

**Delta SkyMiles® Platinum Business Card**TORKABC  
DANIEL L JOHNSONClosing Date 02/15/22 Next Closing Date 03/18/22  
Account Ending 7-11004

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**Customer Care:** 1-800-297-6200  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](https://americanexpress.com)**New Balance** **\$11,847.83**  
**Minimum Payment Due** **\$118.00**  
**Payment Due Date** **03/12/22****Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 03/12/22, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.24%.**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                                | 23 years   | \$30,373                                  |
| \$439   | 3 years  | \$15,820<br>(Savings = \$14,553)          |

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

**Delta SkyMiles®**  
Miles Earned this Period **14,209** For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)**Account Summary**

|                  |              |
|------------------|--------------|
| Previous Balance | \$10,309.62  |
| Payments/Credits | -\$10,309.62 |
| New Charges      | +\$11,847.83 |
| Fees             | +\$0.00      |
| Interest Charged | +\$0.00      |

**New Balance** **\$11,847.83**  
**Minimum Payment Due** **\$118.00**

|                         |             |
|-------------------------|-------------|
| Credit Limit            | \$22,500.00 |
| Available Credit        | \$10,652.17 |
| Cash Advance Limit      | \$4,500.00  |
| Available Cash          | \$4,500.00  |
| Days in Billing Period: | 28          |

**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 7-11004**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  
**03/12/22**  
New Balance  
**\$11,847.83**  
AutoPay Amount  
**\$11,847.83**See reverse side for instructions  
on how to update your address,  
phone number, or email.AMERICAN EXPRESS  
PO BOX 96001  
LOS ANGELES CA 90096-8000\$ \_\_\_\_\_  
**Amount Enclosed**

0000349992868610563 001184783000011800 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® Platinum Business Card**  
 TORKABC  
 DANIEL L JOHNSON  
 Closing Date 02/15/22



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**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 96001  
 LOS ANGELES CA  
 90096-8000

**i** We will debit your bank account for your monthly AutoPay payment of \$11,847.83 on 03/08/22. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 03/08/22. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 03/12/22.

## Payments and Credits

### Summary

|                                   | Total               |
|-----------------------------------|---------------------|
| <b>Payments</b>                   | -\$10,309.62        |
| <b>Credits</b>                    | \$0.00              |
| <b>Total Payments and Credits</b> | <b>-\$10,309.62</b> |

### Detail

\*Indicates posting date

|  | Amount       |
|--|--------------|
| 02/08/22* AUTOPAY PAYMENT RECEIVED - THANK YOU<br>America First Federal Credit Union | -\$10,309.62 |

## New Charges

### Summary

|                          | Total              |
|--------------------------|--------------------|
| <b>Total New Charges</b> | <b>\$11,847.83</b> |

### Detail



**DANIEL L JOHNSON**  
 Card Ending 7-11004

|   | Amount   |
|---|----------|
| 01/18/22 PP*DBFRANCHISI<br>877-569-1136 GRANTS PASS OR                  | \$12.00  |
| 01/18/22 MANDALAY - ADV DEP<br>855-275-5733 LAS VEGAS NV                | \$801.37 |
| 01/20/22 ENVIRONMENTS 436845559273312<br>CUS1224 724041 JONESBORO AR    | \$320.12 |
| 01/20/22 SAVORY SWIG STORES LLC<br>RESTAURANT ST GEORGE UT              | \$6.18   |
| 01/22/22 TST* THE HIVE 435 TAP HOU 300573264<br>4356688554 ST GEORGE UT | \$98.35  |
| 01/22/22 MB-F&B-RIVEA SKYFALL<br>53803807 89119 RESTAURANT LAS VEGAS NV | \$645.73 |

