

**Delta SkyMiles® Reserve Business Card**TORKABC
DANIEL L JOHNSONClosing Date 06/16/23 Next Closing Date 07/18/23
Account Ending 7-12002

p. 1/10

Customer Care: 1-800-297-6200
TTY: Use Relay 711
Website: americanexpress.com**New Balance** **\$10,229.46**
Minimum Payment Due **\$102.00**
Payment Due Date **07/12/23****Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 07/12/23, 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%.**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	23 years	\$30,373
\$406	3 years	\$14,633 (Savings = \$15,740)

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 9 - 10.**

Continued on page 3

Delta SkyMiles®
Miles Earned this Period **10,174** For more details about Rewards, please visit americanexpress.com/rewardsinfo**Account Summary**

Previous Balance	\$15,428.08
Payments/Credits	-\$16,428.08
New Charges	+\$11,229.46
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$10,229.46**
Minimum Payment Due **\$102.00**

Credit Limit	\$22,500.00
Available Credit	\$12,270.54
Cash Advance Limit	\$4,500.00
Available Cash	\$4,500.00
Days in Billing Period:	29

Payment Coupon
Do not staple or use paper clips **Pay by Computer**
americanexpress.com/business **Pay by Phone**
1-800-472-9297**Account Ending 7-12002**Enter 15 digit account # on all payments.
Make check payable to American Express.DANIEL L JOHNSON
TORKABC
TORKABC
134 S 1160 WEST CIR
SAINT GEORGE UT 84770Payment Due Date
07/12/23
New Balance
\$10,229.46
AutoPay Amount
\$10,229.46See 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

0000349992868610563 001022946000010200 14 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.*

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 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 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.



Delta SkyMiles® Reserve Business Card
TORKABC
DANIEL L JOHNSON
Closing Date 06/16/23



p. 3/10

Account Ending 7-12002



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

1-800-297-6200
1-623-492-7719
1-800-CASH-NOW
1-800-297-6200

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-297-6200**



Website: americanexpress.com

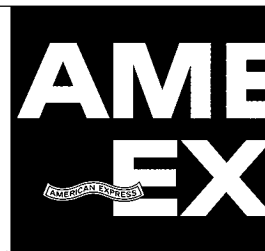
**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
PO BOX 60189
CITY OF INDUSTRY
CA
91716-0189

i We will debit your bank account for your monthly AutoPay payment of \$10,229.46 on 07/07/23. 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 07/07/23. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 07/12/23.

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



Payments and Credits

Summary

	Total
Payments	-\$15,374.70
Credits	-\$1,053.38
Total Payments and Credits	-\$16,428.08

Detail *Indicates posting date

	Amount
Payments	
06/08/23* AUTOPAY PAYMENT RECEIVED - THANK YOU America First Federal Credit Union	-\$15,374.70
Credits	
05/30/23 LULULEMON RED CLIFFS ST. GEORGE UT MEN'S/WOMEN'S CLOTHNG	-\$53.38
06/12/23 KEN GARFF ST GEORGE FORD 00-0803295332 ST GEORGE UT 435-6743200	-\$1,000.00

New Charges

Summary

	Total
Total New Charges	\$11,229.46

Continued on reverse

Detail

**DANIEL L JOHNSON**

Card Ending 7-12002

				Amount
05/18/23	MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$71.96
05/18/23	TROPICAL SMOOTHIE CAFE UT 001 TROPICAL 801-410-7985	SANDY	UT	\$16.36
05/18/23	STATE LIQUOR STORE 3 LIQUOR STORE	ST. GEORGE	UT	\$361.80
05/18/23	CHIPOTLE 4134 0000 303-595-4000	SAINT GEORGE	UT	\$46.60
05/18/23	SPORTSMANS WAREHOUSE 435-634-7300	SAINT GEORGE	UT	\$86.22
05/19/23	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$8.49
05/19/23	MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$27.60
05/19/23	TST* PICA RICA - ST GEORG 00111089 RESTAURANT	ST. GEORGE	UT	\$60.95
05/19/23	PP*DBFRANCHISI 877-569-1136	GRANTS PASS	OR	\$7.58
05/20/23	AplPay MESQUITE MART SINCLAIR 6436 800-325-3265	MESQUITE	NV	\$41.11
05/20/23	AplPay MESQUITE MART SINCLAIR 6436 800-325-3265	MESQUITE	NV	\$12.89
05/20/23	AplPay MESQUITE MART SINCLAIR 6436 800-325-3265	MESQUITE	NV	\$70.81
05/21/23	SP ONYX COFFEE LAB +14794195739	SPRINGDALE	AR	\$22.58
05/21/23	SP ONYX COFFEE LAB +14794195739	SPRINGDALE	AR	\$22.10
05/21/23	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$5.32
05/22/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
05/23/23	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$8.32
05/23/23	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$53.04
05/24/23	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$2.98
05/24/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
05/25/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$17.24
05/25/23	KNIFECENTER.COM 436845555504793 8003386799	800-3386799	VA	\$74.99
05/25/23	HABIT ST. GEORGE 407 0040 949-851-8881	ST GEORGE	UT	\$24.73
05/25/23	STATE LIQUOR STORE 3 LIQUOR STORE	ST. GEORGE	UT	\$258.30
05/25/23	MAVERIK #261 000000000507137 4356747977	ST GEORGE	UT	\$125.58
05/25/23	SMITHS FOOD #4342 000004342 8666111979 GROCERY STORES	MESQUITE	NV	\$222.93

