	09/18	WASH METRORAIL WASHINGTON DC	24164072263631090021671	35.05
09/20	09/17	SAFEWAY STORE0009233 WASHINGTON DC	24164072263218019054221	42.74
09/20	09/18	NUMBER NINE WASHINGTON DC	24323002263253503010947	20.00
09/20	09/18	NUMBER NINE WASHINGTON DC	24323002263253503011101	24.00
09/24	09/21	WHOLEFDS PST 10135 WASHINGTON DC	24445002266000261073009	86.08
09/24	09/21	COMMISSARY DC WASHINGTON DC	24445002266100368954141	7.50
09/24	09/21	AMERICAN AI 0010637832875DALLAS TX OLDHAM/FRANK 0010637832875	24717052266872662617531	75.00
09/24	09/21	AMERICAN AI 0012313917083DALLAS TX OLDHAM/FRANK 0012313917063	24717052266872662943071	211.20
09/24	09/22	WASH METRORAIL WASHINGTON DC	24164072267631240009606	36.55
09/24	09/22	T MOBILE 8314 WASHINGTON DC	24717052267732672056950	257.58
09/25	09/23	D'VINES WASHINGTON DC	24231682268400741001627	22.05
09/25	09/24	AM GREETINGS*0923-1023 800-711-4474 OH	24692162268000984030173	3.99
09/25	09/23	STAPLES 09117200 WASHINGTON DC	24164072268105132685459	14.61
09/26	09/25	WHOLEFDS PST 10135 WASHINGTON DC	24445002270000194516243	108.55
09/27	09/25	CARIBOU COFFEE CO # 814 WASHINGTON DC	24445002270100310428636	2.88
09/27	09/25	NUMBER NINE WASHINGTON DC	24323002270253510010154	121.00
09/27	09/25	BUSBOYS & POETS WASHINGTON DC	24435652270206099000050	30.20
09/27	09/26	PANERA BREAD #601538 WASHINGTON DC	24427332270720005681572	13.38
09/28	09/26	MAILSTREET 866-4338787 VA	24158132271271157383902	394.03
09/28	09/26	LOU'S BAR & GRILL WASHINGTON DC	24733092271207899700151	31.40
09/28	09/27	WHOLEFDS PST 10135 WASHINGTON DC	24445002272000240141515	126.06
10/01	09/27	NUMBER NINE WASHINGTON DC	24323002272253512010259	44.00
10/01	09/28	NUMBER NINE WASHINGTON DC	24323002273253513010216	40.00
10/01	09/28	NUMBER NINE WASHINGTON DC	24323002273253513010349	30.00
10/01	09/29	RADIOSHACK 00129452 WASHINGTON DC	24164072274941147327782	31.79
10/01	09/29	CVS PHARMACY #2817 Q03 WASHINGTON DC	24445002274100380598033	36.00
10/01	09/30	RED TOP CAB OF ARLINGTON ARLINGTON VA	24492152275313007485658	28.81
10/01	09/29	BEST-IN LIQUORS WASHINGTON DC	24388952274980000026698	28.84
10/02	09/30	USAIRWAYS 0372487033188WASHINGTON DC OLDHAM/FRANK 0372487033188 Departure Date: 09/30/12 Airport Code: EBC US Y FEE	24792622275642000077792	25.00
10/03	10/02	FRAIDON RAHIMI TAXI LORTON VA	24431082277208720200022	25.00
10/03	10/02	MOE'S SOUTHWEST GR LAS VEGAS NV	24224432277104014501176	17.92
10/04	10/02	CLV STARBUCKS LAS VEGAS NV	24610432277004059018866	15.94
10/04	10/02	CAESARS HOTEL & CASINO LAS VEGAS NV Arr: 10/01/12	24610432277004059048640	250.16
10/04	10/02	USAIRWAYS 0372487328958LAS VEGAS NV OLDHAM/FRANK 0372487328958 Departure Date: 10/02/12 Airport Code: EBC US Y FEE	24792622277642000123115	25.00
10/04	10/03	WHOLEFDS PST 10135 WASHINGTON DC	24445002278000189615325	34.13
10/05	10/03	OFFICE DEPOT #2245 SILVER SPRINGMD	24445742278100325065368	21.19
10/05	10/03	NUMBER NINE WASHINGTON DC	24323002278253518010133	83.00
10/05	10/03	T MOBILE 8314 WASHINGTON DC	24717052278732788016416	182.51
10/05	10/03	INFLIGHT US AIRWAYS PHOENIX AZ	24792622278043445078593	11.50
10/08	10/05	NYC TAXI MED 1C48 ELMHURST NY	24164072279090576095448	71.60

Transactions

Posting Date	Transaction Date	Description	Reference Number	Amount
10/08	10/04	AMTRAK 2780590027772 WASHINGTON DDC OLDHAM/FRANK 2780590027772 Departure Date: 10/04/12 Airport Code: WAS 2V S NYP	24792622279688279056015	25.00
10/15	10/12	HUMAN RTS CAMPAIGN WEB 800-498-0382 DC TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD	24210732287286850200044	100.00
				\$3,697.41

Finance Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	5.24% V	\$2,422.13	\$10.44
CASH	24.24% V	\$0.74	\$0.02

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

Important Messages

As part of our continued commitment to the environment we announced a new 10-year, \$50 billion environmental business goal to help address climate change, reduce demands on natural resources and advance lower-carbon economic solutions.

