



# American Express® Gold Card

BRYAN HUANG  
Closing Date 10/24/22  
Account Ending 3-51005

p. 1/12

**Customer Care:** 1-800-327-2177  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](https://americanexpress.com)

**New Balance** **\$1,444.95**  
**Minimum Payment Due** **\$40.00**  
**Payment Due Date** **11/18/22**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 11/18/22, 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	5 years	\$2,399
\$55	3 years	\$1,990 (Savings = \$409)

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 for any changes to your Account terms and any other communications on **pages 7 - 11**.

Continued on page 3

**Membership Rewards® Points**  
Available and Pending as of 09/30/22  
**94,327**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

## Account Summary

### Pay In Full

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

### Pay Over Time and/or Cash Advance

Previous Balance	\$3,048.69
Payments/Credits	-\$3,048.69
New Pay Over Time Charges	+\$1,444.95
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$1,444.95
Minimum Due	\$40.00

### Account Total

<b>Previous Balance</b>	<b>\$3,048.69</b>
Payments/Credits	-\$3,048.69
New Charges	+\$1,444.95
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00

**New Balance** **\$1,444.95**  
**Minimum Payment Due** **\$40.00**

**Pay Over Time Limit** \$15,000.00  
**Available Pay Over Time Limit** \$13,555.05



**Payment Coupon**  
Do not staple or use paper clips



**Pay by Computer**  
[americanexpress.com/pbc](https://americanexpress.com/pbc)



**Pay by Phone**  
1-800-472-9297

**Account Ending 3-51005**

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

BRYAN HUANG  
14 TAYLOR RD  
BELMONT MA 02478

Payment Due Date  
**11/18/22**

New Balance  
**\$1,444.95**

AutoPay Amount  
**\$1,444.95**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

\$ \_\_\_\_\_  
**Amount Enclosed**

0000349993021106257 000144495000004000 20 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](http://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](http://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](http://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](http://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](http://www.americanexpress.com/privacy).



American Express® Gold Card

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BRYAN HUANG  
Closing Date 10/24/22

Account Ending 3-51005



**Customer Care & Billing Inquiries**

International Collect  
Lost or Stolen Card  
Cash Advance at ATMs Inquiries  
**Large Print & Braille Statements**

**1-800-327-2177**  
1-336-393-1111  
1-800-992-3404  
1-800-CASH-NOW  
**1-800-327-2177**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-327-2177**



**Website:** [americanexpress.com](https://americanexpress.com)

**Customer Care  
& Billing Inquiries**

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

**Payments**

P.O. BOX 1270  
NEWARK NJ 07101-  
1270



We will debit your bank account for your payment of \$1,444.95 on 11/18/22. 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 11/16/22. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 11/18/22.



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

**Payments and Credits**

**Summary**

	Pay In Full	Pay Over Time / Cash Advance ♦	Total
<b>Payments</b>	\$0.00	-\$3,048.69	-\$3,048.69
<b>Credits</b>	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>\$0.00</b>	<b>-\$3,048.69</b>	<b>-\$3,048.69</b>

**Detail**

\*Indicates posting date

Payments	Amount
10/18/22* AUTOPAY PAYMENT RECEIVED - THANK YOU Bank of America NA	-\$3,048.69

**New Charges**

**Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$0.00</b>	<b>\$1,444.95</b>	<b>\$1,444.95</b>

**Detail**

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



**BRYAN HUANG**  
Card Ending 3-51005

				Amount
09/22/22	HAE JANG CHON RESTAURANT 8483344002468 SUNKIM0804@GMAIL.COM	LOS ANGELES	CA	\$128.74 ♦
09/26/22	AplPay DOMINO'S 7801 000007801 5626631400 FAST FOOD REST.	LOS ANGELES	CA	\$19.69 ♦
09/26/22	SP HOOD BY AIR +14158129764	DOVER	DE	\$320.00 ♦
09/29/22	Uber Trip ZMR7DGKA 90007	help.uber.com	CA	\$4.46 ♦
09/29/22	TST* MAGEES KITCHEN 300605902 3239384127	LOS ANGELES	CA	\$21.95 ♦

