



# Delta SkyMiles® Reserve Business Card

TORKABC  
DANIEL L JOHNSON

Closing Date 01/18/24 Next Closing Date 02/16/24  
Account Ending 7-12002



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**Customer Care:** 1-800-297-6200  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](https://americanexpress.com)

**New Balance** **\$3,499.17**  
**Minimum Payment Due** **\$35.00**  
**Payment Due Date** **02/12/24**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 02/12/24, 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	14 years	\$8,850
\$136	3 years	\$4,886 (Savings = \$3,964)

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 **32,547**

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

## Account Summary

Previous Balance \$13,269.29  
Payments/Credits -\$32,942.35  
New Charges +\$23,172.23  
Fees +\$0.00  
Interest Charged +\$0.00

**New Balance** **\$3,499.17**  
**Minimum Payment Due** **\$35.00**

Credit Limit \$40,000.00  
Available Credit \$36,500.83  
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](https://americanexpress.com/business)

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

**Account Ending 7-12002**

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

DANIEL L JOHNSON  
TORKABC  
TORKABC  
134 S 1160 WEST CIR  
SAINT GEORGE UT 84770

Payment Due Date  
**02/12/24**  
New Balance  
**\$3,499.17**  
AutoPay Amount  
**\$3,499.17**

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 000349917000003500 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](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

#### **Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



**Delta SkyMiles® Reserve Business Card**  
TORKABC  
DANIEL L JOHNSON  
Closing Date 01/18/24



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Account Ending 7-12002



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

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

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-297-6200**



**Website:** [americanexpress.com](https://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 \$3,499.17 on 02/08/24. 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 02/08/24. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 02/12/24.

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$32,942.35
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$32,942.35</b>

### Detail

\*Indicates posting date

Payments	Amount
01/08/24* AUTOPAY PAYMENT RECEIVED - THANK YOU America First Federal Credit Union	-\$13,269.29
01/10/24* MOBILE PAYMENT - THANK YOU	-\$19,673.06

## New Charges

### Summary

	Total
<b>Total New Charges</b>	<b>\$23,172.23</b>

### Detail



**DANIEL L JOHNSON**  
Card Ending 7-12002

	Amount
12/18/23 LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER WASHINGTON UT	\$101.08
12/19/23 OMARS UPTOWN 0013 870-336-3001 JONESBORO AR	\$415.90
12/19/23 AplPay GERMANTOWN VILLAGE WIN 901-373-3174 GERMANTOWN TN	\$4,229.78
12/20/23 807 CARAWAY EXPRESS LLC 870-802-4905 JONESBORO AR	\$23.16
12/21/23 ENVIRONMENTS 436845559273312 CUS1224 724041 JONESBORO AR	\$106.67
12/22/23 IN *SEAN SHRUM DESIGN L4BP48VSCXAK9SX4D724016 JONESBORO AR	\$2,685.38

Continued on reverse

## Detail Continued

				Amount
12/22/23	STEAMROLLER BLUES 000000001 8709359465	JONESBORO	AR	\$169.26
12/23/23	KUM & GO C-STORE	JONESBORO	AR	\$17.86
12/23/23	SHIPLEY DO-NUTS - FC1205 1205 S CARAWA 8702036124	JONESBORO	AR	\$15.74
12/24/23	RED ROCK BREWING SLC 16281449005 1727 84116	SALT LAKE CITY	UT	\$70.64
12/25/23	MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$58.58
12/25/23	MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$42.92
12/26/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$3.12
12/27/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
12/27/23	BT*STEPHEN WADE HONDA 4356286100	ST GEORGE	UT	\$1,072.78
12/27/23	VIVID DISTRBUTING 480-966-3040	(480)966-3040	AZ	\$1,776.91
12/28/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
12/28/23	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$40.24
12/28/23	KEN GARFF ST GEORGE FORD 00-0803295332 435-6743200	ST GEORGE	UT	\$6,363.18
12/28/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$133.02
12/30/23	MCDONALD'S 4356882199	SAINT GEORGE	UT	\$4.29
12/31/23	DELTA AIR LINES DELTA AIR LINES From: ST GEORGE To: SALT LAKE CITY Ticket Number: 00621982736804 Passenger Name: JOHNSON/DANIEL Document Type: PASSENGER TICKET	ATLANTA		\$324.10
12/31/23	LYFT 1896993725326190994104 LEDGER	855-280-0278	CA	\$43.66
12/31/23	AplPay DAVES HOT CHICKEN 1204 38064044 84047 RESTAURANT	MIDVALE	UT	\$32.61
12/31/23	HALOCOLLAR.COM +12147122270	WOODCLIFF LAKE	NJ	\$6.38
12/31/23	AplPay TAILWIND CONCESSION SGU 54550000169 ACCOUNTING@TAILWINDCONCES	ST GEORGE	UT	\$8.89
01/01/24	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$101.08
01/01/24	BOHEMIAN BREWERY & GRILL 00G4 801-566-5474	MIDVALE	UT	\$175.22
01/01/24	LYFT (NONE) 94104 LEDGER	855-280-0278	CA	\$50.22
01/02/24	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$88.55
01/02/24	CAFE ZUPAS - ST GEORGE RESTAURANT	ST GEORGE	UT	\$8.72

