

**Delta SkyMiles® Reserve Business Card**TORKABC
DANIEL L JOHNSONClosing Date 04/17/24 Next Closing Date 05/17/24
Account Ending 7-13000

p. 1/11

Customer Care: 1-800-297-6200
TTY: Use Relay 711
Website: americanexpress.com**New Balance** **\$23,206.40**
Minimum Payment Due **\$232.00**
Payment Due Date **05/12/24****Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 05/12/24, 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	30 years	\$67,339
\$900	3 years	\$32,406 (Savings = \$34,933)

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 - 11.**

Continued on page 3

Delta SkyMiles®
Miles Earned this Period **24,203** For more details about Rewards, please visit americanexpress.com/rewardsinfo**Account Summary**

Previous Balance	\$32,756.06
Payments/Credits	-\$34,433.14
New Charges	+\$24,883.48
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$23,206.40**
Minimum Payment Due **\$232.00**

Credit Limit	\$40,000.00
Available Credit	\$16,793.60
Cash Advance Limit	\$4,500.00
Available Cash	\$4,500.00
Days in Billing Period:	30

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 84770Payment Due Date
05/12/24
New Balance
\$23,206.40
AutoPay Amount
\$23,206.40See 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 002320640000023200 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.



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DANIEL L JOHNSON
Closing Date 04/17/24



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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 \$23,206.40 on 05/08/24. 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 05/08/24. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 05/12/24.

Payments and Credits

Summary

	Total
Payments	-\$33,684.82
Credits	-\$748.32
Total Payments and Credits	-\$34,433.14

Detail

*Indicates posting date

Payments	Amount
03/26/24* MOBILE PAYMENT - THANK YOU	-\$33,684.82
Credits	Amount
03/22/24 BEST BUY WASHINGTON UT 888BESTBUY	-\$306.36
04/11/24 WASHINGTON COUNTY SCHOOL ST. GEORGE UT 435-673-3553	-\$69.40
04/15/24 THE HOME DEPOT SAINT GEORGE UT 800-654-0688	-\$372.56

New Charges

Summary

	Total
Total New Charges	\$24,883.48

Detail

		Foreign Spend	Amount
03/18/24	ApI Pay EXXONMOBIL 4825 00270491 84653 400	SALEM UT	\$24.68

Detail Continued

			Foreign Spend	Amount
03/18/24	AplPay PILOT_00509 00509 GAS STATION	BEAVER	UT	\$17.36
03/18/24	AplPay CHUBBYS CAFE PAYSON 650000011572032 8019211021	PAYSON	UT	\$69.06
03/19/24	AplPay TST* GAIAS GARDEN CAFE 00008273 RESTAURANT	ST. GEORGE	UT	\$20.12
03/19/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$50.00
03/20/24	AplPay ROYAL THAI CUISINE EXP USFC1ROYA84765	SANTA CLARA	UT	\$30.06
03/20/24	MCDONALD'S 4356882199	SAINT GEORGE	UT	\$32.93
03/20/24	AplPay HONOLULU GRILL STGEORGE 0000 435-627-1181	SAINT GEORGE	UT	\$36.67
03/21/24	BESTBUYCOM806926648371 50300009944 888BESTBUY	RICHFIELD	MN	\$21.34
03/21/24	BESTBUYCOM806926750204 50300009944 888BESTBUY	RICHFIELD	MN	\$448.34
03/21/24	COSTA VIDA ST GEORGE 4359861122	SAINT GEORGE	UT	\$39.07
03/22/24	DAIRY QUEEN #15418 0000 435-656-9159	ST GEORGE	UT	\$33.56
03/22/24	AplPay CKE*ANGELICA'S MEXICAN GR 000025451 4356284399	SAINT GEORGE	UT	\$31.46
03/23/24	THE ONE AND ONLY 068880021790945 THEONEANDONLYBAR@GMAIL.CO	SAINT GEORGE	UT	\$26.04
03/23/24	SPIRITUAL 221000000035451 JASHER@SPIRITUALPARLOR.CO	SAINT GEORGE	UT	\$194.63
03/23/24	SPIRITUAL 221000000035451 JASHER@SPIRITUALPARLOR.CO	SAINT GEORGE	UT	\$89.29
03/24/24	THE ONE AND ONLY 068880021790945 THEONEANDONLYBAR@GMAIL.CO	SAINT GEORGE	UT	\$19.56
03/24/24	The Advenire, Autograph Collec 1612608 11326 84770 FRENCH TOAST BRKFST SANDO BISCUITS	St George	UT	\$50.95
03/25/24	LYFT *1 RIDE 03-24 0000 855-865-9553	855-865-9553	CA	\$17.70
03/25/24	LS THE LEDGES OF ST. +14356344600	ST. GEORGE	UT	\$181.48
03/25/24	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$5.80
03/26/24	LS THE LEDGES OF ST. +14356344600	ST. GEORGE	UT	\$181.48
03/26/24	AplPay TST* WINGNUTZ - ST GEORGE 300660664 4353599674	ST. GEORGE	UT	\$27.19
03/26/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$27.94
03/26/24	TROPICAL SMOOTHIE CAFE UT006 TROPICAL 801-410-7985	ST GEORGE	UT	\$9.15
03/26/24	PASSPORT WHOLESALE FURNIS 000000001 4356282900	WASHINGTON	UT	\$8,055.96
03/26/24	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$2.93

