



# Blue Cash Everyday® from American Express

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VICTOR A MIRON  
Closing Date 02/08/23  
Account Ending 3-34001

**Customer Care:** 1-888-258-3741  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

**New Balance** **\$2,473.80**  
**Minimum Payment Due** **\$49.47**  
**Payment Due Date** **03/05/23**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 03/05/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan 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	10 years	\$6,178
\$101	3 years	\$3,622 (Savings = \$2,556)

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 on **page 9**.

Continued on page 3

## Reward Dollars

as of 01/12/2023

**93.11**

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

## Account Summary

Previous Balance \$213.66  
Payments/Credits -\$2,839.09  
New Charges +\$5,099.23  
Fees +\$0.00  
Interest Charged +\$0.00

**New Balance** **\$2,473.80**  
**Minimum Payment Due** **\$49.47**

Credit Limit \$15,000.00  
Available Credit \$12,526.20  
Cash Advance Limit \$200.00  
Available Cash \$200.00

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

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

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

**Account Ending 3-34001**

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

VICTOR A MIRON  
3206 STEGNER AVE  
LOUISVILLE KY 40216-2215

Payment Due Date  
**03/05/23**  
New Balance  
**\$2,473.80**  
AutoPay Amount  
**\$49.47**

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

AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

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



0000349992484027972 000247380000004947 07 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 deposit or other asset 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 figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning 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 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.

**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

You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com)

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:** If you think there is an error on your bill, 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.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**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).



## Blue Cash Everyday® from American Express

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

**1-888-258-3741**  
1-336-393-1111  
1-800-CASH-NOW  
**1-888-258-3741**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-888-258-3741**



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

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

**Payments**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

- i** We will debit your bank account for your payment of \$49.47 on 02/23/23. 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 02/21/23. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 03/05/23.

### Important Information About The \$84 Disney Bundle Credit Card Benefit

We are reducing the minimum amount you need to spend on qualifying purchases from \$13.99 to \$12.99 each month in order to receive a statement credit. **Effective December 8, 2022**, you'll receive a \$7 statement credit monthly (up to \$84 back annually) after spending \$12.99 or more each month using your Card on (i) an eligible subscription to the Disney Bundle, which includes Disney+, Hulu, and ESPN+, or (ii) any other monthly or annual subscription purchase or add-ons purchased at U.S. websites [Disneyplus.com](https://disneyplus.com), [Hulu.com](https://hulu.com) or [Plus.espn.com](https://plus.espn.com). Enrollment is required. *Please note that you may continue to see references to the \$13.99 amount while we update our marketing materials.*

### American Express® High Yield Savings Account

No monthly fees. No minimum opening monthly deposit. 24/7 customer support. FDIC insured. Meet your savings goals faster with an American Express High Yield Savings Account. Terms apply. Learn more by visiting [americanexpress.com/savenow](https://americanexpress.com/savenow)

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$2,745.98
<b>Credits</b>	
VICTOR A MIRON 3-34001	-\$93.11
<b>Total Payments and Credits</b>	<b>-\$2,839.09</b>

### Detail

\*Indicates posting date

Payments	Amount
01/15/23* VICTOR A MIRON MOBILE PAYMENT - THANK YOU	-\$256.77
01/16/23* VICTOR A MIRON MOBILE PAYMENT - THANK YOU	-\$475.86
01/18/23* VICTOR A MIRON MOBILE PAYMENT - THANK YOU	-\$159.82
01/21/23* VICTOR A MIRON MOBILE PAYMENT - THANK YOU	-\$222.08
01/26/23* VICTOR A MIRON MOBILE PAYMENT - THANK YOU	-\$500.92
01/28/23* VICTOR A MIRON MOBILE PAYMENT - THANK YOU	-\$213.78

Continued on reverse

**Detail Continued**

\*Indicates posting date

			<b>Amount</b>
01/30/23*	VICTOR A MIRON	MOBILE PAYMENT - THANK YOU	-\$116.75
02/06/23*	VICTOR A MIRON	MOBILE PAYMENT - THANK YOU	-\$800.00
<b>Credits</b>			<b>Amount</b>
01/27/23*	VICTOR A MIRON	YOUR CASH REWARD/REFUND IS AMERICAN EXPRESS CASH REBATE TRANSACTION	-\$93.11

**New Charges****Summary**

	<b>Total</b>
VICTOR A MIRON 3-34001	\$4,547.52
ANDREA MIRON 3-33011	\$551.71
<b>Total New Charges</b>	<b>\$5,099.23</b>