The new initiative, effective January 1, 2013, will focus on energy efficiency, renewable energy and energy infrastructure, transportation, and water and waste. It will include lending, equipment finance, capital markets and advisory activity, carbon finance, and advice and investment solutions for clients.

Learn more at www.bankofamerica.com/environment

Cash Rewards for Business Summary

Beginning Balance	210.34	Monthly Bonus	25.00
Earned	66.66	Transferred In	0.00
Redeemed	0.00	Transferred Out	0.00
Adjustments	0.00	Ending Balance	322.00

To redeem your cash rewards call 1.800.673.1044, or visit www.bankofamerica.com

CHARGES ON NAPWA BANK OF AMERICA CREDIT CARD ISSUED TO FRANK OLDHAM

10/16/2012 TO	11/14/2012	TRANSACTION	DATES	TOTAL CHARGES	ALCOHOL	LOCAL MEALS	LOCAL TRAVEL	GROCERIES	DURING LEAVE	DURING VACATION	PERSONAL OTHER	CASH ADVANCES	PRESUMED BUSINESS EXPENSE
Starbucks*	10/16/2012			8.27						8.27			
Apple Cleaners*	10/17/2012			19.40						19.40			
UNC Taxi*	10/17/2012			16.25						16.25			
UNC Taxi*	10/17/2012			13.10						13.10			
UNC Taxi*	10/17/2012			71.60						71.60			
UNC Taxi*	10/17/2012			9.00						9.00			
UNC Taxi*	10/17/2012			7.65						7.65			
British Airways*	10/15/2012			65.15						65.15			
The Dish*	10/17/2012			9.55						9.55			
Café Champlagne*	10/18/2012			42.01						42.01			
International Transaction*	10/19/2012			1.96						1.96			
TIA Pol*	10/17/2012			170.35						170.35			
UNC Taxi*	10/18/2012			7.65						7.65			
Amtrak*	10/19/2012			55.00						55.00			
Chelsea Sawoy Hotel*	10/19/2012			785.07						785.07			
FBI Verizon	10/20/2012			303.50							303.50		
McFee	10/24/2012			81.08									81.08
AM Greetings	10/24/2012			3.99							3.99		
Number Nine	10/24/2012			70.00									
Wash Metro rail	10/25/2012			36.00			36.00						
Wash Metro rail	10/31/2012			20.00			20.00						
Lou's Bar & Grill	11/2/2012			28.65		28.65							
Number Nine	11/2/2012			60.00									
Hank's Oyster Bar	11/8/2012			28.00		28.00							
DVine's	11/4/2012			22.05									
Number Nine	11/4/2012			42.00									
CASH ADVANCE	11/5/2012			2500.00								2500.00	
Help PSI	11/5/2012			1000.00									1000.00
CASH ADVANCE Transaction Fee	11/6/2012			100.00									100.00
Wash Metro rail	11/7/2012			41.00			41.00						
Dieserl Rf ADJ	11/8/2012			-100.00									-100.00
Number Nine	11/7/2012			100.00									
Red Top Cab	11/8/2012			33.63									33.63
American Airlines	11/8/2012			25.00									25.00
American Airlines	11/8/2012			25.00									25.00
American Airlines	11/8/2012			75.00									75.00
Hyatt Grand Convention Center	11/9/2012			10.28									10.28
Hyatt Grand Convention Center	11/10/2012			9.84									9.84
Hyatt Grand Convention Center	11/10/2012			10.00									10.00
American Airlines	11/11/2012			25.00									25.00
American Airlines	11/11/2012			75.00									75.00
Number Nine**	11/11/2012			46.00					46.00				
Number Nine**	11/11/2012			56.00					56.00				
Number Nine**	11/12/2012			21.00					21.00				
The Hamilton**	11/12/2012			74.35					74.35				
Annie's Paramount Steak**	11/13/2012			37.89					37.89				
CASH ADVANCE***	11/13/2012			250.00								250.00	
CASH ADVANCE Transaction Fee***	11/14/2012			10.00									10.00
CVS**	11/12/2012			11.68									11.68
T Mobile**	11/13/2012			200.00									200.00
7-Eleven**	11/14/2012			10.03							10.03		
FBI Verizon**	11/14/2012			244.19					244.19				
CVS**	11/14/2012			511.90					511.90				
Staples	11/14/2012			149.98									149.98
Staples	11/14/2012			154.78									154.78
Total				\$7,684.83	\$294.05	\$56.65	\$97.00	\$0.00	\$991.33	\$1,282.01	\$317.52	\$2,860.00	\$1,786.27
Presumed Personal Expenses				\$3,038.56									

