



# Amazon Business Prime Card

OCOMAR ENTERPRISES  
LUIS RODRIGUEZ

Closing Date 01/09/24 Next Closing Date 02/07/24  
Account Ending 5-05001



p. 1/10

**Customer Care:** 1-833-674-7268  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](https://americanexpress.com)

## Payment Options:

**Total Balance** **\$5,348.95**

Pay the full balance, adjusted for payments, returns, credits and transactions since the last statement closing date. Includes Payment Terms Balance.

**Standard Balance** **\$5,348.95**

Pay this amount to avoid interest charges on future purchases. Standard Balance means Total Balance, excluding the current Payment Terms Balance.

**Minimum Payment Due** **\$53.00**

Amount to pay in order to keep your account in good standing. If you selected Payment Terms for any transactions you must still pay the minimum amount due.

**Payment Due Date** **02/03/24**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 02/03/24, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.99%.

## Amazon Rewards Points

Earned 11/01 - 11/30 **13,024**  
Total Available as of 11/30 **157,719**

Points Earned this period are pending until charges paid in full and all your accounts are in good standing.


 For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

## Account Summary


Previous Balance	\$15,254.75
Payments/Credits	-\$15,254.75
New Standard Bal. Charges	+\$5,348.95
New Payment Terms Charges	+\$0.00
Fees	+\$0.00
Interest Charges	+\$0.00

<b>Total Balance</b>	<b>\$5,348.95</b>
<b>Minimum Payment Due</b>	<b>\$53.00</b>

Credit Limit	\$25,000.00
Available Credit	\$19,651.05
Cash Advance Limit	\$3,000.00
Available Cash	\$3,000.00
Days in Billing Period:	32

 See page 2 for important information about your account.

 Please refer to the **IMPORTANT NOTICES** section on **page 9**.

 We will debit your bank account for your monthly AutoPay payment of \$5,348.95 on 01/24/24. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 01/24/24. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 02/03/24.

Continued on page 3

 **Payment Coupon**  
Do not staple or use paper clips

 **Pay by Computer**  
[americanexpress.com/business](https://americanexpress.com/business)

 **Pay by Phone**  
1-800-472-9297

**Account Ending 5-05001**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

LUIS RODRIGUEZ  
OCOMAR ENTERPRISES  
1239 PO BOX  
SAN MATEO CA 94401-0816

Payment Due Date	Total Balance
<b>02/03/24</b>	<b>\$5,348.95</b>
	Standard Balance
	<b>\$5,348.95</b>
	Minimum Payment Due
	<b>\$53.00</b>

See reverse side for instructions on how to update your address, phone number, or email.

  
AMERICAN EXPRESS  
PO BOX 60189  
CITY OF INDUSTRY CA 91716-0189

\$ \_\_\_\_\_  
**Amount Enclosed**

0000349992910075173 000534895000005300 05 H

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**If you pay more than your Standard Balance:** Any payments that are greater than the billed Standard Balance will first apply to other Standard Balance purchases, including unbilled charges, then to any Payment Terms balance. You can view unbilled charges through your Online Account at [americanexpress.com](http://americanexpress.com). Any excess payment originally applied to Payment Terms balances will be moved to any future Standard Balance that is established, prior to the expiration of the Payment Terms period for such Payment Terms balance.

**Paying Interest:** Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire Standard Balance by the due date each month. Payment Terms purchases will be included in the Standard Balance after their Payment Terms period has expired. We will not charge you interest on Payment Terms purchases during their Payment Terms period. We will begin charging interest on cash advances on the transaction date.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

#### **Billing Dispute Procedures**

##### **What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at: American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
  - At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.
- You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

##### **What Will Happen After We Receive Your Letter**

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

#### **Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

#### **Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



**Amazon Business Prime Card**  
OCOMAR ENTERPRISES  
LUIS RODRIGUEZ  
Closing Date 01/09/24



p. 3/10

Account Ending 5-05001



**Customer Care & Billing Inquiries**  
International Collect  
Cash Advance at ATMs Inquiries  
**Large Print & Braille Statements**

**1-833-674-7268**  
1-623-492-3344  
1-800-CASH-NOW  
**1-833-674-7268**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-833-674-7268**



**Website:** [americanexpress.com](https://americanexpress.com)

**Customer Care  
& Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**  
PO BOX 60189  
CITY OF INDUSTRY  
CA  
91716-0189

**Payment Terms Balance Summary**

Includes purchases within the Total Balance that are interest-free. Purchases are grouped by billing cycle. All Payment Terms purchases must be paid in full by their respective due dates to avoid future interest charges. After the due date, the corresponding amount will be shown in your Standard Balance.

