



Delta SkyMiles® Reserve Business Card

TORKABC
DANIEL L JOHNSON

Closing Date 12/18/23 Next Closing Date 01/18/24
Account Ending 7-12002



p. 1/11

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

New Balance **\$13,269.29**
Minimum Payment Due **\$133.00**
Payment Due Date **01/12/24**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 01/12/24, 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	25 years	\$37,847
\$515	3 years	\$18,529 (Savings = \$19,318)

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**.

Delta SkyMiles®
Miles Earned this Period **47,938**
 For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Previous Balance \$21,579.58
Payments/Credits -\$39,024.22
New Charges +\$30,713.93
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$13,269.29**
Minimum Payment Due **\$133.00**

Credit Limit \$40,000.00
Available Credit \$26,730.71
Cash Advance Limit \$4,500.00
Available Cash \$4,500.00
Days in Billing Period: 31

Continued on page 3

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 7-12002

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 84770

Payment Due Date
01/12/24
New Balance
\$13,269.29
AutoPay Amount
\$13,269.29

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 001326929000013300 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 12/18/23



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Account Ending 7-12002



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

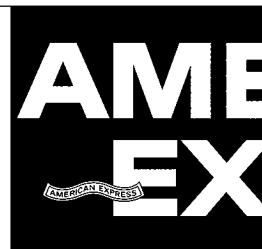
**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
PO BOX 60189
CITY OF INDUSTRY
CA
91716-0189

i We will debit your bank account for your monthly AutoPay payment of \$13,269.29 on 01/08/24. 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 01/08/24. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 01/12/24.

Put More Time to Business and Less Time to Bills

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply. Learn more.
Visit www.AmericanExpress.com/enrollIAM to enroll an Account Manager now.



Payments and Credits

Summary

	Total
Payments	-\$38,944.60
Credits	
DANIEL L JOHNSON 7-12002	-\$79.62
Total Payments and Credits	-\$39,024.22

Detail *Indicates posting date

	Amount
Payments	
12/05/23* DANIEL L JOHNSON MOBILE PAYMENT - THANK YOU	-\$38,944.60
Credits	
11/19/23 DANIEL L JOHNSON AMERICAN AIRLINES 45107392 800-433-7300 TX AMERICAN AIRLINES Ticket Number: 0012492393045 Passenger Name: JOHNSON/DANIEL Document Type: PASSENGER TICKET	-\$79.62

New Charges

Summary

	Total
DANIEL L JOHNSON 7-12002	\$27,474.50
JULIE L ISAACSON 7-11012	\$3,239.43
Total New Charges	\$30,713.93