Continued on next page



Detail Continued

				Foreign Spend	Amount
03/27/24	AplPay AL'S SPORTING GOODS 930579840198168 MARIA@ALS.COM	SAINT GEORGE	UT		\$1,467.86
03/27/24	AL'S SPORTING GOODS 930579840198168 MARIA@ALS.COM	SAINT GEORGE	UT		\$4,031.00
03/28/24	AplPay LS THE LEDGES OF ST. G 4356344600	ST. GEORGE	UT		\$74.73
03/28/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT		\$50.00
03/29/24	JIREH INC RESTAURANT	ST GEORGE	UT		\$17.35
03/29/24	AplPay CAFE RIO 0117 SANTA CLAR 20041 84765 RESTAURANT	SANTA CLARA	UT		\$16.25
03/29/24	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT		\$106.79
03/29/24	TST* THE HIVE 435 TAP HOU 00074425 BAR/NIGHTCLUB	ST GEORGE	UT		\$61.34
03/30/24	PAINTED PONY RESTAUR 436845559926851 CHEFLISSIE@GMAIL.COM	SAINT GEORGE	UT		\$155.22
04/01/24	BESTBUYCOM806928238676 50300009944 888BESTBUY	RICHFIELD	MN		\$213.49
04/01/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT		\$1.00
04/01/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT		\$22.84
04/01/24	MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT		\$57.54
04/01/24	LYFT *2 RIDES 03-30 0000 855-865-9553	855-865-9553	CA		\$26.76
04/01/24	MAVERIK 8019365557	WASHINGTON	UT		\$21.79
04/02/24	AplPay CAFE RIO 0117 SANTA CLAR 20079 84765 RESTAURANT	SANTA CLARA	UT		\$21.42
04/02/24	REST.TOUR EIFFEL REST.TOUR EIFFE REST.TOUR EIFFEL	PARIS	FR	508,80 European Union Euro	\$548.54
04/02/24	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	NJ		\$43.76
04/02/24	PRICELINE*HOTELS HOTEL ROOM	NORWALK	CT		\$1,466.64
04/02/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT		\$125.00
04/03/24	ALASKA AIRLINES ALASKA AIRLINES From: Anchorage Internat To: Dillingham Anchorage Internat Ticket Number: 0272366057258 Passenger Name: JOHNSON/DANIEL Document Type: PASSENGER TICKET	SEATTLE	WA	Carrier: AS Class: D AS D Date of Departure: 07/07	\$473.20

Detail Continued

				Foreign Spend	Amount
04/03/24	ALASKA AIRLINES ALASKA AIRLINES From: ANCHORAGE INTERNAT To: DILLINGHAM ANCHORAGE INTERNAT Ticket Number: 0272366057259 Passenger Name: JOHNSON/BARRY Document Type: PASSENGER TICKET	SEATTLE	WA		\$473.20
04/03/24	AplPay SR-LEDGES CANYON VIEW GOLF-ST GEORG MISC/SPECIALTY RETAIL	ST. GEORGE	UT		\$23.28
04/04/24	DELTA AIR LINES DELTA AIR LINES From: SALT LAKE CITY To: SEATTLE-TACOMA INT ANCHORAGE INTERNAT SALT LAKE CITY Ticket Number: 0060893952602 Passenger Name: JOHNSON/DANIEL Document Type: ADDITIONAL COLLECTION	ATLANTA			\$11.20
04/04/24	DELTA AIR LINES DELTA AIR LINES From: SALT LAKE CITY To: SEATTLE-TACOMA INT ANCHORAGE INTERNAT SALT LAKE CITY Ticket Number: 0060893952603 Passenger Name: JOHNSON/BARRY Document Type: ADDITIONAL COLLECTION	ATLANTA			\$11.20
04/04/24	AplPay CKE*ANGELICA'S MEXICAN GR 000025451 4356284399	SAINT GEORGE	UT		\$40.96
04/04/24	WASHINGTON COUNTY SCHOOL 435-673-3553	ST. GEORGE	UT		\$175.30
04/05/24	LS THE LEDGES OF ST. G 4356344600	ST. GEORGE	UT		\$25.00
04/05/24	TONAQUINT DATA CENTER, INC squareup.com/receipts	St. George	UT		\$500.00
04/05/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#			\$331.69
04/05/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#			\$12.00
04/06/24	RED MOUNTAIN SPA 068880021800460 COREY.AUSTIN@PYRAMIDGLOBA	IVINS	UT		\$189.00
04/06/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT		\$18.10
04/06/24	AplPay WINGSTOP 2205 2205 714-868-7000	SAINT GEORGE	UT		\$70.08
04/07/24	DIXIE RED HILLS GOLF COU 0000 435-627-4444	SAINT GEORGE	UT		\$70.00
04/08/24	SteamPowered.COM 425-952-2985	STEAM GAMES	WA		\$70.80
04/08/24	AplPay MAVERIK #680 000000000979435 8007897755	ST. GEORGE	UT		\$131.90
04/09/24	SteamPowered.COM 425-952-2985	STEAM GAMES	WA		\$215.93
04/10/24	THE LEDGES GOLF CLUB +14356344600	ST. GEORGE	UT		\$125.00
04/10/24	Cafe Sabor St. George 435-218-7775	St. George	UT		\$32.04