<b>Total</b>	<b>\$0.00</b>
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**Payments and Credits**

**Summary**

	<b>Total</b>
<b>Payments</b>	-\$15,254.75
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$15,254.75</b>

**Detail** \*Indicates posting date


<b>Payments</b>	<b>Amount</b>
12/23/23* LUIS RODRIGUEZ AUTOPAY PAYMENT RECEIVED - THANK YOU JPMorgan Chase Bank, NA	-\$15,254.75

**New Charges**

**Summary**

	<b>Standard Balance Charges</b>	<b>Payment Terms Charges</b>	<b>Total</b>
LUIS RODRIGUEZ 5-05001	\$3,500.09	\$0.00	\$3,500.09
JOSE RODRIGUEZ 5-02016	\$1,207.49	\$0.00	\$1,207.49
GABRIEL TRUJILLO 5-01034	\$641.37	\$0.00	\$641.37
<b>Total New Charges</b>	<b>\$5,348.95</b>	<b>\$0.00</b>	<b>\$5,348.95</b>

**Detail**

 **LUIS RODRIGUEZ**  
Card Ending 5-05001

				<b>Amount</b>
12/08/23	AplPay LA TAPATIA MARKET 707-551-4890	VALLEJO	CA	\$50.31
12/08/23	AplPay STARBUCKS STORE 0592 FAST FOOD RESTAURANT	VALLEJO	CA	\$11.30
12/08/23	SAFEWAY FUEL 800-898-4027	MORGAN HILL	CA	\$88.04
12/09/23	Uber Trip NASCKBCL 90005	help.uber.com	CA	\$11.73

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## Detail Continued

				Amount
12/09/23	Uber Trip 6G6MZMKA 90027	help.uber.com	CA	\$15.06
12/09/23	Uber Trip GBXGVAC4 94066	help.uber.com	CA	\$10.98
12/09/23	Uber Trip W2G7VFGU 94526	help.uber.com	CA	\$54.80
12/10/23	AMAZON MARKETPLACE NA PA AMZN.COM/BILL	AMZN.COM/BILL	WA	\$69.56
12/10/23	AplPay LA SUPERIOR #3 000000001 9254275178	PITTSBURG	CA	\$50.13
12/10/23	STARBUCKS 8007827282	800-782-7282	WA	\$45.00
12/11/23	AMAZON MARKETPLACE NA PA GOODS/SERVICES	AMZN.COM/BILL	WA	\$43.49
12/11/23	Uber Trip 2YWYTMBR 90005	help.uber.com	CA	\$12.40
12/11/23	Uber Trip QENJMWOB 90071	help.uber.com	CA	\$14.66
12/11/23	AplPay VALLEJO GROCERY OUTLET 00000000670 7076446581	VALLEJO	CA	\$30.83
12/11/23	AplPay SAFEWAY #0989 0989 800-898-4027	VALLEJO	CA	\$53.10
12/11/23	UNION 76 09477837 UNION 76	CUPERTINO	CA	\$116.58
12/12/23	Uber Trip 5GNW4Y4U 94080	help.uber.com	CA	\$10.90
12/12/23	AplPay STARBUCKS STORE 1339 FAST FOOD RESTAURANT	BENICIA	CA	\$51.20
12/12/23	AplPay UNION 76 09451808 UNION 76	EMERYVILLE	CA	\$93.28
12/12/23	AplPay NORTH STAR GAS 415-351-8550	VALLEJO	CA	\$69.19
12/13/23	Uber Trip GXX23BXJ 94066	help.uber.com	CA	\$10.92
12/13/23	CHEVRON 0211882/CHEVRON SERVICE STN	MILPITAS	CA	\$85.34
12/14/23	STARBUCKS 8007827282	800-782-7282	WA	\$25.00
12/14/23	AplPay EL 2 DE OROS PRODUCE MARKET 7075532395	VALLEJO	CA	\$80.31
12/15/23	AplPay WETZELS PRETZELS KIOSK K2 650000012 9258332571	CONCORD	CA	\$35.95
12/16/23	7-ELEVEN 33374 00073337401 925-522-8699	PITTSBURG	CA	\$98.05
12/17/23	Uber Trip ICCVU5YR 94133	help.uber.com	CA	\$9.90
12/17/23	Uber Trip QHCOZENS 94133	help.uber.com	CA	\$12.90
12/17/23	AplPay IN-N-OUT VALLEJO FAST FOOD RESTAURANT	VALLEJO	CA	\$57.30
12/17/23	AplPay TST* TUTTIMELON - SOLANO 00030356 RESTAURANT	FAIRFIELD	CA	\$31.28
12/17/23	AplPay NORTH STAR GAS 415-351-8550	VALLEJO	CA	\$68.74
12/17/23	AplPay OLD NAVY US 6037 000000000000000094533	FAIRFIELD	CA	\$12.54

