



Delta SkyMiles® Reserve Business Card

TORKABC

DANIEL L JOHNSON

Closing Date 05/17/24 Next Closing Date 06/17/24

Account Ending 7-13000



p. 1/10

Customer Care: 1-800-297-6200

TTY: Use Relay 711

Website: americanexpress.com

New Balance **\$18,717.58**
Minimum Payment Due **\$187.00**
Payment Due Date **06/12/24**

Delta SkyMiles®
Miles Earned this Period **18,199**

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

Account Summary

Previous Balance \$23,206.40
Payments/Credits -\$23,275.80
New Charges +\$18,136.98
Fees +\$650.00
Interest Charged +\$0.00

New Balance **\$18,717.58**
Minimum Payment Due **\$187.00**

Credit Limit \$40,000.00
Available Credit \$21,282.42
Cash Advance Limit \$4,500.00
Available Cash \$4,500.00
Days in Billing Period: 30

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 06/12/24, 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 | 28 years | \$54,033 |
| \$726 | 3 years | \$26,137 (Savings = \$27,896) |

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.

We will debit your bank account for your monthly AutoPay payment of \$18,717.58 on 06/07/24. 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 06/07/24. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 06/12/24.

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 7-13000

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
06/12/24

New Balance
\$18,717.58

AutoPay Amount
\$18,717.58

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 001871758000018700 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 05/17/24



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Account Ending 7-13000



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

American Express® High Yield Savings Account

No monthly fees. No minimum opening deposit. 24/7 customer support. Help meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting americanexpress.com/save

Payments and Credits

Summary

| | Total |
|-----------------------------------|---------------------|
| Payments | -\$23,206.40 |
| Credits | -\$69.40 |
| Total Payments and Credits | -\$23,275.80 |

Detail

*Indicates posting date

| Payments | Amount |
|--|--------------|
| 05/02/24* MOBILE PAYMENT - THANK YOU | -\$23,206.40 |
| Credits | Amount |
| 05/08/24 WASHINGTON COUNTY SCHOOL ST. GEORGE UT 435-673-3553 | -\$69.40 |

New Charges

Summary

| Total New Charges | Total |
|-------------------|--------------------|
| | \$18,136.98 |

Detail



DANIEL L JOHNSON
Card Ending 7-13000

| | | | Foreign Spend | Amount |
|----------|--|--------------|---------------|------------|
| 04/17/24 | AplPay SHIVWITS CONVENIENCE STO 435-674-3648 | IVINS | UT | \$61.94 |
| 04/18/24 | BRENT M BRINDLEY PC 0000 435-656-2533 | SAINT GEORGE | UT | \$5,000.00 |
| 04/19/24 | ST. GEORGE SUNRISE ROTARY CLUB squareup.com/receipts | Hurricane | UT | \$6.00 |
| 04/19/24 | SHELL SERVICE STATION 10007499014 4356288270 | SAINT GEORGE | UT | \$6.71 |
| 04/21/24 | ZEPPES ITALIAN ICE (JEMAURIA 3) squareup.com/receipts | SAINT GEORGE | UT | \$14.01 |

