



Delta SkyMiles® Reserve Business Card

TORKABC
DANIEL L JOHNSON

Closing Date 02/16/24 Next Closing Date 03/18/24
Account Ending 7-13000



p. 1/14

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

New Balance **\$30,379.93**
Minimum Payment Due **\$519.00**
Payment Due Date **03/12/24**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 03/12/24, 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	31 years	\$85,768
\$1,178	3 years	\$42,423 (Savings = \$43,345)

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 for any changes to your Account terms and any other communications on **pages 9 - 14**.

Continued on page 3

Delta SkyMiles®
Miles Earned this Period **39,339**

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

Account Summary

Previous Balance \$3,499.17
Payments/Credits -\$3,499.17
New Charges +\$30,379.93
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$30,379.93**
Minimum Payment Due **\$519.00**

Credit Limit \$40,000.00
Available Credit \$9,620.07
Cash Advance Limit \$4,500.00
Available Cash \$4,500.00
Days in Billing Period: 29

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
03/12/24
New Balance
\$30,379.93
AutoPay Amount
\$30,379.93

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 003037993000051900 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 02/16/24



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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

i We will debit your bank account for your monthly AutoPay payment of \$30,379.93 on 03/08/24. 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 03/08/24. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 03/12/24.

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	-\$3,499.17
Credits	\$0.00
Total Payments and Credits	-\$3,499.17

Detail *Indicates posting date


Payments	Amount
02/08/24* AUTOPAY PAYMENT RECEIVED - THANK YOU America First Federal Credit Union	-\$3,499.17

New Charges

Summary

	Total
Total New Charges	\$30,379.93

Detail

 **DANIEL L JOHNSON**
Card Ending 7-13000

	Amount
01/18/24 AplPay MAVERIK #620 000000000587328 8007897755 ST GEORGE UT	\$39.78
01/18/24 THERAPY ASSOCIATES 0000 435-862-8273 ST GEORGE UT	\$125.00
01/18/24 LYFT (NONE) 94104 (NONE) 855-280-0278 CA	\$19.96

Continued on reverse

Detail Continued

				Amount
01/19/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.94
01/19/24	AplPay STATE LIQUOR STORE 3 LIQUOR STORE	ST. GEORGE	UT	\$310.60
01/19/24	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$106.67
01/20/24	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$48.82
01/20/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$22.84
01/21/24	THE ONE AND ONLY 068880021790945 THEONEANDONLYBAR@GMAIL.CO	SAINT GEORGE	UT	\$44.00
01/22/24	AplPay DIXIE TECHNICAL COLLEGE CAFE squareup.com/receipts	St. George	UT	\$19.40
01/22/24	AplPay CAFE FEELLOVE squareup.com/receipts	St. George	UT	\$16.79
01/22/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.55
01/22/24	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$70.65
01/23/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$125.00
01/24/24	AplPay SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$17.08
01/24/24	TICKET* DOLAB LIB 2024 +17168015032	LOS ANGELES	CA	\$469.60
01/24/24	TICKET* DOLAB LIB 2024 +17168015032	LOS ANGELES	CA	\$8,976.53
01/24/24	ROYAL THAI CUISINE EXP USFC1ROYA84765	SANTA CLARA	UT	\$35.06
01/24/24	AplPay DUTCH BROS UT0501 ST. GEO 000440501 5419554700	ST. GEORGE	UT	\$14.87
01/24/24	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$81.38
01/25/24	JIREH INC RESTAURANT	ST GEORGE	UT	\$17.96
01/26/24	WWW.BYBLOOMERS.COM +14356520870	SAINT GEORGE	UT	\$186.33
01/26/24	AplPay SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$9.54
01/26/24	AplPay SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.51
01/26/24	BENJA THAI AND SUSHI 650000010066499 4356289538	SAINT GEORGE	UT	\$77.43
01/26/24	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$29.25
01/26/24	AplPay STATE LIQUOR STORE 3 LIQUOR STORE	ST. GEORGE	UT	\$465.29
01/26/24	COMPARTES CHOCOLATE 868800000004341 SALES@COMPARTES.COM	LOS ANGELES	CA	\$99.65
01/27/24	BESTBUYCOM806912009308 50300009944 888BESTBUY	RICHFIELD	MN	\$21.34
01/27/24	AplPay SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.53
01/27/24	SP SUNCREST FLOWERS +18019010857	DRAPER	UT	\$123.46