Charges While on Vacation* \$1,282.01
 Charges While on Leave** \$10.03
 CASH ADVANCE DURING LEAVE*** \$2,600.00

FRANK OLDHAM
xxxx-xxxx-xxxx-6371


Credit Limit:
Total Activity:

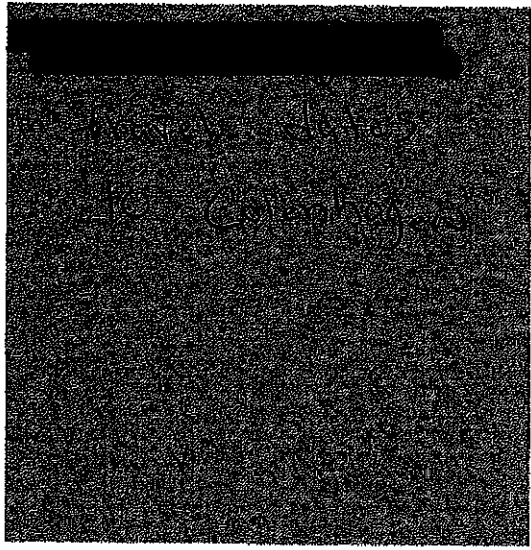
\$13,900.00
\$7,685.43

Posting Date	Transaction Date	Transaction	Amount
11/16/2012	11/14/2012	STAPLES 00117200	\$154.78
11/16/2012	11/14/2012	STAPLES 00117200	\$149.98
11/16/2012	11/14/2012	CVS PHARMACY #1365 Q03	\$511.90
11/15/2012	11/14/2012	FS*VERIZON+BMC\$3.50	\$244.19
11/15/2012	11/14/2012	7-ELEVEN 33192	\$10.03
11/15/2012	11/13/2012	T MOBILE 8314	\$200.00
11/15/2012	11/12/2012	CVS PHARMACY #2817 Q03	\$11.88
11/14/2012	11/14/2012	***FINANCE CHARGE**CASH	\$10.00
11/14/2012	11/13/2012	CASH BANK OF AMERICA DC00	\$250.00
11/14/2012	11/13/2012	ANNIES PARAMOUNT STEAK	\$37.89
11/14/2012	11/12/2012	THE HAMILTON	\$74.35
11/14/2012	11/12/2012	NUMBER NINE	\$21.00
11/13/2012	11/11/2012	NUMBER NINE	\$58.00
11/13/2012	11/11/2012	NUMBER NINE	\$48.00
11/13/2012	11/11/2012	AMERICAN AI 0010838895307	\$75.00
11/13/2012	11/11/2012	AMERICAN AI 0010276825539	\$25.00
11/12/2012	11/10/2012	HYATT GRAND CONV CTR F&B	\$10.00
11/12/2012	11/10/2012	HYATT GRAND CONV CTR F&B	\$9.84
11/12/2012	11/09/2012	HYATT GRAND CONV CTR F&B	\$10.68
11/12/2012	11/08/2012	AMERICAN AI 0010838834603	\$75.00
11/12/2012	11/08/2012	AMERICAN AI 0010276718285	\$25.00
11/12/2012	11/08/2012	AMERICAN AI 0010276718235	\$25.00
11/09/2012	11/08/2012	RED TOP CAB OF ARLINGTON	\$33.63
11/09/2012	11/07/2012	NUMBER NINE	\$100.00
11/08/2012	11/08/2012	DISASTR RELF ADJ. C/A FEE	\$100.00
11/08/2012	11/07/2012	WASH METRORAIL	\$41.00
11/06/2012	11/06/2012	***FINANCE CHARGE**CASH	\$100.00
11/08/2012	11/05/2012	HELP-PSI, INC.	\$1,000.00
11/08/2012	11/05/2012	CASH BANK OF AMERICA DC01	\$2,500.00
11/05/2012	11/04/2012	NUMBER NINE	\$32.00
11/05/2012	11/04/2012	DVINES	\$22.05
11/05/2012	11/03/2012	HANK'S OYSTER BAR LLC	\$24.00
11/05/2012	11/02/2012	NUMBER NINE	\$60.00
11/05/2012	11/02/2012	LOUIS BAR & GRILL	\$28.66
11/02/2012	10/31/2012	WASH METRORAIL	\$20.00
10/28/2012	10/25/2012	WASH METRORAIL	\$36.00
10/26/2012	10/26/2012	NUMBER NINE	\$70.00
10/25/2012	10/24/2012	MCAFEE	\$81.08
10/25/2012	10/24/2012	AM GREETINGS 1023 1122	\$3.98
10/23/2012	10/20/2012	FS*VERIZON+BMC\$3.50	\$309.50

