

**Delta SkyMiles® Reserve Business Card**TORKABC
DANIEL L JOHNSONClosing Date 11/17/22 Next Closing Date 12/18/22
Account Ending 7-12002

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

New Balance	\$15,784.93
Minimum Payment Due	\$158.00
Payment Due Date	12/12/22

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 12/12/22, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.99%.

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	26 years	\$45,985
\$617	3 years	\$22,195 (Savings = \$23,790)

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 **19,255**

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Previous Balance	\$14,060.46
Payments/Credits	-\$14,060.46
New Charges	+\$15,784.93
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$15,784.93
Minimum Payment Due	\$158.00

Credit Limit	\$22,500.00
Available Credit	\$6,715.07
Cash Advance Limit	\$4,500.00
Available Cash	\$4,500.00
Days in Billing Period:	30

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
12/12/22
New Balance
\$15,784.93
AutoPay Amount
\$15,784.93

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 001578493000015800 14 H

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the Closing Date of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the

highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

Change of Address, phone number, email

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

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

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



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 DANIEL L JOHNSON
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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 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

i We will debit your bank account for your monthly AutoPay payment of \$15,784.93 on 12/08/22. 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 12/08/22. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 12/12/22.

Payments and Credits

Summary

	Total
Payments	-\$14,060.46
Credits	\$0.00
Total Payments and Credits	-\$14,060.46

Detail

*Indicates posting date

Payments	Amount
10/30/22* ONLINE PAYMENT - THANK YOU	-\$14,060.46

New Charges

Summary

	Total
Total New Charges	\$15,784.93

Detail



DANIEL L JOHNSON
 Card Ending 7-12002

				Amount
10/18/22	TST* EAST SIDE GRILL 00006948 RESTAURANT	FAYETTEVILLE	AR	\$147.12
10/18/22	F L DAVIS FAYETTEVILLE 0000 501-825-6238	FAYETTEVILLE	AR	\$23.35
10/18/22	LULULEMON FAYETTEVIL MEN'S/WOMEN'S CLOTHNG	FAYTTEVILLE	AR	\$1,731.87
10/19/22	WALKER BROTHERS FAYETTEVI 650000012152 4795210077	FAYETTEVILLE	AR	\$577.83
10/21/22	AplPay LOVE'S #635/UNBRANDED 063500147912 GASSTATION	ALMA	AR	\$4.21
10/21/22	MIDSOUTH LIQUOR OUTLET 650000011643296 9019464923	MEMPHIS	TN	\$8.77
10/21/22	MARBLE SLAB OF GERMANTOW 0003 901-379-8562	GERMANTOWN	TN	\$43.40

Continued on reverse

Detail Continued

				Amount
10/21/22	BT*DRIZLY * KIMBROUGH TOW 7742341033	MEMPHIS	TN	\$83.07
10/21/22	BT*DRIZLY, INC. 7742341033	BOSTON	MA	\$9.59
10/21/22	KUM & GO C-STORE	JONESBORO	AR	\$55.29
10/21/22	GERMANTOWN VILLAGE WINE 0000 901-773-3174	GERMANTOWN	TN	\$43.89
10/21/22	EXXONMOBIL 4789 00373044 38106 400	MEMPHIS	TN	\$5.26
10/21/22	CATHERINE AND MARYS 00-08033016190 RESTAURANT	MEMPHIS	TN	\$1,071.37
10/23/22	EARNESTINE & HAZEL'S 00E9 901-523-9754	MEMPHIS	TN	\$252.88
10/23/22	EARNESTINE & HAZEL'S 00E9 901-523-9754	MEMPHIS	TN	\$20.96
10/23/22	MEMPHIS MADE BREW. STEM B MEM 16183190 8229 38116	MEMPHIS	TN	\$20.08
10/24/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.60
10/24/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$5.32
10/24/22	WIX.COM 1022152367 +14154494724	SAN FRANCISCO	CA	\$24.48
10/24/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$94.02
10/25/22	Sissy's Log Cabin- Little Rock kim@sissyslogcabin.com	Little Rock	AR	\$1,510.26
10/25/22	THE MCCULLOUGH GROUP OP 89900000321273 STEPHANIE@TMGLAW.COM	SALT LAKE CTY	UT	\$240.00
10/26/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.60
10/27/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.60
10/27/22	DESERT CONSULTING, LLC +18443105263	ST. GEORGE	UT	\$120.00
10/27/22	GREEN VALLEY MKT 4486 800-325-3265	SAINT GEORGE	UT	\$12.01
10/28/22	DP CHEESESTEAKS ST. GEORGE squareup.com/receipts	St. George	UT	\$25.27
10/28/22	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$50.58
10/28/22	PP*DBFRANCHISI 877-569-1136	GRANTS PASS	OR	\$13.63
10/29/22	ApI Pay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$90.53
10/29/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$5.32
10/30/22	ALGT*AIR-702-505-8888 Allegiant From: LAS VEGAS MCCARRAN To: MEMPHIS INTERNATIO LAS VEGAS MCCARRAN Ticket Number: CC2Q6C Passenger Name: Johnson/Daniel Document Type: PASSENGER TICKET	LAS VEGAS	NV	\$2,490.00
				Carrier: G4 Class: X W Date of Departure: 11/21



