



Delta SkyMiles® Reserve Business Card

TORKABC
DANIEL L JOHNSON

Closing Date 03/18/24 Next Closing Date 04/17/24
Account Ending 7-13000



p. 1/20

Customer Care: 1-800-297-6200
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$32,756.06**
Minimum Payment Due **\$639.00**
Payment Due Date **04/12/24**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 04/12/24, 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%.

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	32 years	\$90,652
\$1,271	3 years	\$45,741 (Savings = \$44,911)

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 - 20**.

Continued on page 3

Delta SkyMiles®
Miles Earned this Period **55,081**

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Previous Balance \$30,379.93
Payments/Credits -\$30,379.93
New Charges +\$32,756.06
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$32,756.06**
Minimum Payment Due **\$639.00**

Credit Limit \$40,000.00
Available Credit \$7,243.94
Cash Advance Limit \$4,500.00
Available Cash \$4,500.00
Days in Billing Period: 31

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 7-13000

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 84770

Payment Due Date
04/12/24
New Balance
\$32,756.06
AutoPay Amount
\$32,756.06

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



0000349992868610563 003275606000063900 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 03/18/24



Account Ending 7-13000

**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 \$32,756.06 on 04/08/24. 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 04/08/24. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 04/12/24.

Payments and Credits

Summary

	Total
Payments	-\$30,328.20
Credits	-\$51.73
Total Payments and Credits	-\$30,379.93

Detail *Indicates posting date


Payments	Amount
02/25/24* MOBILE PAYMENT - THANK YOU	-\$30,328.20
Credits	Amount
02/24/24 LULULEMON RED CLIFFS ST. GEORGE UT MEN'S/WOMEN'S CLOTHNG	-\$51.73

New Charges

Summary

	Total
Total New Charges	\$32,756.06

Detail

 **DANIEL L JOHNSON**
Card Ending 7-13000

	Amount
02/16/24 AplPay STATE LIQUOR LIQUOR STORE SAINT GEORGE UT	\$54.42
02/16/24 SteamPowered.COM 425-889-9642 STEAM GAMES WA	\$42.69
02/17/24 SteamPowered.COM 425-889-9642 STEAM GAMES WA	\$48.01
02/17/24 PRICELN*CLIFFROSE S 877-477-5807 203-299-8000 CT	\$1,332.98
02/18/24 AplPay BESTBUY.COM 2300 888-237-8289 RICHFIELD MN	\$588.48

Detail Continued

				Amount
02/18/24	AplPay JRSK INC. DBA AWAY LUGGAGE/LEATHER GOODS	NEW YORK	NY	\$768.60
02/19/24	GIANNI'S RESTAURANT 0000 786-485-2200	MIAMI BEACH	FL	\$31.30
02/19/24	US MINT COIN SALES-DR 000000002 USM14454419 20220 US Mint Coin Sales	WASHINGTON	DC	\$1,690.95
02/19/24	GIANNI'S RESTAURANT 0000 786-485-2200	MIAMI BEACH	FL	\$159.09
02/19/24	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$14.36
02/20/24	AplPay ORLEBAR BROWN INC. MEN'S/WOMEN'S CLOTHNG	MIAMI	FL	\$1,824.35
02/20/24	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$15.00
02/20/24	LULULEMON BRICKELL C MEN'S/WOMEN'S CLOTHNG	MIAMI	FL	\$1,315.03
02/20/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$50.00
02/21/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$12.00
02/22/24	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$81.38
02/23/24	LULULEMON RED CLIFFS MEN'S/WOMEN'S CLOTHNG	ST. GEORGE	UT	\$746.20
02/23/24	AplPay TST* RIVER ROCK ROASTING 00136482 RESTAURANT	LA VERKIN	UT	\$17.27
02/23/24	AplPay TST* SPOTTED DOG CAFE 00046069 435-772-0700	SPRINGDALE	UT	\$144.17
02/23/24	AplPay STATE LIQUOR STORE 4 LIQUOR STORE	HURRICANE	UT	\$539.48
02/24/24	AplPay CANYON COFFEE HOUSE 0000 208-403-9509	SPRINGDALE	UT	\$43.16
02/25/24	AplPay DELTA AIR LINES DELTA AIR LINES From: LAS VEGAS MCCARRAN To: AMSTERDAM MADRID BARAJAS APT AMSTERDAM LAS VEGAS MCCARRAN Ticket Number: 00622136469776 Passenger Name: SHEEHY/EMILEE Document Type: PASSENGER TICKET	ATLANTA		\$5,591.40
02/25/24	AplPay DELTA AIR LINES DELTA AIR LINES From: LAS VEGAS MCCARRAN To: AMSTERDAM MADRID BARAJAS APT AMSTERDAM LAS VEGAS MCCARRAN Ticket Number: 00622136469765 Passenger Name: JOHNSON/DANIEL Document Type: PASSENGER TICKET	ATLANTA		\$5,591.40
02/25/24	MAVERIK #435 000000000912662 8019365557	LAVERKIN	UT	\$72.83
02/25/24	AplPay MAVERIK #435 000000000912662 8019365557	LAVERKIN	UT	\$6.18

