

**Platinum Card®**

YUN LIANG CHIU
Closing Date 10/09/23
Account Ending 3-91009



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Customer Care: 1-800-525-3355
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$937.55**
Minimum Payment Due **\$40.00**
Payment Due Date **11/03/23**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 11/03/23, 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	3 years	\$1,385

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 **pages 7 - 9.**

i We will debit your bank account for your payment of \$937.55 on 10/24/23. 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 10/22/23. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 11/03/23.

Membership Rewards® Points

Available and Pending as of 08/31/23

202,526

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary**Pay In Full**

Previous Balance	CR\$46.85
Payments/Credits	-\$0.00
New Charges	+\$46.85
Fees	+\$0.00
New Balance	= \$0.00

Pay Over Time and/or Cash Advance

Previous Balance	\$0.00
Payments/Credits	-\$72.59
New Pay Over Time Charges	+\$1,010.14
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$937.55
Minimum Due	\$40.00

Account Total

Previous Balance	CR\$46.85
Payments/Credits	-\$72.59
New Charges	+\$1,056.99
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$937.55
Minimum Payment Due	\$40.00

Pay Over Time Limit \$6,000.00
Available Pay Over Time Limit \$5,062.45

Continued on page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**

americanexpress.com/pbc

**Pay by Phone**

1-800-472-9297

Account Ending 3-91009

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

YUN LIANG CHIU
104 COLCHESTER CT
CHAPEL HILL NC 27517-7979

Payment Due Date
11/03/23

New Balance
\$937.55

AutoPay Amount
\$937.55

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



0000349993064000278 000093755000004000 05 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.



Platinum Card®

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Closing Date 10/09/23



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Customer Care & Billing Inquiries
International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements

1-800-525-3355
1-954-473-2123
1-800-CASH-NOW
1-800-525-3355



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

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-525-3355**



For more information on your Pay Over Time Limit and your purchasing options, please see **page 5**



Learn how your Statement changes when you use your Pay Over Time feature, refer to the page at the end of this statement.



Congratulations! You saved with offers and benefits this statement period. Please refer to the Payments and Credits section of your statement. View all available offers and benefits when you log in to your online Card account at americanexpress.com

American Express® High Yield Savings Account

No monthly fees. No minimum opening monthly deposit. 24/7 customer support. Meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting americanexpress.com/savenow

Payments and Credits

Summary

	Pay In Full	Pay Over Time / Cash Advance ♦	Total
Payments	\$0.00	\$0.00	\$0.00
Credits	\$0.00	-\$72.59	-\$72.59
Total Payments and Credits	\$0.00	-\$72.59	-\$72.59

Detail

*Indicates posting date

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

		Amount
09/17/23	WALMART PLUS MONTHLY BENTONVILLE Amex Walmart Credit	-\$13.92 ♦
09/29/23	DISNEY PLUS ADY BURBANK Amex Digital Ent	-\$11.82 ♦
10/09/23*	CREDIT ADJUSTMENT	-\$46.85 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$46.85	\$1,010.14	\$1,056.99

Continued on reverse

Detail

*Indicates posting date

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

**YUN LIANG CHIU**

Card Ending 3-91009

					Amount
09/10/23	BEST BUY 001602 29500001602 888BESTBUY	DURHAM	NC		\$31.16 ◆
09/11/23	THE HOME DEPOT 800-654-0688	DURHAM	NC		\$25.22 ◆
09/12/23	UBER EATS 6N4ZQBT7 94103	help.uber.com	CA		\$34.42 ◆
09/12/23	WEGMANS CHAPEL HILL #140 000000140 8009346267	CHAPEL HILL	NC		\$180.35 ◆
09/13/23	TRADER JOE S #745 000000745 6265993700	CHAPEL HILL	NC		\$143.47 ◆
09/16/23	WALMART.COM W+ AMEX 855-636-3669	BENTONVILLE	AR		\$13.92 ◆
09/25/23	LI MING'S GLOBAL MART 9194015212	DURHAM	NC		\$217.58 ◆
09/26/23	MARK JACOBSON TOYOTA 000000001 9194935599	DURHAM	NC		\$121.66 ◆
09/27/23	LI MING'S GLOBAL MART 9194015212	DURHAM	NC		\$140.62 ◆
09/28/23	DISNEY PLUS CABLE & PAY TV	BURBANK	CA		\$11.82 ◆
09/30/23	ORANGE CO ABC STORE# 2 0000 919-240-7261	CHAPEL HILL	NC		\$19.21 ◆
10/05/23	WALMART.COM 800-966-6546	WALMART.COM	AR		\$30.98 ◆
10/06/23	LOWES OF CHAPEL HILL 919-967-3289	CHAPEL HILL	NC		\$39.73 ◆
10/09/23*	DEBIT ADJUSTMENT				\$46.85

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.

