\$666.59

-\$1,046.21

+\$851.88 +\$0.00

\$472.26

\$996.55

-\$1,711.27

+\$714.72

+\$0.00

+\$0.00

\$0.00

\$0.00

\$1,663.14

-\$2,757.48

+\$1,566.60 +\$0.00

+\$0.00

\$472.26

Business Gold Rewards REVIEW COMMUNICATION ANDREW L MCCASKEY Closing Date 10/21/16 Next Closing Date 11/21/16



Account Ending 6-02005

Membership Rewards® Points New Balance \$472.26 Available and Pending as of 09/30/16 622,618 11/06/16[‡] For more details about Rewards, please Please Pay By visit americanexpress.com/rewardsinfo Account Summary ‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. **Pay In Full Portion Previous Balance** Payments/Credits **New Charges New Balance** See page 2 for important information about your account. **Pay Over Time Portion Previous Balance** Payments/Credits for a Notice Of Change To The Membership Rewards See page 7 **New Charges Program Terms & Conditions.** Interest Charged **New Balance** Minimum Due **Account Total Previous Balance** Payments/Credits **New Charges** Interest Charged

Customer Care

New Balance

Pay by Computer open.com/pbc

Days in Billing Period: 30

Customer Care Pay by Phone 1-800-492-3344 1-800-472-9297

→ See Page 2 for additional information.

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







Account Ending 6-02005

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

թյուլոլիթիկիկուիկցկիիցելինօրուներուկիին ANDREW L MCCASKEY **REVIEW COMMUNICATION** 2337 BROOKWOOD DR ELKHART IN 46514-4234

Please Pay By 11/06/16 **Amount Due** \$472.26

Check 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 4

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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Pléase 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 balances on your Account. Call the Customer Care number listed below 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.

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Lost or Stolen Card Express Cash

1-800-678-0745 1-336-393-1111 1-800-678-0745

1-800-678-0745

1-800-CASH-NOW

Hearing Impaired

TTY: 1-800-221-9950 **FAX:** 1-800-695-9090

In NY: 1-800-522-1897

Website: american express.com Mobile Site: amexmobile.com **Customer Care**

& Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments BOX 0001 LOS ANGELES CA 90096-8000

Change of Address

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- · Please print clearly in blue or black ink only in the boxes provided.

Street Address	
City Ctata	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

- Avoid late fees
- · Save time

Deduct your payment from your bank account automátically each month

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.



Account Ending 6-02005

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

 $\label{thm:continuous} For more information, visit \\ \textbf{american express.com/payover time info}$

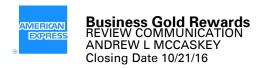


ANDREW L MCCASKEY

Card Ending 6-02005

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

Detail	Continued	♦ - denotes Pay Over Time activity
		Amount
10/03/16	AMAZON WEB SERVICES	\$11.50
	AWS.AMAZON.CO WA	
	WEB SERVICES	
10/04/16	BEST BUY 003251 29500003251	\$13.90
	MISHAWAKA IN	
	888-BESTBUY	
10/05/16	ONEMONTH.COM EDUCATION	\$159.20 ♦
	NEW YORK CITY NY	
	2564850069	
	OPEN EXTENDED PAYMENT OPTION LB	
10/05/16	ZOOM.US 0440	\$9.99
	SAN JOSE CA	
	888-799-9666	
	Description	
	BUSINESS SERVICES	
10/05/16	WWW.TALENTLMS.COM	\$259.00 ♦
	WILMINGTON DE	
	6467972799	
	OPEN EXTENDED PAYMENT OPTION LB	
10/07/16	BUBBLE	\$19.00
	BROOKLYN NY	
	8778877815	
10/07/16	IRADEO.COM*IRADEO COM	\$10.00
	GLENDALE CA	
	310-853-3405	
	Description	
	IRADEO COM	
10/08/16	AMAZON.COM	\$95.22
	AMZN.COM/BILL WA	
	MERCHANDISE	
10/08/16	AT&T*BILL PAYMENT 971	\$103.96 ♦
	DALLAS TX	
	800-288-2020	
	Description	
	TELEPHONE SERVICE/E	
10/00/16	OPEN EXTENDED PAYMENT OPTION LB BLINKSALE	to 00
10/08/16		\$9.00
	2145802003	
10/09/16	WWW.OOMA.COM	\$4.22
	888-711-6662 CA	
	TELECOM SUBS	
10/10/16	GODADDY.COM	\$64.23
	480-505-8855 AZ	
	(480)505-8855	
10/11/16	DROPBOX*TRYMR4T1KV4J DROPBOX*TRYMR4T	\$9.99
	SAN FRANCISCO CA	
	4159867057	
10/13/16	Amazon US Prime	\$99.00
	Seattle WA	
	SHIPPINGCLUB	





Account Ending 6-02005

Detail Continued		♦ - denotes Pay Over Time activity
		Amount
10/13/16	iwantmyname iwantmyname	\$59.00
	AUCKLAND AU	
	167B Vivian Street	
10/14/16	REVIEW COMMUNICATIONS	\$1.00
	ELKHART IN	
	5746068883	
10/14/16	WISTIA, INC. WISTIA, INC.	\$89.00
	CAMBRIDGE MA	
	8884947842	
10/16/16	GODADDY.COM	\$23.00
	480-505-8855 AZ	
	(480)505-8855	
10/18/16	GETCLOAK.COM	\$9.99
	DALLAS TX	
	8778877815	
10/18/16	GODADDY.COM	\$23.16
	480-505-8855 AZ	
	(480)505-8855	
10/20/16	BEST BUY	\$68.89
	CRANBERRY TOWNSHIP PA	
	888-BESTBUY	
10/20/16	TYPEFORM	\$25.00
	BARCELONA BA	
	+34933184607	
Fees		
		Amount
Total Fees f	or this Period	\$0.00
Interes	st Charged	
		Amount

About Trailing Interest

Total Interest Charged for this Period

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.

\$0.00

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

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.



Account Ending 6-02005

\$0.00
\$0.00

Membership Rewards® Points	
This Period	0
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 <u>OR</u> a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.











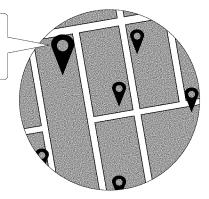
Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.