

**Blue BusinessSM Plus Credit Card**

TEA HILL LLC

YA HUEI CHIU

Closing Date 04/09/23 Next Closing Date 05/10/23

Account Ending 1-61000

p. 1/8

Customer Care: 1-800-521-6121**TTY:** Use Relay 711**Website:** americanexpress.com**New Balance** **\$2,174.92****Minimum Payment Due** **\$35.00****Payment Due Date** **05/04/23****Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 05/04/23, 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 02/28/23

29,412For up to date point balance and full program details, visit membershiprewards.com**Account Summary**

Previous Balance	\$4,773.36
Payments/Credits	-\$4,773.36
New Charges	+\$2,174.92
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$2,174.92
Minimum Payment Due	\$35.00

Credit Limit	\$15,000.00
Available Credit	\$12,825.08

Days in Billing Period: 30

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	10 years	\$4,741
\$77	3 years	\$2,762 (Savings = \$1,979)

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**.

Continued on page 3

**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
05/04/23New Balance
\$2,174.92AutoPay Amount
\$2,174.92See 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 000217492000003500 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 04/09/23

p. 3/8

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 \$2,174.92 on 04/24/23. 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 04/24/23. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 05/04/23.

Payments and Credits**Summary**

	Total
Payments	-\$4,734.37
Credits	
YA HUEI CHIU 1-61000	-\$38.99
Total Payments and Credits	-\$4,773.36

Detail

*Indicates posting date

Payments	Amount
03/25/23* YA HUEI CHIU AUTOPAY PAYMENT RECEIVED - THANK YOU Bank of America NA	-\$4,734.37
Credits	Amount
03/13/23 YA HUEI CHIU AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA BOOK STORES	-\$38.99

New Charges**Summary**

	Total
YA HUEI CHIU 1-61000	\$1,950.01
YI CHAN CHIU 1-61018	\$224.91
Total New Charges	\$2,174.92

Detail**YA HUEI CHIU**

Card Ending 1-61000

	Amount
03/13/23 AMAZON.COM MERCHANDISE	\$15.41
03/13/23 WHOLEFDS CHP 10008 000010008 9199681983	\$17.41
03/13/23 WEGMANS CHAPEL HILL #140 000000140 8009346267	\$79.77

Continued on reverse

Detail Continued

				Amount
03/13/23	LI MING'S GLOBAL MART 9194015212	DURHAM	NC	\$334.80
03/16/23	NCDMV DRIVER GRAHAM157 0000 919-715-7000	GRAHAM	NC	\$11.00
03/17/23	LI MING'S GLOBAL MART 9194015212	DURHAM	NC	\$29.01
03/17/23	LI MING'S GLOBAL MART 9194015212	DURHAM	NC	\$30.60
03/19/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$17.95
03/21/23	LI MING'S GLOBAL MART 9194015212	DURHAM	NC	\$256.03
03/22/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$30.00
03/24/23	HARRIS TEETER 9199680110 GROCERY STORES	CHAPEL HILL	NC	\$40.48
03/29/23	LOLLICUPSTORE 00-08028914474 626-9658882	CHINO	CA	\$590.25
03/29/23	NC SEC OF STATE CORP 0643 GOVERNMENT SERVICE	RALEIGH	NC	\$13.00
04/02/23	LI MING'S GLOBAL MART 9194015212	DURHAM	NC	\$110.21
04/03/23	HARRIS TEETER 9199335700 GROCERY STORES	CHAPEL HILL	NC	\$58.56
04/04/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$30.00
04/06/23	LI MING'S GLOBAL MART 9194015212	DURHAM	NC	\$285.53



YICHAN CHIU

Card Ending 1-61018

				Amount
03/16/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$49.77
03/18/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$8.30
03/19/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$17.78
03/20/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$29.63
03/21/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$5.93
03/22/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$20.15
03/26/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$7.11
03/26/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$8.30
03/29/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$13.04
03/31/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$17.78
04/01/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$8.30



Blue BusinessSM Plus Credit Card
TEA HILL LLC
YA HUEI CHIU
Closing Date 04/09/23

Account Ending 1-61000

Detail Continued

				Amount
04/02/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$8.00
04/07/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$17.78
04/09/23	STUDYPOOL +18002795564	MOUNTAIN VIEW	CA	\$13.04

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.

2023 Fees and Interest Totals Year-to-Date

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

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	25.99% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 12/10/2023 then will go to 25.99% (v)	0.00%	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate



TEA HILL LLC
YA HUEI CHIU

Closing Date 04/09/23

p. 7/8
Account Ending 1-61000

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.



Blue BusinessSM Plus Credit Card

TEA HILL LLC
YA HUEI CHIU
Closing Date 04/09/23

Account Ending 1-61000



50 | Technology Fast 50
2022 CANADA WINNER
Deloitte.

Shipping furniture is hard. We are here to help.

At Freight Club, we help you simplify your shipping process by effortlessly managing everything from quoting, booking, and tracking to complete claims management and secondary insurance protection - all on one platform with zero subscription fees.

B2B and B2C Shipping Solutions

Leverage B2B and B2C shipping solutions on one dashboard. Access competitive rates from some of the top carriers with up to 7 levels of delivery services.

Freight Analytics

Our analytics dashboard gives you access to in-depth data on your carriers' performance. Filter your data to track carrier performance and choose your best options.

Personalized Services and Support

We offer personalized support for managing your shipments and claims. Our customer service team handles the hassle of dealing with carriers for you.

Enterprise Rates

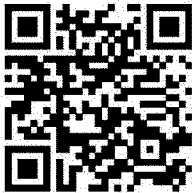
Access enterprise rates from reputable carriers with no volume requirements to reduce your shipping costs and damage rates.

Diverse Network of Carriers

We continue to expand our diverse network of trusted carriers in the U.S. furniture industry to give you more options to choose from for shipping your products.

Freight Club API Suite

Our simple and easy-to-implement API is designed to integrate with your existing systems, so you can fulfill all your orders automatically.



Scan the QR code for a free quote or to book an appointment with our expert shipping consultants.
Learn more about us at www.freightclub.com

cymax group
TECHNOLOGIES

Freight Club is a subsidiary of
Cymax Group Technologies.



Warmly Welcomed

American Express® Cards Warmly Welcomed**VITESSE WORLDWIDE**

Air Charter and Chauffeured Services Ground transportation and private air charter in 1000+ cities in 101 countries.

vitesseworldwide.com
203-327-9447

WEBUYHOUSES.COM

Sell your house fast or build your real estate empire with We Buy Houses. The trusted national brand with experienced local offices.

webuyhouses.com

**SOUTHWEST
SOLUTION GROUP**

Optimize your facility with innovative space-saving storage solutions that maximize floor space and enhance productivity. Visit **SouthwestSolutions.com**

SRM CONCRETE

Our mission is to provide every customer with quality concrete and unmatched service. Find your local sales professional at **smyrnareadymix.com/locations.asp**