Continued on reverse

## Detail Continued

|          |  |              |    | Amount     |
|----------|--|--------------|----|------------|
| 01/22/22 | EXC-4D THEATER<br>0001642910643584 89109<br>NONE   | LAS VEGAS    | NV | \$400.00   |
| 01/22/22 | RANGOON NEW BUREAU<br>563647 89119<br>MAMITASTEQSODAPALOMA12OZ2 OZ2<br>MICHELOBULTRA25OZCAN15 5<br>SUBWAYGRABGOCHOCCHIPCOOK COOK | LAS VEGAS    | NV | \$20.39    |
| 01/22/22 | EXC-4D THEATER<br>0001642910782774 89109<br>NONE   | LAS VEGAS    | NV | \$100.00   |
| 01/22/22 | RANGOON NEW BUREAU<br>563772 89119<br>LIFEWTR700ML12   | LAS VEGAS    | NV | \$34.95    |
| 01/22/22 | PILOT_01185 01185<br>AUTO FUEL DISPENSER   | DESERT SPGS  | AZ | \$74.57    |
| 01/22/22 | PILOT_01185 01185<br>GAS STATION   | DESERT SPGS  | AZ | \$43.74    |
| 01/22/22 | CLINT ORMS ENGRAV<br>+18303677949  | INGRAM       | TX | \$1,500.00 |
| 01/22/22 | SPIRITUAL 221000000035451<br>JASHER@SPIRITUALPARLOR.CO   | SAINT GEORGE | UT | \$61.15    |
| 01/23/22 | Mandalay Bay Resort & Casino<br>855-275-5733   | 8552755733   | NV | \$377.82   |
| 01/23/22 | TOTAL WINE AND MORE 1205 1205<br>855-328-9463  | LAS VEGAS    | NV | \$22.98    |
| 01/23/22 | CHEVRON 0373492/CHEVRON<br>SERVICE STN   | MOAPA        | NV | \$5.19     |
| 01/23/22 | BROKEN YOLK CAFE LAS VEG 00F3<br>310-430-3632  | LAS VEGAS    | NV | \$86.15    |
| 01/23/22 | LEES DISCOUNT LIQUOR 10 65000001024728<br>7023468500   | MESQUITE     | NV | \$523.71   |
| 01/24/22 | FAB FREDDY - BLUFF 6436<br>800-325-3265  | ST GEORGE    | UT | \$4.08     |
| 01/24/22 | SANCHEZ MEXICAN FOOD 0000<br>435-218-8312  | SAINT GEORGE | UT | \$17.56    |
| 01/25/22 | SAVORY SWIG STORES LLC<br>RESTAURANT   | ST GEORGE    | UT | \$5.18     |
| 01/25/22 | WWW.DONORSCHOOSE.ORG<br>+12122393615   | NEW YORK     | NY | \$28.60    |
| 01/25/22 | FABULOUS FREDDY'S 628115007463961<br>702-933-5374  | ST GEORGE    | UT | \$2.77     |
| 01/26/22 | ENVIRONMENTS 436845559273312<br>CUS1224 724041   | JONESBORO    | AR | \$70.53    |
| 01/27/22 | THE CREPERY SAINT GEORGE<br>squareup.com/receipts  | SAINT GEORGE | UT | \$25.73    |
| 01/28/22 | TST* THE HIVE 435 TAP HOU 300573264<br>4356688554  | ST GEORGE    | UT | \$83.55    |
| 01/28/22 | TST* THE HIVE 435 TAP HOU 300573264<br>4356688554  | ST GEORGE    | UT | \$29.84    |
| 01/28/22 | CAPPELETTIS RESTAURANT 924719863789369<br>CAPPELETTISRESTAURANT@HOT  | SAINT GEORGE | UT | \$154.37   |
| 01/28/22 | ZION BREWERY STATION II 000000001<br>4356800022  | SAINT GEORGE | UT | \$86.00    |
| 01/28/22 | FABULOUS FREDDY'S 628115007463961<br>702-933-5374  | ST GEORGE    | UT | \$2.77     |
| 01/29/22 | FABULOUS FREDDY'S 628115007463961<br>702-933-5374  | ST GEORGE    | UT | \$4.08     |

