



Delta SkyMiles® Reserve Business Card

TORKABC
DANIEL L JOHNSON

Closing Date 03/17/23 Next Closing Date 04/17/23
Account Ending 7-12002



p. 1/9

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

New Balance **\$22,987.09**
Minimum Payment Due **\$245.00**
Payment Due Date **04/12/23**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 04/12/23, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.99%.

Your balance is above the credit limit as of the above statement closing date. Please pay at least your overlimit amount of \$487.09 to help us provide uninterrupted service.

Delta SkyMiles®
Miles Earned this Period **22,838**
For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Previous Balance	\$9,510.95
Payments/Credits	-\$9,510.95
New Charges	+\$22,987.09
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$22,987.09**
Minimum Payment Due **\$245.00**

Credit Limit	\$22,500.00
Available Credit	\$0.00
Cash Advance Limit	\$4,500.00
Available Cash	\$0.00
Days in Billing Period:	30

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	\$69,105
\$907	3 years	\$32,658 (Savings = \$36,447)

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**.

Continued on page 3

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 7-12002

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
04/12/23
New Balance
\$22,987.09
AutoPay Amount
\$22,987.09

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 002298709000024500 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 03/17/23



p. 3/9

Account Ending 7-12002



Customer Care & Billing Inquiries

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

1-800-297-6200

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

Hearing Impaired

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



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

PO BOX 60189
CITY OF INDUSTRY
CA
91716-0189

i We will debit your bank account for your monthly AutoPay payment of \$22,987.09 on 04/07/23. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 04/07/23. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 04/12/23.

Payments and Credits

Summary

	Total
Payments	-\$9,366.27
Credits	-\$144.68
Total Payments and Credits	-\$9,510.95

Detail

*Indicates posting date

Payments	Amount
02/27/23* MOBILE PAYMENT - THANK YOU	-\$2,500.00
03/08/23* AUTOPAY PAYMENT RECEIVED - THANK YOU America First Federal Credit Union	-\$6,866.27
Credits	Amount
02/23/23 UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: To: Carrier: Class: DENVER INTL APT ASPEN UA 00 Ticket Number: 01624596279120 Passenger Name: JOHNSON/DANIEL Document Type: SUPPORTED REFUND Date of Departure: 02/15	-\$142.92
03/03/23 LAUNDRY ON THE MOVE 203455144328354 WASHINGTON UT DRY CLEANER	-\$1.76

New Charges

Summary

	Total
Total New Charges	\$22,987.09

Continued on reverse

Detail



DANIEL L JOHNSON
Card Ending 7-12002

				Amount
02/15/23	DENVER AIRPORT 8987 80249 RESTAURANT	DENVER	CO	\$46.75
02/15/23	TOWER LIQUORS LLC 0000 303-531-6903	DENVER	CO	\$223.92
02/15/23	GOOGLE*DOMAINS GOOGLE PAYMENT BUSINESS SERVICE	G.CO HELPPAY#		\$12.00
02/15/23	Sissy's Log Cabin- Jonesboro kim@sissyslogcabin.com	Jonesboro	AR	\$7,595.00
02/15/23	TAILWIND CONCESSION SGU 54550000169418 ACCOUNTING@TAILWINDCONCES	ST GEORGE	UT	\$8.89
02/15/23	AVIATORS CLUB 3033429000	DENVER	CO	\$70.32
02/16/23	KUM&GO 4951 GLENWOOD/UNBRANDED 1KG4951 C-STORE	GLENWOOD SPGS	CO	\$16.05
02/16/23	LITTLE NELL F & B 4068245 81615 RESTAURANT	ASPEN	CO	\$397.27
02/16/23	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: GAMES	G.CO HELPPAY#		\$48.00
02/16/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$81.38
02/16/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
02/17/23	SNOWMASS SKI AREA 970-300-7134	BASALT	CO	\$137.00
02/17/23	GREAT WESTERN GROG SHOP 000000001 9709253000	ASPEN	CO	\$192.33
02/17/23	SNOWMASS SPORTS-EASY R LS033548 81615	SNOWMASS VLG	CO	\$64.47
02/18/23	TST* THE SNOW LODGE 00069169 RESTAURANT	ASPEN	CO	\$248.16
02/18/23	ApI Pay SP ASPEN ATELIER +19709206313	ASPEN	CO	\$53.25
02/19/23	UNITED AIRLINES UNITED AIRLINES From: To: Carrier: Class: ASPEN DENVER INTL APT UA 00 ST GEORGE UA 00 Ticket Number: 01698328085731 Passenger Name: JOHNSON /FIRST CHECKED Document Type: EXCESS BAGGAGE Date of Departure: 02/19	HOUSTON	TX	\$35.00
02/19/23	BELLY UP 2108 816112	ASPEN	CO	\$17.21
02/19/23	ApI Pay ROXYS CORNER LLC 10145951 ROXYS CORNER LLC	ASPEN	CO	\$11.82
02/19/23	ApI Pay JEDEDIAHS CATERING AND CO 316059606 RHEABROUGH@JEDEDIAHS.COM	ASPEN	CO	\$22.74
02/19/23	ApI Pay JEDEDIAHS CATERING AND CO 316059606 RHEABROUGH@JEDEDIAHS.COM	ASPEN	CO	\$12.28
02/19/23	ApI Pay JEDEDIAHS CATERING AND CO 316059606 RHEABROUGH@JEDEDIAHS.COM	ASPEN	CO	\$31.95
02/19/23	ApI Pay JEDEDIAHS CATERING AND CO 316059606 RHEABROUGH@JEDEDIAHS.COM	ASPEN	CO	\$5.18
02/20/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.82

