

**Delta SkyMiles® Reserve Business Card**TORKABC
DANIEL L JOHNSONClosing Date 10/18/23 Next Closing Date 11/17/23
Account Ending 7-12002

p. 1/14

Customer Care: 1-800-297-6200
TTY: Use Relay 711
Website: americanexpress.com**New Balance** **\$13,412.53**
Minimum Payment Due **\$134.00**
Payment Due Date **11/12/23****Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 11/12/23, 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%.**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	25 years	\$40,602
\$535	3 years	\$19,252 (Savings = \$21,350)

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 - 13.**

Continued on page 3

Delta SkyMiles®
Miles Earned this Period **20,143** For more details about Rewards, please visit americanexpress.com/rewardsinfo**Account Summary**

Previous Balance	\$15,880.55
Payments/Credits	-\$15,880.55
New Charges	+\$13,412.53
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$13,412.53**
Minimum Payment Due **\$134.00**

Credit Limit	\$40,000.00
Available Credit	\$26,587.47
Cash Advance Limit	\$4,500.00
Available Cash	\$4,500.00
Days in Billing Period:	31

Payment Coupon
Do not staple or use paper clips **Pay by Computer**
americanexpress.com/business **Pay by Phone**
1-800-472-9297**Account Ending 7-12002**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 84770Payment Due Date
11/12/23
New Balance
\$13,412.53
AutoPay Amount
\$13,412.53See 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 001341253000013400 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 10/18/23



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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 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 \$13,412.53 on 11/08/23. 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 11/08/23. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 11/12/23.

Put More Time to Business and Less Time to Bills

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply. Learn more.
Visit www.AmericanExpress.com/enrollIAM to enroll an Account Manager now.



Payments and Credits

Summary

	Total
Payments	-\$15,880.55
Credits	\$0.00
Total Payments and Credits	-\$15,880.55

Detail *Indicates posting date

Payments	Amount
10/08/23* DANIEL L JOHNSON AUTOPAY PAYMENT RECEIVED - THANK YOU America First Federal Credit Union	-\$15,880.55

New Charges

Summary

	Total
DANIEL L JOHNSON 7-12002	\$10,464.22
JULIE L ISAACSON 7-11012	\$2,948.31
Total New Charges	\$13,412.53

Detail

			Foreign Spend	Amount
09/18/23	TROPICAL SMOOTHIE CAFE UT006 TROPICAL 801-410-7985	ST GEORGE	UT	\$8.61

Continued on reverse

Detail Continued

				Foreign Spend	Amount
09/19/23	TROPICAL SMOOTHIE CAFE UT006 TROPICAL 801-410-7985	ST GEORGE	UT		\$8.61
09/19/23	WSJ/BARRONS SUBSCRIP SUBSCRIPTION	800-568-7625	NJ		\$40.99
09/19/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT		\$50.00
09/19/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR		\$150.55
09/19/23	HAMMACHER SCHLEMMER 17176834 45014	800 233 4800	OH		\$237.40
09/20/23	SP ONYX COFFEE LAB +14794195739	SPRINGDALE	AR		\$23.11
09/20/23	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT		\$66.48
09/20/23	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT		\$81.79
09/20/23	TROPICAL SMOOTHIE CAFE UT006 TROPICAL 801-410-7985	ST GEORGE	UT		\$8.61
09/20/23	BEANS AND BREWS COFFEE HO 650000012348 8012440909	SAINT GEORGE	UT		\$14.94
09/21/23	ARBY'S 8844 000008844 8012700033	SAINT GEORGE	UT		\$22.96
09/21/23	TROPICAL SMOOTHIE CAFE UT006 TROPICAL 801-410-7985	ST GEORGE	UT		\$7.75
09/21/23	KNEADERS OF ST GEORGE 928900042194678 ACCOUNTING@KNEADERS.COM	ST GEORGE	UT		\$7.96
09/22/23	DUTCH BROS UT0501 ST. GEO 000440501 5419554700	ST. GEORGE	UT		\$16.42
09/22/23	RED ROCK DRY CLEANERS 121550810010931 DRY CLEANER	ST. GEORGE	UT		\$22.05
09/23/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR		\$145.62
09/25/23	AplPay TAILWIND CONCESSION SGU 54550000169 ACCOUNTING@TAILWINDCONCES	ST GEORGE	UT		\$14.69
09/25/23	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT		\$101.63
09/26/23	AplPay SAPORI E DINTORNI GROCERY STORE	FIRENZE		33,04 European Union Euro	\$35.06
09/26/23	AplPay 001 TAXICAB & LIMOUSINE	FIRENZE		24,00 European Union Euro	\$25.47
09/26/23	AplPay TRATTORIA MARIONE AL TREBBIO RESTAURANT	FIRENZE		128,00 European Union Euro	\$135.83
09/27/23	SUMUP*NOLEGGIO CON CONDUCENTE DOD... +393284654324	FIRENZE	IT	416,00 European Union Euro	\$441.46
09/27/23	AplPay CASA EMMA LIQUOR STORE	CASTELLINA IN CHIANTI		208,00 European Union Euro	\$219.98
09/27/23	AplPay 001 TAXICAB & LIMOUSINE	FIRENZE		14,40 European Union Euro	\$15.23
09/27/23	AplPay MARCHESI ANTINORI SPA LIQUOR STORE	SAN CASCIANO IN VAL D		84,00 European Union Euro	\$88.84
09/27/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT		\$100.00
09/27/23	AplPay BAR SERGIO BAR/NIGHTCLUB	FIRENZE		21,00 European Union Euro	\$22.20

