

**Blue BusinessSM Plus Credit Card**WK NEXTGENERATION CO
VICTOR A MIRONClosing Date 03/27/22 Next Closing Date 04/26/22
Account Ending 1-11009

p. 1/8

Customer Care: 1-800-521-6121
TTY: Use Relay 711
Website: americanexpress.com

| | |
|----------------------------|-------------------|
| New Balance | \$1,688.78 |
| Minimum Payment Due | \$44.00 |
| Payment Due Date | 04/21/22 |

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 04/21/22, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.49%.

Membership Rewards® Points

Available and Pending as of 02/28/22

9,564For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary**

| | |
|------------------|------------|
| Previous Balance | \$1,291.21 |
| Payments/Credits | -\$35.00 |
| New Charges | +\$405.46 |
| Fees | +\$0.00 |
| Interest Charged | +\$27.11 |

| | |
|----------------------------|-------------------|
| New Balance | \$1,688.78 |
| Minimum Payment Due | \$44.00 |

| | |
|------------------|------------|
| Credit Limit | \$6,000.00 |
| Available Credit | \$4,311.22 |

Days in Billing Period: 31

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. For example:

| If you make no additional charges and each month you pay... | You will pay off the balance shown on this statement in about... | And you will pay an estimated total of... |
|---|--|---|
| Only the Minimum Payment Due | 7 years | \$3,040 |
| \$62 | 3 years | \$2,247 (Savings = \$793) |

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

 Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 5 - 8**.

Continued on page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 1-11009Enter 15 digit account # on all payments.
Make check payable to American Express.VICTOR A MIRON
WK NEXTGENERATION CO
3206 STEGNER AVE
LOUISVILLE KY 40216-2215

| | |
|------------------|-------------------|
| Payment Due Date | 04/21/22 |
| New Balance | \$1,688.78 |
| AutoPay Amount | \$44.00 |

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

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448\$ _____
Amount Enclosed

0000349992774970865 000168878000004400 23 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. You may pay more than the Minimum Payment Due, up to your New Balance, at any time.

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.*

Paying Interest: Your due date is at least 25 days after the Closing Date of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on balance transfers (unless otherwise disclosed) beginning on the transaction date. You can avoid paying interest on the Amount Above the Credit Limit by paying your Minimum Payment Due before the closing date of the month in which it is due. See your Cardmember Agreement for further details.

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 charge a fee of 2.70% of the converted US dollar amount.** 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
- 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 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.



Blue BusinessSM Plus Credit Card
WK NEXTGENERATION CO
VICTOR A MIRON
Closing Date 03/27/22

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Account Ending 1-11009



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

1-800-521-6121
1-623-492-7719
1-800-CASH-NOW
1-800-521-6121

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-521-6121**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

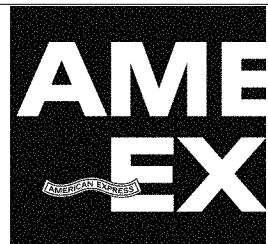
P.O. BOX 650448
DALLAS TX 75265-
0448

i We will debit your bank account for your monthly AutoPay payment of \$44.00 on 04/11/22. 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 04/11/22. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 04/21/22.

Put More Time to Business and Less Time to Bills

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit www.AmericanExpress.com/enrollIAM to enroll an Account Manager now.



Payments and Credits

Summary

| | Total |
|-----------------------------------|-----------------|
| Payments | -\$35.00 |
| Credits | \$0.00 |
| Total Payments and Credits | -\$35.00 |

Detail

*Indicates posting date

| Payments | Amount |
|--|----------|
| 03/11/22* AUTOPAY PAYMENT RECEIVED - THANK YOU JPMorgan Chase Bank NA | -\$35.00 |

New Charges

Summary

| | Total |
|--------------------------|-----------------|
| Total New Charges | \$405.46 |

Continued on reverse

Detail



VICTOR A MIRON
Card Ending 1-11009

| | | | | Amount |
|----------|---------------------------------|--------------------------|-------------|----------|
| 03/01/22 | AMERICAN AIRLINES 45107392 | 800-433-7300 | TX | \$375.70 |
| | AMERICAN AIRLINES | | | |
| | From: SPRINGFIELD | To: CHARLOTTE | Carrier: AA | Class: G |
| | | LOUISVILLE STANDIF | AA | G |
| | | CHICAGO O'HARE INT | AA | S |
| | | SPRINGFIELD | AA | S |
| | Ticket Number: 0012409555112 | Date of Departure: 03/03 | | |
| | Passenger Name: MIRON/VICTOR | | | |
| | Document Type: PASSENGER TICKET | | | |
| 03/01/22 | ALLIANZ TRAVEL INS | RICHMOND | VA | \$29.76 |
| | 8006285404 | | | |

Fees

| | Amount |
|-----------------------------------|---------------|
| Total Fees for this Period | \$0.00 |

Interest Charged

| | Amount |
|---|----------------|
| 03/27/22 Interest Charge on Purchases | \$27.11 |
| Total Interest Charged for this Period | \$27.11 |

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.

