

**Blue BusinessSM Plus Credit Card**TEA HILL LLC
YA HUEI CHIUClosing Date 01/10/24 Next Closing Date 02/08/24
Account Ending 1-61000

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Customer Care: 1-800-521-6121
TTY: Use Relay 711
Website: americanexpress.com**New Balance** **\$2,591.83**
Minimum Payment Due **\$35.00**
Payment Due Date **02/04/24****Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 02/04/24, 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%.**Membership Rewards® Points**

Available and Pending as of 11/30/23

308,104For up to date point balance and full program details, visit [membershipeards.com](https://membershipewards.com)**Account Summary**

Previous Balance	\$5,318.70
Payments/Credits	-\$5,318.70
New Charges	+\$2,591.83
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$2,591.83**
Minimum Payment Due **\$35.00**Credit Limit \$19,500.00
Available Credit \$16,908.17

Days in Billing Period: 31

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	12 years	\$6,828
\$105	3 years	\$3,795 (Savings = \$3,033)

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 7**.

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**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/
business**Pay by Phone**

1-800-472-9297

Account Ending 1-61000Enter 15 digit account # on all payments.
Make check payable to American Express.YA HUEI CHIU
TEA HILL LLC
TEA HILL LLC
104 COLCHESTER CT
CHAPEL HILL NC 27517Payment Due Date
02/04/24New Balance
\$2,591.83AutoPay Amount
\$2,591.83See 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

0000349993062689682 000259183000003500 06 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 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.

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.

**Blue BusinessSM Plus Credit Card**TEA HILL LLC
YA HUEI CHIU
Closing Date 01/10/24

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Account Ending 1-61000

**Customer Care & Billing Inquiries**International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements**1-800-521-6121**
1-623-492-7719
1-800-CASH-NOW
1-800-521-6121**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-800-521-6121****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

i We will debit your bank account for your monthly AutoPay payment of \$2,591.83 on 01/25/24. 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 01/25/24. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 02/04/24.

Payments and Credits**Summary**

	Total
Payments	-\$5,318.70
Credits	\$0.00
Total Payments and Credits	-\$5,318.70

Detail

*Indicates posting date

Payments	Amount
12/25/23* AUTOPAY PAYMENT RECEIVED - THANK YOU Bank of America, NA	-\$5,318.70

New Charges**Summary**

	Total
Total New Charges	\$2,591.83

Detail**YA HUEI CHIU**

Card Ending 1-61000

	Amount
12/13/23 WEGMANS CHAPEL HILL #140 000000140 8009346267 CHAPEL HILL NC	\$123.59
12/13/23 AplPay MICHAELS STORES 9502 9676 27707 DURHAM NC	\$8.58
12/13/23 AMAZON MARKETPLACE NA PA MERCHANDISE AMZN.COM/BILL WA	\$299.00
12/14/23 AMAZON.COM MERCHANDISE AMZN.COM/BILL WA	\$60.00
12/14/23 JOEVANGOGH.COM +19196440111 HILLSBOROUGH NC	\$110.00
12/14/23 LI MING'S GLOBAL MART 9194015212 DURHAM NC	\$83.07

Continued on reverse

Detail Continued

				Amount
12/15/23	AplPay CVS PHARMACY 8007467287 PHARMACIES	CHAPEL HILL	NC	\$18.58
12/15/23	AplPay WEGMANS CHAPEL HILL #140 000000140 8009346267	CHAPEL HILL	NC	\$43.62
12/18/23	IMPACT FIRE SERVICES, LLC squareup.com/receipts	Morrisville	NC	\$372.09
12/19/23	LOLLICUPSTORE 00-08028914474 626-9658882	CHINO	CA	\$183.00
12/20/23	LI MING'S GLOBAL MART 9194015212	DURHAM	NC	\$177.36
12/20/23	BATH AND BODY WORKS#5512 5512 1220171103 27707 SPECIALTY RETAIL	DURHAM	NC	\$109.91
12/21/23	AplPay WEGMANS CHAPEL HILL #140 000000140 8009346267	CHAPEL HILL	NC	\$98.07
12/22/23	URBAN OUTFITTERS #106 000000106 8002822200	DURHAM	NC	\$210.46
12/22/23	MACYS SOUTHPOINT 000000783 8002896229	DURHAM	NC	\$69.88
12/22/23	MACYS SOUTHPOINT 000000783 8002896229	DURHAM	NC	\$99.98
12/22/23	AVEDA EXPERIENCE CENTERS, INC. COSMETIC STORE	NEW YORK	NY	\$150.52
12/25/23	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$16.57
12/27/23	TRADER JOE S #745 000000745 6265993700	CHAPEL HILL	NC	\$58.83
12/27/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$60.00
12/27/23	AplPay CVS PHARMACY 8007467287 PHARMACIES	CHAPEL HILL	NC	\$18.80
12/30/23	AplPay TRADER JOE S #745 000000745 6265993700	CHAPEL HILL	NC	\$19.13
12/30/23	AplPay TOUS LES JOURS - CARY 8483344002717 YUNJEONG.LEE@HMART.COM	CARY	NC	\$31.40
01/06/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$59.39
01/08/24	JOE VAN GOGH ROASTERY 9196440111	HILLSBOROUGH	NC	\$110.00

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	\$0.00
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	26.49% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate



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.

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.

Membership Rewards® Program Updates

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting americanexpress.com/mrupdates.