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Detail Continued

				Foreign Spend	Amount
09/28/23	AplPay SALOTTO PORTINARI BAR & BISTROT RESTAURANT	FIRENZE		247,00 European Union Euro	\$261.08
09/29/23	HOTEL CERRETANI LODGING	FIRENZE		198,00 European Union Euro	\$210.26
09/29/23	AplPay RISTORANTE GILDA RESTAURANT	FORTE DEI MARMI		272,00 European Union Euro	\$288.84
09/30/23	AplPay MARCHESI 1824 S.R.L. FAMILY CLOTHING	MILANO	IT	71,00 European Union Euro	\$75.39
10/01/23	AplPay ISA ESHREF RESTAURANT	COMO		64,00 European Union Euro	\$67.96
10/01/23	AplPay HOTEL VILLA GREY LODGING	FORTE DEI MARMI		1.578,00 European Union Euro	\$1,675.68
10/02/23	SteamPowered.COM 425-952-2985	STEAM GAMES	WA		\$38.42
10/02/23	SteamPowered.COM 425-952-2985	STEAM GAMES	WA		\$33.07
10/02/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR		\$146.65
10/03/23	AplPay UN POSTO A MILANO RESTAURANT	MILANO		52,00 European Union Euro	\$54.58
10/03/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT		\$50.00
10/04/23	AplPay Shop 4721/ Centraal L2 Shop 4721/ C Shop 4721/ Centraal L2	AV Schiphol	NL	50,50 European Union Euro	\$53.00
10/04/23	AplPay HMSHOST SCHIPHOL AIRPORT FAST FOOD RESTAURANT	SCHIPHOL	NL	33,55 European Union Euro	\$35.21
10/04/23	SP ONYX COFFEE LAB +14794195739	SPRINGDALE	AR		\$22.61
10/04/23	AplPay HOTEL GRAND VISCONTI PALACE LODGING	MILANO		90,00 European Union Euro	\$94.82
10/04/23	AplPay AC MILAN SPA TICKET AGENCY	CARNAGO		78,00 European Union Euro	\$82.17
10/04/23	AplPay BOGGI MILANO MEN'S/WOMEN'S CLOTHNG	FERNO		279,80 European Union Euro	\$294.77
10/05/23	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#			\$7.69
10/06/23	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT		\$75.46
10/06/23	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT		\$5.60
10/07/23	BEAUTY & ESSEX - LAS V 068880021763976 4135005800 89109	LAS VEGAS	NV		\$480.45
10/07/23	AplPay LEVYCONC @ ALLEGIANT S 068880021664 630354011332 89118	LAS VEGAS	NV		\$68.24
10/08/23	AplPay SMITHS FOOD #4342 000004342 8666111979 GROCERY STORES	MESQUITE	NV		\$447.52
10/09/23	MCDONALD'S 4356731422	SAINT GEORGE	UT		\$2.90
10/10/23	UTAH-DMV RENEWAL EXP GOVT SERVICES	SALT LAKE CITY	UT		\$148.00
10/10/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR		\$185.60