Detail Continued

				Amount
10/30/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$2.34
10/30/22	PRICELN*NATIONAL CAR R CAR RENTALS INVOICE NUMBER NO REFUNDS	800-774-2354	CT	\$638.49
10/31/22	EVERBOWL ST GEORGE RESTAURANT	ST. GEORGE	UT	\$35.51
10/31/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$7.98
11/01/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.60
11/01/22	PY*DIXIE TECHNICAL COLLE 000000720 4356748400	SAINT GEORGE	UT	\$10.24
11/01/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$81.38
11/01/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$120.00
11/02/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.60
11/02/22	DESERT CONSULTING, LLC +18443105263	ST. GEORGE	UT	\$120.00
11/03/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.60
11/03/22	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA	\$24.59
11/03/22	AplPay MAVERIK 8019365557	SAINT GEORGE	UT	\$116.84
11/04/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.60
11/04/22	PP*DBFRANCHISI 877-569-1136	GRANTS PASS	OR	\$26.42
11/04/22	TACOS PLAZA LIMITED L RESTAURANT	SAINT GEORGE	UT	\$34.11
11/06/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$4.80
11/06/22	GENERATION TUX 8447264889	LOUISVILLE	KY	\$282.34
11/06/22	GENERATION TUX 8447264889	LOUISVILLE	KY	\$564.67
11/06/22	BIGSHOTS GOLF ST. GEOR 021770021787450 0621215265 84790	ST GEORGE	UT	\$404.50
11/06/22	GOOGLE*GOOGLE STORE GOOGLE PAYMENT COMPUTERS & EQUIPMENT	G.CO HELPPAY#		\$298.89
11/07/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$81.38
11/08/22	DELTA AIR LINES DELTA AIR LINES From: LAS VEGAS MCCARRAN To: ATLANTA HARTSFIELD FAYETTEVILLE, ARKAN ATLANTA HARTSFIELD LAS VEGAS MCCARRAN Ticket Number: 00621659543120 Passenger Name: JOHNSON/LUCAS Document Type: PASSENGER TICKET	ATLANTA	Carrier: DL DL DL DL Class: T T U U Date of Departure: 12/27	\$547.20