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Detail Continued

				Amount
02/25/24	GREEN VALLEY MKT 4486 800-325-3265	SAINT GEORGE	UT	\$30.69
02/25/24	CLIFFROSE SPRINGDALE CURIO COL CLIFFRO Arrival Date Departure Date 02/23/24 02/25/24 00000000 LODGING	SPRINGDALE	UT	\$77.80
02/25/24	STUBHUB 8667882482	SAN FRANCISCO	CA	\$2,586.55
02/25/24	AplPay TST* RED FORT CUISINE OF 00015299 RESTAURANT	SAINT GEORGE	UT	\$68.11
02/25/24	OSCARS CAFE SPRINGDA 948 ZION PARK B 4357723232	SPRINGDALE	UT	\$37.53
02/26/24	AplPay MEMES CAFE 435-772-7600	SPRINGDALE	UT	\$20.65
02/26/24	AplPay The Advenire, Autograph Collec 1612 13761 84770 CASAMIGOS REPO GATHERING BRUSSEL SPROUTS	St George	UT	\$106.36
02/27/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.96
02/27/24	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$75.54
02/28/24	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$44.84
02/28/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$125.00
02/29/24	AplPay DP CHEESESTEAKS ST. GEORGE squareup.com/receipts	St. George	UT	\$19.57
02/29/24	TM *TICKETMASTER 2900052992031481300000	LOS ANGELES	CA	\$1,365.79
02/29/24	AplPay DOMINO'S 7535 000007535 4356888885 FAST FOOD REST.	SANTA CLARA	UT	\$156.65
02/29/24	Sissy's Log Cabin- Jonesboro kim@sissyslogcabin.com	Jonesboro	AR	\$1,627.50
02/29/24	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$302.74
02/29/24	PLAYSTATION NETWORK DIGITAL ITEM	800-345-7669	CA	\$42.69
02/29/24	PLAYSTATION NETWORK DIGITAL ITEM	800-345-7669	CA	\$85.39
03/01/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.51
03/01/24	JIREH INC RESTAURANT	ST GEORGE	UT	\$13.64
03/01/24	DUTCH BROS UT0501 ST. GEO 000440501 5419554700	ST. GEORGE	UT	\$16.17
03/01/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.47
03/02/24	PINKBOX DOUGHNUTS 000000001 RESTAURANT	ST GEORGE	UT	\$22.21
03/02/24	LULULEMON RED CLIFFS MEN'S/WOMEN'S CLOTHNG	ST. GEORGE	UT	\$562.57

Detail Continued

				Amount
03/03/24	AplPay JIREH INC RESTAURANT	ST GEORGE	UT	\$19.76
03/03/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$7.98
03/04/24	PINKBOX DOUGHNUTS 000000001 RESTAURANT	ST GEORGE	UT	\$11.68
03/04/24	WAL-MART SUPERCENTER 3220 3220 DISCOUNT STORE	ST GEORGE	UT	\$235.64
03/05/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$4.42
03/05/24	CAPPELETTIS RESTAURANT 924719863789369 CAPPELETTISRESTAURANT@HOT	SAINT GEORGE	UT	\$166.61
03/05/24	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	NJ	\$43.76
03/05/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$7.69
03/06/24	MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$20.95
03/06/24	CLEAR *CLEARME.COM CLEARME.COM	CLEARME.COM	NY	\$189.00
03/07/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.77
03/07/24	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$34.78
03/07/24	AplPay CKE*ANGELICA'S MEXICAN GR 000025451 4356284399	SAINT GEORGE	UT	\$29.34
03/07/24	AplPay CKE*BEAR PAW CAFE SAINT G 000024095 4356340126	SAINT GEORGE	UT	\$81.43
03/07/24	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$103.02
03/07/24	AplPay STATE LIQUOR STORE 3 LIQUOR STORE	ST. GEORGE	UT	\$96.04
03/08/24	BESTBUYCOM806923940441 50300009944 888BESTBUY	RICHFIELD	MN	\$306.36
03/08/24	AplPay CAFE FEELLOVE squareup.com/receipts	St. George	UT	\$12.11
03/08/24	PINKBOX DOUGHNUTS 000000001 RESTAURANT	ST GEORGE	UT	\$14.46
03/08/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$12.00
03/08/24	AplPay SMITHS FOOD #4342 000004342 8666111979 GROCERY STORES	MESQUITE	NV	\$702.77
03/08/24	AplPay MIXED GREENS FAST FRES 760-717-5077	SANTA CLARA	UT	\$33.41
03/09/24	AplPay LS BLACK DESERT RESOR +18012168850	IVINS	UT	\$400.31
03/10/24	AplPay JIREH INC RESTAURANT	ST GEORGE	UT	\$24.10
03/11/24	CHATGPT SUBSCRIPTION +14158799686	SAN FRANCISCO	CA	\$21.35
03/11/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$148.10
03/12/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$5.27
03/12/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$13.85