Continued on reverse

Detail Continued

				Foreign Spend	Amount
10/11/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT		\$100.00
10/12/23	STATE LIQUOR STORE 3 LIQUOR STORE	ST. GEORGE	UT		\$128.07
10/12/23	MAVERIK #521 000000000175710 4356284417	ST GEORGE	UT		\$87.12
10/12/23	US MINT COIN SALES-DR 000000002 2780785701 20220 US Mint Coin Sales	WASHINGTON	DC		\$160.00
10/13/23	DUTCH BROS UT0501 ST. GEO 000440501 5419554700	ST. GEORGE	UT		\$13.58
10/13/23	AplPay KAIROS 000000001 7023732542	ST GEORGE	UT		\$34.14
10/14/23	CHEVRON 0070909/CHEVRON SERVICE STN	NEPHI	UT		\$8.24
10/14/23	VZWRSS APOCC VISB BILL PAYMENT	800-922-0204	FL		\$121.11
10/14/23	AplPay MAVERIK #635 000000000624905 8007897755	CEDAR CITY	UT		\$49.97
10/14/23	DIAMOND CONCESSIONS 00-08040080601 FAST FOOD RESTAURANT	W VALLEY CITY	UT		\$104.58
10/15/23	AplPay LOVE'S #0835 OUTSIDE/UNBRANDED 0835 PAY@PUMP	FILLMORE	UT		\$83.12
10/17/23	WSJ/BARRONS SUBSCRIP SUBSCRIPTION	800-568-7625	NJ		\$40.99
10/17/23	STAHELI AND JACOBSEN CPAS 00-080382011 435-6568138	ST GEORGE	UT		\$2,150.00
10/17/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR		\$106.67
10/17/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT		\$100.00
10/18/23	SP SIMMSFISHING +14069220865	BOZEMAN	MT		\$133.31
10/18/23	SP ONYX COFFEE LAB +14794195739	SPRINGDALE	AR		\$23.11



JULIE L ISAACSON

Card Ending 7-11012

				Foreign Spend	Amount
09/21/23	RAISING CANES 0436 40133 89030	N. LAS VEGAS	NV		\$127.57
09/21/23	MIRAGE THE HOTEL & CASINO 7028913840	LAS VEGAS	NV		\$47.62
09/27/23	JEAN LOUIS DAVID BEAUTY/BARBER SHOP	FIRENZE		35,00 European Union Euro	\$37.02
09/28/23	CIAO FLORENCE TRAVEL AGENCY	FIRENZE		153,00 European Union Euro	\$161.72
09/29/23	RISTORANTE LA CUCINA DEL GIARDINO RESTAURANT	FORTE DEI MARMI		110,50 European Union Euro	\$117.34
10/02/23	I VETRI DI BELLAGIO CARD & SOUVENIR STORE	BELLAGIO		60,00 European Union Euro	\$63.56
10/06/23	COSMOPOL-CHANDELIER 2627859 89109 RESTAURANT	LAS VEGAS	NV		\$164.14
10/07/23	SHERMAN IV, PLLC - MANAGED BY RESET IV squareup.com/receipts	Las Vegas	NV		\$677.00

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Detail Continued

				Foreign Spend	Amount
10/08/23	VDARA - FRONT DESK Arrival Date 10/06/23 00000000 LODGING	Departure Date 10/08/23	LAS VEGAS NV		\$1,119.64
10/14/23	DIAMOND CONCESSIONS 00-08040080601 FAST FOOD RESTAURANT		W VALLEY CITY UT		\$19.91
10/14/23	DIAMOND CONCESSIONS 00-08040080601 FAST FOOD RESTAURANT		W VALLEY CITY UT		\$42.33
10/15/23	TRADER JOE S #351 000000351 6265993700		COTTONWD HTS UT		\$319.41
10/15/23	LOVE'S #0835 INSIDE/UNBRANDED 08350014 GASSTATION		FILLMORE UT		\$51.05

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	\$589.00
Total Interest in 2023	\$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	24.99% (v)	\$0.00	\$0.00

Interest Charge Calculation Continued

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
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	13,415	175,423
Total Bonus Miles Earned and Adjustments	6,728	101,280
Total Miles Earned	20,143	276,703

Bonus Miles Earned and Adjustments

	Current Period
Purchases after spending \$150,000	6,728
Total	6,728

Congratulations! You now earn 1.5 miles per dollar on eligible purchases for the rest of the year because you have spent more than \$150,000.00 in the calendar year. For details, please visit americanexpress.com/deltareservebusiness.



IMPORTANT NOTICES

Notice of Important Change(s) to Your Account

We are making changes to your Account referenced with this notice. We encourage you to read this notice, share it with any Additional Card Members on your Account, and file it for future reference.

Effective immediately, we are decreasing the Annual Percentage Rate (*APR*) for new purchases, existing purchases, and existing balance transfer balances. Any promotional balances will have the new APR applied after expiration of the promotional period. You will see this change reflected on your next billing statement.