Continued on next page



Detail Continued

				Amount
02/20/23	PAYPAL *ECLECTICASP 4029357733	4029357733	CO	\$2,372.00
02/21/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.82
02/21/23	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$2.34
02/21/23	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$53.04
02/21/23	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: GAMES	G.CO HELPPAY#		\$12.00
02/21/23	AplPay TST* LA COCINA MEXICAN ST 00014967 FAST FOOD RESTAURANT	SAINT GEORGE	UT	\$10.21
02/21/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
02/22/23	THEOCDPLUG.COM +17134102880	MANVEL	TX	\$39.99
02/22/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
02/22/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$90.11
02/23/23	GREEN VALLEY MKT 4486 800-325-3265	SAINT GEORGE	UT	\$87.91
02/23/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
02/24/23	AplPay CAFE FEELLOVE squareup.com/receipts	SAINT GEORGE	UT	\$23.77
02/25/23	AplPay MAVERIK #229 000000000897492 4356349297	ST GEORGE	UT	\$123.18
02/26/23	SP ONYX COFFEE LAB +14794195739	SPRINGDALE	AR	\$22.10
02/26/23	SP ONYX COFFEE LAB +14794195739	SPRINGDALE	AR	\$22.58
02/26/23	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$22.90
02/26/23	PROPAY*Family Time Vacation Rent 39367 89353-yuKaHN32um@vantagep	8776327007	OR	\$1,257.40
02/27/23	VRBO FEE HOMEAWAY RESERV REAL ESTATE AGENTS AND MG	512-759-0902		\$160.00
02/27/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.82
02/27/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$81.38
02/27/23	DESERT CONSULTING, LLC +18443105263	ST. GEORGE	UT	\$140.00
02/28/23	PP*DBFRANCHISI 877-569-1136	GRANTS PASS	OR	\$13.87
02/28/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
02/28/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
02/28/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.36
03/01/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.82

Continued on reverse

Detail Continued

				Amount
03/01/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
03/02/23	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$42.69
03/02/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
03/02/23	STATE LIQUOR STORE 3 LIQUOR STORE	ST. GEORGE	UT	\$306.33
03/02/23	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$1.76
03/03/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
03/03/23	JIREH INC RESTAURANT	ST GEORGE	UT	\$11.97
03/03/23	FH* SAND HALLOW RENTAL Location: GARDEN CITY UT Rental: 23/03/03 Return: 23/03/03 Agreement Number: NT_NSGYWOX Renter Name: DANIEL JOHNSON	GARDEN CITY	UT	\$481.44
03/03/23	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$53.04
03/04/23	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA	\$24.59
03/04/23	STATE LIQUOR STORE 4 LIQUOR STORE	HURRICANE	UT	\$224.15
03/04/23	BISHOP'S GRILL - 3050 545500001396241 KLUNGERSVIK@GMAIL.COM	SAINT GEORGE	UT	\$81.94
03/04/23	IN N OUT BURGER 215 650000009327571 8662916338	WASHINGTON	UT	\$31.73
03/07/23	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$8.00
03/07/23	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$14.93
03/07/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
03/08/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
03/08/23	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$5.01
03/08/23	ROGER'S PERFORMANCE MARI 0000 435-656-5811	HURRICANE	UT	\$500.00
03/08/23	GOOGLE*DOMAINS GOOGLE PAYMENT BUSINESS SERVICE	G.CO HELPPAY#		\$12.00
03/08/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$139.86
03/08/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
03/09/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
03/09/23	ROGER'S PERFORMANCE MARI 0000 435-656-5811	HURRICANE	UT	\$4,500.00
03/09/23	ROGER'S PERFORMANCE MARI 0000 435-656-5811	HURRICANE	UT	\$216.83
03/10/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24