**Detail****VICTOR A MIRON**

Card Ending 3-34001

				<b>Amount</b>
01/12/23	KROGER FUEL #8785 000008785 8665448062	LOUISVILLE	KY	\$43.11
01/13/23	WALGREENS NONE 40214 PHARMACIES	LOUISVILLE	KY	\$13.84
01/13/23	CHAU RESTAURANT 000000001 5022957421	LOUISVILLE	KY	\$67.00
01/13/23	CHAU RESTAURANT 000000001 5022957421	LOUISVILLE	KY	\$9.99
01/14/23	FIRST IMPRESSIONS -582 000000016 2107422190	NEW ALBANY	IN	\$249.93
01/14/23	BASS PRO STORE CLARKSVIL 27 812-218-5500	CLARKSVILLE	IN	\$27.05
01/14/23	TST* PARIS BANH MI & BAKE 00002197 FAST FOOD RESTAURANT	LOUISVILLE	KY	\$70.11
01/14/23	AMERICAN SHOOTERS INDOOR 0009237000342 AMERICANSHOOTERSCLARKSVIL	CLARKSVILLE	IN	\$29.99
01/15/23	FALAFEL OASIS INC squareup.com/receipts	Louisville	KY	\$7.95
01/15/23	LEGALSHIELD *MEMBRSHIP 800-654-7757	800-654-7757	OK	\$32.95
01/16/23	TST* ROOSTERS - DIXIE HW 300521710 5023840330	LOUISVILLE	KY	\$66.34
01/16/23	ApIPay WALGREENS 8002892273	LOUISVILLE	KY	\$14.98
01/16/23	MIRAGE 561105001130575 502-363-7788	LOUISVILLE	KY	\$45.55
01/17/23	VIETNAM KITCHEN 650000011187823 5023635154	LOUISVILLE	KY	\$44.11
01/18/23	DISNEY PLUS ECOM CABLE & PAY TV	BURBANK	CA	\$20.59
01/18/23	THE HOME DEPOT 800-654-0688	LOUISVILLE	KY	\$30.89
01/18/23	BP#6468524SHOP N GO 6468 502-361-7070	LOUISVILLE	KY	\$45.45

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**Detail Continued**

				<b>Amount</b>
01/19/23	EL MOLCAJETE squareup.com/receipts	Louisville	KY	\$21.61
01/19/23	TST* BISCUIT BELLY-ST MAT 300533829 7062553870	LOUISVILLE	KY	\$34.33
01/19/23	CANTALOUPE 2 0000 888-561-4748	MALVERN	PA	\$2.00
01/19/23	TST* PARIS BANH MI & BAKE 00002197 FAST FOOD RESTAURANT	LOUISVILLE	KY	\$23.10
01/20/23	THE BEST AUTO LIMITED COM 00-080406704 AUTO BODY REPAIR	LOUISVILLE	KY	\$82.80
01/20/23	MIRAGE 561105001130575 502-363-7788	LOUISVILLE	KY	\$29.00
01/21/23	KEYMELOCKSMITHS.COM +18883800394	JERSEY CITY	NJ	\$9.93
01/21/23	KROGER #785 000000785 8665448062	LOUISVILLE	KY	\$30.40
01/22/23	THE HOME DEPOT 800-654-0688	LOUISVILLE	KY	\$36.20
01/22/23	AplPay RED LOBSTER 0894 0894 502-899-3334	ST MATTHEWS	KY	\$101.01
01/24/23	LOVE'S #238/UNBRANDED 023800150211 GASSTATION	SHEPHERDSVILLE	KY	\$14.00
01/24/23	LOVE'S #238/UNBRANDED 023800150211 GASSTATION	SHEPHERDSVILLE	KY	\$63.58
01/24/23	PRIDE TRUCK WASH - SHEPHE 923600735490 LISA@PRIDETRUCKWASH.COM	SHEPHERDSVILL	KY	\$60.00
01/24/23	PRIDE TRUCK WASH - SHEPHE 923600735490 LISA@PRIDETRUCKWASH.COM	SHEPHERDSVILL	KY	\$62.00
01/24/23	LOVE'S #238/UNBRANDED 023800150211 GASSTATION	SHEPHERDSVILLE	KY	\$12.00
01/25/23	GOOGLE *YOUTUBE DIGITAL GOODS: APPS	G.CO/HELPPAY#	CA	\$13.00
01/25/23	AplPay APPLE STORE R264 R264 ELECTRONICS STORE	LOUISVILLE	KY	\$51.94
01/25/23	CHAU RESTAURANT 000000001 5022957421	LOUISVILLE	KY	\$34.00
01/25/23	BEST BUY MHT 003335 29500003335 888BESTBUY	LOUISVILLE	KY	\$150.38
01/26/23	EL MOLCAJETE squareup.com/receipts	Louisville	KY	\$15.25
01/26/23	THE ROSEWATER squareup.com/receipts	Louisville	KY	\$14.84
01/26/23	AplPay TST* SUNERGOS COFFEE - WO 00017359 RESTAURANT	LOUISVILLE	KY	\$8.58
01/26/23	VIETNAM KITCHEN 650000011187823 5023635154	LOUISVILLE	KY	\$18.90
01/27/23	VIETNAM KITCHEN 650000011187823 5023635154	LOUISVILLE	KY	\$43.11
01/27/23	TST* SUNERGOS COFFEE - WO 00017359 RESTAURANT	LOUISVILLE	KY	\$4.87
01/28/23	THRIFT BOOKS GLOBAL, LLC 2532752241	TUKWILA	WA	\$26.16
01/28/23	THE CHARCOAL RESTAURANT 0000 502-541-9999	MEADOWBRK FRM	KY	\$42.61