Your APR for Purchases and your APR for Balance Transfers is being decreased to Prime + 14.49%¹, which would currently be 22.99% (0.0630% Daily Periodic Rate). This APR will vary with the market based on the Prime Rate.

Please be aware this change does not affect the APR on any balance eligible under the Servicemembers Civil Relief Act or any active Payment Programs.

The APRs and Daily Periodic Rates (*DPRs*) are based on a Prime Rate and accurate as of the date of this communication. See *Determining the Prime Rate* in Part 2 of your Cardmember Agreement for more details on how we determine the Prime Rate. If the Prime Rate changes after the date of this communication, the APRs and DPRs will change accordingly.

For information about the balances to which this new rate applies, please refer to the Interest Charge Calculation on your account's billing statement. It's important for you to know that any other applicable rates, including Penalty APR, will still apply to your account as reflected in your Cardmember Agreement. You can access your Cardmember Agreement anytime by logging in at americanexpress.com, selecting "Account Services", and then clicking "Request Cardmember Agreement".

If you have any questions about this notice, please call us at the number on the back of your Card or write to us at American Express, P.O. Box 981535, El Paso, TX 79998-1535.

ID 13434

CMLENDDMRUS0273

¹ Your new Purchase APR and new Balance Transfer APR are variable rates. These APRs will vary with the market based on the Prime Rate plus 14.49%. These new rates apply to the Purchase and Balance Transfer APRs. Any other applicable rate, including Penalty APR, will still apply to your account as reflected in your Cardmember Agreement.

IMPORTANT NOTICES continued

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 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.
Status Boost™ Award	This benefit will no longer be available and you will no longer be able to receive a Status Boost™ award.

ID 13439

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 January 1, 2024, the section titled "How you can receive a Status Boost™ award of Medallion Qualification Miles each calendar year" is deleted. We are adding the following new section:

"MQD Boost

You will earn one (1) Medallion Qualification Dollar (MQD) for each \$10 of eligible purchases charged to your Card Account during a Qualification Year. MQDs earned during a Qualification Year are used to determine qualification for Medallion Status for the subsequent Medallion Year for the SkyMiles account associated with your Card Account. MQDs have no cash value and are not redeemable for Award Travel or other SkyMiles redemptions. MQDs are not transferrable or assignable to any other person and cannot be gifted to another SkyMiles member.

All Medallion Status Qualification and Medallion Benefits rules and policies apply and may be viewed at **delta.com/medallion**. MQDs will not extend or roll over from year to year, and MQD balance will be reset to zero on or about January 1 each calendar year. Medallion Status is calculated annually based on activity during a Qualification Year. A Qualification Year is from January 1 to December 31 of a given year. The close of the Qualification Year is December 31, without regard to the time of the year that the Card Account is opened. This means that for the first year of Card Membership, the Card Member's eligible purchase period for the MQD Benefit may be shorter than twelve months.

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees, interest charges, cash advances, purchases of travelers' checks, person-to-person transactions, purchases or reloading of prepaid cards, purchases of gift cards, or purchases of other cash equivalents. American Express relies on the transaction date submitted to us by the merchant, which may differ from the date you make a purchase, to determine whether the purchase counts toward the MQD threshold in that Qualification Year. This means that in some cases your purchases may not count toward the MQD threshold in the year in which you made the purchases.

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IMPORTANT NOTICES continued

For example, if you make a purchase on December 31 and the merchant lists the transaction date as January 1 when they submit the transaction data to us, your purchase will be counted in the Qualification Year which began on that January 1. MQDs will be deducted from the MQD Balance (and may result in a negative MQD Balance) for any returns or other credits, and Delta reserves the right to adjust, remove, or suspend Medallion Status if you return, reverse or charge back eligible purchases in a way that reduces your MQD balance below the threshold of any Medallion Tier for the preceding Qualification Year. If Delta and/or American Express determine that you have engaged in abuse, misuse, or gaming in connection with this MQD Benefit in any way or that you intend to do so, Delta may not credit, Delta may freeze, or Delta may take away MQDs from your account or terminate your participation in the SkyMiles Program.

MQDs may take 8 to 12 weeks after the eligible transaction posts to the Card Account to be posted to the Basic Card Member's Delta SkyMiles account. Basic Card Members can confirm their MQD progress for a Qualification Year by logging into their SkyMiles account on delta.com or in the Fly Delta app."