**Platinum Card®**YUN LIANG CHIU
Closing Date 10/09/23

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2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$695.00
Total Interest in 2023	\$0.00

Interest Charge Calculation

Days in Billing Period: 31

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time	12/14/2022		28.24% (v)	\$0.00	\$0.00
Cash Advances	12/14/2022		29.99% (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: \$6,000.00

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 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.

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Important Information About Additional Cards on Your Account

Effective August 17, 2023, we are changing the name and card design of the Additional Gold Card on Platinum Card® Accounts. The Additional Gold Card on Platinum Card Accounts has been renamed the Companion Platinum Card® (or Companion Card). The Companion Card will also have a new design. Additional Gold Card Members can continue to use their existing Cards as usual, and a new Companion Card will be sent when any Additional Gold Cards on the Account expire or are replaced. Please note that Platinum Basic and Additional Gold Card Members will begin to see the Companion Card name and design in American Express communications and online accounts effective August 17, 2023. For more information about this change, including the new Companion Card design, please visit americanexpress.com/us/companioncard. We encourage you to read this notice, share the information with any Additional Gold Card Members on your account, and file it for future reference.

Update to Your Benefit

We are making changes to a benefit on this Account. We encourage you to read this notice, share the information with any Additional Card Members on your Account, and file it for future reference.

Premium Private Jet Program

Effective October 26, 2023, the Premium Private Jet Program ("the Program") fulfilled by Wheels Up Partners LLC ("Wheels Up") will no longer be available. Enrolled Card Members will no longer have access to any Program-specific Wheels Up benefits, including but not limited to, Initiation Flight Credits, Transaction Waivers, and Guaranteed Hourly Rates, except for use in connection with flights reserved prior to October 26, 2023, as applicable. In addition, enrolled Card Members who received a fund program flight credit prior to October 26, 2023 will retain access to the credit in their Wheels Up account for the remainder of their Wheels Up membership year. All Wheels Up memberships created prior to October 26, 2023 will remain subject to Wheels Up's membership agreement and terms and conditions.

IMPORTANT NOTICES continued**Updates to your Delta Sky Club benefit**

We want to inform you of the following changes to the Delta Sky Club benefit available through the American Express Global Lounge Collection Program, effective on the dates stated below:

This benefit is available to U.S. Platinum Card® Members and Additional Platinum Card Members on the Account (each, an "Eligible Platinum Card Member"). Companion Platinum Cards on Consumer Platinum Accounts and Additional Gold and Additional Business Expense Cards on Business Platinum Accounts are not eligible for the Delta Sky Club benefit. Access is subject to Delta Sky Club rules. To review the rules, please visit delta.com/skyclub. Benefit and rules subject to change without notice. Additional restrictions may apply.

Effective January 1, 2024: Eligible Platinum Card Members traveling on a same-day Delta-operated flight with Basic Economy (E) fare tickets will not have access to the Delta Sky Club or to Grab and Go.

Effective September 14, 2023 through January 31, 2025: Eligible Platinum Card Members receive complimentary access to the Delta Sky Club or to Grab and Go when traveling on a same-day Delta-operated flight. Eligible Platinum Card Members may bring either up to two guests, or their immediate family (spouse/domestic partner and children under 21) to the Club at a per-visit rate of \$50 per person, per location or to Grab and Go at a per-visit rate of \$25 per person, per location.