Continued on next page



Detail Continued

				Amount
03/13/24	AplPay COSTA VIDA ST GEORGE 4359861122	SAINT GEORGE	UT	\$22.39
03/13/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$11.69
03/13/24	CHICK-FIL-A #04568 000000000696970 4359220777	SAINT GEORGE	UT	\$27.01
03/13/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$50.00
03/13/24	SAKURA JAPANESE STEAKHOU 0001 435-275-2888	ST. GEORGE	UT	\$349.33
03/14/24	VZWRLSS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$347.76
03/14/24	UTAH- MVED GOVT SERVICES	SALT LAKE CITY	UT	\$198.75
03/14/24	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$347.70
03/15/24	AplPay CKE*BEAR PAW CAFE SAINT G 000024095 4356340126	SAINT GEORGE	UT	\$92.46
03/16/24	PASSPORT WHOLESALE FURNIS 000000001 4356282900	WASHINGTON	UT	\$100.00
03/16/24	TIFINY'S CREPERIE 435-879-3363	800-950-1292	UT	\$36.16
03/17/24	AplPay CAFFE ELEVATO squareup.com/receipts	SAINT GEORGE	UT	\$30.41
03/17/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$4.45
03/17/24	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$71.40
03/17/24	IN-N-OUTWASHINGTONCI FAST FOOD RESTAURANT	WASHINGTON CI	UT	\$75.32
03/18/24	AplPay CHEVRON 0381217/CHEVRON CONVENIENCE	WASHINGTON	UT	\$49.61

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	22.99% (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	32,702	68,501
Total Bonus Miles Earned and Adjustments	22,379	40,707
Total Miles Earned	55,081	109,208

Bonus Miles Earned and Adjustments

	Current Period
Delta	22,364
Transit	15
Total	22,379

Your year-to-date spend on your Delta SkyMiles® Reserve Business Card is \$68,498.00. 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 Changes to Your Cardmember Agreement

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 changes to your Agreement can be found after the below summary chart.

We are adding Expanded Buying Power as an embedded feature on your Card and removing the Cash Advance feature. **These changes will be effective on the day after your Closing Date in May, as stated on your billing statement.**

However, if your Total Balance is above your Credit Limit or you have an outstanding Cash Advance Balance on the day before your Closing Date in May, the Expanded Buying Power feature will not be added to your account and the Cash Advance feature will not be removed from your account at this time. To be eligible for these changes, your Total Balance must not be more than your Credit Limit and your Cash Advance Balance must be zero on the day before your Closing Date in May. If you are enrolled in a payment program, please be advised that these changes will not apply to your account at this time, and you will continue to receive relief under the payment program as long as you comply with the terms and conditions of the program. If our systems reflect that you have successfully exited the payment program by the day before your Closing Date in May, you may be eligible for this feature. To be eligible for these changes, your account must be active the day before your Closing Date in May. If you change your Closing Date and the result is that you no longer have a May Closing Date, these changes will still become effective on your account as if you had not changed your Closing Date.

Once the Expanded Buying Power feature is effective on your Card, you will no longer be able to downgrade to the Delta SkyMiles® Gold Business American Express Card. If you decide you want the Delta SkyMiles® Gold Business American Express Card instead of your existing Card after the changes are effective, you will need to cancel your existing Card and apply for the Delta SkyMiles® Gold Business American Express Card.

Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms. For more detailed information, please see the Detail of Changes on the following pages.

We are adding a feature called Expanded Buying Power to your Card. Expanded Buying Power gives you the option to spend above your Credit Limit. The portion of your account balance that is above your Credit Limit is due in full each month as part of your Minimum Payment Due. You will not incur interest charges on the portion of your account balance that is above your Credit Limit so long as you pay the entire Minimum Payment Due by the Closing Date of the billing period in which it is due. If you do not, then the penalty rate will apply to your entire balance, including any amount above the Credit Limit.

In addition, we are removing the Cash Advance feature on your Card. You will no longer be able to obtain cash advances at participating ATMs.

Revised Terms, Effective on the day after your Closing Date in May, as stated on your billing statement

APR for Cash Advances	We are removing this section in the <i>Rates and Fees Table</i> on page 1 of Part 1 of the Cardmember Agreement.
Penalty APR and When It Applies and Paying Interest	This section will be modified to provide you with information on how the penalty APR applies and interest associated with the amount above the credit limit.
Transaction Fees	We are removing the fees related to Cash Advance in the <i>Rates and Fees Table</i> on page 1 of Part 1 of the Cardmember Agreement.