Additional Updates to Your Card Benefits

We are making changes to the benefits on your Card Account. We encourage you to read the notice, share it with Additional Card Members on your Account, and file it for future reference.

Update to Complimentary Delta Sky Club® Access

Effective January 1, 2024: Eligible Card Members traveling 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 the Delta Sky Club "Grab and Go" feature.

Effective September 14, 2023 through January 31, 2025: Eligible Card Members receive complimentary access to the Delta Sky Club or to Grab and Go when traveling on a same-day Delta-marketed or Delta-operated flight. Eligible Card Members traveling on a Delta partner airline flight that is not marketed or operated by Delta may access the Club at a per-visit rate of \$50 per person, per location, or Grab and Go at a per-visit rate of \$25 per person, per location. Eligible Card Members may also bring either up to two guests, or their immediate family (spouse/domestic partner and children under 21) to the Club at a per-visit rate of \$50 per person, per location or to Grab and Go at a per-visit rate of \$25 per person, per location. The Eligible Card must be used as the payment method to purchase guest access. Guests must also be flying on a same-day Delta or Delta partner airline flight. Children under 2 years of age may accompany the Eligible Card Member for free.

Effective February 1, 2025: The benefit name will change to "Delta Sky Club® Access". Eligible Card Members will receive 10 Visits (as defined in the Terms & Conditions, see link below) per Eligible Card per year to the Delta Sky Club or to Grab and Go when traveling on a same-day Delta-marketed or Delta-operated flight. Visits are non-transferable and may only be used by Eligible Card Members. Eligible Card Members traveling on a Delta partner airline flight that is not marketed or operated by Delta may access the Club at a per-visit rate of \$50 per person, per location, or Grab and Go at a per-visit rate of \$25 per person, per location. Visits issued from February 1, 2025 through January 31, 2026 will expire on January 31, 2026, and Visits issued in subsequent years will expire on January 31 of each calendar year thereafter.

To earn an unlimited number of Visits ("Unlimited Delta Sky Club Access") starting on February 1, 2025, the total eligible purchases on the Eligible Card Account must equal or exceed \$75,000 (the "Purchase Requirement") between January 1, 2024 and December 31, 2024 and in each calendar year thereafter. Unlimited Delta Sky Club Access will be provided to both the Basic and Additional Reserve Card Members on the Eligible Card Account once the Account has reached the Purchase Requirement. All entry requirements will continue to apply with respect to Unlimited Delta Sky Club Access.

Unlimited Delta Sky Club Access will be processed within a week of the Eligible Card Account's satisfying the Purchase Requirement in most instances but may take up to 12 weeks to become effective. Once effective,

IMPORTANT NOTICES continued

Unlimited Delta Sky Club Access will be available for the remainder of the calendar year in which it became effective, the following calendar year and through January 31 of the next calendar year (for example, if Unlimited Delta Sky Club Access becomes effective on May 1, 2025, it will remain effective through January 31, 2027).

Additional terms apply, see

<https://global.americanexpress.com/card-benefits/detail/delta-sky-club-access/delta-reserve-business>.

Removal of Benefits

Effective January 1, 2024, the following benefits will no longer be available:

- Status Boost - <https://global.americanexpress.com/card-benefits/detail/status-boost/delta-reserve-business>
- MQD Waiver - <https://global.americanexpress.com/card-benefits/detail/mqd-waiver/delta-reserve>



TORKABC
DANIEL L JOHNSON

Closing Date 10/18/23

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Account Ending 7-12002

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.



Delta SkyMiles® Reserve Business Card

TORKABC
DANIEL L JOHNSON
Closing Date 10/18/23



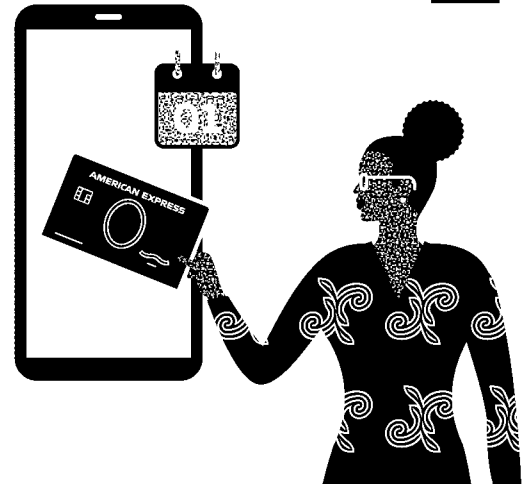
Account Ending 7-12002

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