10/22/2012	10/18/2012	CHELSEA SAVOY HOTEL	\$785.07
10/22/2012	10/18/2012	AMTRAK 2838221017000	\$65.00
10/22/2012	10/18/2012	NYC TAXI	\$7.85
10/22/2012	10/17/2012	RA PGL	\$170.35
10/19/2012	10/19/2012	INTERNATIONAL TRANSACTION	\$1.86
10/18/2012	10/18/2012	CAFE CHAMPIGNON	\$42.01
10/18/2012	10/17/2012	THE DISH	\$9.55
10/18/2012	10/15/2012	BRITISHA 1254522833484	\$85.15
10/18/2012	10/17/2012	NYC TAXI	\$7.85
10/18/2012	10/17/2012	NYC TAXI MED 7L43	\$9.00
10/18/2012	10/17/2012	NYC TAXI MED 5P31	\$71.00
10/18/2012	10/17/2012	NYC TAXI MED 5H53	\$13.10
10/18/2012	10/17/2012	NYC TAXI MED 5F74	\$16.25
10/18/2012	10/17/2012	APPLE CLEANERS	\$19.40
10/18/2012	10/16/2012	STARBUCKS CORP00034215	\$8.27

 Secure Area

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11/14/2012 TO
 11/23/2012
 CHARGES ON NAPWA BANK OF
 AMERICA CREDIT CARD ISSUED TO
 FRANK OLDHAM

TRANSACTION	DATES	TOTAL CHARGES	ALCOHOL	LOCAL MEALS	PHARMACY	LOCAL TRAVEL	GROCERIES	POST ADMINISTRATIVE LEAVE	PRESUMED BUSINESS EXPENSE
Chief Ike's Mambo Room	11/14/2012	13.00						13.00	
7-Eleven	11/16/2012	9.04						9.04	
Comcast of Washington	11/17/2012	495.00						495.00	
Wholefoods	11/16/2012	162.99						162.99	
Wholefoods	11/16/2012	80.50						80.50	
CVS Pharmacy	11/16/2012	61.19						61.19	
Number Nine	11/16/2012	75.00						75.00	
Peppo Speedpay	11/17/2012	351.45						351.45	
Kenyon Square Cleaners	11/16/2012	37.70						37.70	
Number Nine	11/19/2012	22.00						22.00	
AM Greetings	11/23/2012	3.99						3.99	
Total		\$1,311.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,311.86	\$0.00

Personal Expenses \$1,311.86
 All Expenses Incurred while on administrative leave



Cash Rewards Visa Signature®
Business Card

NATIONAL ASSOC OF PEOPLE WITH AIDS
November 17, 2012 - December 16, 2012

Company Statement

Account Information:
www.bankofamerica.com

Mail Billing Inquiries to:
BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998-2238

Mail Payments to:
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

Customer Service:
1.800.673.1044, 24 Hours

TTY Hearing Impaired:
1.888.500.6267, 24 Hours

Outside the U.S.:
1.509.353.6656, 24 Hours

For Lost or Stolen Card:
1.800.673.1044, 24 Hours

Business Offers:
www.bankofamerica.com/mybusinesscenter

Payment Information	
New Balance Total	\$11,846.77
Past Due Amount	\$137.72
Minimum Payment Due	\$357.10
Payment Due Date	01/10/13

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a fee based on the outstanding balance:
 \$19.00 for balance less than \$100.01
 \$29.00 for balance less than \$1,000.01
 \$39.00 for balance less than \$5,000.01
 \$49.00 for balance greater than \$5,000.01

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

Account Summary	
Previous Balance	\$8,919.48
Payments and Other Credits	-\$8.25
Balance Transfer Activity	\$0.00
Cash Advance Activity	\$0.00
Purchases and Other Charges	\$2,834.10
Fees Charged	\$49.00
Finance Charge	\$52.44
New Balance Total	\$11,846.77
Credit Limit	\$13,900
Credit Available	\$2,053.23
Statement Closing Date	12/16/12
Days in Billing Cycle	30

Cardholder Activity Summary

Account Number	Credit Limit	Total Activity	Payments and Other Credits	Balance Transfer Activity	Cash Advance Activity	Purchases and Other Charges	Fees Charged
6,000		1,513.99	-8.25	0.00	0.00	1,522.24	0.00
OLDHAM, FRANK							
13,900		1,311.86	0.00	0.00	0.00	1,311.86	0.00

0500000 0035710 1184677 4339930018510729

Account Number: 4339 9300 1851 0729
November 17, 2012 - December 16, 2012

New Balance Total \$11,846.77
Minimum Payment Due \$357.10
Payment Due Date 01/10/13

|||||
BUSINESS CARD
PO BOX 15796
WILMINGTON, DE 19886-5796

|||||
NATIONAL ASSOC OF PEOPLE WITH AIDS **P0017930
STE 505
8401 COLESVILLE RD
SILVER SPRING, MD 20910-334930

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:
BUSINESS CARD,
or make your payment online at
www.bankofamerica.com