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Detail Continued

				Amount
01/27/24	OVERWATCH PRECISION OVERWATCH PRECI 6233224590	PHOENIX	AZ	\$150.43
01/27/24	AplPay CKE*ANGELICA'S MEXICAN GR 000025451 4356284399	SAINT GEORGE	UT	\$63.64
01/27/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$26.67
01/29/24	AplPay SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.51
01/29/24	AplPay JIREH INC RESTAURANT	ST GEORGE	UT	\$10.08
01/29/24	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$53.04
01/29/24	TST* JALAPENOS MEXICAN F 00059536 FAST FOOD RESTAURANT	SAINT GEORGE	UT	\$12.92
01/30/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.52
01/30/24	DUTCHMANS 6436 800-325-3265	SANTA CLARA	UT	\$118.23
01/31/24	KEN GARFF ST GEORGE FORD 00-0803295332 435-6743200	ST GEORGE	UT	\$2,004.90
01/31/24	HALOCOLLAR.COM +12147122270	WOODCLIFF LAKE	NJ	\$6.38
01/31/24	SOCIAL DISTRICT BISTR RESTAURANT	ST GEORGE	UT	\$11.70
01/31/24	BESTBUYCOM806914161252 50300009944 888BESTBUY	RICHFIELD	MN	\$330.67
01/31/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$125.00
01/31/24	CWS MARKETING GROUP INC 89900000225364 SFRALEY@CWSAMS.COM	CITY INDUSTRY	CA	\$1,541.00
02/01/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.51
02/01/24	DUTCH BROS UT0501 ST. GEO 000440501 5419554700	ST. GEORGE	UT	\$12.89
02/01/24	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$106.67
02/01/24	RED MOUNTAIN SPA 068880021800460 COREY.AUSTIN@PYRAMIDGLOBA	IVINS	UT	\$214.00
02/02/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.51
02/03/24	DELTA AIR LINES DELTA AIR LINES From: ST GEORGE To: SALT LAKE CITY Ticket Number: 00622085475675 Passenger Name: JOHNSON/DANIEL Document Type: PASSENGER TICKET	ATLANTA		\$294.10
02/03/24	AplPay MAD PITA EXPRESS squareup.com/receipts	St. George	UT	\$32.30
02/03/24	AplPay SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$7.97
02/03/24	AplPay MAVERIK #585 000000000445147 8007897755	ST. GEORGE	UT	\$50.17
02/03/24	AplPay UINTA GOLF #107 4352566496	SAINT GEORGE	UT	\$3,163.22

Continued on reverse

Detail Continued

				Amount
02/03/24	AplPay UINTA GOLF #107 4352566496	SAINT GEORGE	UT	\$3,123.20
02/04/24	TST* PENNY ANNS CAFE - D 00011945 RESTAURANT	DRAPER	UT	\$44.90
02/05/24	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$81.38
02/05/24	AplPay SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.51
02/05/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$7.69
02/05/24	AplPay TST* RED FORT CUISINE OF 00015299 RESTAURANT	SAINT GEORGE	UT	\$50.34
02/06/24	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	NJ	\$43.76
02/07/24	DELTA AIR LINES DELTA AIR LINES From: ST GEORGE To: SALT LAKE CITY SEATTLE-TACOMA INT SALT LAKE CITY ST GEORGE Ticket Number: 0062203894368 Passenger Name: JOHNSON/DANIEL Document Type: ADDITIONAL COLLECTION	ATLANTA Carrier: DL Class: 00 DL 00 DL 00 DL 00 Date of Departure: 02/06		\$1,444.00
02/08/24	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$87.46
02/08/24	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$272.31
02/08/24	LYFT *1 RIDE 02-06 0000 855-865-9553	855-865-9553	CA	\$78.65
02/09/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$12.00
02/11/24	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$35.32
02/11/24	LULULEMON RED CLIFFS MEN'S/WOMEN'S CLOTHNG	ST. GEORGE	UT	\$551.91
02/12/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.24
02/12/24	AplPay CAFE RIO 0001 ST GEORGE 50061 84790 RESTAURANT	ST. GEORGE	UT	\$25.83
02/12/24	GEORGE S CORNER RESTAURAN 436845559497 INFO@GEORGESCORNERRESTAUR	SAINT GEORGE	UT	\$50.95
02/13/24	AplPay MAVERIK #698 00000000002046 4355225576	ST GEORGE	UT	\$87.61
02/13/24	AplPay SANCHEZ MEXICAN FOOD 0000 435-218-8312	SAINT GEORGE	UT	\$22.07
02/14/24	DELTA AIR LINES DELTA AIR LINES From: ST GEORGE To: SALT LAKE CITY ATLANTA HARTSFIELD MIAMI INTERNATIONAL ATLANTA HARTSFIELD Ticket Number: 00622106910961 Passenger Name: JOHNSON/DANIEL Document Type: PASSENGER TICKET	ATLANTA Carrier: DL Class: Y DL Y DL Y DL Y Date of Departure: 02/18		\$2,699.20
02/14/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$9.00

