

**Delta SkyMiles® Platinum Business Card**TORKABC
DANIEL L JOHNSONClosing Date 03/18/22 Next Closing Date 04/17/22
Account Ending 7-11004

p. 1/9

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

New Balance	\$10,396.72
Minimum Payment Due	\$104.00
Payment Due Date	04/12/22

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 04/12/22, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.49%.

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	22 years	\$26,692
\$387	3 years	\$13,931 (Savings = \$12,761)

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
10,466

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

Account Summary

Previous Balance	\$11,847.83
Payments/Credits	-\$11,847.83
New Charges	+\$10,396.72
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$10,396.72
Minimum Payment Due	\$104.00

Credit Limit	\$22,500.00
Available Credit	\$12,103.28
Cash Advance Limit	\$4,500.00
Available Cash	\$4,500.00
Days in Billing Period:	31

Continued on page 3

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

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 84770

Payment Due Date
04/12/22
New Balance
\$10,396.72
AutoPay Amount
\$10,396.72

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 001039672000010400 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® Platinum Business Card
TORKABC
DANIEL L JOHNSON
Closing Date 03/18/22



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Account Ending 7-11004



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

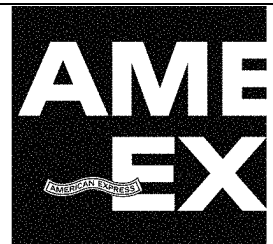
Payments
PO BOX 96001
LOS ANGELES CA
90096-8000

i We will debit your bank account for your monthly AutoPay payment of \$10,396.72 on 04/08/22. 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 04/08/22. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 04/12/22.

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.

Visit www.AmericanExpress.com/enrollIAM to enroll an Account Manager now.



Payments and Credits

Summary

	Total
Payments	-\$11,025.63
Credits	-\$822.20
Total Payments and Credits	-\$11,847.83

Detail

*Indicates posting date

	Amount
Payments	
03/08/22* AUTOPAY PAYMENT RECEIVED - THANK YOU America First Federal Credit Union	-\$11,025.63
Credits	
03/07/22 ZION HELICOPTER HURRICANE UT 435-668-4185	-\$822.20

New Charges

Summary

	Total
Total New Charges	\$10,396.72

Continued on reverse

Detail



DANIEL L JOHNSON
Card Ending 7-11004

				Amount
02/15/22	MCDONALD'S 4356882199	SAINT GEORGE	UT	\$24.48
02/16/22	MAVERIK #241 000000000897498 4356283370	ST GEORGE	UT	\$99.56
02/16/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$4.36
02/17/22	DEL TACO #788 Q16 0753 801-627-0830	SAINT GEORGE	UT	\$12.82
02/18/22	BLU GIN INC. RESTAURANT	305-397-8687	FL	\$46.06
02/18/22	MAVERIK #261 000000000507137 4356747977	ST GEORGE	UT	\$1.70
02/19/22	FRESHENS 7556129 4046810300	DENVER	CO	\$10.10
02/19/22	WALGREENS #1532 000001532 NONE 33141 PHARMACIES	MIAMI BEACH	FL	\$78.00
02/19/22	LA COTE 291 16622017 33140 RESTAURANT	MIAMI BEACH	FL	\$131.92
02/19/22	VOODOO LOUNGE MIAMI BEACH 403903600104 MANDYCALARA@GMAIL.COM	MIAMI BEACH	FL	\$49.28
02/20/22	COCONUT GROVE ARTS FESTIVAL squareup.com/receipts	Miami	FL	\$33.80
02/20/22	DAVID SANDIDGE squareup.com/receipts	Clermont	FL	\$69.55
02/20/22	COCONUT GROVE ARTS & HISTORICAL squareup.com/receipts	Miami	FL	\$50.00
02/20/22	ALPINE FRUIT ICE squareup.com/receipts	Fort Lauderdale	FL	\$7.49
02/20/22	PP*PRIMARYBARR 877-569-1136	CORAL GABLE	FL	\$9.20
02/20/22	A FISH CALLED AVALON 3055321727	MIAMI BEACH	FL	\$53.26
02/20/22	A FISH CALLED AVALON 3055321727	MIAMI BEACH	FL	\$375.38
02/21/22	RESTAURANT AT INTERCON MIAMI RESTAURAN 305-577-1000	MIAMI	FL	\$49.16
02/21/22	RESTAURANT AT INTERCON MIAMI RESTAURAN 305-577-1000	MIAMI	FL	\$32.80
02/23/22	SHIRLEY'S BAKERY 801-375-8020	PROVO	UT	\$74.35
02/24/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$12.78
02/24/22	SMITHS FOOD #4189 000004189 8666111979 GROCERY STORES	ST.GEORGE	UT	\$62.83
02/26/22	THE HOME DEPOT 4420 HOME SUPPLY WAREHOUSE	SAINT GEORGE	UT	\$83.95
02/26/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$4.89
02/26/22	MAVERIK #261 000000000507137 4356747977	ST GEORGE	UT	\$14.59
02/26/22	KNEADERS OF ST GEORGE 928900042194678 ACCOUNTING@KNEADERS.COM	ST GEORGE	UT	\$15.28

