

**Delta SkyMiles® Reserve Business Card**TORKABC  
DANIEL L JOHNSONClosing Date 12/18/22 Next Closing Date 01/18/23  
Account Ending 7-12002

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**Customer Care:** 1-800-297-6200  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](https://americanexpress.com)**New Balance** **\$14,867.88**  
**Minimum Payment Due** **\$149.00**  
**Payment Due Date** **01/12/23****Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 01/12/23, 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	26 years	\$43,886
\$585	3 years	\$21,050 (Savings = \$22,836)

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 11.**

Continued on page 3

**Delta SkyMiles®**  
Miles Earned this Period **28,191** For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)**Account Summary**Previous Balance \$15,784.93  
Payments/Credits -\$25,942.08  
New Charges +\$25,025.03  
Fees +\$0.00  
Interest Charged +\$0.00**New Balance** **\$14,867.88**  
**Minimum Payment Due** **\$149.00**Credit Limit \$22,500.00  
Available Credit \$7,632.12  
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](https://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  
**01/12/23**  
New Balance  
**\$14,867.88**  
AutoPay Amount  
**\$14,867.88**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 001486788000014900 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).



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TORKABC  
DANIEL L JOHNSON  
Closing Date 12/18/22



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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 60189  
CITY OF INDUSTRY  
CA

**i** We will debit your bank account for your monthly AutoPay payment of \$14,867.88 on 01/08/23. 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 01/08/23. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 01/12/23.

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$25,784.93
<b>Credits</b>	-\$157.15
<b>Total Payments and Credits</b>	<b>-\$25,942.08</b>

### Detail

\*Indicates posting date

Payments	Amount
11/23/22* MOBILE PAYMENT - THANK YOU	-\$15,784.93
12/07/22* MOBILE PAYMENT - THANK YOU	-\$10,000.00
Credits	Amount
12/03/22 KEMO SABE LAS VEGAS NV 970-925-7878	-\$157.15

## New Charges

### Summary

	Total
<b>Total New Charges</b>	<b>\$25,025.03</b>

### Detail



**DANIEL L JOHNSON**  
Card Ending 7-12002

	Amount
11/17/22 SISSY'S LOG CABIN- JON 870-336-0066 JONESBORO AR	\$4,817.40
11/17/22 GEARHEAD OUTFITTERS DOWNT 930553410133 DAVID@GEARHEADOUTFITTERS. JONESBORO AR	\$32.28
11/18/22 IVY NAIL LOUNGE 0000 870-935-7300 JONESBORO AR	\$198.00
11/18/22 SHIPLEY DONUTS 177202116619281 SAKADAKONG@OUTLOOK.COM JONESBORO AR	\$19.43

Continued on reverse

## Detail Continued

				Amount
11/19/22	EXXONMOBIL 4822 00654146 72401 400	JONESBORO	AR	\$3.24
11/21/22	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$692.81
11/21/22	HUDSON ST2045 2045 201-528-2427	LAS VEGAS	NV	\$30.53
11/21/22	AplPay Einstein Bagels LAS 1550846001 5479 89111	Las Vegas	NV	\$65.05
11/21/22	ALLEGNT BUYONBOARD MISC FOOD STORE	LAS VEGAS	NV	\$4.00
11/21/22	GUS'S WORLD FAMOUS FRIED 00E6 901-527-4877	MEMPHIS	TN	\$88.39
11/21/22	BASS PRO STORE MEMPHIS/M 61 901-291-8200	MEMPHIS	TN	\$37.32
11/21/22	BASS PRO STORE MEMPHIS/M 61 901-291-8200	MEMPHIS	TN	\$191.00
11/21/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$81.38
11/21/22	EXXONMOBIL 4834 00461719 72472 441 450	TRUMAN	AR	\$11.57
11/22/22	TAQUITO TOWN LLC squareup.com/receipts	Jonesboro	AR	\$33.14
11/22/22	AplPay CASEYS GEN 5159656120	JONESBORO	AR	\$27.45
11/23/22	THE SOCIAL OF JONESBORO 0000 870-336-1134	JONESBORO	AR	\$271.37
11/23/22	501 STEAKHOUSE 00F9 870-972-6501	JONESBORO	AR	\$774.03
11/23/22	KROGER #409 000000409 9017654219 GROCERY STORES	JONESBORO	AR	\$88.73
11/24/22	WIX.COM 1027020101 +14154494724	SAN FRANCISCO	CA	\$24.48
11/25/22	SP NZXT, INC. 6262695275	CITY OF INDUSTRY	CA	\$1,917.06
11/25/22	SARA HOWELL GALLERY 650000007503108 8709356336	JONESBORO	AR	\$521.89
11/25/22	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: GAMES	G.CO HELPPAY#		\$12.00
11/26/22	UPPER CRUST PIZZA UPPER CRUST PIZ RESTAURANT	JONESBORO	AR	\$5.25
11/26/22	UPPER CRUST PIZZA UPPER CRUST PIZ RESTAURANT	JONESBORO	AR	\$5.25
11/27/22	ALLEGiant AIRLINES AIR From: LAS VEGAS MCCARRAN To: MEMPHIS INTERNATIO LAS VEGAS MCCARRAN Ticket Number: C2Q6C Passenger Name: JOHNSON/DANIEL Document Type: PASSENGER TICKET	705-505-8888	NV	\$100.00
		Carrier: G4 G4 Date of Departure: 11/21	Class: X W	