Continued on next page



Detail Continued

				Amount
02/14/24	VZWLSS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$749.79
02/14/24	AplPay STATE LIQUOR STORE 3 LIQUOR STORE	ST. GEORGE	UT	\$157.33
02/14/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$125.00
02/15/24	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$81.38
02/15/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$12.00
02/15/24	BESTBUYCOM806918323366 50300009944 888BESTBUY	RICHFIELD	MN	\$265.81
02/15/24	JIREH INC RESTAURANT	ST GEORGE	UT	\$11.24
02/16/24	AplPay DAYLIGHT DONUTS SAINT GEORGE squareup.com/receipts	Saint George	UT	\$193.06
02/16/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$48.00
02/16/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$8.51
02/16/24	JIREH INC RESTAURANT	ST GEORGE	UT	\$13.64

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.

2024 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2024		\$0.00
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	30,384	35,799
Total Bonus Miles Earned and Adjustments	8,955	18,328
Total Miles Earned	39,339	54,127

Bonus Miles Earned and Adjustments

	Current Period
Transit	81
Delta	8,874
Total	8,955

Your year-to-date spend on your Delta SkyMiles® Reserve Business Card is \$35,794.00. 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

Notice of Important Change to Your Account Terms

We are making a change to your Account Terms referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Account Terms can be found after the below summary chart.

Important Change to Your Account Terms

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your Account Terms. The detailed change to your Cardmember Agreement can be found below.

We are increasing the Annual Membership Fee to **\$650** beginning at your account renewal that occurs on or after **April 29, 2024**.

How to avoid this increase: *This fee increase will not take effect until your next renewal date on or after April 29, 2024. You can avoid paying this annual fee by cancelling your account before that renewal date. You can cancel by calling the number on the back of your Card. If you cancel, you won't be able to use your Card for new transactions.*

Revised Terms, as of April 29, 2024

Annual Membership Fee	\$650
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ID 13458

Detail of Change to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Annual Membership Fee

Effective April 29, 2024, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

Annual Membership Fee	\$650
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CMLENGDPRUS0002

IMPORTANT NOTICES continued

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the Account referenced by this notice. We encourage you to read this notice, share it with Additional Card Members on your Account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

Summary of Changes, Effective February 1, 2024	
How you receive additional miles	<p>We are expanding the categories for which you can receive additional miles:</p> <ul style="list-style-type: none">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.

ID 13465

Detail of Changes to Your Cardmember Agreement

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective February 1, 2024, the section in the Supplement to the Cardmember Agreement titled "*How you receive additional miles*" is amended by adding the following:

"Delta Stays prepaid hotels and vacation rentals"

to the list of eligible purchases to receive 2 additional miles (a total of 3 miles) for each \$1 of eligible purchases on your Card Account charged directly with Delta.

The following new categories are being added:

"You receive **0.5 additional miles (a total of 1.5)** for each \$1 of eligible purchases on your Card Account charged at merchants in the United States for courier, postal, and freight shipping services. Purchases must be directly from courier, postal, and freight shipping service providers in the United States. You will not earn additional miles for shipping costs added to retail purchases or moving services.

You receive **0.5 additional miles (a total of 1.5)** for each \$1 of eligible purchases on your Card Account charged at office supply stores located in the U.S. Office supply stores are in the business of selling a range of office supplies, including items like: paper, notebooks, office equipment, and office furniture. Office supplies purchased at other retail stores will not earn additional miles.

You receive **0.5 additional miles (a total of 1.5)** for each \$1 of eligible transit purchases on your Card Account. Eligible transit purchases include purchases with train, taxicab, ride share service, ferry, toll, parking, bus, and subway merchants. Purchases of airfare, car rental and cruises are not considered eligible transit purchases."

CMLENGDPRUS0274



IMPORTANT NOTICES continued

Notice of Important Changes to Your Card Benefits

We are making changes to the Card benefits for the Account referenced in this notice. We encourage you to read the notice, share it with Additional Card Members on your Account, and file it for future reference.