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**Detail Continued**

				<b>Amount</b>
01/02/24	DESERT CONSULTING, LLC +18443105263	ST. GEORGE	UT	\$140.00
01/03/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$9.48
01/03/24	AplPay TST* THE HIVE 435 TAP HOU 00074425 BAR/NIGHTCLUB	ST GEORGE	UT	\$267.30
01/03/24	AplPay TST* THE HIVE 435 TAP HOU 00074425 BAR/NIGHTCLUB	ST GEORGE	UT	\$46.71
01/03/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$125.00
01/04/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$3.77
01/04/24	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$106.67
01/05/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$9.48
01/05/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$7.69
01/05/24	GREEN VALLEY MKT 4486 800-325-3265	SAINT GEORGE	UT	\$30.69
01/05/24	TST* TAPAS BAR 00135955 RESTAURANT	IVINS	UT	\$87.90
01/06/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$24.00
01/07/24	BT*DD *DOORDASH REDFORTCU 8559731040	SAN FRANCISCO	CA	\$262.73
01/08/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$9.48
01/08/24	BT*DD *DOORDASH WINGSTOP 8559731040	SAN FRANCISCO	CA	\$109.90
01/08/24	AplPay CAFE FEELLOVE squareup.com/receipts	St. George	UT	\$20.50
01/08/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$12.00
01/08/24	AplPay MAVERIK #620 00000000587328 8007897755	ST GEORGE	UT	\$75.38
01/08/24	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$53.04
01/08/24	TROPICAL SMOOTHIE CAFE UT006 TROPICAL 801-410-7985	ST GEORGE	UT	\$8.61
01/09/24	BT*DD *DOORDASH MCDONALDS 8559731040	SAN FRANCISCO	CA	\$70.83
01/09/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$9.48
01/09/24	DEL TACO #788 Q16 0291 801-627-0830	SAINT GEORGE	UT	\$13.54
01/09/24	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	NJ	\$43.76
01/09/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$125.00
01/10/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$9.48
01/10/24	AplPay KITCHEN THAI EXPRESS squareup.com/receipts	St. George	UT	\$54.35