Continued on reverse

Detail

**DANIEL L JOHNSON**

Card Ending 7-12002

				Amount
11/17/23	AMERICAN AIRLINES 46102206 AMERICAN AIRLINES Ticket Number: 0012600728325 Passenger Name: JOHNSON/DANIEL Document Type: ANIMAL TRANSPORTATION CHARGE	ST GEORGE	UT	\$125.00
		Date of Departure: 11/17		
11/17/23	DUTCH BROS UT0501 ST. GEO 000440501 5419554700	ST. GEORGE	UT	\$14.50
11/17/23	CANTINA LAREDO DFW 00-08030703618 RESTAURANT	DALLAS	TX	\$21.99
11/17/23	CANTINA LAREDO 0000 972-973-7725	DFW AIRPORT	TX	\$126.95
11/17/23	CHICK-FIL-A #04568 000000000696970 4359220777	SAINT GEORGE	UT	\$17.00
11/18/23	WALKER BROTHERS FAYETTEVI 650000012152 4795210077	FAYETTEVILLE	AR	\$3,723.82
11/19/23	AplPay SUNSET LIQUORS 140654580335705 JIM@SLAUSA.COM	SPRINGDALE	AR	\$259.87
11/19/23	AplPay CIRCLE K DEALER # 02/CIRCLE K CONVENIENCE	JOHNSON	AR	\$2.42
11/19/23	TST* PIZZERIA RUBY 00136579 RESTAURANT	SPRINGDALE	AR	\$150.20
11/20/23	ISABELLAS 068880021767226 7905 72703	FAYETTEVILLE	AR	\$1,183.09
11/21/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$340.97
11/22/23	LIQUOR WORLD 650000002390899 4795870480	FAYETTEVILLE	AR	\$772.19
11/23/23	AplPay CIRCLE K DEALER # 02/CIRCLE K CONVENIENCE	JOHNSON	AR	\$78.58
11/23/23	AplPay CIRCLE K DEALER # 02/CIRCLE K CONVENIENCE	JOHNSON	AR	\$50.62
11/24/23	THE HOME DEPOT 800-654-0688	ROGERS	AR	\$260.61
11/24/23	AplPay SHELL SERVICE STATION 12676575017 4796311114	ROGERS	AR	\$38.70
11/24/23	AplPay SHELL SERVICE STATION 12676575017 4796311114	ROGERS	AR	\$31.58
11/24/23	WALKER BROTHERS FAYETTEVI 650000012152 4795210077	FAYETTEVILLE	AR	\$349.01
11/25/23	AMERICAN AIRLINES 04105102 AMERICAN AIRLINES Ticket Number: 0012601156294 Passenger Name: JOHNSON/DANIEL Document Type: ANIMAL TRANSPORTATION CHARGE	FAYETTEVILLE	AR	\$125.00
		Date of Departure: 11/25		
11/25/23	AMERICAN AIRLINES 04105102 AMERICAN AIRLINES Ticket Number: 0012601156471 Passenger Name: JOHNSON/DANIEL Document Type: FREQUENT FLYER FEE/PURCHASE	FAYETTEVILLE	AR	\$200.00
		Date of Departure: 11/25		
11/25/23	THE RETROFIT SOURCE 34288304-CD50655130318 DURABLE GOODS	ATLANTA	GA	\$1,878.80
11/25/23	GOOGLE*DOMAINS GOOGLE PAYMENT COMPUTER PROGRAMMING	CC GOOGLE.COM		\$12.00
11/26/23	AplPay MAVERIK 8019365557	WASHINGTON	UT	\$138.58

Continued on next page



Detail Continued

				Amount
11/27/23	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$17.07
11/27/23	IN-N-OUTWASHINGTONCI FAST FOOD RESTAURANT	WASHINGTON CI	UT	\$70.36
11/27/23	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$53.04
11/28/23	WALGREENS NONE 84770 PHARMACIES	SAINT GEORGE	UT	\$12.15
11/28/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
11/29/23	Oceanpayment*store.crealty STORE.CREALITY.COM	HK	HK	\$852.93
11/29/23	Oceanpayment*store.crealty STORE.CREALITY.COM	HK	HK	\$39.08
11/29/23	DUTCH BROS UT0501 ST. GEO 000440501 5419554700	ST. GEORGE	UT	\$14.50
11/29/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$150.55
11/29/23	PAYPAL *BESTBUY COM 8882378289	8882378289	MN	\$2,134.99
11/29/23	PAYPAL *BESTBUY COM 8882378289	8882378289	MN	\$2,134.99
11/30/23	HALOCOLLAR.COM +12147122270	WOODCLIFF LAKE	NJ	\$1.00
11/30/23	HALOCOLLAR.COM +12147122270	WOODCLIFF LAKE	NJ	\$4.99
12/02/23	DESERT CONSULTING, LLC +18443105263	ST. GEORGE	UT	\$140.00
12/03/23	ApIPay MAVERIK #585 000000000445147 8007897755	ST. GEORGE	UT	\$77.93
12/03/23	MCDONALD'S 4356731422	SAINT GEORGE	UT	\$5.03
12/03/23	MAVERIK #261 000000000507137 4356747977	ST GEORGE	UT	\$14.41
12/03/23	WASHINGTON HART 00309997 WASHINGTON HART	WASHINGTON	UT	\$34.09
12/04/23	DESERT CONSULTING, LLC +18443105263	ST. GEORGE	UT	\$140.00
12/04/23	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$53.04
12/04/23	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$5.28
12/05/23	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$7.69
12/06/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$100.00
12/06/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$169.05
12/07/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
12/07/23	TM *PNK SUMMER CARNIVA 8006538000	LOS ANGELES	CA	\$5,035.96