Continued on next page



**Detail Continued**

|          |   |               |    | <b>Amount</b> |
|----------|---|---------------|----|---------------|
| 01/30/22 | FAB FREDDY - BLUFF 6436<br>800-325-3265   | ST GEORGE     | UT | \$4.08        |
| 01/31/22 | PP*DBFRANCHISI<br>877-569-1136  | GRANTS PASS   | OR | \$13.46       |
| 02/01/22 | PP*DBFRANCHISI<br>877-569-1136  | GRANTS PASS   | OR | \$13.50       |
| 02/01/22 | SAVORY SWIG STORES LLC<br>RESTAURANT  | ST GEORGE     | UT | \$5.50        |
| 02/02/22 | CHEVRON 0308798/CHEVRON<br>SERVICE STN  | SANTA CLARA   | UT | \$119.27      |
| 02/02/22 | SAVORY SWIG STORES LLC<br>RESTAURANT  | ST GEORGE     | UT | \$5.18        |
| 02/03/22 | CHRISTIE'S ASIAN KITCHEN<br>squareup.com/receipts   | Washington    | UT | \$50.64       |
| 02/03/22 | FUTURE MOTION INC<br>8002837943   | SANTA CRUZ    | CA | \$2,796.87    |
| 02/03/22 | STATE LIQUOR STORE 4<br>LIQUOR STORE  | HURRICANE     | UT | \$234.95      |
| 02/03/22 | DAIRY QUEEN #15418 0000<br>435-656-9159   | ST GEORGE     | UT | \$21.24       |
| 02/03/22 | SAKURA JAPANESE STEAKH<br>USFC1SAKE84770  | SAINT GEORGE  | UT | \$292.68      |
| 02/03/22 | FABULOUS FREDDY'S 628115007463961<br>702-933-5374   | ST GEORGE     | UT | \$1.32        |
| 02/04/22 | UNITED AIRLINES<br>UNITED AIRLINES<br>From: To:<br>DENVER INTL APT FAYETTEVILLE, ARKAN<br>Ticket Number: 01699696419735<br>Passenger Name: JOHNSON /ECONOMY PLUS S<br>Document Type: PREFERRED SEAT UPGRADE | HOUSTON       | TX | \$63.00       |
| 02/04/22 | AIRBNB * HMP8FNK44B<br>4158005959   | SAN FRANCISCO | CA | \$1,385.38    |
| 02/04/22 | SAVORY SWIG STORES LLC<br>RESTAURANT  | ST GEORGE     | UT | \$17.93       |
| 02/04/22 | CAFE ZUPAS - ST GEORGE<br>5998266A2027032CE84790<br>THAISTEAK8091009<br>CHICKENNOODLE519719 19  | ST GEORGE     | UT | \$24.21       |
| 02/04/22 | GREEN VALLEY MARKET 000000000852152<br>4356565276   | ST. GEORGE    | UT | \$11.08       |
| 02/05/22 | UNITED AIRLINES<br>UNITED AIRLINES<br>From: To:<br>ST GEORGE DENVER INTL APT<br>FAYETTEVILLE, ARKAN<br>Ticket Number: 01623926821263<br>Passenger Name: JOHNSON/DANIEL<br>Document Type: PASSENGER TICKET   | HOUSTON       | TX | \$298.60      |
| 02/05/22 | FABULOUS FREDDY'S 628115007463961<br>702-933-5374   | ST GEORGE     | UT | \$4.08        |
| 02/06/22 | FABULOUS FREDDY'S 628115007463961<br>702-933-5374   | ST GEORGE     | UT | \$5.00        |
| 02/07/22 | PP*DBFRANCHISI<br>877-569-1136  | GRANTS PASS   | OR | \$13.50       |