Continued on reverse

<b>Detail Continued</b>
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				Amount
01/10/24	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$188.63
01/11/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.94
01/11/24	JIREH INC RESTAURANT	ST GEORGE	UT	\$13.26
01/12/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.94
01/12/24	JIREH INC RESTAURANT	ST GEORGE	UT	\$13.64
01/12/24	CHEVRON 0308798/CHEVRON SERVICE STN	SANTA CLARA	UT	\$8.12
01/12/24	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$63.08
01/12/24	BIG O 44045 000000001 244613000000000084770 TIRE STORES	ST GEORGE	UT	\$1,276.66
01/12/24	AplPay JLM AUTOMOTIVE 628101007796378 435-656-4600	SAINT GEORGE	UT	\$278.29
01/12/24	AplPay MIXED GREENS FAST FRES 760-717-5077	SANTA CLARA	UT	\$58.88
01/13/24	AplPay RAISING CANES 0593 180163 84604	PROVO	UT	\$70.89
01/13/24	GREEN VALLEY MKT 4486 800-325-3265	SAINT GEORGE	UT	\$31.48
01/13/24	AplPay MAVERIK #538 000000000331019 4357437511	FILLMORE	UT	\$38.67
01/13/24	AplPay MAVERIK #241 000000000897498 4356283370	ST GEORGE	UT	\$71.92
01/14/24	VZWLSS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$105.82
01/14/24	AplPay FIRST WATCH 606 000000001 4358813817	ST GEORGE	UT	\$119.59
01/14/24	VERIZON WIRELESS ST TELECOM EQUIPMENT TELECOMMUNICATION EQUIPMENT AND TELEPHON	SAINT GEORGE	UT	\$128.03
01/15/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.94
01/15/24	AplPay CAFE FEELLOVE squareup.com/receipts	St. George	UT	\$20.08
01/15/24	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$53.04
01/16/24	AplPay MORTY'S CAFE: ST. GEORGE squareup.com/receipts	St. George	UT	\$82.40
01/16/24	The Advenire, Autograph Collec 1612608 10662 84770 WAR SIDE BISCUITS PORK BELLY	St George	UT	\$340.76
01/17/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.66
01/17/24	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$84.11
01/17/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$50.00
01/17/24	NONNA INA 068880021787204 0000028395 84770	SAINT GEORGE	UT	\$120.21



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
<b>Total</b>			<b>\$0.00</b>

(v) Variable Rate

Miles Earned



SkyMiles® Account Number: XXXXXX3952

	Current Period	Year to Date
Miles Earned for Eligible Purchases	23,174	5,415
Total Bonus Miles Earned and Adjustments	9,373	9,373
<b>Total Miles Earned</b>	<b>32,547</b>	<b>14,788</b>

**Bonus Miles Earned and Adjustments**

	<b>Current Period</b>
Delta	648
Purchases after spending \$150,000	8,725
<b>Total</b>	<b>9,373</b>

Your year-to-date spend on your Delta SkyMiles® Reserve Business Card is \$5,414.00. 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](https://americanexpress.com/deltareservebusiness).





## 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](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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

### Updates to Your Card Benefits

#### Summary of Changes, Effective January 1, 2024

- **MQD Boost:** We are adding a new benefit, MQD Boost, to your Card. You will be able to earn one Medallion Qualification Dollar (MQD) for each \$10 of eligible purchases charged to the Card Account. Additional Terms apply; see [delta.com/skymilesprogramchanges](http://delta.com/skymilesprogramchanges).
- **Status Boost™ Award:** This benefit will no longer be available.
- **MQD Waiver:** This benefit will no longer be available.
- **Complimentary Delta Sky Club® Access:** Travel on a same-day Delta-marketed, Delta-operated flight or a Delta partner airline flight that is not marketed or operated by Delta with Basic Economy (E) fare tickets (or similar "Light" or "basic" tickets issued by a Delta partner) will not have access to the Delta Sky Club or to Grab and Go. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/delta-sky-club-access/delta-reserve-business](http://global.americanexpress.com/card-benefits/detail/delta-sky-club-access/delta-reserve-business).

#### Summary of Changes, Effective February 1, 2025

##### Updates to Complimentary Delta Sky Club® Access:

- The benefit name will change to "Delta Sky Club® Access".
- Reserve Business Card Members will receive 15 Visits per year to the Delta Sky Club; to earn an unlimited number of Visits ("Unlimited Delta Sky Club Access") each year starting on February 1, 2025, the total eligible purchases on the Card must equal \$75,000 or more between January 1, 2024 and December 31, 2024, and each calendar year thereafter.
- A "Visit" is an entry to one or more Delta Sky Clubs or usage of the Delta Sky Club "Grab and Go" feature, at one or more airports, for a period of up to 24 hours starting upon the first Delta Sky Club entry or Grab and Go usage, during an Eligible Card Member's travel on a same-day Delta-marketed or Delta-operated flight. A single Visit permits usage of Delta Sky Club(s) in multiple airports during the 24-hour period.
- Once all 15 Visits have been used and before reaching Unlimited Delta Sky Club Access, Reserve Business Card Members will have access to the Delta Sky Club at a per-visit rate of \$50 per person using the Card.

Additional Terms apply; see

[global.americanexpress.com/card-benefits/detail/delta-sky-club-access/delta-reserve-business](http://global.americanexpress.com/card-benefits/detail/delta-sky-club-access/delta-reserve-business).