

**American Express® Gold Card**

p. 1/12

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

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



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



0000349993039991086 000623022000012460 21 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 for Pay Over Time and/or Cash Advance balances 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 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. If you have Pay Over Time, we will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date. If you have Pay Over Time Select: we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.

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 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.

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

You may also contact us on the Web: www.americanexpress.com

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:** If you think there is an error on your bill, 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.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

www.americanexpress.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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.

**American Express® Gold Card**

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ALEANDRO A ANDREA
Closing Date 12/25/22

Account Ending 0-11008

**Customer Care & Billing Inquiries**International Collect
Lost or Stolen Card
Cash Advance at ATMs Inquiries
Large Print & Braille Statements**1-800-327-2177**

1-336-393-1111

1-800-992-3404

1-800-CASH-NOW

1-800-327-2177**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-800-327-2177****Website:** americanexpress.com**Customer Care
& Billing Inquiries**P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**PO BOX 6031
CAROL STREAM IL
60197-6031**Payments and Credits****Summary**

	Pay In Full	Pay Over Time / Cash Advance ♦	Total
Payments	\$0.00	-\$5,199.87	-\$5,199.87
Credits			
ALEANDRO A ANDREA 0-11008	\$0.00	-\$182.12	-\$182.12
EVELYN LEAL 0-11016	\$0.00	-\$82.75	-\$82.75
Total Payments and Credits	\$0.00	-\$5,464.74	-\$5,464.74

Detail

*Indicates posting date

♦ - denotes Pay Over Time and/or Cash Advance activity

Payments			Amount
12/03/22*	ALEANDRO A ANDREA	PAYMENT RECEIVED - THANK YOU	-\$5,199.87
Credits			Amount
12/08/22	ALEANDRO A ANDREA	THE HOME DEPOT MIAMI FL 800-654-0688	-\$42.97 ♦
12/09/22	ALEANDRO A ANDREA	THE HOME DEPOT MIAMI FL 800-654-0688	-\$32.71 ♦
12/09/22	ALEANDRO A ANDREA	THE HOME DEPOT MIAMI FL 800-654-0688	-\$20.84 ♦
12/19/22	ALEANDRO A ANDREA	AUTOZONE 4593 000004593 MIAMI FL 8002886966	-\$85.60 ♦
12/07/22	EVELYN LEAL	THE HOME DEPOT 6339 MIAMI FL HOME SUPPLY WAREHOUSE	-\$82.75 ♦

Continued on reverse

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
ALEANDRO A ANDREA 0-11008	\$0.00	\$5,908.03	\$5,908.03
EVELYN LEAL 0-11016	\$0.00	\$587.06	\$587.06
Total New Charges	\$0.00	\$6,495.09	\$6,495.09

Detail

♦ - denotes Pay Over Time and/or Cash Advance activity

**ALEANDRO A ANDREA**

Card Ending 0-11008

				Amount
11/23/22	LOS VERDES 88 436845559676241 NONAME@TSYS.COM	MIAMI	FL	\$57.41 ♦
11/24/22	GgIPay SABOR VENEZOLANO KENDALL 0000 305-383-6039	MIAMI	FL	\$46.04 ♦
11/25/22	CHICK-FIL-A #02616 000000000403500 5612964689	GREENACRES	FL	\$29.99 ♦
11/25/22	EQUIFAX 8666402273 CREDIT PROD	866-640-2273	GA	\$19.95 ♦
11/25/22	GgIPay BASS PRO SHOPS 407-563-5200	ORLANDO	FL	\$113.47 ♦
11/26/22	KEY FOOD #4244 000004244 3527896240 GROCERY STORES	OCALA	FL	\$133.05 ♦
11/26/22	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$21.61 ♦
11/26/22	WALGREENS NONE 34474 PHARMACIES	OCALA	FL	\$14.97 ♦
11/27/22	FIRST WATCH - 0222 000000413 9419079800	OCALA	FL	\$183.38 ♦
11/27/22	GOOGLE *GOOGLE STORAGE LARGE DIGITAL GOODS MERCH	G.CO/HELPPAY#	CA	\$2.99 ♦
11/27/22	CIRCLE K # 26524/CIRCLE K CONVENIENCE	OCALA	FL	\$13.74 ♦
11/27/22	GgIPay OCALA RURAL KING 0000 999-999-9999	OCALA	FL	\$20.02 ♦
11/28/22	PDLJ-DELICIAS CRIOLLAS 786-343-3483	MIAMI	FL	\$12.93 ♦
11/28/22	PUBLIX 8636881188	MIAMI	FL	\$14.96 ♦
11/28/22	PUBLIX 8636881188	MIAMI	FL	\$59.91 ♦
11/30/22	FRITANGA MONTELMAR 0000 305-388-8841	MIAMI	FL	\$17.66 ♦
12/01/22	MARATHON PETRO170993 00000170993 305-385-5381	MIAMI	FL	\$8.03 ♦
12/01/22	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$106.99 ♦
12/02/22	Amazon Web Services WEB SERVICES	AWS.Amazon.com	WA	\$3.06 ♦
12/02/22	TST* BONJOUR FRENCH BAKER 00018803 RESTAURANT	MIAMI	FL	\$21.02 ♦
12/03/22	SUBWAY AT MILLER WEST LLC FAST FOOD RESTAURANT	MIAMI	FL	\$14.10 ♦