Detail Continued

				Amount
12/07/23	The Advenire, Autograph Collec 1612608 10290 84770 SIDE BISCUITS PASTA OTD LOCAL SALAD PORK BELLY	St George	UT	\$124.99
12/08/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$5.92
12/08/23	DESERT CONSULTING, LLC +18443105263	ST. GEORGE	UT	\$140.00
12/08/23	THE HOME DEPOT 4420 HOME SUPPLY WAREHOUSE	SAINT GEORGE	UT	\$219.60
12/08/23	DUTCH BROS UT0501 ST. GEO 000440501 5419554700	ST. GEORGE	UT	\$13.63
12/09/23	SAVORY SWIG STORES LLC RESTAURANT	SANTA CLARA	UT	\$28.56
12/10/23	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$5.60
12/11/23	UTAH CORPORATIONS RE GOVT SERVICES	SALT LAKE CITY	UT	\$18.00
12/11/23	LAUNDRY ON THE MOVE 203455144328354 DRY CLEANER	WASHINGTON	UT	\$53.04
12/11/23	BIGSHOTS GOLF ST. GEOR 068880021787450 1200061865 84790	ST GEORGE	UT	\$23.39
12/12/23	BESTBUYCOM806873969220 50300009944 888BESTBUY	RICHFIELD	MN	\$1,546.81
12/12/23	VIVID DISTRBUTING 480-966-3040	(480)966-3040	AZ	\$1,780.00
12/12/23	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	NJ	\$43.76
12/12/23	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$50.00
12/12/23	AplPay MIXED GREENS FAST FRES 760-717-5077	SANTA CLARA	UT	\$15.66
12/13/23	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0062479870706 Passenger Name: JOHNSON/DANIEL Document Type: ADDITIONAL COLLECTION	ATLANTA		\$434.10
12/13/23	DELTA AIR LINES DELTA AIR LINES From: ST GEORGE To: SALT LAKE CITY MEMPHIS INTERNATIO SALT LAKE CITY ST GEORGE Ticket Number: 00621956184312 Passenger Name: ISAACSON/JULIE LOCKE Document Type: PASSENGER TICKET	ATLANTA	Carrier: DL DL DL DL Class: M M T T Date of Departure: 12/17	\$844.80
12/13/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
12/13/23	ENVIRONMENTS 436845559273312 CUS1224 724041	JONESBORO	AR	\$81.38
12/13/23	DESERT CONSULTING, LLC +18443105263	ST. GEORGE	UT	\$140.00
12/13/23	FABULOUS FREDDY'S 628115007463961 702-933-5374	ST GEORGE	UT	\$6.80
12/14/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24



Detail Continued

				Amount
12/14/23	VZWLSS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$105.82
12/14/23	AplPay MAVERIK #680 00000000979435 8007897755	ST. GEORGE	UT	\$103.21
12/14/23	RED MOUNTAIN SPA 068880021800460 COREY.AUSTIN@PYRAMIDGLOBA	IVINS	UT	\$230.00
12/15/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$6.24
12/15/23	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$2.80
12/15/23	DUTCH BROS UT0501 ST. GEO 000440501 5419554700	ST. GEORGE	UT	\$9.81
12/16/23	AplPay MAVERIK #487 00000000231058 8013353810	ST GEORGE	UT	\$52.25
12/18/23	ZONOS (CROSS-BORDER) +18009420721	SAINT GEORGE	UT	\$100.00