ID 13470

CMLENGDPRUS0275

IMPORTANT NOTICES continued

Summary of Changes, Effective on the day after your Closing Date in May, as stated on your billing statement	
Calculating APRs and DPRs	We are removing the APR and DPR associated with cash advances in the <i>How Rates and Fees Work</i> Table on page 2 of Part 1 of the Cardmember Agreement.
When the penalty APR will apply	This section will be modified to provide you with information on when we charge interest.
Cash Advance	We are removing this section in the <i>How Rates and Fees Work</i> Table on page 2 of Part 1 of the Cardmember Agreement.
How you receive miles	We are removing all references to Cash Advance in Supplement to the Cardmember Agreement section of your Cardmember Agreement.
Words we use in the Agreement and Using the card	We are removing all references to Cash Advance in these sections in Part 2 of the Cardmember Agreement.
Credit Limit and Cash Advance Limit	We are removing this section in its entirety and replacing it with details on <i>Credit Limit and Amount Above the Credit Limit</i> in Part 2 of the Cardmember Agreement.
How we apply payment and credits	We are removing this section in its entirety and replacing it with updated information on <i>How we apply payments and credits</i> in Part 2 of the Cardmember Agreement.
About your Minimum Payment Due	We are removing the <i>How we calculate your Minimum Payment Due</i> section in its entirety and replacing it with an updated <i>How we calculate your Minimum Payment Due, Minimum Payment Due with No Amount Above the Credit Limit, Minimum Payment Due with an Amount Above the Credit Limit and Additional Calculations</i> in Part 2 of the Cardmember Agreement.
About Interest Charges	We are removing the <i>When we charge interest</i> and <i>How we calculate interest</i> sections in their entirety and replacing it with updated information.

See the following pages for the Detail of Changes to Your Cardmember Agreement



IMPORTANT NOTICES continued

Detail of Change to Your Cardmember Agreement

This notice amends your Agreement as described below. Any terms in the 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.

Rates and Fees Table

Effective on the day after your Closing Date in May, we are modifying the Rates and Fees table shown below.

APR for Cash Advances	We are removing this section in its entirety as you will no longer be able to obtain cash advances.
Penalty APR and When It Applies	We are modifying this section to include additional language: The Penalty APR may apply to the Amount Above the Credit Limit. See <i>When we charge interest</i> in Part 2 of the Cardmember Agreement for information on <i>Interest Charged If You Do Not Pay Your Minimum Payment Due</i> .
Paying Interest	We are modifying this section to include additional language: 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 balance by the due date each month. We will begin charging interest on balance transfers on the transaction date. If you pay the Minimum Payment Due by the Closing Date of the billing period in which it is due each month, we will not charge interest on the Amount Above the Credit Limit. See <i>When we charge interest</i> in Part 2 of the Cardmember Agreement.
Transaction Fees	We are removing the "Cash Advance" fee in this section.

How Rates and Fees Work

Effective on the day after your Closing Date in May, we are modifying How Rates and Fees Work shown below.

Calculating APRs and DPRs	We are removing the "Cash Advance" APR in this section.
When the penalty APR will apply	We are modifying this section to include additional language: See <i>When we charge interest</i> in Part 2 of the Cardmember Agreement for information on <i>Interest Charged If You Do Not Pay Your Minimum Payment Due</i> .
Cash Advance	We are removing this section in its entirety as you will no longer be able to obtain cash advances.

Supplement to the Cardmember Agreement

Effective on the day after your Closing Date in May, we are modifying the Supplement to the Cardmember Agreement section shown below.

How you receive miles	We are removing "cash advances" under the list of ineligible purchases.
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Cardmember Agreement: Part 2 of 2

Effective on the day after your Closing Date in May, we are modifying Part 2 of 2 of the Cardmember Agreement shown below.

Words we use in the Agreement	We are removing "cash advance" in the definition of charge as well the definition of Cash Advance.
Using the card	We are removing "cash advance" in this section.

IMPORTANT NOTICES continued

Credit Limit and Cash Advance Limit	<p>We are removing this section in its entirety and replacing it with a new section entitled "Credit Limit and Amount Above the Credit Limit." This new section will read:</p> <p>We assign a <i>Credit Limit</i> to the Account. It is shown on page 1 of Part 1 and on each billing statement. We may increase or reduce the Credit Limit. We may do so even if you pay on time and the Account is not in default. We may approve charges or assess interest charges or fees that cause the account balance to go over the Credit Limit. If we do this, we will not charge an overlimit fee. The part of the New Balance that is above the Credit Limit appears on your statement as the <i>Amount Above the Credit Limit</i>.</p> <p>We decide whether to approve a charge that will cause the account balance to go over the Credit Limit, or that will add to the Amount Above the Credit Limit, based on how you spend and pay on this Account and other accounts you have with us and our affiliates. We also consider your credit history and your personal resources that we know about.</p> <p>If we permit you to make a balance transfer, the amount remaining under the Credit Limit will be reduced by the amount of the balance transfer and new charges may cause the account balance to go over the Credit Limit and add to the Amount Above the Credit Limit.</p> <p>For balances under the Credit Limit, you have the option of paying the balance in full each month, or paying at least the Minimum Payment Due and paying the remaining balance over time while accruing interest charges. The Amount Above the Credit Limit will be due in full as part of the monthly Minimum Payment Due (see <i>How we calculate your Minimum Payment Due</i> below).</p> <p>Interest on the Amount Above the Credit Limit</p> <p>For any particular billing period, we will not charge interest on the Amount Above the Credit Limit if you pay at least your Minimum Payment Due from the previous billing period by the Closing Date of the billing period in which the payment is due (see <i>When we charge interest</i> below).</p> <p>If you do not pay your Minimum Payment Due by the Closing Date of the billing period in which it is due, we will apply the Penalty APR to the entire balance, including the Amount Above the Credit Limit, if any, and any balance transfers, (see <i>How we calculate interest</i> below). We also may apply the Penalty APR for other reasons (see <i>Penalty APR and when it applies</i> on page 2 of Part 1). After you pay the Minimum Payment Due shown on your statement by the Closing Date of the billing period in which it is due, we will no longer charge interest on the Amount Above the Credit Limit. However, the Penalty APR will continue to apply to other balances (including any balance transfer) in accordance with <i>Penalty APR and when it applies</i> on page 2 of Part 1.</p>
How we apply payment and credits	<p>We are removing this section in its entirety and replacing it with the modified language: If the balances on your most recent billing statement are subject to different interest rates, we apply payments first to the balances with the highest interest rate and then to balances with lower interest rates. After the balance on your statement has been paid in full, we apply any additional payments to amounts that have not yet appeared on a statement, starting with those amounts subject to the highest interest rate and then to amounts at lower interest rates. In most cases, we apply a credit to the same balance as the related charge. For example, we apply a credit for a purchase to the purchase balance. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose.</p> <p>Effect of Paying the Minimum Payment Due</p> <p>The effect of paying the Minimum Payment Due is that the Amount Above the Credit Limit is paid, but only part of the interest bearing balance is reduced.</p>