Continued on next page



Detail Continued

				Amount
02/27/22	AMERICAN AIRLINES American Airlines From: FAYETTEVILLE, ARKAN To: DALLAS/FORT WORTH ST GEORGE Ticket Number: 0012409036163 Passenger Name: JOHNSON/DANIEL Document Type: PASSENGER TICKET	800-433-7300	TX	\$398.60
02/27/22	AMERICAN AIRLINES American Airlines From: FAYETTEVILLE, ARKAN To: DALLAS/FORT WORTH ST GEORGE Ticket Number: 0012409036164 Passenger Name: ISAACSON/JULIE Document Type: PASSENGER TICKET	800-433-7300	TX	\$398.60
02/27/22	MCDONALD'S 4356882199	SAINT GEORGE	UT	\$3.53
02/27/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$4.89
02/28/22	VIVA CHICKEN UTAH 000000001 8012143380	SAINT GEORGE	UT	\$13.20
03/01/22	MAVERIK #620 00000000587328 8007897755	ST GEORGE	UT	\$79.46
03/01/22	HARMONS - DIXIE 00000000900188 8016280411	ST. GEORGE	UT	\$8.95
03/02/22	ZION HELICOPTER RYAP710 84779 AIRPORTS/FLYING FIELDS	HURRICANE	UT	\$2,273.70
03/02/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.38
03/02/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$4.89
03/03/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$476.59
03/04/22	GREEN VALLEY MARKET 00000000852152 4356565276	ST. GEORGE	UT	\$3.69
03/04/22	SAKURA JAPANESE STEAKH USFC1SAKE84770	SAINT GEORGE	UT	\$212.32
03/05/22	MCDONALD'S F2929 00000000342169 4356735938	ST GEORGE	UT	\$5.80
03/05/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$4.89
03/06/22	RIVER ROCK ROASTING CO 394 S STATE ST 4356357625	LA VERKIN	UT	\$28.48
03/06/22	AplPay MAVERIK #261 00000000507137 4356747977	ST GEORGE	UT	\$1.70
03/06/22	AplPay MAVERIK #261 00000000507137 4356747977	ST GEORGE	UT	\$59.21
03/07/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$75.95
03/07/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$2.77
03/08/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.89

Detail Continued

				Amount
03/09/22	SGUAK 401 Wood Ash Rye 16126080008 11988 84770	St George	UT	\$57.41
03/09/22	SGUAK 401 Wood Ash Rye 16126080008 11992 84770	St George	UT	\$389.33
03/09/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$4.89
03/10/22	CHICK-FIL-A #04568 000000000696970 9999999999	SAINT GEORGE	UT	\$17.22
03/10/22	SAVORY SWIG STORES LLC RESTAURANT	SANTA CLARA	UT	\$20.22
03/11/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$4.89
03/12/22	TST* THE HIVE 435 TAP HOU 300573264 4356688554	ST GEORGE	UT	\$79.22
03/12/22	KEN GARFF ST GEORGE FORD 00-0803295332 435-6743200	ST GEORGE	UT	\$1,000.00
03/12/22	KEN GARFF ST GEORGE FORD 00-0803295332 435-6743200	ST GEORGE	UT	\$2,000.00
03/12/22	WENDY'S 10030096004 78217 FAST FOOD REST.	SAINT GEORGE	UT	\$41.41
03/12/22	KEN GARFF ST GEORGE FORD 00-0803295332 435-6743200	ST GEORGE	UT	\$1,000.00
03/12/22	KNEADERS OF ST GEORGE 928900042194678 ACCOUNTING@KNEADERS.COM	ST GEORGE	UT	\$16.79
03/12/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$7.45
03/13/22	MCDONALD'S 4356731422	SAINT GEORGE	UT	\$10.96
03/13/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$2.77
03/14/22	VZWRLSS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$99.72
03/14/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.71
03/15/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.71
03/15/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.84
03/15/22	GEORG'S CORNER RESTA 436845559497325 INFO@GEORGESCORNERRESTAUR	SAINT GEORGE	UT	\$45.36
03/16/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$7.23
03/16/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$2.13
03/17/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$95.38

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.

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 Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	19.99% (v)	\$0.00	\$0.00
Cash Advances	25.49% (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	9,574	27,903
Total Bonus Miles Earned and Adjustments	892	3,250
Total Miles Earned	10,466	31,153

Bonus Miles Earned and Adjustments

	Current Period
Purchases made directly at Hotels	892
Total	892



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.