**Detail Continued**

				<b>Amount</b>
11/27/22	ALLEGNT AIR, LLC 021770021782952 Allegiant Airlines From: LAS VEGAS MCCARRAN To: FAYETTEVILLE, ARKAN LAS VEGAS MCCARRAN Ticket Number: CDGFQJ Passenger Name: JOHNSON DUSTIN Document Type: PASSENGER TICKET	702-5058888	NV	\$1,477.00
11/27/22	AplPay EXXONMOBIL 4789 901-525-0730	MEMPHIS	TN	\$56.42
11/27/22	TST* DYER S BURGERS 300540217 9015273937	MEMPHIS	TN	\$97.39
11/27/22	AplPay MEM 1214B Market 901 16164340005 1527 38116	Memphis	TN	\$4.71
11/28/22	SP TOTALLEE 8558552627	SOUTH PASADENA	CA	\$25.49
11/28/22	AplPay MESQUITE MART SINCLAIR 6436 800-325-3265	MESQUITE	NV	\$40.15
11/28/22	AplPay MESQUITE MART SINCLAIR 6436 800-325-3265	MESQUITE	NV	\$12.97
11/28/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.82
11/28/22	LAS AIRPORT 7022615177	LAS VEGAS	NV	\$126.00
11/29/22	AplPay AIRBNB * HMZXR9RAJ 4158005959	SAN FRANCISCO	CA	\$1,662.28
11/29/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.82
11/29/22	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$19.46
11/29/22	AplPay MAVERIK #693 000000000180196 8007897755	GREEN RIVER	UT	\$117.25
11/29/22	AplPay MAVERIK #693 000000000180196 8007897755	GREEN RIVER	UT	\$10.00
11/29/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$138.88
11/29/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
11/30/22	AplPay KEMO SABE 00E8 970-925-7878	ASPEN	CO	\$2,349.95
11/30/22	GREAT WESTERN GROG SHOP 000000001 9709253000	ASPEN	CO	\$57.92
11/30/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
12/01/22	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$35.20
12/01/22	AplPay MAVERIK #693 000000000180196 8007897755	GREEN RIVER	UT	\$135.32
12/01/22	LITTLE NELL F & B 4160537 81615 RESTAURANT	ASPEN	CO	\$125.93
12/01/22	19001 HIGHWAY 82 57444275408 9709634693	EL JEBEL	CO	\$9.27
12/02/22	HOTEL JEROME (970)920-1000	ASPEN	CO	\$40.00

<b>Detail Continued</b>
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				Amount
12/02/22	AplPay ABSINTHE +17025343419	LAS VEGAS	NV	\$488.84
12/02/22	PRICELINE*HOTELS HOTEL ROOM	NORWALK	CT	\$492.97
12/03/22	CHEVRON 0373492/CHEVRON SERVICE STN	MOAPA	NV	\$80.98
12/03/22	BELLAGIO - NEWSTAND 675619 89119 HIGHNOONPEACH700ML12 FIREBALLCINNAMON50ML	LAS VEGAS	NV	\$30.89
12/03/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$5.32
12/03/22	SP ONYX COFFEE LAB +14794195739	SPRINGDALE	AR	\$22.58
12/03/22	SMITHS FOOD #4342 000004342 8666111979 GROCERY STORES	MESQUITE	NV	\$352.05
12/03/22	SMITH'S FUEL CENTER 8666111979	MESQUITE	NV	\$83.96
12/03/22	LEES DISCOUNT LIQUOR 10 65000001024728 7023468500	MESQUITE	NV	\$761.74
12/04/22	PALM LAS VEGAS 0564 50035 89109 RESTAURANT	LAS VEGAS	NV	\$165.18
12/04/22	VDARA - FRONT DESK Arrival Date 12/03/22 00000000 LODGING	Departure Date 12/04/22 LAS VEGAS	NV	\$1,529.12
12/04/22	VDARA HTL VALET 938829133 89109 PARKING	LAS VEGAS	NV	\$5.00
12/05/22	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA	\$24.59
12/05/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.82
12/05/22	MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$115.54
12/05/22	PY *DIXIE TECHNICAL COLLE 000000720 4356748400	SAINT GEORGE	UT	\$8.62
12/06/22	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$82.39
12/06/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
12/07/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
12/07/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
12/07/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$321.54
12/08/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.82
12/08/22	TST* THE HIVE 435 TAP HOU 300573264 4356688554	ST GEORGE	UT	\$143.13
12/08/22	DESERT CONSULTING, LLC +18443105263	ST. GEORGE	UT	\$120.00
12/08/22	AplPay ZAO ASIAN CAFE - ST GEORG 000000056 8015413868	ST GEORGE	UT	\$11.79

