

**Delta SkyMiles® Platinum Business Card**TORKABC
DANIEL L JOHNSONClosing Date 05/18/22 Next Closing Date 06/17/22
Account Ending 7-11004

p. 1/10

Customer Care: 1-800-297-6200
TTY: Use Relay 711
Website: americanexpress.com**New Balance** **\$14,576.36**
Minimum Payment Due **\$146.00**
Payment Due Date **06/12/22****Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 06/12/22, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.99%.**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	25 years	\$38,623
\$546	3 years	\$19,669 (Savings = \$18,954)

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**.**Delta SkyMiles®**
Miles Earned this Period **14,327** For more details about Rewards, please visit americanexpress.com/rewardsinfo**Account Summary**

Previous Balance	\$8,413.90
Payments/Credits	-\$8,413.90
New Charges	+\$14,326.36
Fees	+\$250.00
Interest Charged	+\$0.00

New Balance **\$14,576.36**
Minimum Payment Due **\$146.00**

Credit Limit	\$22,500.00
Available Credit	\$7,923.64
Cash Advance Limit	\$4,500.00
Available Cash	\$4,500.00
Days in Billing Period:	31

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 7-11004Enter 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
06/12/22
New Balance
\$14,576.36
AutoPay Amount
\$14,576.36See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
PO BOX 96001
LOS ANGELES CA 90096-8000\$ _____
Amount Enclosed

0000349992868610563 001457636000014600 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® Platinum Business Card
TORKABC
DANIEL L JOHNSON
Closing Date 05/18/22



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Account Ending 7-11004



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 96001
LOS ANGELES CA
90096-8000

i We will debit your bank account for your monthly AutoPay payment of \$14,576.36 on 06/08/22. 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 06/08/22. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 06/12/22.

Payments and Credits

Summary

	Total
Payments	-\$8,413.90
Credits	\$0.00
Total Payments and Credits	-\$8,413.90

Detail

*Indicates posting date

Payments	Amount
05/08/22* AUTOPAY PAYMENT RECEIVED - THANK YOU America First Federal Credit Union	-\$8,413.90

New Charges

Summary

	Total
Total New Charges	\$14,326.36

Detail



DANIEL L JOHNSON
Card Ending 7-11004

Foreign
Spend

				Amount
04/16/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$9.36
04/16/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$4.89
04/18/22	USPS KIOSK 4985019551 001361149 4356739549	ST GEORGE	UT	\$5.80
04/18/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$2.77
04/19/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$4.89
04/19/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$75.95
04/20/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.38

Continued on reverse

Detail Continued

				Foreign Spend	Amount
04/20/22	CHICK-FIL-A #04568 000000000696970 9999999999	SAINT GEORGE	UT		\$16.90
04/20/22	THE MCCULLOUGH GROUP OP 89900000321273 STEPHANIE@TMGLAW.COM	SALT LAKE CTY	UT		\$552.50
04/21/22	ISABELLAS 021770021767226 1046 72703	FAYETTEVILLE	AR		\$172.92
04/22/22	MIDWAY LIQUOR 924719306412670 MIDWAYLIQUOR@YAHOO.COM	FAYETTEVILLE	AR		\$350.25
04/22/22	LIQUOR WORLD 650000002390899 4795870480	FAYETTEVILLE	AR		\$90.70
04/22/22	LULULEMON FAYETTEVIL MEN'S/WOMEN'S CLOTHNG	FAYETTEVILLE	AR		\$984.48
04/22/22	CLEAR CREEK DEVELOPEMENT 000000001 4794446330	FAYETTEVILLE	AR		\$143.96
04/22/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR		\$126.62
04/22/22	RICK'S BAKERY 479-442-2166	FAYETTEVILLE	AR		\$76.61
04/22/22	CROSSOVER LIQUOR 479-443-9233	FAYETTEVILLE	AR		\$277.33
04/23/22	WALKER BROTHERS FAYETTEVI 650000012152 4795210077	FAYETTEVILLE	AR		\$1,120.55
04/24/22	AMERICAN AIRLINES 04105102 AMERICAN AIRLINES Ticket Number: 0010262887878 Passenger Name: ISAACSON/JULIE Document Type: EXCESS BAGGAGE	FAYETTEVILLE	AR	Date of Departure: 04/24	\$30.00
04/24/22	AMERICAN AIRLINES 04105102 AMERICAN AIRLINES Ticket Number: 0010262887911 Passenger Name: JOHNSON/DANIEL Document Type: EXCESS BAGGAGE	FAYETTEVILLE	AR	Date of Departure: 04/24	\$30.00
04/24/22	XNA 3029 Core Brewing 1510084006 119119 72712	Bentonville	AK		\$51.07
04/25/22	MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT		\$6.97
04/26/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT		\$7.02
04/27/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$6.38
04/28/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.38
04/28/22	AplPay GREEN VALLEY MARKET 000000000852152 4356565276	ST. GEORGE	UT		\$18.68
04/29/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$6.38
04/29/22	LEES DISCOUNT LIQUOR 10 65000001024728 7023468500	MESQUITE	NV		\$1,338.37
04/30/22	AMERICAN AIRLINES American Airlines From: MEMPHIS INTERNATIO To: PHOENIX SKY HARBOR ST GEORGE Ticket Number: 0012424496121 Passenger Name: JOHNSON/DANIEL Document Type: PASSENGER TICKET	800-433-7300	TX	Carrier: AA MQ Class: G G Date of Departure: 05/17	\$352.60