⑆54999001⑆00030018510729⑈

Transactions

Posting Transaction
 Date Date Description Reference Number Amount
 NATIONAL ASSOC OF PEOPLE WITH AIDS
 Account Number: 0729

12/13	12/13	Fees Charged		
		LATE PAYMENT FEE		49.00
		TOTAL FEES FOR THIS PERIOD		\$49.00
		Finance Charge		
12/14	12/14	PURCHASE *FINANCE CHARGE*		47.16
12/14	12/14	CASH *FINANCE CHARGE*		5.28
		TOTAL FINANCE CHARGE FOR THIS PERIOD		\$52.44

Account Number: 6335

Payments and Other Credits				
11/28		LITTLE HOME DELI SILVER SPRINGMD	74071052333158173751656	-8.25
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD		-\$8.25
Purchases and Other Charges				
11/19	11/18	DELTA AIR 0068203925244WASHINGTON DC	247170523228732203925244	25.00
		BAILLOUS/STEPHEN		
		0068203925244		
		Departure Date: 11/18/12 Airport Code: DCA		
		DL X DCA		
		Departure Date: 11/16/12 Airport Code: DCA		
11/19	11/16	THE ALAMO TEX-MEX RESTAU DALLAS TX	24493982322200286300488	17.16
11/19	11/16	WOLFGANG PUCK 10468304 CINCINNATI OH	24164072322531214748366	25.71
11/19	11/17	BELLINI'S CAFE DALLAS TX	24223692323980036047296	62.81
11/19	11/18	DELTA AIR 0068203557533DALLAS TX	24717052324673240304776	25.00
		BAILLOUS/STEPHEN		
		0068203557533		
11/28	11/26	WASH METRO RAIL SILVER SPRINGMD	24164072322531214748366	20.00
11/29	11/27	WASH METRO RAIL WASHINGTON DC	24164072322531214748366	10.00
11/29	11/28	LITTLE HOME DELI SILVER SPRINGMD	24071052333158173751656	8.25
11/30	11/28	MAILSTREET 866-4338787 VA	241581323343342304874	394.03
12/03	11/28	HILTON SILVER SPRING SILVER SPRINGMD	24055232336006001034763	854.28
		Arr: 11/25/12		
12/08		CTC*CONSTANTCONTACT.COM 855-2295506 MA	24908412343399413466776	80.00
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$1,624.28

OLDHAM, FRANK
 Account Number: 6371

Purchases and Other Charges				
11/19	11/14	CHIEF IKES MAMBO ROOM WASHINGTON DC	24158132321321205114609	13.00
11/19	11/16	7-ELEVEN 23723 WASHINGTON DC	24299102321000893414694	9.04
11/19	11/17	COMCAST OF WASHINGTON 800-COMCAST DC	24892162322000890657218	495.00
11/19	11/16	WHOLEFDS PST 10135 WASHINGTON DC	24445002322000267344752	162.99
11/19	11/16	WHOLEFDS PST 10135 WASHINGTON DC	24445002322000267344836	80.50
11/19	11/16	CVS PHARMACY #2834 Q03 WASHINGTON DC	24445002322100374879557	61.19
11/19	11/16	NUMBER NINE WASHINGTON DC	24323002322253561010630	75.00
11/19	11/17	PEPCO/SPEEDPAY 202-833-7500 DC	24892162322000147042594	351.45
11/19	11/16	KENYON SQUARE CLEANERS WASHINGTON DC	24071052323987116649370	37.70
11/21	11/19	NUMBER NINE WASHINGTON DC	24323002325253584010204	22.00
11/28	11/23	AM GREETINGS*1122-1222 800-711-4474 OH	24892162328000021809662	3.99
		TOTAL PURCHASES AND OTHER CHARGES FOR THIS PERIOD		\$1,311.86

Finance Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Finance Charges by Transaction Type
PURCHASES	5.24% V	\$10,946.31	\$47.16
CASH	24.24% V	\$264.90	\$5.28

V = Variable Rate (rate may vary), Promotional Balance = APR for limited time on specified transactions.

Important Messages

You are a valued customer and we want you to know that we have not received your current payment due. Please send your payment due today. If you have already mailed it, thank you.



NATIONAL ASSOC OF PEOPLE WITH AIDS

4339 9300 1851 0720

November 17, 2012 - December 16, 2012

Page 4 of 4



T=000 - 35133460 - 017930 - 0002 - 0002 - 2

Important Messages

Credit(s) for many fees incurred Oct 29th to Nov 7th were applied to your account and are included in your statement detail. We recognize it's often in the days after a disaster that you need our help. If you need further assistance with your loans or payments, please visit our banking centers or call our team at (866) 729-1764.