**Detail Continued**

|          |  |               |    | <b>Amount</b> |
|----------|--|---------------|----|---------------|
| 02/07/22 | GREEN VALLEY MARKET 000000000852152<br>4356565276      | ST. GEORGE    | UT | \$6.50        |
| 02/08/22 | FABULOUS FREDDY'S 628115007463961<br>702-933-5374      | ST GEORGE     | UT | \$4.08        |
| 02/09/22 | SAVORY SWIG STORES LLC<br>RESTAURANT                   | ST GEORGE     | UT | \$5.18        |
| 02/09/22 | FABULOUS FREDDY'S 628115007463961<br>702-933-5374      | ST GEORGE     | UT | \$4.08        |
| 02/10/22 | FABULOUS FREDDY'S 628115007463961<br>702-933-5374      | ST GEORGE     | UT | \$2.77        |
| 02/11/22 | BENJA THAI AND SUSHI 650000010066499<br>4356289538     | SAINT GEORGE  | UT | \$63.12       |
| 02/11/22 | ENVIRONMENTS 436845559273312<br>CUS1224 724041         | JONESBORO     | AR | \$75.95       |
| 02/11/22 | SPIRITUAL 221000000035451<br>JASHER@SPIRITUALPARLOR.CO | SAINT GEORGE  | UT | \$47.00       |
| 02/12/22 | TST* THE HIVE 435 TAP HOU 300573264<br>4356688554      | ST GEORGE     | UT | \$153.32      |
| 02/13/22 | TRUE NORTH FLOAT<br>435-212-0395                       | 435-212-0395  | UT | \$221.00      |
| 02/13/22 | MCDONALD'S<br>4356731422                               | SAINT GEORGE  | UT | \$8.16        |
| 02/13/22 | FABULOUS FREDDY'S 628115007463961<br>702-933-5374      | ST GEORGE     | UT | \$3.87        |
| 02/14/22 | VZWRLSS APOCC VISB<br>BILL PAYMENT                     | 800-922-0204  | FL | \$99.72       |
| 02/14/22 | PEACOCK*799FD<br>CABLE & PAY TV                        | NEW YORK CITY | NY | \$10.66       |
| 02/14/22 | SAVORY SWIG STORES LLC<br>RESTAURANT                   | ST GEORGE     | UT | \$5.50        |
| 02/14/22 | TLF=PUGHS FLOWERS 00-08020859727<br>901-3636744        | MEMPHIS       | TN | \$100.81      |
| 02/15/22 | SAVORY SWIG STORES LLC<br>RESTAURANT                   | ST GEORGE     | UT | \$5.18        |

**Fees**

|                                   | <b>Amount</b> |
|-----------------------------------|---------------|
| <b>Total Fees for this Period</b> | <b>\$0.00</b> |

**Interest Charged**

|   | <b>Amount</b> |
|---|---------------|
| <b>Total Interest Charged for this Period</b> | <b>\$0.00</b> |

**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.



**Delta SkyMiles® Platinum Business Card**  
TORKABC  
DANIEL L JOHNSON  
Closing Date 02/15/22



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Account Ending 7-11004

## 2022 Fees and Interest Totals Year-to-Date

|                        | Amount |
|------------------------|--------|
| Total Fees in 2022     | \$0.00 |
| Total Interest in 2022 | \$0.00 |
|                        |        |

## Interest Charge Calculation

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

|                   | Annual<br>Percentage Rate | Balance Subject<br>to Interest Rate | Interest<br>Charge |
|-------------------|---------------------------|-------------------------------------|--------------------|
| Purchases         | 19.74% (v)                | \$0.00                              | \$0.00             |
| Cash Advances     | 25.24% (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      | 11,851         | 18,329        |
| Total Bonus Miles Earned and Adjustments | 2,358          | 2,358         |
| <b>Total Miles Earned</b>                | <b>14,209</b>  | <b>20,687</b> |

## Bonus Miles Earned and Adjustments

|                                   | Current Period |
|-----------------------------------|----------------|
| Purchases made directly at Hotels | 2,358          |
| <b>Total</b>                      | <b>2,358</b>   |







## 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.