

**American Express® Gold Card**

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ALEANDRO A ANDREA  
Closing Date 12/25/22  
Account Ending 0-11008

**Customer Care:** 1-800-327-2177  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

**New Balance** **\$6,230.22**  
**Minimum Payment Due** **\$124.60**  
**Payment Due Date** **01/19/23**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 01/19/23, you may have to pay a late fee of up to \$40.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you have a Pay Over Time and/or Cash Advance balance and 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	18 years	\$17,773
\$249	3 years	\$8,973 (Savings = \$8,800)

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**.
- For more information on your Pay Over Time Limit and your purchasing options, please see **page 9**

Continued on page 3

**Membership Rewards® Points**  
Available and Pending as of 11/30/22  
**76,862**  
 For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

**Account Summary**

**Pay In Full**  
Previous Balance \$0.00  
Payments/Credits -\$0.00  
New Charges +\$0.00  
Fees +\$0.00  
New Balance = \$0.00

**Pay Over Time and/or Cash Advance**  
Previous Balance \$5,199.87  
Payments/Credits -\$5,464.74  
New Pay Over Time Charges +\$6,495.09  
New Cash Advances +\$0.00  
Fees +\$0.00  
Interest Charged +\$0.00  
New Balance = \$6,230.22  
Minimum Due \$124.60

**Account Total**  
**Previous Balance** **\$5,199.87**  
Payments/Credits -\$5,464.74  
New Charges +\$6,495.09  
New Cash Advances +\$0.00  
Fees +\$0.00  
Interest Charged +\$0.00

**New Balance** **\$6,230.22**  
**Minimum Payment Due** **\$124.60**

**Pay Over Time Limit** \$25,000.00  
**Available Pay Over Time Limit** \$18,769.78

↓ Please fold on the perforation below, detach and return with your payment ↓



**Payment Coupon**  
Do not staple or use paper clips



**Pay by Computer**  
[americanexpress.com/pbc](https://americanexpress.com/pbc)



**Pay by Phone**  
1-800-472-9297

**Account Ending 0-11008**

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

ALEANDRO A ANDREA  
16377 SW 48TH TER  
MIAMI FL 33185

Payment Due Date  
**01/19/23**  
New Balance  
**\$6,230.22**  
Minimum Payment Due  
**\$124.60**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_  
**Amount Enclosed**



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