Cash Rewards for Business Summary

Beginning Balance	406.23	Monthly Bonus	0.00
Earned	38.34	Transferred In	0.00
Redeemed	400.00	Transferred Out	0.00
Adjustments	0.00	Ending Balance	42.57

To redeem your cash rewards call 1.800.673.1044, or visit www.bankofamerica.com

Amount: \$2,500.00 Sequence Number: 3330648935
 Account: 1643002339 Capture Date: 11/13/2012
 Bank Number: 54075010 Check Number: 556884

CREDIT - Cashier's Check Outstanding

No. 0556884

DATE NOVEMBER 13, 2012 30-DAY
 PAY TO THE ORDER OF

Pay
 Order
 of

Bank of America, N.A.
 For Atlanta, GA

COLUMBIA HEIGHTS

000153 0001 010336004

FRANK J. CORDAN

Resident (Purchased By)

FOR DEPOSIT ONLY FIVE THOUSAND DOLLARS AND 00 CENTS

2500.00

PAID TO THE ORDER OF

VOID

[Handwritten Signature]
 Non-Negotiable
 Authorized Signature

VOID AFTER 90 DAYS

Credit Copy

⑆0556884⑆ ⑆54075010⑆ 001841001239⑆ 5⑆0000250000⑆

Bank of America, N.A.
 11/13/12
 3330648935

Tran 00167 11/13/2012 09:46 MDC
 R/TX 340200139 (C 000000) TX 0000
 Account 001923194353
 Document # 735884
 Official Check Sale 12.000.00
 N 0/A 0000000001 09/19 09-11

Amount: \$2,000.00 Sequence Number: 3330648936
 Account: 1641002235 Capture Date: 11/13/2012
 Bank Number: 54075030 Check Number: 556883

CREDIT - Cashier's Check Outstanding

No. 0556883

DATE: NOVEMBER 13, 2012 PAY TO THE ORDER OF: NATIONAL ASSOCIATION OF FIREMEN WITH

COLLETTA MICHIGIS
 600155 0001 600033000
 4870 THESSAND FOLLIES ADD CO 021764
 016122021 L. SINGH
 4888

Member (Purchased By)
 \$ **2000.00**

[Signature]
 Non-Negotiable
 Authorized Signature

VOID AFTER 90 DAYS

Credit Copy

⑈0556883⑈ ⑆54075030⑆ 001641002235⑆ 5⑆0000200000⑆

11/13/2012 09:45 AM
 1641002235
 2000.00
 01/20 09:10

3330648936

1037
 5722

Amount: \$20.00 Sequence Number: 3330648937
 Account: 1942200000152 Capture Date: 11/13/2012
 Bank Number: 83480091 Check Number: 0



General Ledger -DC

CREDIT

Tellers Fees Clearing Account
 COLUMBIA RIGHTS

00000000000000000000

Trm 00169 11/13/2012 0943
 Entity IDC CR 4006153 Tr 0000
 Account 001923192333
 2/10 340207112
 Consignment Fee
 3/11/12 Chq's Fee 100.00

15534500198 1942200000152 000000002000

BANK OF AMERICA
 3330648937

3037 5.000

Amount: \$4,520.00 Sequence Number: 3330648938
Account: 1923196553 Capture Date: 11/13/2012
Bank Number: 84090013 Check Number: 0

Bank of America

Out of State Counter Withdrawal

DEBIT

- 1. Mark the counter memo and receipt number ending.
- 2. Mark the State Code for the funds transfer party of the account.
- 3. Mark the State Code for the funds transfer to the Post Code below.

01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	00
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11/13/12
 National Association of People with Aids
 9101 Colony Rd
 Suite 770
 Silver Spring MD 20910
 Telephone (301) 593-7684

1923196553 \$ 4,520.00
 Elizabeth Newman The Holy Spirit
 \$2000 \$2500

01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	00
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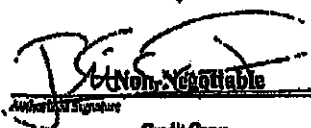
Wash DC St ID 268644
 eu 8/24/18
 is 8/24/10
 3330648938
 Official Check Date 11/13/2012
 Amount \$4,520.00

Account: 82,000.00 Sequence Number: 4030852631
 Account: 1641001239 Capture Date: 11/14/2012
 Bank Number: 54072010 Check Number: 570074

CREDIT - Cashier's Check Outstanding

No. **0570074**

Subject to Payment - In the event the check is not cashed on the date specified, the bank will not be responsible for the payment of the check.
 Date **NOVEMBER 14, 2012** 30-11/14/12 2325

Bank of America
 Cashier's Check
 PAY TO THE ORDER OF
 STONEY CIRCLE
 JULIEN 89210 00057074
 NATIONAL ASSOCIATION OF REALTORS
 Remitter (Purchased By)
 \$**2000.00**
 FIVE THOUSAND DOLLARS AND 00 CENTS**
 "STONEY CIRCLE"
 "22222; REMITTER (LEGAL RESIDENT)"