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Delta SkyMiles® Reserve Business Card
TORKABC
DANIEL L JOHNSON
Closing Date 04/17/24



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Account Ending 7-13000

Detail Continued

			Foreign Spend	Amount
04/11/24	CHATGPT SUBSCRIPTION +14158799686	SAN FRANCISCO	CA	\$21.35
04/11/24	MAD PITA EXPRESS squareup.com/receipts	St George	UT	\$41.64
04/11/24	SAVORY SWIG STORES LLC RESTAURANT	SANTA CLARA	UT	\$7.39
04/11/24	TINKS SUPERIOR AUTOPARTS 0027 435-673-3564	ST. GEORGE	UT	\$352.24
04/11/24	US MINT COIN SALES-DR 000000002 2851452002 20220 US Mint Coin Sales	WASHINGTON	DC	\$251.95
04/11/24	UINTA GOLF #107 4352566496	SAINT GEORGE	UT	\$44.77
04/11/24	FSP*SLICK WILLEYS LUBE 000012295 8013613549	ST GEORGE	UT	\$110.17
04/12/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$24.00
04/14/24	VZWLSS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$347.76
04/14/24	THE HOME DEPOT 4420 HOME SUPPLY WAREHOUSE	SAINT GEORGE	UT	\$361.43
04/15/24	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$9.60
04/15/24	HOMEDEPOT.COM 800-430-3376	800-430-3376	GA	\$372.56
04/15/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$54.30
04/15/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$372.56
04/15/24	THE HOME DEPOT 800-654-0688	WASHINGTON	UT	\$435.51
04/15/24	THE HOME DEPOT 4420 HOME SUPPLY WAREHOUSE	SAINT GEORGE	UT	\$297.77
04/15/24	THE HOME DEPOT 4420 HOME SUPPLY WAREHOUSE	SAINT GEORGE	UT	\$327.64
04/15/24	CHICK-FIL-A #04568 000000000696970 4359220777	SAINT GEORGE	UT	\$58.96
04/16/24	WAL-MART SUPERCENTER 3220 3220 DISCOUNT STORE	ST GEORGE	UT	\$71.03
04/16/24	ApI Pay PILOT_00775 00775 GAS STATION	ST. GEORGE	UT	\$46.90

Fees

	Amount
Total Fees for this Period	\$0.00

Continued on reverse

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	24,136	92,637
Total Bonus Miles Earned and Adjustments	67	40,774
Total Miles Earned	24,203	133,411

Bonus Miles Earned and Adjustments

	Current Period
Delta	44
Transit	23
Total	67

Your year-to-date spend on your Delta SkyMiles® Reserve Business Card is \$92,633.00. 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 by 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.

Summary of Changes, Effective June 1, 2024	
Replacement Basic Cardmember	In the event that the Basic Cardmember is no longer an employee of the Company and no other person has been approved to replace them, we may close the Account.
Cancelling or suspending your Account	We may at any time and for any reason cancel or suspend your Account.

ID 13483

Detail of Changes to Your Cardmember Agreement

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

Effective June 1, 2024, we are amending the following sub-sections in Part 2 of the Agreement as follows:

- We are adding the following sentence within the *Replacement Basic Cardmember* section:
"We may close the Account if the Basic Cardmember is no longer an employee or officer of the Company, and no other person has been approved to replace the Basic Cardmember."
- We are adding the words "at any time and for any reason" after the words "We may" within the *Cancelling or suspending your Account* section.

CMLENGDPRUS0279

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.

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.



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.