Summary of Changes, Effective February 1, 2024	
New Benefits	<p>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.</p> <p>\$240 Resy Credit - Earn up to \$240 in annual statement credits (up to \$20 each month) when you pay for eligible Resy purchases with your Card.</p> <p>\$120 Rideshare Credit - Earn up to \$120 in annual statement credits (up to \$10 each month) when you pay for eligible rideshare purchases with your Card.</p> <p>\$250 Delta Stays Credit - Earn up to \$250 in annual statement credits when you pay for eligible Delta Stays purchases with your Card.</p> <p>Hertz President's Circle® Status - Receive complimentary Hertz President's Circle Status.</p>
Changes to Benefits	<p>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.</p> <p>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.</p>

Detail of Changes to Your Card Benefits

MQD Headstart

You will receive two thousand five hundred (2,500) Medallion Qualification Dollars (MQDs) which will be deposited into your SkyMiles account linked to your Card during each Qualification Year. Additional Card Members are not eligible.

Starting with the 2024 Qualification Year, MQDs will be deposited within 6 to 8 weeks after February 1 for existing Card Members. New Card Members and Card Members upgrading from another Delta SkyMiles American Express Card that is not eligible for the MQD Headstart benefit to an Eligible Card will be eligible for the MQD Headstart benefit. MQDs will be deposited within 6 to 8 weeks after an Eligible Card Account is opened, and thereafter every subsequent year within 6 to 8 weeks after February 1 while the Eligible Card Account is open.

All Medallion Status Qualification and Medallion Benefit rules and policies apply and may be viewed at delta.com/medallion. A Qualification Year is from January 1 to December 31 of a given year. Regardless of the number of Eligible Cards a SkyMiles Member may hold, each SkyMiles Member may only receive one \$2,500 MQD deposit per Eligible Card type each Medallion Qualification Year and is limited to a maximum of four deposits

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across all Eligible Cards each Medallion Qualification Year (for \$10,000 MQDs total). Card Members who downgrade from an Eligible Reserve Business Card to an Eligible Platinum Business Card will not be awarded an additional \$2,500 MQD deposit for the Platinum Business Card. Additional terms apply; see <https://global.americanexpress.com/card-benefits/detail/mqd-headstart/delta-reserve-business>.

\$240 Resy Credit

Enrollment is required to receive this benefit. You can earn up to \$20 in statement credits each month when the Basic Card or an Additional Card on the enrolled Account is used to pay for eligible Resy purchases. Eligible Resy purchases can be made by both the Basic Card Member and Additional Card Members on the enrolled Card Account. However, the total amount of statement credits for eligible Resy purchases will not exceed \$20 per month, for a total of \$240 per calendar year in statement credits, per Card Account.

Eligible Resy purchases include purchases at U.S. restaurants that offer reservations on Resy.com and the Resy app, and purchases made directly on Resy.com or in the Resy app. Restaurants must be live on Resy.com or the Resy app at time of purchase to be eligible for the statement credit and are subject to change at any time. Purchases made via Resy Pay and purchases of Resy OS restaurant management software are not eligible. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/resy-statement-credit/delta-reserve-business>.

\$120 Rideshare Credit

Enrollment through American Express is required to receive this benefit. You can earn up to \$10 in statement credits per month when the Basic Card or Additional Cards on the enrolled Account are used to make eligible purchases in the U.S. with the following rideshare services: Uber, Lyft, Curb, Revel, and Alto, which are subject to change. However, each enrolled Card Account is only eligible for up to \$10 in statement credits per month, for a total of up to \$120 per calendar year, per Card Account.

Eligible purchases are for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of traveler's checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of any cash equivalents. Eligible purchases do not include delivery services (for example, food, packages, groceries, pet food, toys or retail clothing), bikeshare, scooter, car rental, transit, membership, or any other non-rideshare services offered by the rideshare providers. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/rideshare-statement-credit/delta-reserve-business>.

\$250 Delta Stays Credit

You can earn up to \$250 in statement credits per calendar year when a Basic Card or an Additional Card on the Account is used to pay for a new Delta Stays prepaid hotel or vacation rental booking on the Delta Stays platform (delta.com/stays) (each, an "Eligible Delta Stays Booking").