Continued on reverse

| |
|-------------------------|
| Detail Continued |
|-------------------------|

| | | | Foreign Spend | Amount |
|----------|---|------------------|------------------|------------|
| 04/21/24 | DIXIE RED HILLS GOLF COU 0000 435-627-4444 | SAINT GEORGE | UT | \$70.00 |
| 04/23/24 | GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS | G.CO HELPPAY# | | \$12.00 |
| 04/23/24 | UTAH CORPORATIONS RE GOVT SERVICES | SALT LAKE CITY | UT | \$28.00 |
| 04/23/24 | STEELSERIE* A3CXG +13129525055 | CHICAGO | IL | \$37.35 |
| 04/23/24 | ApI Pay HURST ACE HARDWARE 2596 0000 435-673-6143 | SAINT GEORGE | UT | \$1,264.00 |
| 04/23/24 | LONGHORN STEAK 0125647 0564 435-705-7617 | SAINT GEORGE | UT | \$91.37 |
| 04/24/24 | 961USA LLC 739729769802491 411504018292 33027 | Pembroke Pine | FL | \$503.34 |
| 04/24/24 | ApI Pay DP CHEESESTEAKS ST. GEORGE squareup.com/receipts | St. George | UT | \$30.16 |
| 04/25/24 | TST* BIG SHOTS GOLF 300658567 7027644070 | SAINT GEORGE | UT | \$34.58 |
| 04/25/24 | TROPICAL SMOOTHIE CAFE UT006 TROPICAL 801-410-7985 | ST GEORGE | UT | \$9.15 |
| 04/25/24 | TROPICAL SMOOTHIE CAFE UT006 TROPICAL 801-410-7985 | ST GEORGE | UT | \$9.15 |
| 04/26/24 | SteamPowered.COM 425-952-2985 | STEAM GAMES | WA | \$68.99 |
| 04/26/24 | SteamPowered.COM 425-952-2985 | STEAM GAMES | WA | \$21.76 |
| 04/26/24 | SIG SAUER, INC 039300983562421 6036103000 | 603-6103000 | NH | \$426.99 |
| 04/26/24 | SQUARESPACE 126377571 6465803456 | NEW YORK | NY | \$12.81 |
| 04/28/24 | DIXIE RED HILLS GOLF COU 0000 435-627-4444 | SAINT GEORGE | UT | \$40.00 |
| 04/28/24 | DIXIE RED HILLS GOLF COU 0000 435-627-4444 | SAINT GEORGE | UT | \$40.00 |
| 04/28/24 | DIXIE RED HILLS GOLF COU 0000 435-627-4444 | SAINT GEORGE | UT | \$50.00 |
| 04/29/24 | SP NZXT, INC. 6262695275 | CITY OF INDUSTRY | CA | \$47.35 |
| 04/29/24 | DUTCH BROS UT0501 ST. GEO 000440501 5419554700 | ST. GEORGE | UT | \$19.72 |
| 04/29/24 | TST* UTAHS RIB AND CHOP 00105190 RESTAURANT | SAINT GEORGE | UT | \$47.71 |
| 04/29/24 | DAIRY QUEEN #15418 0000 435-656-9159 | ST GEORGE | UT | \$20.11 |
| 04/30/24 | D J*WALL-ST-JOURNAL SUBSCRIPTION | 800-568-7625 | NJ | \$43.76 |
| 04/30/24 | MCDONALD'S 4356882199 | SAINT GEORGE | UT | \$11.27 |
| 04/30/24 | ApI Pay CKE*ANGELICA'S MEXICAN GR 000025451 4356284399 | SAINT GEORGE | UT | \$64.75 |
| 04/30/24 | CKE*ANGELICA'S MEXICAN GR 000025451 4356284399 | SAINT GEORGE | UT | \$5.58 |
| 04/30/24 | THERAPY ASSOCIATES 0000 435-862-8273 | ST GEORGE | UT | \$125.00 |

