

**Business Gold Rewards**REVIEW COMMUNICATION
ANDREW L MCCASKEY

Closing Date 10/21/16 Next Closing Date 11/21/16



p. 1/9

Account Ending 6-02005

New Balance **\$472.26****Please Pay By** **11/06/16[‡]**[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.**Membership Rewards® Points**

Available and Pending as of 09/30/16

622,618 For more details about Rewards, please visit americanexpress.com/rewardsinfo**Account Summary****Pay In Full Portion**

Previous Balance	\$666.59
Payments/Credits	-\$1,046.21
New Charges	+\$851.88
Fees	+\$0.00
New Balance	= \$472.26

Pay Over Time Portion

Previous Balance	\$996.55
Payments/Credits	-\$1,711.27
New Charges	+\$714.72
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total

Previous Balance	\$1,663.14
Payments/Credits	-\$2,757.48
New Charges	+\$1,566.60
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$472.26**

Days in Billing Period: 30

Customer Care **Pay by Computer**
open.com/pbc**Customer Care**
1-800-492-3344**Pay by Phone**
1-800-472-9297

See Page 2 for additional information.

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

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**open.com/pbc**Pay by Phone**

1-800-472-9297

Account Ending 6-02005Enter 15 digit account # on all payments.
Make check payable to American Express.ANDREW L MCCASKEY
REVIEW COMMUNICATION
2337 BROOKWOOD DR
ELKHART IN 46514-4234Please Pay By
11/06/16Amount Due
\$472.26Check here if your address or
phone number has changed.
Note changes on reverse side.AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

0000349991529891871 000047226000047226 18 H

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.

BOX 0001
LOS ANGELES CA
90096-8000

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,046.21	-\$1,711.27	-\$2,757.48
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$1,046.21	-\$1,711.27	-\$2,757.48

Detail *Indicates posting date

Payments	Amount
10/14/16* PAYMENT RECEIVED ACH - THANK YOU	-\$2,757.48

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$851.88	\$714.72	\$1,566.60

Detail ♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



ANDREW L MCCASKEY
Card Ending 6-02005

	Amount
09/21/16 BlueSnap London GB BLS*EMAZE	\$4.90
09/23/16 GROUPON INC 877-788-7858 IL COUPONS OPEN EXTENDED PAYMENT OPTION LB	\$192.56 ♦
09/30/16 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	\$27.49
09/30/16 WWW.ZIGGEO.COM NEW YORK CITY NY 9143203524	\$29.00
10/01/16 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	\$81.91
10/02/16 MCAFEE INTEL SECURITY (866)622-3911 CA 9050126 ONLINE SOFTWR Description CA, ONLINE SFTWARE	\$53.49
10/02/16 AMAZON PAYMENTS 206-2661000 WA SERVICE	\$10.00

Detail Continued

◆ - denotes Pay Over Time activity

		Amount
10/03/16	AMAZON WEB SERVICES AWS.AMAZON.CO WA WEB SERVICES	\$11.50
10/04/16	BEST BUY 003251 29500003251 MISHAWAKA IN 888-BESTBUY	\$13.90
10/05/16	ONEMONTH.COM EDUCATION NEW YORK CITY NY 2564850069 OPEN EXTENDED PAYMENT OPTION LB	\$159.20 ◆
10/05/16	ZOOM.US 0440 SAN JOSE CA 888-799-9666 Description BUSINESS SERVICES	\$9.99
10/05/16	WWW.TALENTLMS.COM WILMINGTON DE 6467972799 OPEN EXTENDED PAYMENT OPTION LB	\$259.00 ◆
10/07/16	BUBBLE BROOKLYN NY 8778877815	\$19.00
10/07/16	IRADEO.COM*IRADEO COM GLENDALE CA 310-853-3405 Description IRADEO COM	\$10.00
10/08/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$95.22
10/08/16	AT&T*BILL PAYMENT 971 DALLAS TX 800-288-2020 Description TELEPHONE SERVICE/E OPEN EXTENDED PAYMENT OPTION LB	\$103.96 ◆
10/08/16	BLINKSALE DALLAS TX 2145802003	\$9.00
10/09/16	WWW.OOMA.COM 888-711-6662 CA TELECOM SUBS	\$4.22
10/10/16	GODADDY.COM 480-505-8855 AZ (480)505-8855	\$64.23
10/11/16	DROPBOX*TRYMR4T1KV4J DROPBOX*TRYMR4T SAN FRANCISCO CA 4159867057	\$9.99
10/13/16	Amazon US Prime Seattle WA SHIPPINGCLUB	\$99.00