Purchases by both the Basic Card Member and any Additional Card Members on the Card Account are eligible for statement credits. However, the total amount of statement credits for Eligible Delta Stays Bookings will not exceed \$250 on the Card Account per calendar year. Eligible Delta Stays Booking does not include interest charges, cancellation fees, property fees, resort fees, or other similar fees, or any charges by a property to you (whether for your booking, your stay or otherwise). For additional information on Delta Stays, visit delta.com/stays. The Delta Stays program is subject to change, and American Express has no control over those changes. Bookings through Delta Vacations and products other than prepaid hotels and vacation rentals booked through Delta Stays will not qualify for statement credits. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/delta-stays-credit/delta-reserve-business>.

Hertz President's Circle® Status

You are eligible to receive complimentary Hertz President's Circle Status. To receive President's Circle status, Eligible Card Members must have a U.S. Hertz Gold Plus Rewards membership; if not a member already, Eligible Card Members may join directly through www.hertz.com/rentacar/member/enrollment/skinnyGold/fast. To receive the benefit, Eligible Card Members must add their U.S. Hertz Gold Plus Rewards Account to the Delta SkyMiles Account associated with their Eligible Card through the "Other Loyalty Programs" page of the Eligible Card Member's SkyMiles Profile at <https://www.delta.com/myprofile/loyalty-programs>. Once the U.S. Hertz Gold Plus Rewards Account is linked to the Eligible Card Member's SkyMiles Account, Eligible Card Members must register to participate in the Hertz promotion on the "Eligible Promotions" page located at <https://www.delta.com/mypromos/eligible>, and then enroll in the promotion to receive complimentary Hertz



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President's Circle Status on the "Promotions Details" page located at <https://www.delta.com/us/en/skymiles/promotions/hertz-partnership>. All steps must be completed for an Eligible Card Member to receive complimentary Hertz President's Circle Status. All Hertz Gold Plus Rewards Membership and Rental Terms and Conditions apply, including the right to change, limit or modify the President's Circle Program or portions of the program at any time. The Hertz Gold Plus Rewards program may be terminated by Hertz upon six months' notice to Members. Minimum age to join Hertz Gold Plus Rewards is 21. All rentals are subject to all other Hertz requirements and terms and conditions of the Hertz rental agreement. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/hertz-president-circle/delta-reserve-business>.

Companion Certificate

You will receive a Companion Certificate each year after Card Account renewal, eligible for use on Delta, Delta Connection carrier and Delta Shuttle flights only (excludes all other Delta-designated codeshare flights). Companion Certificate is valid for one roundtrip First-Class, Delta Premium Select, Delta Comfort+® or Main Cabin Companion ticket with the purchase of certain adult roundtrip fares on published routings 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. Qualifying tickets must be operated by Delta or its Delta Connection carriers and are limited to Delta-served airports; routes, frequencies and destinations offered by Delta are subject to change at any time in Delta's sole discretion without prior notice. It is the responsibility of the passenger to be in possession of all necessary documentation (e.g., valid passport, visa where applicable) at the time and place of departure. Travel to Cuba is subject to compliance with applicable law. Each year, the Companion Certificate will be made available for redemption on delta.com in your Card Account renewal month. If your Account anniversary month changes (for example, due to a Card replacement), the Companion Certificate will be awarded annually within the new Card Account renewal month. Reservations are only available at delta.com. Companion Certificate terms and conditions may vary each year of Card Membership. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/delta-reserve-companion-certificate/delta-reserve-business>.

Delta Sky Club One-Time Guest Passes

After account opening and each year after account renewal, you will be issued four one-time guest passes for complimentary access to the Delta Sky Club. The one-time guest passes will be available to view in your Wallet in the Fly Delta app and in My Profile on delta.com under Certificates, eCredits, and Vouchers, typically within 1 week but in some instances, the deposit could take up to 4 weeks (for example, when the name on your SkyMiles account doesn't match the name on your Amex account). The one-time guest passes expire within one (1) year from the date of issuance. If your account anniversary month changes for any reason (for example, due to a card replacement), your passes will be issued within your new renewal month.

To redeem, you must present your valid Card, government-issued I.D., and boarding pass to the Delta Sky Club ambassador. Boarding pass must show 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. Name on boarding pass must match name on the Card. You must be present in order to use the one-time guest passes and all eligibility rules of the Delta Sky Club benefit apply. The guests must be traveling on a same-day Delta-marketed or Delta-operated flight. You may only use two one-time guest passes per Delta Sky Club visit. One-time guest passes are non-transferable, cannot be assigned or sold, and have no cash value. Benefit valid only at Delta Sky Clubs. Partner lounges are not included. All Delta Sky Club rules apply. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/delta-sky-club-access/delta-reserve-business>.

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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.

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.