2022 Fees and Interest Totals Year-to-Date

| | Amount |
|------------------------|---------|
| Total Fees in 2022 | \$0.00 |
| Total Interest in 2022 | \$67.73 |

Interest Charge Calculation

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

| | Annual Percentage Rate | Balance Subject to Interest Rate | Interest Charge |
|--------------|------------------------|----------------------------------|-----------------|
| Purchases | 19.49% (v) | \$1,637.93 | \$27.11 |
| Total | | | \$27.11 |

(v) Variable Rate



IMPORTANT NOTICES

Notice of Important Changes to Your Account Terms

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change to your Cardmember Agreement can be found after the below summary chart.

Effective May 28, 2022, we are increasing the Annual Percentage Rate (*APR*) for new purchases up to the credit limit, existing purchases, and existing balance transfer balances.

Please be assured that your new APR is no higher than the purchase and balance transfer rates that you would receive if you apply for the same or similar card product today. We are making this change based on your FICO® score.

Important Change to Your Account Terms

The following is a summary of the changes that are being made to your account terms. For more information, please refer to the Detail of Changes to Your Cardmember Agreement that can be found on the following page.

These changes will impact your account as follows:

Purchases and balance transfers made on or after May 28, 2022: On **May 28, 2022**, the APR change described below will apply to these transactions.

Transactions made before May 28, 2022: The new APR will apply to these transactions as well.

| Revised Terms, as of May 28, 2022 | |
|--|---|
| Annual Percentage Rate (APR) for Purchases Up to the Credit Limit | 21.49% (Prime Rate + 17.99%). This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | 21.49% (Prime Rate + 17.99%) for any balance transfer requests we may accept. Balance Transfers may not be available. This APR will vary with the market based on the Prime Rate. |

ID 13310

Please see reverse side and the following pages for changes to your Cardmember Agreement and for additional information about how we determined your new APR.

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IMPORTANT NOTICES continued

Detail of Changes to Your Cardmember Agreement

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Annual Percentage Rate for Purchases Up to the Credit Limit and Balance Transfers

Effective May 28, 2022, we are amending the *Rates and Fees* table on page 1 of Part 1 of your Agreement as follows:

The Annual Percentage Rate (APR) for Purchases **Up to the Credit Limit** and APR for Balance Transfers are deleted and replaced with 21.49%. These APRs will vary with the market based on the Prime Rate.

In addition, on **May 28, 2022**, we are replacing the APRs and Daily Periodic Rates (DPRs) for Purchases and Balance Transfers in the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement with the following:

| Calculating APRs and DPRs | Rate Description | Prime + Margin | APR | DPR |
|---------------------------|-------------------|----------------|--------|---------|
| | Purchase | Prime + 17.99% | 21.49% | 0.0589% |
| | Balance Transfers | Prime + 17.99% | 21.49% | 0.0589% |

How We Determined Your New APR

Your new APR is no higher than the purchase and balance transfer rates you would receive if you apply for the same or similar card product today, based on your FICO score.

Reason(s) for Our Decision

We made this decision for the following reason(s):

- Your APRs for purchases and balance transfers are lower than the APRs on the same or similar card products currently offered by American Express for Card Members with similar FICO scores.
- Your FICO credit score as provided by Experian.

Information About Your FICO Score

We obtained your FICO score from Experian and used it in making our decision. Your FICO score is a number that reflects the information in your credit report. Your FICO score can change depending on how the information in your credit report changes. On March 3, 2022, your FICO score was 700. The FICO score ranges from 300 to 850. The following are the key factors that contributed to your FICO score:

- Ratio of balance to limit on bank revolving or other revolving accts too high
- Length of time accounts have been established
- Time since most recent account opening is too short
- Proportion of loan balances to loan amounts is too high
- Too many inquiries last 12 months

If you have any questions about your FICO score, please contact the credit agency listed below.

FICO is a registered trademark of Fair Isaac Corporation in the United States and in other countries.



IMPORTANT NOTICES continued

Information About Your Consumer Rights

Your Right to Get Your Credit Report

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency identified below. Please know that the consumer reporting agency played no part in our decision and cannot supply you with the specific reasons for our decision. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. It can be obtained by contacting them directly. You also have a right to a free copy of your report from the consumer reporting agency if you request it within 60 days after you receive this notice. If you find that any information contained in the consumer report you receive is inaccurate or incomplete, you have the right to dispute the matter directly with the reporting agency.

Experian
701 Experian Parkway
PO Box 2002
Allen, TX 75013
8883973742
<http://www.experian.com/help/>

The creditor for this account is American Express National Bank.

Notice to U.S. Residents.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning American Express National Bank is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, D.C. 20006 (the "Bureau"). The federal agencies that administer compliance with this law concerning American Express Travel Related Services Company, Inc. are the Bureau (address above) and the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

If you have any questions, please call us at the number on the back of your Card. You can also write to us at American Express, P.O. Box 981535, El Paso, TX 79998-1535.

IMPORTANT NOTICES continued

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 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.