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**Detail Continued**

				<b>Amount</b>
12/17/23	AplPay REFRESH SHOE CLEANER - SA 690550110 RFISHER1289@COMCAST.NET	SACRAMENTO	CA	\$87.40
12/18/23	AplPay LAZY DOG RESTAURANT 46 0000 714-769-7020	SAN JOSE	CA	\$121.13
12/19/23	AplPay STARBUCKS STORE 0592 FAST FOOD RESTAURANT	VALLEJO	CA	\$35.40
12/19/23	AplPay NORTH STAR GAS 415-351-8550	VALLEJO	CA	\$79.69
12/19/23	AplPay KWIK SERV VALLEJO SPRING 0000000005 5106655400	VALLEJO	CA	\$71.61
12/20/23	Uber Trip AXOFKVFU 94066	help.uber.com	CA	\$10.94
12/20/23	ROTTEN ROBBIE 4083783611	CAMPBELL	CA	\$97.17
12/20/23	AplPay LA MICHOACANA PLUS VAL 847-757-5720	VALLEJO	CA	\$45.14
12/21/23	STARBUCKS 8007827282	800-782-7282	WA	\$25.00
12/22/23	AplPay CARDENAS MARKETS 000000213 9099237426	VALLEJO	CA	\$65.89
12/23/23	AplPay POPBAR CONCORD squareup.com/receipts	Concord	CA	\$44.37
12/23/23	AplPay POPBAR CONCORD squareup.com/receipts	Concord	CA	\$6.57
12/23/23	AplPay CHICK-FIL-A #03343 000000000564081 7076487001	VALLEJO	CA	\$68.02
12/23/23	STARBUCKS 8007827282	800-782-7282	WA	\$25.00
12/23/23	Uber Trip YAKSKL43 94591	help.uber.com	CA	\$7.76
12/23/23	CHEVRON 0211882/CHEVRON SERVICE STN	MILPITAS	CA	\$118.36
12/23/23	AplPay KWIK SERV VALLEJO SPRING 0000000005 5106655400	VALLEJO	CA	\$59.28
12/24/23	Uber Trip EVRDPWK6 95054	help.uber.com	CA	\$5.00
12/24/23	AplPay MCDONALD'S F32398 000000000564313 7077466899	BENICIA	CA	\$30.39
12/27/23	AplPay CENTRAL VALERO 7246 000000000584951 5105257679	RICHMOND	CA	\$82.46
12/27/23	SHELL SERVICE STATION 10007811002 4088711392	CAMPBELL	CA	\$114.90
12/29/23	SAFEWAY FUEL 800-898-4027	MORGAN HILL	CA	\$89.80
12/29/23	AplPay CARNICERIA TEPA 580400000027748 INFO@MCHZOOM.COM	SOUTH SAN FRA	CA	\$63.14
12/31/23	EXXONMOBIL 9916 408-217-9459	SARATOGA	CA	\$112.67
01/01/24	STARBUCKS 8007827282	800-782-7282	WA	\$60.00
01/03/24	AplPay LA TAPATIA MARKET 707-551-4890	VALLEJO	CA	\$36.29
01/03/24	UNION 76 09491416 UNION 76	SAN JOSE	CA	\$85.10