Detail Continued

				Foreign Spend	Amount
04/30/22	AMERICAN AIRLINES American Airlines From: MEMPHIS INTERNATIO To: PHOENIX SKY HARBOR ST GEORGE Ticket Number: 0012424496122 Passenger Name: ISAACSON/JULIE Document Type: PASSENGER TICKET	800-433-7300	TX		\$352.60
04/30/22	SHERWIN WILLIAMS 701671 1671 435-628-6550	ST. GEORGE	UT		\$40.10
04/30/22	MAVERIK 8019365557	SAINT GEORGE	UT		\$50.14
04/30/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT		\$8.62
05/01/22	THE KNOT REGISTRY +18778435668	NEW YORK	NY		\$307.50
05/01/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT		\$9.69
05/01/22	GOOGLE *DOMAINS SELLER	G.CO/HELPPAY#	CA		\$12.00
05/02/22	CHEVRON 0308798/CHEVRON SERVICE STN	SANTA CLARA	UT		\$21.21
05/02/22	CHEVRON 0308798/CHEVRON SERVICE STN	SANTA CLARA	UT		\$6.67
05/03/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$2.69
05/03/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.38
05/03/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR		\$75.95
05/04/22	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA		\$24.59
05/04/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$8.45
05/04/22	ApIPay MAVERIK #620 00000000587328 8007897755	ST GEORGE	UT		\$76.41
05/05/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.38
05/05/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$9.83
05/05/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$2.69
05/06/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$6.38
05/06/22	BEST BUY 888BESTBUY	WASHINGTON	UT		\$265.81
05/06/22	DOMINO'S 7535 000007535 4356888885 FAST FOOD REST.	SANTA CLARA	UT		\$43.10
05/06/22	DOMINO'S 7535 000007535 4356888885 FAST FOOD REST.	SANTA CLARA	UT		\$201.35
05/06/22	RED ROCK DRY CLEANERS 121550810010931 DRY CLEANER	ST. GEORGE	UT		\$40.40

Continued on reverse

Detail Continued

				Foreign Spend	Amount
05/06/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT		\$4.89
05/07/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT		\$6.50
05/07/22	MCDONALD'S 4356731422	SAINT GEORGE	UT		\$18.50
05/08/22	BUILDERS ARMS BAR/NIGHTCLUB DATACASH	LONDON	GB	111.10 Pounds Sterling	\$137.58
05/09/22	LULULEMON-DUBAI MALL DUBAI DUBAI FAMILY CLOTHING	DUBAI		3,185.00 United Arab Emirat Dirhams	\$867.26
05/09/22	NEUHAUS - DUBAI MALL CANDY & CONFECTIONERY	DUBAI		224.50 United Arab Emirat Dirhams	\$61.13
05/09/22	PAUL SMITH, DUBAI MALL, DUBAI FAMILY CLOTHING	DUBAI		290.00 United Arab Emirat Dirhams	\$78.97
05/09/22	COLE HAAN-DUBAI MALL DUBAI DUBAI WOMEN'S CLOTHING	DUBAI		765.00 United Arab Emirat Dirhams	\$208.31
05/10/22	ZARA DFC DUBAI FAMILY CLOTHING	DUBAI		398.00 United Arab Emirat Dirhams	\$108.37
05/11/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR		\$215.27
05/12/22	LULULEMON-DUBAI MALL DUBAI DUBAI FAMILY CLOTHING	DUBAI		1,255.00 United Arab Emirat Dirhams	\$341.73
05/12/22	DIGIPHOTO STUDIO DUBAI PHOTOGRAPHIC STUDIO	DUBAI		500.00 United Arab Emirat Dirhams	\$136.15
05/13/22	QATAR DUTY FREE HAMAD INTERNATIONAL AI DUTY-FREE STORE	DOHA		493.00 Qatari Riyals	\$135.44
05/13/22	DUBAI DUTY FREE, DUBAI DUTY-FREE STORE	DUBAI		786.00 United Arab Emirat Dirhams	\$214.02
05/14/22	Sissy's Log Cabin- Jonesboro kim@sissyslogcabin.com	Jonesboro	AR		\$2,500.00
05/14/22	VZWRLLS APOCC VISB BILL PAYMENT	800-922-0204	FL		\$99.66
05/14/22	JONESBORO COUNTRY CLUB 403903450012011 SFENDERSON@JONESBOROCOUNT	JONESBORO	AR		\$114.85
05/16/22	KUM & GO C-STORE	JONESBORO	AR		\$99.17
05/17/22	CHEVRON 0384397/CHEVRON CONVENIENCE STORE	PHOENIX	AZ		\$5.96
05/17/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR		\$75.95
05/18/22	CLINT ORMS ENGRAVERS 039300981816985 ACCOUNTS@CLINTORMS.COM	INGRAM	TX		\$1,445.00

Fees

				Amount
05/18/22	ANNUAL MEMBERSHIP FEE			\$250.00
Total Fees for this Period				\$250.00



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.

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$250.00
Total Interest in 2022	\$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	20.49% (v)	\$0.00	\$0.00
Cash Advances	25.99% (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	14,327	54,647
Total Bonus Miles Earned and Adjustments	0	3,250
Total Miles Earned	14,327	57,897



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 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.



Delta SkyMiles® Platinum Business Card

TORKABC
DANIEL L JOHNSON
Closing Date 05/18/22



Account Ending 7-11004

American Express® Cards Warmly Welcomed

LEADINGRESPONSE

Connects consumers to health & wealth experts via our solutions (webinars, direct mail), consumer database, and Google & Meta partnerships. **Leadingresponse.com**