

**Delta SkyMiles® Reserve Business Card**TORKABC
DANIEL L JOHNSONClosing Date 06/17/22 Next Closing Date 07/18/22
Account Ending 7-11004

p. 1/10

Customer Care: 1-800-297-6200
TTY: Use Relay 711
Website: americanexpress.com**New Balance** **\$8,742.27**
Minimum Payment Due **\$87.00**
Payment Due Date **07/12/22****Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 07/12/22, 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	21 years	\$23,149
\$331	3 years	\$11,921 (Savings = \$11,228)

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**.**To view your Delta SkyMiles® balance, visit delta.com****Account Summary**

Previous Balance	\$14,576.36
Payments/Credits	-\$14,576.36
New Charges	+\$8,220.75
Fees	+\$521.52
Interest Charged	+\$0.00

New Balance **\$8,742.27**
Minimum Payment Due **\$87.00**

Credit Limit	\$22,500.00
Available Credit	\$13,757.73
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 7-11004Enter 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
07/12/22
New Balance
\$8,742.27
AutoPay Amount
\$8,742.27See 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 000874227000008700 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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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 \$8,742.27 on 07/08/22. 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 07/08/22. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 07/12/22.

Payments and Credits

Summary

	Total
Payments	-\$14,288.01
Credits	-\$288.35
Total Payments and Credits	-\$14,576.36

Detail

*Indicates posting date

Payments	Amount
06/08/22* AUTOPAY PAYMENT RECEIVED - THANK YOU America First Federal Credit Union	-\$14,288.01
Credits	Amount
05/25/22 DELTA AIR LINES ATLANTA DELTA AIR LINES Ticket Number: 0062318796887 Passenger Name: JOHNSON/DANIEL Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.	-\$50.00
06/04/22* CR ADJ - ANNUAL MEMBERSHIP FEE	-\$238.35

New Charges

Summary

	Total
Total New Charges	\$8,220.75

Detail

			Foreign Spend	Amount
05/18/22	RIB AND CHOP HOUSE- AC 000000002 4062200928	SAINT GEORGE	UT	\$100.90
05/19/22	CHEVRON 0309359/CHEVRON SERVICE STN	ST. GEORGE	UT	\$5.75
05/19/22	PP*DBFRANCHISI 877-569-1136	GRANTS PASS	OR	\$12.16

Continued on reverse

Detail Continued

				Foreign Spend	Amount
05/19/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$14.92
05/19/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.17
05/20/22	PP*DBFRANCHISI 877-569-1136	GRANTS PASS	OR		\$10.68
05/20/22	TST* ICEBERG DRIVE IN - S 00078095 FAST FOOD RESTAURANT	ST. GEORGE	UT		\$11.30
05/20/22	SMITHS FOOD #4189 000004189 8666111979 GROCERY STORES	ST.GEORGE	UT		\$6.17
05/20/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT		\$4.89
05/21/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT		\$2.77
05/21/22	THE MCCULLOUGH GROUP OP 89900000321273 STEPHANIE@TMGLAW.COM	SALT LAKE CTY	UT		\$253.75
05/23/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT		\$4.89
05/24/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.38
05/24/22	PAINTED PONY RESTAUR 436845559494652 INFO@PAINTED-PONY.COM	SAINT GEORGE	UT		\$420.66
05/25/22	DELTA AIR LINES DELTA AIR LINES From: ST GEORGE To: SALT LAKE CITY N.Y. J F KENNEDY I BRUSSELS NATIONAL AMSTERDAM Ticket Number: 00623187968874 Passenger Name: JOHNSON/DANIEL Document Type: PASSENGER TICKET	ATLANTA			\$4,086.07
		Carrier: DL DL DL DL	Class: M M S 00		
		Date of Departure: 06/05			
05/25/22	STAHALI AND JACOBSEN CPAS 00-080382011 435-6568138	ST GEORGE	UT		\$850.00
05/26/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.76
05/26/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT		\$2.13
05/27/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$6.45
05/27/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT		\$4.26
05/28/22	MAD PITA EXPRESS squareup.com/receipts	St. George	UT		\$52.84
05/28/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT		\$4.89
05/28/22	T J MAXX 10384790 DISCOUNT STORES	SAINT GEORGE	UT		\$547.60
05/28/22	STAPLES 00713 00713000210821 84790 12 FOOT MEASURING TAPE	SAINT GEORGE	UT		\$9.60
05/30/22	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#			\$12.00
05/30/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT		\$4.89