 Non-Negotiable
 Authorized Signature
 Credit Copy

Bank of America, N.A. Member FDIC VOID AFTER 90 DAYS
 ⑆0570074⑆ ⑆540750108⑆ 001641001239⑆ 5⑆0000200000⑆

4030852631

Trans 00107 11/14/2012 16:57 NCC
 R/TN 540500139 EC 3010007 12r 00010
 Account 880003503613
 Document # 570074
 Official Check Sale 12,000.00
 STA DC1623496 09/18 09/10

Amount: \$10.00 Sequence Number: 4030852632
 Account: 1942203010009 Capture Date: 11/14/2012
 Bank Number: 53450031 Check Number: 0



General Ledger - DC

CREDIT

Title: Fees Clearing Account

Tran 00107 11/14/2012 10185
 Entry NOC CC 2010007 TR 00010
 Account 080005503618
 R/Y 540300328
 Consignment Fee
 Official Check Sale \$10.00

⑆534500314⑆ 1942203010009⑆ 5⑆0000001000⑆

4030852632

Amount: \$2,010.00 Sequence Number: 4030852633
Account: 8808615 Capture Date: 11/14/2012
Bank Number: 54050013 Check Number: 0

Bank of America Out of State Counter Withdrawal DEBIT

1. Mark the network name and account number fields.
2. Mark the State Code for the branch the funds are sent to.
3. Mark the Field Number in the Proof Code box below.

Address: 1400 I... Suite 713
City: Washington DC
State: DC
Zip: 20002
Date: 11/14/12
Signature: J. O...
Branch: 1202 1020-1665

50000005505615 \$ 2010.00

5405001361 55056154 0000201000

AK 01	403085131	(ck,sa)	OR 01	403085132	(ck,sa)
AL 01	403085132	(ck,sa)	PA 39	403085133	(ck,sa)
AR 01	403085133	(ck,sa)	RI 09	403085134	(ck,sa)
CA 41	403085134	(ck,sa)	SC 07	403085135	(ck,sa)
CO 01	403085135	(ck,sa)	TX 40	403085136	(ck,sa)
CT 06	403085136	(ck,sa)	VA 74	403085137	(ck,sa)
DC 01	403085137	(ck,sa)	WA 53	403085138	(ck,sa)
FL 09	403085138	(ck,sa)	WI 01	403085139	(ck,sa)
GA 08	403085139	(ck,sa)	WV 04	403085140	(ck,sa)
HI 06	403085140	(ck,sa)	WY 08	403085141	(ck,sa)
IA 09	403085141	(ck,sa)			

Customer Connection CC 90 540500136
Military Bank MB 91 540500134 (ck,sa)
Trans 00107 11/14/2012 16:55
Entity RDC CC 2010007 TA 00010
Account 00005505615
R/T# 540500136
Official Check Sale 12,810.00
ATA DC000000 08/18 08/10

4030852633

Amount: \$2,000.00 Sequence Number: 3230553558
 Account: 1641001339 Capture Date: 11/15/2012
 Bank Number: 54078010 Check Number: 556770

CREDIT - Cashier's Check Outstanding

No. 0556770

Date: NOVEMBER 15, 2012
 24-01169
 8172

Pay to the Order of: COLUMBIA BROS
 690255 8804 001956770
 BANK OF AMERICA
 Remitter (Withdrawal By)
 \$ **2000.00**
 \$2000 THOUSAND DOLLARS AND 00 CENTS
 44591000 BA1605004
 1234
 VOID AFTER 90 DAYS
 Authorized Signature
 Credit Copy

FR-44-3745 (2-9-05)
 Pay to the Order of

BANK OF AMERICA, N.A.
 123456789

⑆0556770⑆ ⑆54078010⑆ 001641001239⑆ 570000200000⑆

NOV 15 2012
 BANK OF AMERICA, N.A.
 12/15/12
 3230553558

7245
 TWR 00093 11/15/2012 11:39 AOC
 678 54050018 EC 0000153 Tr 02604
 Account 40192318953
 Document # 556770
 Official Check Sale \$2,002.00
 STA 02-912218 08/18 08'10

Amount: \$2,500.00 Sequence Number: 330553559
 Account: 1641001239 Capture Date: 11/15/2012
 Bank Number: 54078010 Check Number: 556771

CREDIT - Cashier's Check Outstanding

No. 0556771

Payable to the order of **COLLEGE RIGHTS** Date **NOVEMBER 15, 2012** 38-9714
 NYC

Pay **\$\$\$2500.00****
 TWO THOUSAND FIVE HUNDRED DOLLARS AND 00 CENTS**
 Payable to the order of **COLLEGE RIGHTS**
 4000131 0006 0100556771
 Number (Purchased By)

Bank of America, N.A.
 San Antonio, Texas
 VOID AFTER 60 DAYS
 Authorized Signature
 Credit Copy