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ALEANDRO A ANDREA
Closing Date 12/25/22

Account Ending 0-11008

Detail Continued

◆ - denotes Pay Over Time and/or Cash Advance activity

				Amount
12/03/22	CHEDDARS 2200 022004 03700022004 305-3886236	MIAMI	OK	\$69.66 ◆
12/03/22	TOM THUMB 3058855451	MIAMI	FL	\$17.49 ◆
12/04/22	LA SCALA DE MIAMI 0000 786-521-9168	MIAMI	FL	\$28.75 ◆
12/04/22	BASS PRO SHOPS 305-341-4200	MIAMI	FL	\$85.56 ◆
12/04/22	FUDDRUCKERS - KENDALL7113 000007113 3056634148	MIAMI	FL	\$119.75 ◆
12/04/22	FUDDRUCKERS - KENDALL7113 000007113 3056634148	MIAMI	FL	\$5.61 ◆
12/04/22	PEDRITO'S RESTAURANT 0000 786-427-5227	HIALEAH GARDE	FL	\$65.27 ◆
12/04/22	IKEA MIAMI 0000 888-888-4534	MIAMI	FL	\$66.29 ◆
12/05/22	MARATHON PETRO170993 00000170993 305-385-5381	MIAMI	FL	\$22.11 ◆
12/05/22	IKEA MIAMI RESTAURANT 0000 888-888-4534	MIAMI	FL	\$2.57 ◆
12/05/22	IKEA MIAMI 0000 888-888-4534	MIAMI	FL	\$533.91 ◆
12/05/22	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$33.32 ◆
12/06/22	THE HOME DEPOT 6339 HOME SUPPLY WAREHOUSE	MIAMI	FL	\$244.90 ◆
12/07/22	MARATHON PETRO170993 00000170993 305-385-5381	MIAMI	FL	\$8.03 ◆
12/07/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$64.19 ◆
12/07/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$57.77 ◆
12/07/22	KINDLE SVCS*YT1D67H93 DIGITAL	888-802-3080	WA	\$7.74 ◆
12/08/22	THE HOME DEPOT 800-654-0688	MIAMI	FL	\$33.48 ◆
12/08/22	THE HOME DEPOT 800-654-0688	MIAMI	FL	\$21.82 ◆
12/08/22	THE HOME DEPOT 800-654-0688	MIAMI	FL	\$28.88 ◆
12/08/22	FRITANGA MONTELMAR 0000 305-388-8841	MIAMI	FL	\$15.14 ◆
12/08/22	PARTY CAKE BAKERY VII 0000 305-364-5298	MIAMI	FL	\$21.35 ◆
12/09/22	THE HOME DEPOT 800-654-0688	MIAMI	FL	\$25.05 ◆
12/10/22	UCONNECT SERVICES USA 800-777-3600	AUBURN HILLS	MI	\$14.99 ◆
12/10/22	JM HONDA OF MIAMI 000000001 7867130638	PALMETTO BAY	FL	\$76.51 ◆
12/10/22	PUBLIX 8636881188	MIAMI	FL	\$70.40 ◆
12/10/22	PUBLIX 8636881188	MIAMI	FL	\$13.89 ◆

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time and/or Cash Advance activity