IMPORTANT NOTICES continued

About your Minimum Payment Due

We are removing this section in its entirety and replacing it with the following new sections entitled "How we calculate your Minimum Payment Due", "Minimum Payment Due with No Amount Above the Credit Limit", "Minimum Payment Due with an Amount Above the Credit Limit" and "Additional Calculations."

How we calculate your Minimum Payment Due

Your Minimum Payment Due is made up of:

- any fees,
- any interest,
- any past due amount,
- any Amount Above the Credit Limit,
- and the higher of \$35 or a percentage of the New Balance (for information on how this amount is calculated, see *Minimum Payment Due with No Amount Above the Credit Limit* and *Minimum Payment Due with an Amount Above the Credit Limit* below).

As further explained below, to calculate the Minimum Payment Due for each billing statement, we use:

- the New Balance,
- any Amount Above the Credit Limit,
- the Previous Balance,
- any Interest Charged,
- any Penalty Fees, and
- any Past Due Amount.

These amounts can be found on your statement. Your Minimum Payment Due may also include any additional amount specified in a promotional offer. Your Minimum Payment Due will not exceed your New Balance. You may pay more than the Minimum Payment Due, up to your New Balance, at any time.

Minimum Payment Due with No Amount Above the Credit Limit

Your Minimum Payment Due consists of a portion of your Account balance plus interest charges and Penalty Fees.

To calculate your Minimum Payment Due for each statement, we first determine the higher of **(1)** or **(2)** below:

(1) \$35, or

(2) The amount calculated using the following steps:

1. Calculate Modified New Balance by subtracting the interest and Penalty Fees charged on the statement from the New Balance on the statement.
2. Calculate the Applicable Rate by:
 - I. Adding the following together:
 - 1% of the portion of the Modified New Balance less than or equal to \$25,000 and
 - 5% of the portion of the Modified New Balance greater than \$25,000 and less than or equal to \$75,000 and
 - 10% of the portion of the Modified New Balance greater than \$75,000
 - II. Then divide the sum from step I by the Modified New Balance and round to 4 decimals (ex. 0.1234).
3. Calculate the Portion of the Modified New Balance included in the Minimum Payment Due by multiplying the Modified New Balance calculated in step 1 by the Applicable Rate calculated in step 2.
4. Add the Interest Charged on the statement to the result from step 3.

IMPORTANT NOTICES continued

Finally, we take the higher of **(1)** and **(2)** above and add Penalty Fees. Then we round to the nearest dollar and add any Past Due Amount.

EXAMPLE: Assume that your New Balance is \$30,000, Interest Charged is \$299.59, and you have no Penalty Fees or Past Due Amount.

(1) \$35, or

(2) Calculate the following:

1. Modified New Balance: $\$30,000 - \$299.59 \text{ Interest Charged} - \$0 \text{ Penalty Fees} = \$29,700.41$
2. Applicable Rate: $[(1\% \times \$25,000) + (5\% \times \$4,700.41)] / \$29,700.41 = 0.0163$
3. Portion of the Modified New Balance included in the Minimum Payment Due: $\$29,700.41 \times 0.0163 = \484.12
4. $\$484.12 + \$299.59 \text{ Interest Charged} = \783.71
The higher of (1) or (2) is \$783.71.
 $\$783.71 + \$0 \text{ Penalty Fees} + \$0 \text{ Past Due Amount} = \$784.$

Minimum Payment Due with an Amount Above the Credit Limit

To calculate your Minimum Payment Due for each statement, we first determine the higher of **(1)** or **(2)** below:

(1) \$35, or

(2) The amount calculated using the following steps:

1. Calculate Modified New Balance by subtracting the Amount Above the Credit Limit, interest and Penalty Fees charged on the statement from the New Balance on the statement. For this calculation:
 - I. We will only subtract the amount of Interest Charged that is not included in the Amount Above the Credit Limit from the New Balance. See How to determine whether Interest Charged is included in the Amount Above the Credit Limit below.
 - II. We will only subtract the amount of Penalty Fees that is not included in the Amount Above the Credit Limit from the New Balance. See How to determine whether Penalty Fees are included in the Amount Above the Credit Limit below.
2. Calculate the Applicable Rate by:
 - I. Adding the following together:
 - 1% of the portion of the Modified New Balance less than or equal to \$25,000 and
 - 5% of the portion of the Modified New Balance greater than \$25,000 and less than or equal to \$75,000 and
 - 10% of the portion of the Modified New Balance greater than \$75,000
 - II. Then divide the sum from step I by the Modified New Balance and round to 4 decimals (ex. 0.1234).
3. Calculate the Portion of the Modified New Balance included in the Minimum Payment Due by multiplying the Modified New Balance calculated in step 1 by the Applicable Rate calculated in step 2.
4. Add the part of the Interest Charged not included in the Amount Above the Credit limit to the result from step 3.

Finally, we take the higher of **(1)** and **(2)** above and:

- Add any Penalty Fees not included in the Amount Above the Credit Limit,
- Add any Amount Above the Credit Limit, after subtracting any part of the Past Due Amount that is included in the Amount Above the Credit Limit (see *How to determine whether the Past Due Amount is included in the Amount Above the Credit Limit* below),

Then we round to the nearest dollar and add any Past Due Amount.



IMPORTANT NOTICES continued

EXAMPLE: Your New Balance is \$35,000, Interest Charged is \$334.63, penalty fee is \$38, Amount Above the Credit Limit is \$450, credit limit is \$34,550, and your Past Due Amount is \$300.

(1) \$35, or

(2) Calculate the following:

1. Modified New Balance: \$35,000 New Balance - \$0 Interest Charged not included in the Amount Above the Credit Limit - \$0 Penalty Fees not included in the Amount Above the Credit Limit - \$450 Amount Above the Credit Limit = \$34,550
2. Applicable Rate: $[(1\% \times \$25,000) + (5\% \times \$9,550)] / \$34,550 = 0.0211$
3. Portion of the Modified New Balance included in the Minimum Payment Due: $\$34,550 \times 0.0211 = \729.01
4. $\$729.01 + \0 Interest Charged not included in the Amount Above the Credit Limit = \$729.01

The higher of (1) or (2) is \$729.01.

$\$729.01 + \0 Penalty Fees not included in Amount Above the Credit Limit = \$729.01.

$\$729.01 + (\$450 \text{ Amount Above the Credit Limit} - \$0 \text{ Past Due Amount included in the Amount Above the Credit Limit}) = \$1,179.01$

$\$1,179 + \$300 \text{ Past Due Amount} = \$1,479$

If your Account has an Amount Above the Credit Limit, we do additional calculations to determine what part of interest, fees, and the Past Due Amount are included in the Amount Above the Credit Limit. You can see how to do these additional calculations in the **Additional Calculations** sub-section below.

Additional Calculations

How to determine whether Interest Charged is included in the Amount Above the Credit Limit

To determine whether any part of Interest Charged is included in the Amount Above the Credit Limit, we subtract the Amount Above the Credit Limit from the Interest Charged on the statement.

- If the result is less than or equal to zero, then all of the Interest is already included in the Amount Above the Credit Limit.
- If the result is greater than zero, the result is the part of Interest not included in the Amount Above the Credit Limit.

EXAMPLE

Your Interest Charged is \$62.63 and the Amount Above the Credit Limit is \$250.

$\$62.63 \text{ Interest Charged on statement} - \$250 \text{ Amount Above the Credit Limit} = -\187.37

- Because $-\$187.37$ is less than zero, all of the Interest Charged on the statement is already included in the Amount Above the Credit Limit.

Interest Charged not included in the Amount Above the Credit Limit is \$0.

How to determine whether Penalty Fees are included in the Amount Above the Credit Limit

To determine whether any part of Penalty Fees are included in the Amount Above the Credit Limit:

- (1) We subtract the Interest Charged from the Amount Above the Credit Limit.
- (2) Then, we subtract the result of this Step 1 from the Penalty Fees.
 - If the result is less than or equal to zero, then all of the Penalty Fees are already included in the Amount Above the Credit Limit.
 - If the result is greater than zero, that amount is the part of the Penalty Fees not included in the Amount Above the Credit Limit.