## Detail Continued

				Amount
01/04/24	AplPay PANDA EXPRESS # 3018 3018 FAST FOOD RESTAURANT	SAN MATEO	CA	\$44.62
01/04/24	AplPay KWIK SERV VALLEJO SPRING 0000000005 5106655400	VALLEJO	CA	\$61.66
01/05/24	AplPay SHELL SERVICE STATION 57444218705 7075540933	VALLEJO	CA	\$20.75
01/06/24	SAFeway FUEL 800-898-4027	MORGAN HILL	CA	\$87.87
01/08/24	AplPay CHEVRON 0090206/CHEVRON SERVICE STN	MILLBRAE	CA	\$117.99
01/08/24	AplPay CARDENAS MARKETS 000000213 9099237426	VALLEJO	CA	\$61.14
01/08/24	AplPay EL 2 DE OROS PRODUCE MARKET 7075532395	VALLEJO	CA	\$17.87
01/09/24	Uber Trip 6DYYMA7T 94066	help.uber.com	CA	\$8.94

**JOSE RODRIGUEZ**

Card Ending 5-02016

				Amount
12/08/23	CHEVRON 0094071/CHEVRON SERVICE STN	RICHMOND	CA	\$89.95
12/11/23	SHELL SERVICE STATION 57444215800 6506209511	SAN CARLOS	CA	\$78.87
12/11/23	CHEVRON 0358727/CHEVRON SERVICE STN	PLEASANTON	CA	\$30.58
12/23/23	CHEVRON 0093535/CHEVRON SERVICE STN	SAN FRANCISCO	CA	\$70.00
12/25/23	BED BATH & BEYOND 800-843-2446	(800)843-2446	UT	\$732.98
01/04/24	SHELL SERVICE STATION 57444215800 6506209511	SAN CARLOS	CA	\$106.80
01/05/24	CHEVRON 0090103/CHEVRON SERVICE STN	RICHMOND	CA	\$98.31

**GABRIEL TRUJILLO**

Card Ending 5-01034

				Amount
12/08/23	THE BUENA VISTA 00B8 415-474-5044	SAN FRANCISCO	CA	\$17.00
12/10/23	TST* YELLOW MOTO PIZZERIA 300532622 4158261500	SAN FRANCISCO	CA	\$18.92
12/12/23	CHOTTO MATTE SAN FRANCISCO 00-080421113 RESTAURANT	SAN FRANCISCO	CA	\$90.68
12/13/23	TST* LIVE SUSHI BAR 00066656 RESTAURANT	SAN FRANCISCO	CA	\$120.65
12/15/23	TST* TAISHOKEN RAMEN 2 00093289 RESTAURANT	SAN FRANCISCO	CA	\$88.83
12/16/23	TST* CURIO BAR 00030809 BAR/NIGHTCLUB	SAN FRANCISCO	CA	\$127.48
12/18/23	TST* TAMA 00053098 RESTAURANT	LOS ANGELES	CA	\$82.23
12/30/23	TST* YELLOW MOTO PIZZERIA 300532622 4158261500	SAN FRANCISCO	CA	\$36.23
12/31/23	TST* GAMBIT LOUNGE 300609635 4157935419	SAN FRANCISCO	CA	\$43.66
12/31/23	TST* GAMBIT LOUNGE 300609635 4157935419	SAN FRANCISCO	CA	\$15.69

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Fees

Amount

Total Fees for this Period \$0.00

Interest Charged

Amount

Total Interest Charged for this Period \$0.00

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2024 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2024 \$0.00

Total Interest in 2024 \$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	27.49% (v)	\$0.00	\$0.00
Cash Advances	29.99% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			







## IMPORTANT NOTICES

### EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

### Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).

**Amazon Rewards Points Earned**

Amazon Rewards Account Number: 1M13363071

**Period: 11/01/23 - 11/30/23**

2X at US Gas Stations	4,256
2X at US Restaurants	4,586
1X on Other Purchases	4,182
<b>Total</b>	<b>13,024</b>

\* Includes Amazon.com, Amazon Business, AWS and U.S. Whole Foods Market

For latest details on your Amazon Rewards, please view your account details online at [americanexpress.com](https://americanexpress.com).