				Amount
12/10/22	PEDRITO'S RESTAURANT 0000 786-427-5227	HIALEAH GARDE	FL	\$69.61 ◆
12/11/22	AT&T UVERSE PAYMENT AT&T EZC PMT	8002882020	TX	\$80.00 ◆
12/11/22	RACETRAC 2576 025767 97400025767 770-4317600	MIAMI	FL	\$53.72 ◆
12/13/22	SP OCMOUNTS.COM +18003270986	ANAHEIM	CA	\$66.99 ◆
12/13/22	TRUJILLO CHIROPRACTIC CEN 650000009666 3054080303	MIAMI	FL	\$60.00 ◆
12/13/22	PUBLIX 8636881188	MIAMI	FL	\$12.97 ◆
12/13/22	MACITA'S RESTAURANT & BAK 739294100300 AMAYAC@BELLSOUTH.NET	MIAMI	FL	\$16.14 ◆
12/14/22	MARATHON PETRO170993 00000170993 305-385-5381	MIAMI	FL	\$15.67 ◆
12/14/22	AUTOZONE 4593 000004593 8002886966	MIAMI	FL	\$42.75 ◆
12/14/22	AUTOZONE 4593 000004593 8002886966	MIAMI	FL	\$64.18 ◆
12/14/22	AUTOZONE 4593 000004593 8002886966	MIAMI	FL	\$40.63 ◆
12/14/22	GOOGLE*YOUTUBEPREMIUM GOOGLE PAYMENT DIGITAL GOODS: APPS	G.CO HELPPAY#		\$26.02 ◆
12/15/22	AUTOZONE #2449 000002449 8002886966	PINECREST	FL	\$53.76 ◆
12/15/22	HAMMOCKS GRILL 0000 305-383-6110	MIAMI	FL	\$83.12 ◆
12/15/22	GglPay PUBLIX 8636881188	MIAMI	FL	\$26.55 ◆
12/15/22	POLLO TROPICAL 866-769-7696	MIAMI	FL	\$27.81 ◆
12/16/22	WALGREENS NONE 33185 PHARMACIES	MIAMI	FL	\$30.74 ◆
12/16/22	GglPay GOFAN* MIAMI SUNSET KN +16786797676	ALPHARETTA	GA	\$12.00 ◆
12/16/22	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$65.83 ◆
12/17/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$14.93 ◆
12/17/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$37.64 ◆
12/17/22	GglPay PUBLIX 8636881188	MIAMI	FL	\$28.09 ◆
12/17/22	CORAL GABLES PAYBYPHONE 0849 305-569-1847	CORAL GABLES	FL	\$9.27 ◆
12/17/22	TALAVERA COCINA MEXICANA 0217700217500 1217010000218 33134	CORAL GABLES	FL	\$758.99 ◆
12/17/22	THE UPS STORE 3445 021770021647803 3445-POS3445A-16733175	MIAMI	FL	\$2.13 ◆
12/17/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$43.86 ◆
12/18/22	BURLINGTON STORES 1053 1053 609-387-7800	MIAMI	FL	\$28.86 ◆
12/18/22	GEICO AUTO INSURANCE	(800)841-3000	DC	\$73.90 ◆

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**American Express® Gold Card**

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ALEANDRO A ANDREA
Closing Date 12/25/22

Account Ending 0-11008

Detail Continued

◆ - denotes Pay Over Time and/or Cash Advance activity

				Amount
12/18/22	GglPay ESPRESSO CUBANO HOLDING 0000 917-294-8141	MIAMI	FL	\$5.35 ◆
12/18/22	PUBLIX 8636881188	MIAMI	FL	\$21.29 ◆
12/18/22	PUBLIX 8636881188	MIAMI	FL	\$16.45 ◆
12/19/22	MARATHON PETRO170993 00000170993 305-385-5381	MIAMI	FL	\$31.54 ◆
12/19/22	AUTOZONE 4593 000004593 8002886966	MIAMI	FL	\$247.14 ◆
12/19/22	PUBLIX 8636881188	MIAMI	FL	\$4.27 ◆
12/19/22	AUTOZONE 4593 000004593 8002886966	MIAMI	FL	\$186.43 ◆
12/19/22	GglPay BURGER KING 305-383-2113	MIAMI	FL	\$11.55 ◆
12/20/22	PARTY CAKE BAKERY VII 0000 305-364-5298	MIAMI	FL	\$18.10 ◆
12/20/22	POLLO TROPICAL 866-769-7696	MIAMI	FL	\$32.93 ◆
12/20/22	PUBLIX 8636881188	MIAMI	FL	\$21.88 ◆
12/21/22	MACYS THE FALLS 000000777 8002896229	MIAMI	FL	\$435.00 ◆
12/22/22	POLLO TROPICAL 866-769-7696	MIAMI	FL	\$26.61 ◆
12/22/22	POLLO TROPICAL 866-769-7696	MIAMI	FL	\$5.66 ◆
12/22/22	SUNPASS OPERATIONS 888-865-5352	BOCA RATON	FL	\$67.92 ◆
12/23/22	THE HOME DEPOT 800-654-0688	MIAMI	FL	\$19.81 ◆
12/23/22	PUBLIX 8636881188	MIAMI	FL	\$39.63 ◆
12/23/22	BJ'S WHOLESALE CLUB 8002572582 WHOLESALE CLUBS	MIAMI	FL	\$135.87 ◆
12/23/22	GOOGLE *MEGAJOGOS LARGE DIGITAL GOODS MERCH	G.CO/HELPPAY#	CA	\$4.49 ◆
12/24/22	GOOGLE *LIFE360 SELLER	G.CO/HELPPAY#	CA	\$14.99 ◆
12/24/22	RIDE WITH GPS 4154729809	PORTLAND	OR	\$9.99 ◆
12/24/22	SUNPASS OPERATIONS 888-865-5352	BOCA RATON	FL	\$10.00 ◆
12/25/22	PUERTO MADERO 305-380-0003	MIAMI	FL	\$25.26 ◆