Detail Continued

					Amount
11/08/22	DELTA AIR LINES DELTA AIR LINES From: LAS VEGAS MCCARRAN To: ATLANTA HARTSFIELD FAYETTEVILLE, ARKAN ATLANTA HARTSFIELD LAS VEGAS MCCARRAN Ticket Number: 00621656770932 Passenger Name: JOHNSON/PEPYR Document Type: PASSENGER TICKET	ATLANTA	Carrier: DL DL DL DL Date of Departure: 12/27	Class: T T U U	\$47.20
11/08/22	DELTA AIR LINES DELTA AIR LINES From: LAS VEGAS MCCARRAN To: ATLANTA HARTSFIELD FAYETTEVILLE, ARKAN ATLANTA HARTSFIELD LAS VEGAS MCCARRAN Ticket Number: 00621655977773 Passenger Name: JOHNSON/LEVI Document Type: PASSENGER TICKET	ATLANTA	Carrier: DL DL DL DL Date of Departure: 12/27	Class: T T U U	\$547.20
11/08/22	DELTA AIR LINES DELTA AIR LINES From: LAS VEGAS MCCARRAN To: ATLANTA HARTSFIELD FAYETTEVILLE, ARKAN ATLANTA HARTSFIELD LAS VEGAS MCCARRAN Ticket Number: 00621659543131 Passenger Name: JOHNSON/QUINN Document Type: PASSENGER TICKET	ATLANTA	Carrier: DL DL DL DL Date of Departure: 12/27	Class: T T U U	\$47.20
11/08/22	DELTA AIR LINES DELTA AIR LINES From: LAS VEGAS MCCARRAN To: ATLANTA HARTSFIELD FAYETTEVILLE, ARKAN ATLANTA HARTSFIELD LAS VEGAS MCCARRAN Ticket Number: 00621656770921 Passenger Name: SHEFFIELD/CONNOR VACILIS Document Type: PASSENGER TICKET	ATLANTA	Carrier: DL DL DL DL Date of Departure: 12/27	Class: T T U U	\$547.20
11/08/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.60
11/08/22	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT		\$74.22
11/08/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT		\$120.00
11/09/22	DESERT CONSULTING, LLC +18443105263	ST. GEORGE	UT		\$120.00
11/09/22	STATE LIQUOR STORE 3 LIQUOR STORE	ST. GEORGE	UT		\$354.38
11/09/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT		\$120.00
11/09/22	ApI Pay MAVERIK #261 000000000507137 4356747977	ST GEORGE	UT		\$73.55
11/09/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT		\$120.00
11/10/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.60
11/10/22	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT		\$44.48
11/10/22	BENJA THAI AND SUSHI 650000010066499 4356289538	SAINT GEORGE	UT		\$247.60

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Delta SkyMiles® Reserve Business Card
TORKABC
DANIEL L JOHNSON
Closing Date 11/17/22



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Account Ending 7-12002

Detail Continued

				Amount
11/11/22	PP*DBFRANCHISI 877-569-1136	GRANTS PASS	OR	\$16.57
11/11/22	BT*DRIZLY * BEVMO - PALM 7742341033	CONCORD	CA	\$282.64
11/11/22	BT*DRIZLY, INC. 7742341033	BOSTON	MA	\$26.32
11/11/22	MIXED GREENS FAST FRES 760-717-5077	SANTA CLARA	UT	\$32.39
11/12/22	LOWE'S OF ST. GEORGE, UT 1118 435-688-0286	SAINT GEORGE	UT	\$81.45
11/12/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$11.68
11/13/22	ApI Pay MAVERIK 8019365557	SAINT GEORGE	UT	\$110.27
11/14/22	VZWRLSS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$104.12
11/15/22	US MINT COIN SALES-DR 000000002 2626959601 20220 US Mint Coin Sales	WASHINGTON	DC	\$28.00
11/15/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
11/15/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$94.02
11/16/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
11/16/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00

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.

Continued on reverse

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$533.17
Total Interest in 2022	\$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	23.49% (v)	\$0.00	\$0.00
Cash Advances	28.99% (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	15,785	131,757
Total Bonus Miles Earned and Adjustments	3,470	43,652
Total Miles Earned	19,255	175,409

Bonus Miles Earned and Adjustments

	Current Period
Delta	3,470
Total	3,470

Your year-to-date spend on your Delta SkyMiles® Reserve Business Card is \$131,762.00. 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.



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TORKABC
DANIEL L JOHNSON
Closing Date 11/17/22



Account Ending 7-12002

American Express® Cards Warmly Welcomed

1-800 PACK RAT

Restoration, Renovation,
Retail or whatever the
inventory or storage need,
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with portable storage
containers.

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Field.

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