Continued on next page



**Detail Continued**

				<b>Amount</b>
12/09/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.82
12/09/22	ALLEGNT BUYONBOARD MISC FOOD STORE	LAS VEGAS	NV	\$32.00
12/09/22	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$64.04
12/09/22	PP*DBFRANCHISI 877-569-1136	GRANTS PASS	OR	\$14.61
12/10/22	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$83.83
12/10/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$7.66
12/10/22	SANCHEZ MEXICAN FOOD 0000 435-218-8312	SAINT GEORGE	UT	\$19.80
12/12/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$2.98
12/12/22	TROPICAL SMOOTHIE CAFE UT006 TROPICAL 801-410-7985	SANDY	UT	\$7.32
12/13/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$94.02
12/13/22	CWS MARKETING GROUP INC 89900000225364 SFRALEY@CWSAMS.COM	CITY INDUSTRY	CA	\$1,219.00
12/14/22	VZWRLLS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$104.12
12/14/22	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$52.54
12/14/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.82
12/14/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
12/14/22	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
12/14/22	DESERT CONSULTING, LLC +18443105263	ST. GEORGE	UT	\$120.00
12/14/22	CWS MARKETING GROUP INC 89900000225364 MGMT/CONSULTING/PR	CITY INDUSTRY	CA	\$32.88
12/15/22	STAMPTITUDE.COM 8778877815	TUEN MUN	HK	\$215.00
12/15/22	STATE LIQUOR STORE 3 LIQUOR STORE	ST. GEORGE	UT	\$332.18
12/16/22	PP*DBFRANCHISI 877-569-1136	GRANTS PASS	OR	\$24.00
12/16/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.20
12/16/22	RED ROCK DRY CLEANERS 121550810010931 DRY CLEANER	ST. GEORGE	UT	\$64.80
12/17/22	KNIFECENTER.COM 436845555504793 8003386799	800-3386799	VA	\$134.51
12/17/22	THE HOME DEPOT 4420 HOME SUPPLY WAREHOUSE	SAINT GEORGE	UT	\$212.43
12/17/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$5.32

**Fees**

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

**Interest Charged**

	Amount
<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.

**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	23.99% (v)	\$0.00	\$0.00
Cash Advances	29.49% (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	24,866	156,623
Total Bonus Miles Earned and Adjustments	3,325	46,977
<b>Total Miles Earned</b>	<b>28,191</b>	<b>203,600</b>

**Bonus Miles Earned and Adjustments**

	Current Period
Purchases after spending \$150,000	3,325
<b>Total</b>	<b>3,325</b>





**Delta SkyMiles® Reserve Business Card**  
TORKABC  
DANIEL L JOHNSON  
Closing Date 12/18/22



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Account Ending 7-12002

**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](https://americanexpress.com/deltareservebusiness).

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## 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.

### Update to Delta Sky Club® Access Benefit

**Effective February 2, 2023**, Delta SkyMiles® Reserve Business Basic and Additional Card Members traveling on a same-day Delta-marketed or Delta-operated flight may bring up to two guests to the Delta Sky Club® at a per-visit rate of \$50 per person (previously \$39), per location. Card Members traveling on a Delta partner airline flight that is not marketed or operated by Delta may access the Delta Sky Club at a per-visit rate of \$50 per person (previously \$39), per location. We are also changing the benefit name to Complimentary Delta Sky Club Access. The Delta SkyMiles® Reserve Business Card must be used as the payment method to receive the per-visit rate. Card Members will continue to receive complimentary access to the Delta Sky Club when traveling on a same-day Delta-marketed or Delta-operated flight. All Delta Sky Club rules apply; to review the access policy and rules, please visit [delta.com/us/en/delta-sky-club/access](http://delta.com/us/en/delta-sky-club/access). Additional restrictions may apply.