Continued on next page



Detail Continued

| | | | | Foreign Spend | Amount |
|----------|---|--------------------|----|----------------------------------|------------|
| 05/01/24 | TST* BIG SHOTS GOLF 300658567 7027644070 | SAINT GEORGE | UT | | \$109.66 |
| 05/02/24 | SAVORY SWIG STORES LLC RESTAURANT | ST GEORGE | UT | | \$12.66 |
| 05/02/24 | TROPICAL SMOOTHIE CAFE UT006 TROPICAL 801-410-7985 | ST GEORGE | UT | | \$18.39 |
| 05/02/24 | GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS | G.CO HELPPAY# | | | \$12.00 |
| 05/03/24 | UTAH-DMV RENEWAL EXP GOVT SERVICs | SALT LAKE CITY | UT | | \$283.50 |
| 05/03/24 | WINGSTOP 2205 2205 714-868-7000 | SAINT GEORGE | UT | | \$62.36 |
| 05/04/24 | ZEPPEs ITALIAN ICE (JEMAURIA 3) squareup.com/receipts | SAINT GEORGE | UT | | \$23.25 |
| 05/04/24 | LULULEMON RED CLIFFS MEN'S/WOMEN'S CLOTHNG | ST. GEORGE | UT | | \$656.51 |
| 05/05/24 | GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS | G.CO HELPPAY# | | | \$7.69 |
| 05/06/24 | DELTA AIR LINES DELTA AIR LINES Ticket Number: 00601850507606 Passenger Name: JOHNSON/DANIEL Document Type: CLUB MEMBERSHIP FEE | ATLANTA | | | \$50.00 |
| 05/06/24 | SteamPowered.COM 425-952-2985 | STEAM GAMES | WA | | \$4.79 |
| 05/06/24 | TAXI G7 EMV2 DEPARTMENT STORE | CLICHY | FR | 56,00 European Union Euro | \$60.44 |
| 05/08/24 | AplPay CORCORAN S BAR/NIGHTCLUB | NANTERRE | FR | 9,50 European Union Euro | \$10.25 |
| 05/08/24 | AplPay BAL'EVENTS SPORTING GOODS STORE | Paris | FR | 230,00 European Union Euro | \$248.15 |
| 05/08/24 | SteamPowered.COM 425-952-2985 | STEAM GAMES | WA | | \$25.44 |
| 05/08/24 | ANONA 0184790115 | PARIS | | 568,00 European Union Euro | \$611.00 |
| 05/09/24 | AplPay TRAINLINE Trainline 03332022222 | LONDON | GB | | \$243.49 |
| 05/09/24 | AplPay MONOPRIX DAMES MONOPING49 FREEZER & LOCKER MEAT | PARIS | FR | 16,89 European Union Euro | \$18.17 |
| 05/10/24 | US MINT COIN SALES-DR 000000002 2845169302 20220 US Mint Coin Sales | WASHINGTON | DC | | \$3,025.95 |
| 05/10/24 | HOTEL VILLA LARA 0231920055 | BAYEUX | CA | 720,60 European Union Euro | \$776.95 |
| 05/11/24 | CHATGPT SUBSCRIPTION +14158799686 | SAN FRANCISCO | CA | | \$21.35 |
| 05/11/24 | GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS | G.CO HELPPAY# | | | \$36.00 |
| 05/12/24 | AplPay HOTEL DU THEATRE 0622134775 | PARIS | | 62,40 European Union Euro | \$67.34 |
| 05/12/24 | AplPay TST* MILLCREEK COFFEE ROA 00153789 RESTAURANT | SALT LAKE CITY | UT | | \$3.82 |
| 05/12/24 | AplPay BUY PARIS DUTY FREE LAGARDDF49 33-1.23.45.67.89 | TREMBLAY EN FRANCE | FR | 33,05 European Union Euro | \$35.67 |

Continued on reverse

Detail Continued

| | | | Foreign Spend | Amount |
|----------|---|--------------|------------------|------------|
| 05/13/24 | AplPay MAVERIK #620 000000000587328 8007897755 | ST GEORGE | UT | \$75.61 |
| 05/13/24 | MAVERIK #620 000000000587328 8007897755 | ST GEORGE | UT | \$24.29 |
| 05/13/24 | H&M 0672ST GEORGE FAMILY CLOTHING | ST GEORGE | UT | \$58.68 |
| 05/13/24 | AplPay JLM AUTOMOTIVE 628101007796378 435-656-4600 | SAINT GEORGE | UT | \$2,653.84 |
| 05/13/24 | AplPay AUTOZONE #5955 000005955 8002886966 | ST GEORGE | UT | \$81.09 |
| 05/14/24 | AplPay AMERICAN GRINDERS squareup.com/receipts | St. George | UT | \$8.91 |
| 05/14/24 | VZWRLSS APOCC VISB BILL PAYMENT | 800-922-0204 | FL | \$347.61 |
| 05/14/24 | AplPay SAND HOLLOW RESORT 000000001 4356564653 | HURRICANE | UT | \$225.75 |
| 05/15/24 | SQUARESPACE 128745371 +16465803456 | NEW YORK | NY | \$12.81 |

Fees

| | Amount |
|-----------------------------------|-----------------|
| 05/17/24 ANNUAL MEMBERSHIP FEE | \$650.00 |
| Total Fees for this Period | \$650.00 |

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.