IMPORTANT NOTICES continued

	<p>EXAMPLE Your Amount Above the Credit Limit is \$250, Interest Charged is \$62.63, Penalty Fees are \$38. (1) \$250 Amount Above the Credit Limit - \$62.63 Interest Charged = \$187.37 (2) \$38 Penalty Fee - \$187.37 = -\$149.37.</p> <ul style="list-style-type: none"> Because -\$149.37 is less than zero, all of the Penalty Fees are already included in the Amount Above the Credit Limit. <p>Penalty Fees not included in the Amount Above the Credit Limit are \$0.</p> <p>How to determine whether the Past Due Amount is included in the Amount Above the Credit Limit To determine whether any part of the Past Due Amount is included in the Amount Above the Credit Limit:</p> <ol style="list-style-type: none"> (1) We subtract the Credit Limit shown on your previous statement from the Previous Balance. <ul style="list-style-type: none"> If the result is less than or equal to zero, then none of the Past Due Amount is already included in the Amount Above the Credit Limit. If the result is greater than zero, proceed to Step 2. (2) We subtract any payments/credits shown on the statement from the result of the previous step. <ul style="list-style-type: none"> If the result is less than or equal to zero, then none of the Past Due Amount is already included in the Amount Above the Credit Limit. If the result is greater than zero, then the result is the part of the Past Due Amount that is already included in the Amount Above the Credit Limit. <p>EXAMPLE (1) Your Previous Balance is \$6,000, Credit Limit is \$5,000, Payments shown are \$750. \$6,000 Previous Balance - \$5,000 Credit Limit = \$1,000. \$1,000 is greater than zero. Proceed to Step 2. (2) \$1,000 - \$750 Payments shown = \$250. \$250 is greater than zero. The Past Due Amount that is included in the Amount Above the Credit Limit is \$250.</p>
<p>When we charge interest</p>	<p>We are removing this section in its entirety and replacing it with the modified language: If interest applies, we charge interest beginning on the date of each transaction. You can avoid paying interest on purchases as described below. However, you cannot avoid paying interest on balance transfers.</p> <p>How to Avoid Interest on Purchases up to the Credit Limit If you pay the New Balance on every billing statement by the Payment Due Date, we will not charge interest on purchases.</p> <p>If you do not pay the New Balance on a statement by the Payment Due Date and then you pay the New Balance on the next statement by the Payment Due Date, we will not charge interest on purchases from the date of your payment to the Closing Date of the billing period in which you made that payment. But we will charge interest on purchases that are not included in the Amount Above the Credit Limit from the beginning of that billing period until the date of your payment. If you do not pay the New Balance on a statement by the Payment Due Date and then you pay the New Balance on each of the next two statements by their Payment Due Dates, we will not charge interest on purchases that are not included in the Amount Above the Credit Limit on the following statement. Also, we will not charge interest on purchases on a statement if the Previous Balance on that statement is zero or a credit balance.</p> <p>How to Avoid Interest on the Amount Above the Credit Limit For any particular billing period, we will not charge interest on the Amount Above the Credit Limit if you pay at least your Minimum Payment Due from the previous billing</p>



IMPORTANT NOTICES continued

	<p>period by the Closing Date of the billing period in which the payment is due. However, if you pay less than the New Balance, we will charge interest, as per the How to Avoid Interest on Purchases up to the Credit Limit, on purchases not included in the Amount Above the Credit Limit.</p> <p>Interest Charged If You Do Not Pay Your Minimum Payment Due If you do not pay your Minimum Payment Due by the Closing Date of the billing period in which it is due, we will apply the Penalty APR to the entire balance, including the Amount Above the Credit Limit, if any, and any balance transfer (see How we calculate interest below). We also may apply the Penalty APR for other reasons (see Penalty APR and when it applies on page 2 of Part 1). If you do not pay the Minimum Payment Due on a statement by the Closing Date of the billing period in which it is due and then you pay the Minimum Payment Due on a subsequent statement by the Closing Date of the billing period in which it is due, we will not charge interest on the Amount Above the Credit Limit for the billing period for which you paid the Minimum Payment Due by the Closing Date in which it is due. However, the Penalty APR will continue to apply to other balances (including any balance transfer) in accordance with Penalty APR and when it applies on page 2 of Part 1).</p> <p>Application of Penalty APR in Your First Billing Period If we apply the Penalty APR during the first billing period after your account was opened, we will apply the Penalty APR to any balance transfer beginning the first day of the second billing period.</p>
How we calculate interest	<p>We are removing this section in its entirety and replacing it with the modified language: We calculate interest for a billing period by first calculating interest on each balance. Different categories of transactions--such as purchases and balance transfers--may have different interest rates. Balances within each category may also have different interest rates. We use the Average Daily Balance method (including new transactions) to calculate interest charges for each balance. The total interest charged for a billing period is the sum of the interest charged on each balance.</p> <p>Interest The interest charged for a balance in a billing period, except for variations caused by rounding, equals:</p> <ul style="list-style-type: none">• Average Daily Balance (ADB) multiplied by• Daily Periodic Rate (DPR) multiplied by• Number of days the DPR was in effect. <p>ADB To get the ADB for a balance, we add up each Daily Balance Subject to Interest (see below). Then we divide the result by the number of days the DPR for that balance was in effect. If the daily balance is negative, we treat it as zero.</p> <p>DPR A DPR is 1/365th of an APR, rounded to one ten thousandth of a percentage point. Your DPRs are shown in How Rates and Fees Work on page 2 of Part 1.</p> <p>EXAMPLE: Calculating Interest Assume that you have a single interest rate of 15.99%, your ADB is \$2,250 and there are 30 days in the billing period.</p> <p>The DPR is 15.99% divided by 365 days = 0.0438%</p> <p>The Interest is \$2,250 multiplied by 0.0438% multiplied by 30 days = \$29.57</p>

IMPORTANT NOTICES continued

Daily Balance

For each day a DPR is in effect, we calculate the Daily Balance by:

- taking the *beginning balance* for the day,
- adding any new charges,
- subtracting any payments or credits;
- making any appropriate adjustments.

