

YAAKOV BRECHER Closing Date 04/19/19

Account Ending 1-21001

New Balance \$199.54 Minimum Payment Due \$35.00

Payment Due Date 05/15/19[‡]

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 | 6 months | \$200 |

If you would like information about credit counseling services, call 1-888-733-4139.

- See page 2 for important information about your account.
- (i) We will debit your bank account for your payment of \$199.54 on 05/04/19. 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 05/02/19. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 05/15/19.
- (i) Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Continued on page 3

Reward Dollars

as of 03/22/2019

12.47

For more details about Rewards, visit americanexpress.com/cashbackrewards

Account Summary

| Previous Balance | \$805.83 |
|------------------|-----------|
| Payments/Credits | -\$805.83 |
| New Charges | +\$199.54 |
| Fees | +\$0.00 |
| Interest Charged | +\$0.00 |

| New Balance | \$199.54 | |
|---------------------|-------------|--|
| Minimum Payment Due | \$35.00 | |
| Credit Limit | \$15,000.00 | |
| Available Credit | \$14,800.46 | |
| Cash Advance Limit | \$3,000.00 | |
| Available Cash | \$3,000.00 | |

Customer Care



Days in Billing Period: 29

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips





Account Ending 1-21001

Enter 15 digit account # on all payments. Make check payable to American Express.

YAAKOV BRECHER 269 SUMMIT AVE BROOKLINE MA 02446

Payment Due Date
05/15/19
New Balance
\$199.54
AutoPay Amount
\$199.54

Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS P.O. BOX 1270 NEWARK NJ 07101-1270

Amount Enclosed

[‡]Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 05/15/19, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 deposit or other asset 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 listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) 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 charge a fee of 2.70% of the converted US dollar amount. 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.





Website: american express.com

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

Payments P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address

If correct on front, do not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

| Street Address | |
|-----------------------------|--|
| City, State | |
| Zip Code | |
| Area Code and Home Phone | |
| Area Code and Work Phone | |
| Email | |

Pay Your Bill with AutoPay

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- · Save time

Deduct your payment from your bank account automatically each month

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.



Total Fees for this Period

YAAKOV BRECHER Closing Date 04/19/19

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AMERICAN EXPRESS® PERSONAL LOANS

Did you know American Express® offers Personal Loans?
Pre-approved Card Members can apply for a loan of up to \$40,000 with fixed monthly payments and APRs ranging from 6.98% - 19.98%. Terms apply.
Learn more by visiting americanexpress.com/loanoffer20

| Summa | ary | | | |
|------------|------------------------------------------------------------|-------------|-----|-----------|
| | | | | Tota |
| Payments | | | | -\$805.83 |
| Credits | | | | \$0.00 |
| Total Paym | nents and Credits | | | -\$805.83 |
| Detail | *Indicates posting date | | | |
| Payments | | | | Amount |
| 04/05/19* | AUTOPAY PAYMENT RECEIVED - THANK YO BANK OF AMERICA, NA | DU | | -\$805.83 |
| New (| Charges | | | |
| Summa | ary | | | |
| | | | | Tota |
| Total New | Charges | | | \$199.54 |
| Detail | | | | |
| | AVOV PRECHER | | | |
| | AKOV BRECHER d Ending 1-21001 | | | |
| | 3 | | | Amount |
| 03/25/19 | WASSERMAN SUPERMARKET GROCERY STORE | FLUSHING | NY | \$38.84 |
| 03/26/19 | WASSERMAN SUPERMARKET | FLUSHING | NY | \$13.23 |
| | GROCERY STORE | | | ¥ .5125 |
| 03/29/19 | WASSERMAN SUPERMARKET | FLUSHING | NY | \$53.82 |
| 24/02/40 | GROCERY STORE WASSERMAN SUPERMARKET | FLUSHING | NY | *** |
| 04/02/19 | GROCERY STORE | FLOSHING | INT | \$18.91 |
| 04/08/19 | WASSERMAN SUPERMARKET | FLUSHING | NY | \$27.48 |
| | GROCERY STORE | FLUCLUMA | NIV | |
| 04/11/19 | WASSERMAN SUPERMARKET GROCERY STORE | FLUSHING | NY | \$32.31 |
| 04/19/19 | CHEGG ORDER 844-224-5952 | SANTA CLARA | CA | \$14.95 |
| | | | | |
| Fees | | | | |
| | | | | Amount |
| | | | | Aiilou |

\$0.00

Interest Charged

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.

| 2019 Fees and Interest Totals Year-to-Date | |
|--------------------------------------------|--------|
| | Amount |
| Total Fees in 2019 | \$0.00 |
| Total Interest in 2019 | \$0.00 |

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

| | Transactions Dated | Annual Percentage | Balance Subject to Interest Rate | Interest Charge |
|---------------------------------------------------------------|------------------------------|----------------------|----------------------------------------|--------------------|
| | From To | Rate | | |
| Purchases | 02/08/2019 | 22.24% (v) | \$0.00 | \$0.00 |
| Cash Advances | 02/08/2019 | 27.49% (v) | \$0.00 | \$0.00 |
| Introductory Purchase Rate Expires 05/21/2020 then will go | 02/08/2019 to 22.24% (v)* | 0.00% | \$0.00 | \$0.00 |
| Total | | | | \$0.00 |

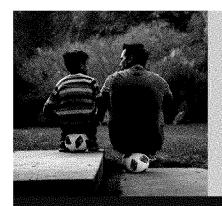
(v) Variable Rate

^{*} The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.



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Account Ending 1-21001



Take control of your identity. We'll be here if you need us.

Get comprehensive credit and identity monitoring, plus dedicated fraud assistance when you need it most.

Only \$1 for the first 30 days and \$16.99 every month thereafter. Sales tax may apply. Terms and Conditions apply.

Enroll at AmericanExpress.com/EnrollCreditSecure or call 1-866-617-1893 for more information

The Power of CreditSecure



3-Bureau Credit Monitoring

Stay on track with credit monitoring and calculators to plan for life's big moments.

- 3-Bureau credit reports, ongoing monitoring and monthly FICO° scores¹
- ✓ Financial calculators and credit score simulators



State-of-the-Art Identity Monitoring

Look out for your digital and financial life with confidence using our detection and alert tools.

- ✓ Dark Web Monitoring
- ✓ Social Security Number Monitoring
- **✓** Child Monitoring



U.S.-Based Fraud Assistance

Suspect fraud or have questions? Give us a call.

- ✓ Dedicated U.S.-Based Fraud Assistance Team
- ✓ Lost Wallet Assistance

FICO° is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

¹ Credit score calculated based on the FICO* 8 model. Your lender or insurer may use a different FICO* Score version than FICO* 8, or another type of credit score altogether.

Keep an eye on spending in real time

Did you know that the American Express® App lets you set account alerts that notify you about payments, charges, and much more?

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Text **AMEXAPP** to **86509** to receive a link to download the app. Message and data rates may apply.

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If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 2 of your statement or the number that is on the back of your Card.