



Delta SkyMiles® Reserve Business Card

TORKABC

DANIEL L JOHNSON

Closing Date 06/17/24 Next Closing Date 07/18/24

Account Ending 7-13000



p. 1/9

Customer Care: 1-800-297-6200

TTY: Use Relay 711

Website: americanexpress.com

New Balance **\$24,851.36**
Minimum Payment Due **\$249.00**
Payment Due Date **07/12/24**

Delta SkyMiles®
Miles Earned this Period **25,206**

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

Account Summary

Previous Balance \$18,717.58
Payments/Credits -\$19,717.58
New Charges +\$25,851.36
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$24,851.36**
Minimum Payment Due **\$249.00**

Credit Limit \$40,000.00
Available Credit \$15,148.64

Days in Billing Period: 31

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 07/12/24, 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	30 years	\$72,222
\$964	3 years	\$34,703 (Savings = \$37,519)

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 \$24,851.36 on 07/08/24. 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 07/08/24. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 07/12/24.



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
2282 W COURTYARD DR
SAINT GEORGE UT 84770-1314

Payment Due Date
07/12/24

New Balance
\$24,851.36

AutoPay Amount
\$24,851.36

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 002485136000024900 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 balance transfers (unless otherwise disclosed) beginning on the transaction date. You can avoid paying interest on the Amount Above the Credit Limit by paying your Minimum Payment Due before the closing date of the month in which it is due. See your Cardmember Agreement for further details.

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 06/17/24



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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

Payments and Credits

Summary

	Total
Payments	-\$18,717.58
Credits	-\$1,000.00
Total Payments and Credits	-\$19,717.58

Detail

*Indicates posting date

Payments	Amount
06/06/24* MOBILE PAYMENT - THANK YOU	-\$18,717.58
Credits	Amount
06/12/24 LIBFEST* DOLAB LIB 202 LOS ANGELES CA +15623183963	-\$1,000.00

New Charges

Summary

	Total
Total New Charges	\$25,851.36

Detail



DANIEL L JOHNSON
Card Ending 7-13000

	Amount
05/17/24 AplPay DIXIE RED HILLS GOLF COU 0000 435-627-4444 SAINT GEORGE UT	\$25.00
05/18/24 AplPay SUNBROOK GOLF CLUB 0000 435-627-4713 SAINT GEORGE UT	\$68.00
05/18/24 AplPay SUNBROOK CAFE 435-688-9527 ST GEORGE UT	\$3.86
05/18/24 AplPay SUNBROOK CAFE 435-688-9527 ST GEORGE UT	\$4.64
05/19/24 MCDONALD'S 4356882199 SAINT GEORGE UT	\$16.02
05/20/24 MAVERIK #698 000000000002046 4355225576 ST GEORGE UT	\$75.79
05/21/24 WAL-MART SUPERCENTER 3220 3220 DISCOUNT STORE ST GEORGE UT	\$52.31
05/22/24 AplPay CHEVRON 0373492/CHEVRON SERVICE STN MOAPA NV	\$341.79