We add a new charge to a Daily Balance as of its transaction date.

Daily Balance Subject to Interest

To calculate the *Daily Balance Subject to Interest*, we reduce the Daily Balance by the amount above your credit limit on each day, if you pay the Minimum Payment Due by the Closing Date of the billing period in which the payment is due.

However, if you do not pay the Minimum Payment Due by the Closing Date of the billing period in which it is due, we will not reduce the Daily Balance by the amount above your Credit Limit on each day. For purposes of the Daily Balance Subject to Interest, "credit limit" is the lowest credit limit on any day during the billing period.

Beginning balance

For the first day of a billing period, the beginning balance is the ending balance for the prior billing period, including unpaid interest. For the rest of the billing period, the beginning balance is the previous day's Daily Balance *plus an amount of interest equal to the previous day's Daily Balance Subject to Interest multiplied by the DPR for that balance*. This method of calculating the beginning balance results in daily compounding of interest.

When an interest rate changes, the new DPR may come into effect during--not just at the beginning of--the billing period. When this happens, we will create a new balance and apply the new DPR to it. To get the beginning balance on the first day for this new balance, we multiply the previous day's Daily Balance Subject to Interest by the old DPR and add the result to that day's daily balance compounding of interest.

Other methods

To calculate the ADB and interest charges, we may use other formulas or methods that produce equivalent results. Also, we may choose not to charge interest on certain types of charges.



TORKABC
DANIEL L JOHNSON

Closing Date 03/18/24

p. 19/20
Account Ending 7-13000

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.

IMPORTANT NOTICES continued

Updates to Your Card Benefits

Summary of Changes, Effective February 1, 2024

- **How you receive additional miles:** We are expanding the categories for which you can receive additional miles: you will now be able to earn 2 additional miles (a total of 3 miles) for each \$1 of eligible purchases on your Card Account charged directly with Delta for Delta Stays prepaid hotels and vacation rentals. You will now be able to earn 0.5 additional miles (a total of 1.5 miles) for each \$1 of eligible transit purchases per calendar year. You will now be able to earn 0.5 additional miles (a total of 1.5 miles) for each \$1 of eligible U.S. shipping purchases per calendar year. You will now be able to earn 0.5 additional miles (a total of 1.5 miles) for each \$1 of eligible U.S. office purchases per calendar year. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/earn-1.5-miles-after-150K-spend/delta-reserve-business.
- **MQD Headstart:** Receive \$2,500 Medallion Qualification Dollars (MQDs), which will be deposited into your SkyMiles account linked to your Basic Card during each Qualification Year. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/mqd-headstart/delta-reserve-business.
- **\$240 Resy Credit:** Earn up to \$240 in annual statement credits (up to \$20 each month) after you enroll and pay for eligible Resy purchases with your Card. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/resy-statement-credit/delta-reserve-business.
- **\$120 Rideshare Credit:** Earn up to \$120 in annual statement credits (up to \$10 each month) after you enroll and pay for eligible rideshare purchases with your Card. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/rideshare-statement-credit/delta-reserve-business.
- **\$250 Delta Stays Credit:** Earn up to \$250 in annual statement credits when you pay for eligible Delta Stays purchases with your Card. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/delta-stays-credit/delta-reserve-business.
- **Hertz President's Circle® Status:** Receive complimentary Hertz President's Circle Status. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/hertz-president-circle/delta-reserve-business.
- **Companion Certificate:** Receive a Companion Certificate each year after Card Account renewal, now with additional departure and destination locations. Companion Certificate is now eligible for use on select Delta Connection carrier and flights for one roundtrip First-Class, Delta Premium Select, Delta Comfort+® or Main Cabin Companion ticket originating within the United States, Puerto Rico or the U.S. Virgin Islands (USVI) to the following destinations: the United States, Puerto Rico, USVI, Mexico, Antigua, Aruba, Bermuda, Bonaire, Grand Cayman, Cuba, Jamaica, Bahamas, Turks and Caicos, Dominican Republic, Saint Kitts, St. Maarten, St. Lucia, Costa Rica, Belize, Guatemala, Panama, Honduras, and El Salvador. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/delta-reserve-companion-certificate/delta-reserve-business.
- **Delta Sky Club One-Time Guest Passes:** Receive two additional one-time guest passes for complimentary access to the Delta Sky Club, for a total of four one-time guest passes each year which will be available to view in the Card Member's Wallet in the Fly Delta app and in My Profile on delta.com under Certificates, eCredits, and Vouchers. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/delta-sky-club-access/delta-reserve-business.

Corrected Car Rental Loss and Damage Insurance Phone Numbers

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.