Continued on reverse

<b>Detail Continued</b>
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				Amount
01/29/23	CHAU RESTAURANT 000000001 5022957421	LOUISVILLE	KY	\$39.82
01/30/23	QT INSIDE SALE	PLEASANT VALLEY	MO	\$14.16
01/30/23	QT INSIDE SALE	PLEASANT VALLEY	MO	\$12.17
01/31/23	LITTLE NASHVILLE RESTAURA 055630000181 DGGREENTREE@AOL.COM	NASHVILLE	IL	\$16.79
02/01/23	GREATER LOUISVILLE YMCA 502-587-9622	LOUISVILLE	KY	\$97.00
02/01/23	SPRINGHILL SUITES LOUISVILLE AIRPORT 79214 40209	LOUISVILLE	KY	\$500.00
02/01/23	WALGREENS 8002892273	LOUISVILLE	KY	\$25.76
02/02/23	MIRAGE 561105001130575 502-363-7788	LOUISVILLE	KY	\$57.21
02/03/23	TST* SUNERGOS COFFEE - WO 00017359 RESTAURANT	LOUISVILLE	KY	\$4.87
02/04/23	FIRST WATCH - 523 - ST MA 000000001 8593713040	LOUISVILLE	KY	\$64.80
02/04/23	HOOP'S GRILL & SPORTS BA 0000 502-363-5352	LOUISVILLE	KY	\$28.00
02/04/23	BP#1731017LIL NASHVILLE 1731 618-478-5746	NASHVILLE	IL	\$37.38
02/04/23	IKEA ST LOUIS 0000 888-888-4534	SAINT LOUIS	MO	\$477.02
02/05/23	AplPay TST* SMALL BATCH 00039245 314-494-2174	SAINT LOUIS	MO	\$87.55
02/06/23	PROTAGONIST CAFE - SOULARD squareup.com/receipts	St. Louis	MO	\$29.91
02/06/23	FIRST WATCH - 0071 000000346 9419079800	CREVE COEUR	MO	\$60.93
02/06/23	PROPAY*Inked Beauty Bar 39367210080232 info.inkedbeautybar_vagar	6189274815	MO	\$207.00
02/06/23	QUALITY INN WEST PORT Arrival Date                      Departure Date 02/04/23                              02/06/23 00000000 LODGING	MARYLAND HEIGHTS	MO	\$191.29
02/06/23	WALGREENS NONE 63125 PHARMACIES	SAINT LOUIS	MO	\$11.98
02/06/23	IDL*AQUATRU 800-220-6570	800-220-6570	CA	\$169.50
02/06/23	CIRCLE K 01633/CIRCLE K CONVENIENCE	ST LOUIS	MO	\$18.24
02/07/23	STATE FARM INSURANCE 8009566310	BLOOMINGTON	IL	\$306.12
02/07/23	IMOS PIZZA-LEMAY 000000001 3147615321	ST. LOUIS	MO	\$46.38
02/07/23	DIXIE MUFFLER 149924353151018 DIXIEMUFFLERSHOP@GMAIL.CO	LOUISVILLE	KY	\$120.68
02/07/23	WALGREEN NONE 40210 PHARMACIES	LOUISVILLE	KY	\$25.50
02/07/23	TEXAS ROADHOUSE #2041 0000 502-448-0705	SHIVELY	KY	\$60.87


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Account Ending 3-34001

Detail Continued

				Amount
02/07/23	CHICK-FIL-A #03587 000000000563930 5029356500	LOUISVILLE	KY	\$11.16
 <b>ANDREA MIRON</b> Card Ending 3-33011				
				Amount
02/02/23	LOWE'S 502-844-2720	SHELBYVILLE	KY	\$373.97
02/03/23	BT*DD *DOORDASH ASIANPOT 8559731040	SAN FRANCISCO	CA	\$50.30
02/03/23	DOORDASH*ASIAN POT +16506819470	SAN FRANCISCO	CA	\$31.76
02/05/23	GROVE +18444768375	SAN FRANCISCO	CA	\$95.68

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 (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2023		\$0.00
Total Interest in 2023		\$0.00

Interest Charge Calculation

Days in Billing Period: 28

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	08/31/2021		26.49% (v)	\$0.00	\$0.00
Cash Advances	08/14/2017		29.74% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>
(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. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact 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.