Effective February 1, 2025: Eligible Platinum Card Members will receive 6 Visits per Eligible Platinum Card per year to the Delta Sky Club or to Grab and Go when traveling on a same-day Delta-operated flight. Visits are non-transferable and may only be used by the Eligible Platinum Card Member. Visits issued from February 1, 2025 through January 31, 2026 will expire on January 31, 2026, and Visits issued in subsequent years will expire on January 31 of 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, in each case at a single airport on the date of departure or arrival of an Eligible Platinum Card Member's scheduled flight. However, if the Eligible Platinum Card Member departs the Delta Sky Club and then attempts to enter the same or a different Club more than three hours after the first Visit entry time, an additional Visit will be deducted. In the case of irregular operations, such as flight delays and cancellations of the Eligible Platinum Card Member's qualifying departing or connecting Delta flight on the same date, Delta reserves the right to exercise discretion, for example, by permitting access without deducting a Visit. A single Visit does not permit usage of Delta Sky Club(s) in multiple airports across a single trip. For example, if you visit a Delta Sky Club in different airports on a single trip, each entry into a Club will be considered a separate Visit. Eligible Platinum Card Members may not access the Club in the three hours from the time of previous Grab and Go usage, and access to the Club more than three hours after the time of Grab and Go usage will be considered a separate Visit. Eligible Platinum Card Members cannot purchase additional Delta Sky Club Visits once all 6 Visits have been used. Visits cannot be used for guest entry. During a Visit, Eligible Platinum Card Members may bring either up to two (2) guests, or their immediate family (spouse/domestic partner and children under 21) to the Club at a per-visit rate of \$50 per person, per location or to Grab and Go at a per-visit rate of \$25 per person, per location. The Eligible Platinum Card must be used as the payment method to purchase guest access. Guests must also be flying on a same-day Delta-operated flight. Children under 2 years of age may accompany the Eligible Platinum Card Member for free.

To earn an unlimited number of Visits ("Unlimited Delta Sky Club Access") starting on February 1, 2025, the total eligible purchases on the Eligible Platinum Card Account must equal or exceed \$75,000 (the "Purchase Requirement") between January 1, 2024 and December 31, 2024 and in each calendar year thereafter. Unlimited Delta Sky Club Access will be provided to all Eligible Platinum Card Members once the Account has reached the Purchase Requirement. Companion Platinum Cards on Consumer Platinum Accounts and Additional Gold and Additional Business Expense Cards on Business Platinum Accounts are not eligible for the Unlimited Delta Sky Club Access benefit.

Unlimited Delta Sky Club Access will be processed within a week of the Eligible Platinum Card Account's satisfying the Purchase Requirement in most instances but may take up to 12 weeks to become effective. Once effective, Unlimited Delta Sky Club Access will be available for the remainder of the calendar year in which it became effective, the following calendar year and through January 31 of the next calendar year (for example, if Unlimited Delta Sky Club Access becomes effective on May 1, 2025, it will remain effective through January 31, 2027). Eligible purchases made by any Additional Card Members on the Eligible Platinum Card Account will contribute to the Purchase Requirement. Eligible purchases to meet the Purchase Requirement are for goods and services minus returns and other credits. Eligible purchases do NOT include fees, interest charges, cash advances, purchases of travelers' checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or other cash equivalents. If a Card Member upgrades or downgrades from a different American Express Card to an Eligible Platinum Card, eligible purchases made on the prior Card Account will count toward the Purchase Requirement. Delta reserves the right to revoke Unlimited Delta Sky Club Access if you return, reverse or charge back eligible purchases in a way that reduces your eligible spend below the Purchase Requirement for the calendar year. If Delta and/or American Express determine that you have engaged in abuse, misuse, or gaming in connection with this Delta Sky Club Access Benefit in any way or that you intend to do so, Visits may be deducted from your account and/or Unlimited Delta Sky Club Access revoked.

**IMPORTANT NOTICES continued**

For further information and to review the rules, please visit delta.com/skyclub.

Important Updates to Your Card Benefit**\$240 Digital Entertainment Credit**

We are updating the partners participating in the \$240 Digital Entertainment Credit at which eligible purchases made by Basic and Additional Card Members on the Account can earn up to \$20 in statement credits per month, for a total of up to \$240 per calendar year in statement credits across all Cards on the Account. We encourage you to read this notice, share the information with any Additional Card Members on your Account, and file it for future reference.