⑈0556771⑈ ⑆54078010⑈ ⑆001641001239⑈ 5⑆0000250000⑆

11/15/12

5:21

Bank of America, N.A.
 San Antonio, Texas
 11/15/12

TRF 00033 11/15/2012 11:39 MCC
 RFT 54080013 CC 0360153 TR 00004
 Account 001923194353
 Document N 556771
 Official Check Sale 12,500.00
 9th 0C0799102 08/15 08/10

Amount: 920.00 Sequence Number: 3230553560
 Account: 1942200000183 Capture Date: 11/18/2012
 Bank Number: 52480031 Check Number: 0



General Ledger - DC

CREDIT

Title: Fee Clearing Account
 COLUMBIA HEIGHTS

Tran: 0003 11/18/2012 11:39
 Entry: NPC CC 0000153 Tr: 00004
 Account: 001923174553
 R/T: 540600128
 Consignment Fee
 Office of Check Sales 120.00

⑆0003000000⑆ ⑆51000002⑆ ⑆1⑆ ⑆18005183⑆

11/18/12

BANK OF AMERICA NA
 3230553560

7245 0.2376

AMOUNT: 6000.00
Account: 162004
Bank Number: 57280017

Sequence Number: 3230553561
Capture Date: 11/15/2012
Check Number: 69504



Cash Out - Credit

25-14-118D 03-2006

COLUMBIA HEIGHTS
TELLER NO. 004

Trm 00833 11/15/2012 11:34
Entity NOC CC 000153 TIR 00004
Account 00192319633
R/TR 54050136
Cash Out 1000.00

⑈065504⑈ ⑈572500177⑈ 0000153 004⑈ 5⑈00000000000⑈

11/15/12

72:5

02

BANK OF AMERICA NA
COLUMBIA HEIGHTS, TN
11/15/12

3230553561

Amount: \$5,320.00 Sequence Number: 323053662
Account: 1923196553 Capture Date: 11/15/2012
Bank Number: 54080023 Check Number: 0

Bank of America **A.V.C. Out of State Counter Withdrawal**

DEBIT

1. Mark the customer name and account number as follows
 2. Mark the State Code for the depository of the account
 3. Mark the State Code for the depository of the check

01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	00
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Date: Nov. 15, 2012
 Name: FRANK J. Aldhem, Jr. NARWA
 Address: 5101 Calverly Road Suite 505 Silver Spring MD 20910
 Telephone: (301) 227-6127

Account Number: 1923196553 TOTAL AMOUNT: \$ 5,320.00
 Check Number: 0
 Amount: 5320.00

AK	AK	44000139	(ch,sa)	OR	97	54090132	(ch,sa)
AZ	01	54070137	(ch,sa)	PA	30	540120176	(ch,sa)
AR	01	54070137	(ch,sa)	RI	09	54000137	(ch,sa)
CA	01	54070137	(ch,sa)	SC	07	54050139	(ch,sa)
CO	01	54070137	(ch,sa)	TX	63	54060131	(ch,sa)
CT	01	54070137	(ch,sa)	VA	74	54070134	(ch,sa)
DC	01	54070137	(ch,sa)	WA	03	54030137	(ch,sa)
FL	01	54070137	(ch,sa)	WI	05	54070138	(ch,sa)
GA	01	54070137	(ch,sa)	WV	04	54070138	(ch,sa)
HI	01	54070137	(ch,sa)	WY	01	54070138	(ch,sa)
IA	01	54070137	(ch,sa)				
ID	01	54070137	(ch,sa)				
IL	01	54070137	(ch,sa)				
IN	01	54070137	(ch,sa)				
KS	01	54070137	(ch,sa)				
KY	01	54070137	(ch,sa)				
LA	01	54070137	(ch,sa)				
MA	01	54070137	(ch,sa)				
MD	01	54070137	(ch,sa)				
ME	01	54070137	(ch,sa)				
MI	01	54070137	(ch,sa)				
MN	01	54070137	(ch,sa)				
MO	01	54070137	(ch,sa)				
MS	01	54070137	(ch,sa)				
MT	01	54070137	(ch,sa)				
NC	01	54070137	(ch,sa)				
ND	01	54070137	(ch,sa)				
OH	01	54070137	(ch,sa)				
OK	01	54070137	(ch,sa)				
OR	01	54070137	(ch,sa)				
PA	01	54070137	(ch,sa)				
RI	01	54070137	(ch,sa)				
SC	01	54070137	(ch,sa)				
SD	01	54070137	(ch,sa)				
TN	01	54070137	(ch,sa)				
TX	01	54070137	(ch,sa)				
UT	01	54070137	(ch,sa)				
VT	01	54070137	(ch,sa)				
WA	01	54070137	(ch,sa)				
WI	01	54070137	(ch,sa)				
WV	01	54070137	(ch,sa)				
WY	01	54070137	(ch,sa)				

BANK OF AMERICA NA
 11/15/12
 323053662

2370