Continued on next page



Detail Continued

◆ - denotes Pay Over Time activity

			Amount
10/13/16	iwantmyname iwantmyname AUCKLAND AU 167B Vivian Street		\$59.00
10/14/16	REVIEW COMMUNICATIONS ELKHART IN 5746068883		\$1.00
10/14/16	WISTIA, INC. WISTIA, INC. CAMBRIDGE MA 8884947842		\$89.00
10/16/16	GODADDY.COM 480-505-8855 AZ (480)505-8855		\$23.00
10/18/16	GETCLOAK.COM DALLAS TX 8778877815		\$9.99
10/18/16	GODADDY.COM 480-505-8855 AZ (480)505-8855		\$23.16
10/20/16	BEST BUY CRANBERRY TOWNSHIP PA 888-BESTBUY		\$68.89
10/20/16	TYPEFORM BARCELONA BA +34933184607		\$25.00

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.

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	\$289.58
Total Interest in 2016	\$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
OPEN Extended Payment Option LB	18.49% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			

Information on Pay Over Time Features**There is no pre-set spending limit on your Card**

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance

Your Pay Over Time limit is \$35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

**Business Gold Rewards**

REVIEW COMMUNICATION

ANDREW L MCCASKEY

Closing Date 10/21/16



p. 7/9

Account Ending 6-02005

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards program terms. We encourage you to read this notice and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to the Membership Rewards program terms can be found on the following page.

Important Information about the Membership Rewards Program

According to the Membership Rewards® program Terms and Conditions, when you receive a statement credit for a returned purchase, we will reverse the points you earned for that purchase. Effective January 1, 2017, we are changing the Terms and Conditions to clarify that, if your point balance is insufficient to cover point reversals for this or other reasons, your point balance will be negative. If this happens, any points you receive thereafter will be applied first to the negative balance and you will not have points available for redemption until your point balance becomes positive.

See the reverse side for the Detail of Changes to the Membership Rewards program Terms and Conditions

ID 12380

Detail of Changes to the Membership Rewards Program Terms

This notice amends the Membership Rewards program Terms and Conditions (the "Terms and Conditions") as described below. We have the right to amend as described in the Terms and Conditions. Any provisions in the Terms conflicting with this change are replaced fully and completely. Provisions not changed by this notice remain in full force and effect.

Membership Rewards Program

Effective January 1, 2017, the *Forfeiting and Getting Points Back* section of the Terms and Conditions is amended by adding the following additional section after the "4. For Cancelling Your Account":

5. Negative Point Balance

In certain circumstances (for example, if points you received for a purchase are reversed because you returned that purchase and your point balance is insufficient to cover the reversal; or, if we determine that you are ineligible for an additional points incentive award that you received and your point balance is insufficient to cover the reversal of the incentive award) your point balance can be negative. If this happens, any points you receive thereafter will be applied first to the negative balance, and you will not have points available for redemption until your point balance becomes positive.



OPEN Savings® Summary

REVIEW COMMUNICATION
ANDREW L MCCASKEY

Closing Date 10/21/16

p. 9/9

Account Ending 6-02005

Discounts		Membership Rewards® Points	
This Period	\$0.00	This Period	0
Year to Date	\$0.00	Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners¹ automatically when you use your Business Card from American Express OPEN. Learn more at opensavings.com.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to opensavings.com.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

¹ See individual OPEN Savings partner terms and conditions located at opensavings.com.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at opensavings.com.

*NOW THERE ARE MORE PLACES THAN EVER TO
USE YOUR CARD AND GET REWARDED.*

More places to use your Card means more ways to:

- Get rewards on eligible purchases*
- Consolidate your business spending
- Support small businesses in your area



Find local places to shop for your business at shopsmallnow.com/open.

*Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