Detail Continued

				Amount
03/10/23	JIREH INC RESTAURANT	ST GEORGE	UT	\$17.25
03/10/23	MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$125.14
03/10/23	MAVERIK #261 000000000507137 4356747977	ST GEORGE	UT	\$80.03
03/10/23	IN N OUT BURGER 215 650000009327571 8662916338	WASHINGTON	UT	\$26.56
03/12/23	AplPay MAVERIK #261 000000000507137 4356747977	ST GEORGE	UT	\$82.22
03/14/23	VZWRLSS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$105.62
03/14/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
03/14/23	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$5.32
03/14/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$81.38
03/14/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
03/15/23	STOCKTRANSFE-F2E3693T1 +18132354490	LUTZ	FL	\$322.89
03/15/23	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$106.08
03/15/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
03/15/23	JIREH INC RESTAURANT	ST GEORGE	UT	\$16.01
03/16/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
03/16/23	STATE LIQUOR LIQUOR STORE	CEDAR CITY	UT	\$417.01

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

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

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	24.24% (v)	\$0.00	\$0.00
Cash Advances	29.74% (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	22,838	34,871
Total Bonus Miles Earned and Adjustments	0	12,273
Total Miles Earned	22,838	47,144

Your year-to-date spend on your Delta SkyMiles® Reserve Business Card is \$34,874.00. 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

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.

Changes to Your Card Benefits

Effective February 2, 2023, Basic Card Members will receive a new benefit, **TakeOff 15**, which will allow them to save 15% each time they use miles to book Award Travel on Delta flights through delta.com and the Fly Delta app. See additional Terms below.

Terms and Conditions

Eligibility: Basic Delta SkyMiles Gold, Platinum and Reserve American Express Card Members, as well as Basic Delta SkyMiles Gold, Platinum and Reserve Business American Express Card Members (each, an "Eligible Card"), can get at least a fifteen percent (15%) discount off the mileage portion of an Award Ticket (the "TakeOff 15" benefit). Additional Card Members are not eligible. Available only if entire itinerary is on Delta and Delta Connection® carrier-operated and ticketed flights booked at delta.com or the FlyDelta app. Not available on flights operated by other carriers. Not available for Pay with Miles, Miles + Cash, seat upgrades purchased after the initial flight booking, or other Delta products or services. Discount only applies to the mileage portion of the Award Ticket fare and does not apply to applicable taxes and fees which must be paid using the Eligible Card. Card Member must be logged-in to a SkyMiles account linked to an Eligible Card to receive the TakeOff 15 benefit discount. Mileage discount will be greater than or equal to 15% of the overall miles portion for the Award Ticket. An Award Ticket is a ticket issued by Delta pursuant to the SkyMiles Program Rules, by which SkyMiles members may redeem miles and pay applicable government-imposed taxes and fees in exchange for air transportation. All Award Ticket rules apply, as set forth on delta.com and in the specific terms incorporated into your Award Ticket. Award Travel is defined as travel using an Award Ticket. Award Travel seats are limited and may not be available on all flights or in all markets. SkyMiles account balance must have sufficient miles for the entire Award Ticket(s) being purchased. TakeOff 15 benefit is not combinable with certificates, Delta eCredits, Delta Gift Cards, vouchers, or with any other discounts or promotional offers.

Award Ticket Taxes/Fees: Award Ticket taxes and fees include only U.S. excise and departure/arrival taxes, airport charges, segment fees, the September 11th Security Fee, and international taxes and fees normally included in the Award Ticket.

Award Ticket Cancellations and Changes: In the event of a voluntary cancellation of the Award Ticket to which the TakeOff 15 benefit was applied, redeemed miles will be redeposited into the Card Member's SkyMiles account, except for Basic Economy tickets. Current Award Ticket redeposit fees apply. Basic Economy cancellations will result in cancellation charge assessed in miles, as outlined in fare rules. Remaining miles after deduction of the cancellation charge will be redeposited to Card Member's SkyMiles account. There is no discount applicable to the cancellation charge. If changing an Award Ticket after ticketing, discount is applied to the new Award Ticket (if eligible), and the difference in miles will be deducted from the Card Member's SkyMiles account (if the new Award Ticket mileage amount is higher) or redeposited into the Card Member's SkyMiles account (if the new Award Ticket mileage amount is lower). Basic Economy tickets are not eligible for voluntary changes. SkyMiles Member must be an active Basic Delta SkyMiles, Gold, Platinum or Reserve American Express Card Member or Basic Delta SkyMiles Gold, Platinum or Reserve Business American Express Card Member at time that the Award Ticket is changed to be eligible for the TakeOff 15 benefit on the changed Award Ticket.

Miscellaneous: All SkyMiles Program rules apply to SkyMiles Program membership, miles, offers, mile accrual, mile redemption, and travel benefits. To review the rules, please visit Program Rules. SkyMiles Program and offers are void where prohibited by law, and terms are subject to change without notice. Other restrictions apply.