Continued on reverse

Detail Continued

				Amount
05/22/24	AplPay FIRST WATCH - 7606 000000001 5127398944	SAINT GEORGE	UT	\$39.92
05/22/24	AplPay PILOT_00200 00200 GAS STATION	BORON	CA	\$5.38
05/27/24	7-ELEVEN 32376 00073237622 661-588-4059	BAKERSFIELD	CA	\$11.36
05/28/24	THE HOME DEPOT 800-654-0688	SAINT GEORGE	UT	\$133.67
05/28/24	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$117.02
05/28/24	AplPay TST* GAIAS GARDEN CAFE 00008273 RESTAURANT	ST. GEORGE	UT	\$33.24
05/28/24	D J*WALL-ST-JOURNAL SUBSCRIPTION	800-568-7625	NJ	\$43.76
05/28/24	THERAPY ASSOCIATES 0000 435-862-8273	ST GEORGE	UT	\$50.00
05/29/24	SAVORY SWIG STORES LLC RESTAURANT	ST GEORGE	UT	\$7.87
05/29/24	AplPay DIXIE GUN & FISH 435-674-4008	SAINT GEORGE	UT	\$320.24
05/29/24	AplPay DIXIE GUN & FISH 435-674-4008	SAINT GEORGE	UT	\$370.00
05/30/24	PRICELN*LITTLE AMERICA 8007742354	NORWALK	CT	\$362.98
05/31/24	DELTA AIR LINES DELTA AIR LINES From: ST GEORGE To: SALT LAKE CITY Ticket Number: 0060895753601 Passenger Name: HASLER/ASHLEY LYNN Document Type: ADDITIONAL COLLECTION	ATLANTA		\$5.60
05/31/24	WAL-MART SUPERCENTER 1456 1456 DISCOUNT STORE	EVANSTON	WY	\$270.73
05/31/24	AplPay CHEVRON 0306012/CHEVRON SERVICE STN	BEAVER	UT	\$46.88
05/31/24	AplPay RAISING CANES 0593 170041 84604	PROVO	UT	\$39.94
05/31/24	MAVERIK #361 000000000563854 8019107088	HEBER CITY	UT	\$86.41
05/31/24	AplPay DISCOUNT LIQUOR 307-789-1839	EVANSTON	WY	\$558.96
06/01/24	UNITED AIRLINES UNITED AIRLINES From: ST GEORGE To: DENVER INTL APT ST GEORGE Ticket Number: 01623934861054 Passenger Name: JOHNSON/DANIEL Document Type: PASSENGER TICKET	HOUSTON	TX	\$507.10
06/01/24	UNITED AIRLINES UNITED AIRLINES From: ST GEORGE To: DENVER INTL APT ST GEORGE Ticket Number: 01623934861065 Passenger Name: SHEEHY/EMILEE Document Type: PASSENGER TICKET	HOUSTON	TX	\$507.10

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Detail Continued

				Amount
06/01/24	UNITED AIRLINES UNITED AIRLINES From: ST GEORGE To: DENVER INTL APT Ticket Number: 01644058208332 Passenger Name: JOHNSON /PREFERRED ZONE Document Type: PREFERRED SEAT UPGRADE	HOUSTON	TX	\$22.99
06/01/24	UNITED AIRLINES UNITED AIRLINES From: DENVER INTL APT To: ST GEORGE Ticket Number: 01644058208343 Passenger Name: JOHNSON /PREFERRED ZONE Document Type: PREFERRED SEAT UPGRADE	HOUSTON	TX	\$22.99
06/01/24	UNITED AIRLINES UNITED AIRLINES From: ST GEORGE To: DENVER INTL APT Ticket Number: 01644058208354 Passenger Name: SHEEHY /PREFERRED ZONE Document Type: PREFERRED SEAT UPGRADE	HOUSTON	TX	\$22.99
06/01/24	UNITED AIRLINES UNITED AIRLINES From: DENVER INTL APT To: ST GEORGE Ticket Number: 01644058208365 Passenger Name: SHEEHY /PREFERRED ZONE Document Type: PREFERRED SEAT UPGRADE	HOUSTON	TX	\$22.99
06/01/24	AplPay PRICELN*WINGATE BY WYN 8007742354	NORWALK	CT	\$221.97
06/01/24	HARD TOP DEPOT 800-664-8677	800-664-8677	CA	\$1,520.00
06/02/24	CHEVRON 0208171/CHEVRON SERVICE STN	EVANSTON	WY	\$31.37
06/02/24	KRISPY KREME #1292 FAST FOOD RESTAURANT	OREM	UT	\$42.82
06/02/24	MAVERIK COUNTRY STORE 3077891342	EVANSTON	WY	\$3.86
06/03/24	AplPay SANCHEZ MEXICAN FOOD 0000 435-218-8312	SAINT GEORGE	UT	\$35.57
06/05/24	AplPay BESTBUY.COM 2300 888-237-8289	RICHFIELD	MN	\$92.86
06/05/24	BRENT M BRINDLEY PC 0000 435-656-2533	SAINT GEORGE	UT	\$6,000.00
06/05/24	AplPay BESTBUY.COM 2300 888-237-8289	RICHFIELD	MN	\$693.86
06/05/24	GOOGLE*DOMAINS GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$7.69
06/06/24	AplPay DIXIE GUN & FISH 435-674-4008	SAINT GEORGE	UT	\$592.44
06/06/24	PASSPORT WHOLESALE FURNIS 000000001 4356282900	WASHINGTON	UT	\$7,796.56
06/07/24	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00601855517532 Passenger Name: JOHNSON/QUINN Document Type: UNACCOMPANIED MINOR	ATLANTA		\$150.00