**EVELYN LEAL**

Card Ending 0-11016

				Amount
11/25/22	TONYS SUSHI 0014 352-237-3151	Ocala	FL	\$41.46 ◆
11/30/22	TARGET 007468 09100007468 612-3044357	MIAMI	FL	\$63.46 ◆

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time and/or Cash Advance activity

				Amount
11/30/22	NAVARRO DISCOUNT 8007467287 PHARMACIES	MIAMI	FL	\$26.57 ◆
12/02/22	PUBLIX 8636881188	MIAMI	FL	\$10.48 ◆
12/03/22	KFC E320110 0000 305-383-2663	MIAMI	FL	\$14.11 ◆
12/04/22	THE HOME DEPOT 6339 HOME SUPPLY WAREHOUSE	MIAMI	FL	\$82.75 ◆
12/05/22	PUBLIX 8636881188	MIAMI	FL	\$72.88 ◆
12/06/22	FRESCO Y MAS #287 000000287 8775299466	MIAMI	FL	\$7.71 ◆
12/10/22	WALGREENS 8002892273	MIAMI	FL	\$23.99 ◆
12/11/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$28.88 ◆
12/11/22	WALMART.COM RETAIL	800-966-6546	AR	\$28.86 ◆
12/15/22	SCHOOLLUNCH* S0423431 +13052042744	MIAMI	FL	\$16.99 ◆
12/18/22	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$25.62 ◆
12/19/22	PUBLIX 8636881188	MIAMI	FL	\$47.81 ◆
12/21/22	PPMH STORE +13055598583	MIAMI	FL	\$52.34 ◆
12/24/22	NAVARRO DISCOUNT PHARMACY 8007467287	MIAMI	FL	\$43.15 ◆

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 (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$250.00
Total Interest in 2022	\$0.00



Interest Charge Calculation

Days in Billing Period: 31

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time	10/05/2022		25.24% (v)	\$0.00	\$0.00
Cash Advances	10/05/2022		29.49% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Information on Pay Over Time and Purchasing Options

Your Card has no preset spending limit

No preset spending limit means your spending limit is flexible. In fact, unlike a traditional credit card with a set limit, the amount you can spend adapts based on factors such as your purchase, payment, and credit history. If you're ever unsure if a large purchase will be approved, you can use the Check Spending Power tool in your online account or mobile app. Please note that in a small number of cases, we may assign a specific spending limit to a Card Member's account due to a variety of factors such as the Card Member's credit score, past due payments with us or other creditors, or high balances on revolving credit accounts.

Pay Over Time Limit: \$25,000.00

The total of your Pay Over Time and/or Cash Advance balance and Plan balance cannot exceed your Pay Over Time Limit. No charge will be added to a Pay Over Time balance if it would cause the total of your Pay Over Time, Cash Advance, and Plan balances to go over your Pay Over Time Limit. **This is not a spend limit.** We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is accurate as of your statement date. This Limit is the remaining amount that you can add to the total of your Pay Over Time, Cash Advance, and/or Plan balances. Remember that you can continue to create plans for purchases that are currently in your Pay Over Time balance even if you have reached your Pay Over Time Limit. Your total Cash Advance balance is subject to your Cash Advance Limit, which you can find in your Cardmember Agreement. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use your Available Pay Over Time Limit.

**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. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact 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.

Gold Card Destinations

Effective January 1, 2023, the Gold Card Destinations benefit will no longer be available on the U.S. Consumer American Express® Gold Card, Traditional Gold Card, Classic Gold Card or Senior Gold Card; U.S. Consumer American Express® Platinum Card; or U.S. Consumer American Express Centurion Card. Eligible bookings made on or prior to December 31, 2022, for travel after that date will be honored. For service on reservations made prior to that date, please reach out to the applicable travel agency indicated on your purchase invoice.



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