Effective August 17, 2023, eligible purchases at The Wall Street Journal are now included in the benefit, in addition to eligible purchases at Disney+, ESPN+, Hulu, The New York Times, Peacock, and Sirius XM.

Effective October 2, 2023, purchases at Audible are not eligible for the benefit.

Enrollment is required to receive the benefit. All eligible purchases made directly through The Wall Street Journal at www.wsj.com/subscribe, and all eligible purchases made with currently participating partners at www.disneyplus.com, plus.espn.com, and www.hulu.com (including Premier Access and The Disney Bundle), www.nytimes.com/subscription, www.peacocktv.com, and www.siriusxm.com are eligible for statement credits. Additional terms apply; see americanexpress.com/platinum for further details.

Update to Your Departures™ Benefit

We are making changes to the Departures™ benefit on this Account. We encourage you to read this notice, share the information with any Additional Card Members on your Account, and file it for future reference.

Departures™

Effective January 1, 2024, Departures™ will no longer be available. Card Members will no longer have access to Departures.com content or receive any printed Departures magazines.

Notice of a Change to the Membership Rewards® Program Terms & Conditions

We are making a change to the Membership Rewards® Program Terms & Conditions (*Program Terms & Conditions*) for the Account referenced in this notice. We encourage you to read this notice, share it with any Additional Card Members on your Account, and file it for future reference.

Effective December 30, 2023, we are eliminating the option for Card Members to buy Membership Rewards points. The Membership Rewards Program Terms and Conditions will be updated to reflect this change.

Updates to the Membership Rewards® program

- **Effective December 3, 2023**, American Express® Card Members with a Membership Rewards® account will no longer have access to the Upgrade with Points program and, accordingly, will not have the option to use Membership Rewards points to place an offer on a seat upgrade for any upcoming flights.
- This will not impact offers placed for a seat upgrade prior to December 3, 2023. All pending offers will still be processed and accepted or declined by the airline. This will not impact any offers that, as of December 3, 2023, have already been accepted or declined by the airline. Upgraded tickets for accepted offers will continue to be valid.



Platinum Card®

YUN LIANG CHIU
Closing Date 10/09/23



Account Ending 3-91009



When you have a Pay Over Time and/or Cash Advance balance, your statement provides the following information:

1	New Balance	\$3,2
2	Minimum Payment Due	\$5
3	Payment Due Date	12/

visit americanexpress.com/rewardsinfo

4	Account Summary
	Pay In Full Portion

5	How We Calculate Your Balance: We use the Average Daily Balance
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6	New Charges
	Summary

7	Interest Charged
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8	2020 Fees and Interest Totals Year-to-Date
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9	Interest Charge Calculation
	Your Annual Percentage Rate (APR) is the annual interest rate on your account.

10	Information on Pay Over Time and Purchasing Options
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- 1 Total amount owed at the end of the billing period.
- 2 Minimum amount you need to pay by the Payment Due Date to keep your account current. Includes the Pay In Full New Balance plus the Pay Over Time and/or Cash Advance Minimum Due and Plan Payment Due.
- 3 To avoid a late fee, pay at least your Minimum Payment Due by the Payment Due Date.
- 4 Summary of your Pay In Full, Pay Over Time and/or Cash Advance, and Plan It activity, including payments and credits, interest charged, and fees.
- 5 An explanation of how interest is assessed on your Pay Over Time and/or Cash Advance balances.
- 6 A summary of your Pay in Full, Pay Over Time and Plan balances. Also includes a list of all transactions made to your account in the current billing period. Pay Over Time charges and/or Cash Advances are marked with a ♦ symbol. Planned charges are marked with a 📅 symbol.
- 7 Amount of interest, if any, charged during the current billing period on your Pay Over Time and/or Cash Advance balance.
- 8 Total amount of fees and interest charged to your account this year.
- 9 Your Pay Over Time and/or Cash Advance Annual Percentage Rates (APRs), the amount you have chosen to Pay Over Time and/or the amount of your Cash Advances, and the interest charged on those balances.
- 10 Details about your Pay Over Time feature, including your Pay Over Time Limit.

*Note, for accounts with an active plan balance, the term Adjusted Balance will also appear. This includes your Pay In Full New Balance, Pay Over Time and/or Cash Advance New Balance, and Plan Payment Due.

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