Detail Continued

				Amount
06/07/24	DELTA AIR LINES DELTA AIR LINES From: SALT LAKE CITY Ticket Number: 0060895069280 Passenger Name: JOHNSON/QUINN Document Type: ADDITIONAL COLLECTION	ATLANTA To: ST GEORGE Carrier: DL Class: 00 Date of Departure: 06/08		\$5.60
06/07/24	AUTOZONE #5955 000005955 8002886966	ST GEORGE	UT	\$287.15
06/07/24	STATE LIQUOR STORE 3 LIQUOR STORE	ST. GEORGE	UT	\$636.76
06/07/24	PAYPAL *CENTURYLINK 8664491980	8664491980	LA	\$100.00
06/08/24	AplPay FIRST WATCH - 7606 000000001 5127398944	SAINT GEORGE	UT	\$57.52
06/08/24	AplPay SWIG CEDAR CITY RESTAURANT	NEW HARMONY	UT	\$7.52
06/08/24	AplPay CONCERT MERCHANDISE 0000 301-802-1503	DAVIDSONVILLE	MD	\$176.00
06/08/24	AplPay RICE-ECCLES STADIUM (F +16502396947	SALT LAKE CITY	UT	\$36.55
06/08/24	LYFT *RIDE SAT 4PM 0000 855-865-9553	855-865-9553	CA	\$9.88
06/09/24	AplPay THE CONTAINER STORE INC squareup.com/receipts	Murray	UT	\$97.19
06/09/24	THE MELTING POT 8015216358	SALT LAKE CITY	UT	\$235.35
06/09/24	LYFT *RIDE SAT 5PM 0000 855-865-9553	855-865-9553	CA	\$13.60
06/09/24	LITTLE AM SALT LAKE F&B 19748230 84101 RESTAURANT	SALT LAKE CIT	UT	\$15.32
06/09/24	TST* GOURMANDISE - THE BA 00029941 RESTAURANT	SALT LAKE CITY	UT	\$37.58
06/09/24	LULULEMON FASHSION P MEN'S/WOMEN'S CLOTHNG	MURRAY	UT	\$558.74
06/09/24	TST* GOURMANDISE - THE BA 00029941 RESTAURANT	SALT LAKE CITY	UT	\$11.85
06/09/24	AplPay IKEA DRAPER 0000 888-888-4534	DRAPER	UT	\$134.86
06/09/24	AplPay MAVERIK #561 000000000371525 8007897755	DRAPER	UT	\$113.09
06/09/24	J&C HOUSE +13127305592	CHICAGO	IL	\$151.47
06/10/24	AplPay ROOTS COFFEE & CO. squareup.com/receipts	Salt Lake City	UT	\$26.75
06/10/24	AplPay ROOTS COFFEE & CO. squareup.com/receipts	Salt Lake City	UT	\$4.62
06/10/24	Little America Salt Lake 16149477001 Arrival Date 06/08/24 00000000 LODGING Departure Date 06/10/24	SALT LAKE CITY	UT	\$36.00
06/10/24	BUCKLE #533 0000 308-236-8491	RIVERTON	UT	\$290.22
06/10/24	LYFT *RIDE SAT 11PM 0000 855-865-9553	855-865-9553	CA	\$29.48

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Detail Continued

				Amount
06/11/24	OPENAI *CHATGPT SUBSCR +14158799686	SAN FRANCISCO	CA	\$21.35
06/14/24	VZWLSS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$402.64
06/14/24	THE HOME DEPOT 4420 HOME SUPPLY WAREHOUSE	SAINT GEORGE	UT	\$807.02
06/14/24	BAHAMA BUCKS #UT1208 UT12 81885337 84790 RESTAURANT	SAINT GEORGE	UT	\$15.57
06/16/24	AplPay MAVERIK #620 000000000587328 8007897755	ST GEORGE	UT	\$58.25
06/17/24	TST* BIG SHOTS GOLF 300658567 4359003440	SAINT GEORGE	UT	\$86.90

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		\$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
Total			\$0.00
(v) Variable Rate			

Miles Earned

SkyMiles® Account Number: XXXXXX3952



	Current Period	Year to Date
Miles Earned for Eligible Purchases	24,855	135,561
Total Bonus Miles Earned and Adjustments	351	41,255
Total Miles Earned	25,206	176,816

Bonus Miles Earned and Adjustments

	Current Period
Delta	324
Transit	27
Total	351

Your year-to-date spend on your Delta SkyMiles® Reserve Business Card is \$135,552.00. 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/>.

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.