2024 Fees and Interest Totals Year-to-Date

| | Amount |
|------------------------|----------|
| Total Fees in 2024 | \$650.00 |
| Total Interest in 2024 | \$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 | 22.99% (v) | \$0.00 | \$0.00 |
| 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 | 18,069 | 110,706 |
| Total Bonus Miles Earned and Adjustments | 130 | 40,904 |
| Total Miles Earned | 18,199 | 151,610 |

Bonus Miles Earned and Adjustments

| | Current Period |
|--------------|----------------|
| Delta | 100 |
| Transit | 30 |
| Total | 130 |

Your year-to-date spend on your Delta SkyMiles® Reserve Business Card is \$110,701.00. 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.

Update to the access policy for Escape Lounges - The Centurion® Studio Partner

We want to inform you of a change to the Escape Lounges - The Centurion® Studio Partner benefit available through your Delta SkyMiles® American Express Card.

Effective May 9, 2024, To access select Escape Lounge locations, Delta SkyMiles® Reserve and Delta SkyMiles Business Basic and Additional Card Members will be required to arrive at the lounge within 3 hours of their departing flight. During a layover the eligible Card Member may use the Escape Lounge in the connecting airport at any time. Additional information on guest fee rates, access policies and lounge terms and conditions can be found at <https://escapelounges.com/us/access/>.

IMPORTANT NOTICES continued

Updates to Your Card Benefits

Summary of Changes, Effective February 1, 2024

- **How you receive additional miles:** We are expanding the categories for which you can receive additional miles: you will now be able to earn 2 additional miles (a total of 3 miles) for each \$1 of eligible purchases on your Card Account charged directly with Delta for Delta Stays prepaid hotels and vacation rentals. You will now be able to earn 0.5 additional miles (a total of 1.5 miles) for each \$1 of eligible transit purchases per calendar year. You will now be able to earn 0.5 additional miles (a total of 1.5 miles) for each \$1 of eligible U.S. shipping purchases per calendar year. You will now be able to earn 0.5 additional miles (a total of 1.5 miles) for each \$1 of eligible U.S. office purchases per calendar year. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/earn-1.5-miles-after-150K-spend/delta-reserve-business.
- **MQD Headstart:** Receive \$2,500 Medallion Qualification Dollars (MQDs), which will be deposited into your SkyMiles account linked to your Basic Card during each Qualification Year. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/mqd-headstart/delta-reserve-business.
- **\$240 Resy Credit:** Earn up to \$240 in annual statement credits (up to \$20 each month) after you enroll and pay for eligible Resy purchases with your Card. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/resy-statement-credit/delta-reserve-business.
- **\$120 Rideshare Credit:** Earn up to \$120 in annual statement credits (up to \$10 each month) after you enroll and pay for eligible rideshare purchases with your Card. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/rideshare-statement-credit/delta-reserve-business.
- **\$250 Delta Stays Credit:** Earn up to \$250 in annual statement credits when you pay for eligible Delta Stays purchases with your Card. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/delta-stays-credit/delta-reserve-business.
- **Hertz President's Circle® Status:** Receive complimentary Hertz President's Circle Status. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/hertz-president-circle/delta-reserve-business.
- **Companion Certificate:** Receive a Companion Certificate each year after Card Account renewal, now with additional departure and destination locations. Companion Certificate is now eligible for use on select Delta Connection carrier and flights for one roundtrip First-Class, Delta Premium Select, Delta Comfort+® or Main Cabin Companion ticket originating within the United States, Puerto Rico or the U.S. Virgin Islands (USVI) to the following destinations: the United States, Puerto Rico, USVI, Mexico, Antigua, Aruba, Bermuda, Bonaire, Grand Cayman, Cuba, Jamaica, Bahamas, Turks and Caicos, Dominican Republic, Saint Kitts, St. Maarten, St. Lucia, Costa Rica, Belize, Guatemala, Panama, Honduras, and El Salvador. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/delta-reserve-companion-certificate/delta-reserve-business.
- **Delta Sky Club One-Time Guest Passes:** Receive two additional one-time guest passes for complimentary access to the Delta Sky Club, for a total of four one-time guest passes each year which will be available to view in the Card Member's Wallet in the Fly Delta app and in My Profile on delta.com under Certificates, eCredits, and Vouchers. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/delta-sky-club-access/delta-reserve-business.

Corrected Car Rental Loss and Damage Insurance Phone Numbers

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.