Continued on next page



Detail Continued

				Amount
05/25/23	LEES DISCOUNT LIQUOR 009 6500000125682 7023468500	MESQUITE	NV	\$1,077.08
05/26/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$81.38
05/27/23	LULULEMON RED CLIFFS MEN'S/WOMEN'S CLOTHNG	ST. GEORGE	UT	\$946.88
05/28/23	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$5.32
05/29/23	PRETZELMAKER ST GEORGE 8013918690	ST GEORGE	UT	\$2.86
05/30/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
05/30/23	TROPICAL SMOOTHIE CAFE UT006 TROPICAL 801-410-7985	ST GEORGE	UT	\$16.36
05/30/23	WSJ/BARRONS SUBSCRIP SUBSCRIPTION	800-568-7625	NJ	\$40.99
05/30/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
05/31/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
05/31/23	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$12.00
05/31/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
06/01/23	AplPay PRICELN*HILTON SALT LA 32225160517 06854 TOURS/TICKETS	203-299-8000	CT	\$205.97
06/01/23	STATE LIQUOR STORE 3 LIQUOR STORE	ST. GEORGE	UT	\$245.48
06/01/23	TAKASHI 00E5 801-519-9595	SALT LAKE CIT	UT	\$447.09
06/01/23	AplPay MAVERIK #538 000000000331019 4357437511	FILLMORE	UT	\$84.90
06/02/23	AplPay MIDVALE squareup.com/receipts	Midvale	UT	\$25.12
06/03/23	LAGOON WEB SITE 0724 801-451-8000	FARMINGTON	UT	\$101.69
06/04/23	BOHEMIAN BREWERY & GRILL 00G4 801-566-5474	MIDVALE	UT	\$189.37
06/05/23	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$7.69
06/05/23	CHICK-FIL-A #04568 000000000696970 9999999999	SAINT GEORGE	UT	\$44.63
06/05/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$232.42
06/05/23	AplPay LOVE'S #835/UNBRANDED 083500243513 PAY@PUMP	FILLMORE	UT	\$90.62
06/05/23	AplPay LOVE'S #835/UNBRANDED 083500143513 GASSTATION	FILLMORE	UT	\$15.00
06/05/23	PRICELN*NATIONAL CAR R CAR RENTALS INVOICE NUMBER NO REFUNDS	800-774-2354	CT	\$345.21
06/06/23	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$2.98

Continued on reverse

Detail Continued

				Amount
06/06/23	STARBUCKS STORE 1041 FAST FOOD RESTAURANT	ST. GEORGE	UT	\$13.07
06/06/23	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$53.04
06/07/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
06/07/23	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$2.98
06/07/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
06/08/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
06/08/23	STAHOLI AND JACOBSEN CPAS 00-080382011 435-6568138	ST GEORGE	UT	\$2,625.00
06/08/23	KEN GARFF ST GEORGE FORD 00-0803295332 435-6743200	ST GEORGE	UT	\$1,000.00
06/08/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$150.55
06/08/23	KB EXPRESS 10 09471020 KB EXPRESS 10	SAINT GEORGE	UT	\$21.38
06/09/23	PP*DBFRANCHISI 877-569-1136	GRANTS PASS	OR	\$14.86
06/10/23	AplPay MAVERIK 8019365557	WASHINGTON	UT	\$82.63
06/12/23	ALLEGNT AIR, LLC 021770021782952 Allegiant Airlines From: LAS VEGAS MCCARRAN To: FAYETTEVILLE, ARKAN Ticket Number: CR4VGK Passenger Name: JOHNSON DANIEL Document Type: PASSENGER TICKET	702-5058888	NV	\$319.00
06/12/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$10.34
06/13/23	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$7.45
06/13/23	PP*DBFRANCHISI 877-569-1136	GRANTS PASS	OR	\$8.65
06/13/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$221.72
06/14/23	VZWRLSS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$105.48
06/14/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
06/14/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
06/15/23	FIIZ ST. GEORGE RESTAURANT	ST GEORGE	UT	\$7.26
06/15/23	TROPICAL SMOOTHIE CAFE UT006 TROPICAL 801-410-7985	ST GEORGE	UT	\$8.18
06/15/23	AplPay MAVERIK #241 000000000897498 4356283370	ST GEORGE	UT	\$57.06
06/15/23	AplPay MAVERIK #241 000000000897498 4356283370	ST GEORGE	UT	\$6.39
06/16/23	JIREH INC RESTAURANT	ST GEORGE	UT	\$11.70



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.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$589.00
Total Interest in 2023	\$0.00

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	24.74% (v)	\$0.00	\$0.00
Cash Advances	29.99% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX3952



	Current Period	Year to Date
Miles Earned for Eligible Purchases	10,174	74,251
Total Bonus Miles Earned and Adjustments	0	13,559
Total Miles Earned	10,174	87,810

Your year-to-date spend on your Delta SkyMiles® Reserve Business Card is \$74,259.00. After you spend \$150,000.00 in a calendar year, you earn 1.5 miles per dollar on eligible purchases for the rest of the year. Terms and Conditions apply. For details, please visit americanexpress.com/deltareservebusiness.



IMPORTANT NOTICES

Notice of Important Change to Your Cardmember Agreement

We are making a change to your American Express Cardmember Agreement. 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.

Summary of Change, Effective Immediately	
Calculating APRs and DPRs	We are revising the language in this section of your Cardmember Agreement to state that variable APRs will not exceed 29.99%.

ID 13404

Detail of Change to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Calculating APRs and DPRs

Effective immediately, the *Calculating APRs and DPRs* section on page 2 of Part 1 of the Cardmember Agreement is revised by removing any asterisks and replacing the footnote which states "The variable penalty APR will not exceed 29.99%" with the following:

Calculating APRs and DPRs	Variable APRs will not exceed 29.99%
----------------------------------	--------------------------------------

CMLENGDPRUS0246

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.