JULIE L ISAACSON
Card Ending 7-11012

				Amount
11/20/23	JILL DICKERSON squareup.com/receipts	FAYETTEVILLE	AR	\$268.75
11/20/23	TST* STONE MILL BREAD CO. 00045650 RESTAURANT	FAYETTEVILLE	AR	\$53.88
11/22/23	HOBBY LOBBY 4057451100	FAYETTEVILLE	AR	\$35.04
11/22/23	WHOLEFDS FAY #10596 000010596 4796955561	FAYETTEVILLE	AR	\$331.65
11/27/23	THE HOME DEPOT 6650 HOME SUPPLY WAREHOUSE	CYPRESS	CA	\$290.73
11/27/23	THE HOME DEPOT 608 HOME SUPPLY WAREHOUSE	CERRITOS	CA	\$495.09
11/30/23	POPEYES 12772 0000 281-201-2700	ST GEORGE	UT	\$105.00
12/06/23	FAB FREDDY - BLUFF 6436 800-325-3265	ST GEORGE	UT	\$38.89
12/07/23	THE HOME DEPOT 4420 HOME SUPPLY WAREHOUSE	SAINT GEORGE	UT	\$323.30
12/07/23	LOWE'S OF ST. GEORGE, UT 1118 435-688-0286	SAINT GEORGE	UT	\$365.77
12/07/23	TARGET 013573 09100013573 612-3044357	SAINT GEORGE	UT	\$191.98
12/07/23	MICHAELS STORES 1601 0821 84790	ST. GEORGE	UT	\$100.33
12/10/23	FIVE BELOW 3040 000003040 8669358852	ST GEORGE	UT	\$91.82
12/10/23	MICHAELS STORES 1601 0843 84790	ST. GEORGE	UT	\$13.87
12/10/23	MAVERIK #521 000000000175710 4356284417	ST GEORGE	UT	\$14.41
12/10/23	SAKURA JAPANESE STEAKHOU 0001 435-275-2888	ST. GEORGE	UT	\$444.90
12/10/23	SAKURA JAPANESE STEAKHOU 0001 435-275-2888	ST. GEORGE	UT	\$10.08

Detail Continued

				Amount
12/10/23	SMITHS FOOD #4189 000004189 8666111979 GROCERY STORES	ST.GEORGE	UT	\$63.94

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.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$589.00
Total Interest in 2023	\$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	30,638	227,641
Total Bonus Miles Earned and Adjustments	17,300	129,393
Total Miles Earned	47,938	357,034



Delta SkyMiles® Reserve Business Card
TORKABC
DANIEL L JOHNSON
Closing Date 12/18/23



Account Ending 7-12002

Bonus Miles Earned and Adjustments

Current Period

Delta	2,558
Purchases after spending \$150,000	14,742
Total	17,300

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.



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.

Updates to Your Card Benefits

Summary of Changes, Effective January 1, 2024

- **MQD Boost:** We are adding a new benefit, MQD Boost, to your Card. You will be able to earn one Medallion Qualification Dollar (MQD) for each \$10 of eligible purchases charged to the Card Account. Additional Terms apply; see delta.com/skymilesprogramchanges.
- **Status Boost™ Award:** This benefit will no longer be available.
- **MQD Waiver:** This benefit will no longer be available.
- **Complimentary Delta Sky Club® Access:** Travel on a same-day Delta-marketed, Delta-operated flight or a Delta partner airline flight that is not marketed or operated by Delta with Basic Economy (E) fare tickets (or similar "Light" or "basic" tickets issued by a Delta partner) will not have access to the Delta Sky Club or to Grab and Go. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/delta-sky-club-access/delta-reserve-business.

Summary of Changes, Effective February 1, 2025

Updates to Complimentary Delta Sky Club® Access:

- The benefit name will change to "Delta Sky Club® Access".
- Reserve Business Card Members will receive 15 Visits per year to the Delta Sky Club; to earn an unlimited number of Visits ("Unlimited Delta Sky Club Access") each year starting on February 1, 2025, the total eligible purchases on the Card must equal \$75,000 or more between January 1, 2024 and December 31, 2024, and each calendar year thereafter.
- A "Visit" is an entry to one or more Delta Sky Clubs or usage of the Delta Sky Club "Grab and Go" feature, at one or more airports, for a period of up to 24 hours starting upon the first Delta Sky Club entry or Grab and Go usage, during an Eligible Card Member's travel on a same-day Delta-marketed or Delta-operated flight. A single Visit permits usage of Delta Sky Club(s) in multiple airports during the 24-hour period.
- Once all 15 Visits have been used and before reaching Unlimited Delta Sky Club Access, Reserve Business Card Members will have access to the Delta Sky Club at a per-visit rate of \$50 per person using the Card.

Additional Terms apply; see

global.americanexpress.com/card-benefits/detail/delta-sky-club-access/delta-reserve-business.