Continued on next page



Detail Continued

				Foreign Spend	Amount
06/01/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.38
06/01/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.38
06/01/22	REVZILLA MOTORSPORTS 8777929455	PHILADELPHIA	PA		\$193.78
06/01/22	DIXIE TECHNICAL COLLEGE 000000001 4356748400	SAINT GEORGE	UT		\$29.17
06/01/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT		\$4.25
06/02/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.38
06/02/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.44
06/02/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT		\$4.89
06/03/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$3.07
06/03/22	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	MA		\$24.59
06/03/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT		\$2.77
06/03/22	ApI Pay DOORDASH*RED FORT CUIS +16506819470	SAN FRANCISCO	CA		\$69.53
06/03/22	MAVERIK #521 000000000175710 4356284417	ST GEORGE	UT		\$165.54
06/04/22	MORTY'S CAFE ST. GEORGE squareup.com/receipts	Saint George	UT		\$28.13
06/04/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT		\$5.00
06/05/22	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT		\$4.90
06/07/22	BEVER Amsterdam GENERAL MERCHANDISE	AMSTERDAM	NL	European Union Euro 39,95	\$42.79
06/07/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR		\$362.36
06/08/22	DAGA EVENEMENTEN 20770396 RESTAURANT	AMSTERDAM	NL	European Union Euro 33,60	\$36.12
06/08/22	DAGA EVENEMENTEN 20770396 RESTAURANT	AMSTERDAM	NL	European Union Euro 33,60	\$36.12
06/10/22	PROEFLOKAAL DE MOLEN B.V. BAR/NIGHTCLUB	AMSTERDAM	NL	European Union Euro 3,40	\$3.66
06/10/22	PROEFLOKAAL DE MOLEN B.V. BAR/NIGHTCLUB	AMSTERDAM	NL	European Union Euro 3,40	\$3.66
06/10/22	FH* LEEMSTAR AMSTERDAM +18554955551	AMSTERDAM	NL	European Union Euro 66,47	\$71.63
06/10/22	CAFE BRANDON 21902198 RESTAURANT	AMSTERDAM	NL	European Union Euro 15,50	\$16.50
06/10/22	ApI Pay VIVA*CAFE POLLUX RESTAURANT	AMSTERDAM	NL	European Union Euro 5,50	\$5.85
06/10/22	3CPAYMENT*ANDAZ AMSTERDAM 000000000531 0031(20) 5231 234	AMSTERDAM	NL	European Union Euro 14,00	\$14.90

Continued on reverse

Detail Continued

				Foreign Spend	Amount
06/11/22	AplPay TEXACO 0309399/CHEVRON SERVICE STN	HURRICANE	UT		\$4.52
06/11/22	7 ELEVEN 36339 93633964 7 ELEVEN 36339	PAYSON	UT		\$9.20
06/12/22	LOST & FOUND SHIPMENT +496925472647	FRANKFURT AM MAIN	HE	161,97 European Union Euro	\$172.40
06/12/22	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT		\$20.23
06/13/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.38
06/14/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.38
06/14/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.38
06/14/22	VZWRLLS APOCC VISB BILL PAYMENT	800-922-0204	FL		\$153.50
06/15/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.38
06/15/22	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR		\$228.94
06/16/22	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT		\$5.38
06/17/22	AplPay LOVE'S #340/UNBRANDED 034000170212 GASSTATION	LAS VEGAS	NV		\$8.39

Fees

	Amount
06/04/22 ANNUAL MEMBERSHIP FEE	\$521.52
Total Fees for this Period	\$521.52

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	\$533.17
Total Interest in 2022	\$0.00



Delta SkyMiles® Reserve Business Card
TORKABC
DANIEL L JOHNSON
Closing Date 06/17/22



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	21.24% (v)	\$0.00	\$0.00
Cash Advances	26.74% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			

Delta Air Lines SkyMiles® - Total miles earned each billing period are transferred to your Delta Air Lines SkyMiles® account. For SkyMiles® account information, call Delta's Instant InfoSM at **1-800-325-3999**.



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.

Delta Sky Club® Access Policy Update

Effective June 1, 2022, the Delta Sky Club access policy is changing. Delta SkyMiles® Business Reserve and Delta SkyMiles® Business Platinum Card Member(s) must present a boarding pass that shows a reservation for a same-day Delta-marketed or Delta-operated flight departing from or arriving at the airport in which the Delta Sky Club is located. Eligible Card Members on departing flights can only access the Delta Sky Club within 3 hours of their flight's scheduled departure time. Card Members with a connecting flight may access Delta Sky Clubs at any time during their layover. All Delta Sky Club rules apply. To review the Delta Sky Club access policy and rules, please visit delta.com/us/en/delta-sky-club/access. Additional restrictions may apply.



Delta SkyMiles® Reserve Business Card

TORKABC
DANIEL L JOHNSON
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Account Ending 7-11004

American Express® Cards Warmly Welcomed

RESTAURANT EQUIPPERS

Providing food service owner/operators with equipment & supplies at low prices, immediate store pickup/fast delivery.
equippers.com or **800-235-3325**

NRS PAY

Credit Card processing + EBT. FREE terminal, ZERO hidden fees, NO long-term contract & NO early-termination fee. Same-day funding available.
888-531-3889 nrspay.com