Continued on reverse

**Detail Continued**

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

				<b>Amount</b>
09/29/22	H MART ECC 1838 929163004 90020 GROCERIES/SUNDRIES	LOS ANGELES	CA	\$27.56 ◆
09/29/22	RALPHS GROCERY CO 8884373496 GROCERY STORES	LOS ANGELES	CA	\$19.03 ◆
09/29/22	SSOONIE RAY 00-08036342403 BEAUTY/BARBER SHOP	LOS ANGELES	CA	\$85.00 ◆
09/30/22	Uber Trip PKEF4IJX 90010	help.uber.com	CA	\$10.98 ◆
09/30/22	Uber Trip K5BDSXW4 90007	help.uber.com	CA	\$13.25 ◆
10/02/22	Uber Trip 7XT242NB 90010	help.uber.com	CA	\$3.94 ◆
10/02/22	AplPay 10032 CAVA USC VILLA RESTAURANT	LOS ANGELES	CA	\$16.61 ◆
10/05/22	AplPay POT OF CHA 0000 213-516-1888	LOS ANGELES	CA	\$6.00 ◆
10/05/22	RALPHS GROCERY CO 8884373496	LOS ANGELES	CA	\$98.77 ◆
10/06/22	AplPay DAVES HOT CHICKEN 1003 10106717 90019 3700	LOS ANGELES	CA	\$20.76 ◆
10/06/22	AplPay TST* BOBA AVE 8090 - 425 00013097 RESTAURANT	SAN GABRIEL	CA	\$6.46 ◆
10/08/22	AplPay YOGA-URT 213-318-5500	LOS ANGELES	CA	\$11.50 ◆
10/09/22	TRADER JOE'S #250 QPS 250 626-599-3700	LOS ANGELES	CA	\$21.97 ◆
10/13/22	HATCH YAKITORI 310-704-6413	LOS ANGELES	CA	\$97.20 ◆
10/16/22	BT*DD *DOORDASH CHIPOTLE 8559731040	SAN FRANCISCO	CA	\$28.18 ◆
10/16/22	H MART ECC 1838 1016234821 90020 GROCERIES/SUNDRIES	LOS ANGELES	CA	\$92.99 ◆
10/16/22	PHO 24 213-388-5507	LOS ANGELES	CA	\$38.30 ◆
10/17/22	AplPay UBER *LIME 8005928996	SAN FRANCISCO	CA	\$5.57 ◆
10/19/22	ARCO #42455 AMPM ARCO42455001 0000000000	LOS ANGELES	CA	\$12.09 ◆
10/20/22	AplPay BOBA GUYS CULVER CITY squareup.com/receipts	Culver City	CA	\$7.95 ◆
10/20/22	AplPay TST* LOQUI CULVER CITY 00005103 RESTAURANT	CULVER CITY	CA	\$7.16 ◆
10/21/22	USH TICKETING ONLINE 0000 800-864-8377	UNIVERSAL CIT	CA	\$214.00 ◆
10/21/22	AplPay MINIONS CAFE 0000 800-864-8377	UNIVERSAL CIT	CA	\$36.39 ◆
10/22/22	I LOVE LA TERMINAL 5 0924 562-447-4515	GARDENA	CA	\$23.30 ◆
10/22/22	Uber Trip 25P4SXME 91608	help.uber.com	CA	\$7.39 ◆
10/22/22	Uber Trip 25P4SXME 91608	help.uber.com	CA	\$37.76 ◆

Continued on next page



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.

2022 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2022 \$250.00

Total Interest in 2022 \$0.00

Interest Charge Calculation

Days in Billing Period: 31

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time	08/14/2022		21.99% (v)	\$0.00	\$0.00
Cash Advances	08/14/2022		28.24% (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.

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**Information on Pay Over Time and Purchasing Options continued****Pay Over Time Limit: \$15,000.00**

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****Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

The changes below generally clarify or simplify existing language and will not affect the way your account works.

Summary of Changes, as of December 1, 2022	
For Accounts with the Plan It feature:	
Plan Fee (Fixed Finance Charge)	We are simplifying the way we describe the <i>Plan Fee (Fixed Finance Charge)</i> on page 1 of Part 1 of the Agreement.
Plan Fee	We are updating the <i>Plan Fee</i> section on page 2 of Part 1 to remove duplicative language that also appears on page 1 of Part 1 of the Agreement.
For Accounts with the Pay Over Time Select feature:	
Pay Over Time Select	If you have Pay Over Time Select, we added a row on page 2 of Part 1 named <i>About the Pay Over Time Select Feature</i> .
For all Accounts:	
Using the card	We are updating this sub-section under <i>About using your card</i> in Part 2 of the Agreement to provide information about how the Spending Limit works, if there is one on your Account.
Pay Over Time Limit	We are adding additional information to Part 2 of the Agreement about how the Pay Over Time Limit works.
Pay Over Time	We are reorganizing where the information about the Pay Over Time feature appears in the Agreement. The information in the <i>How Pay Over Time Works</i> section on page 2 of Part 1 is being moved to the <i>About Pay Over Time</i> sub-section in Part 2 of the Agreement.
About the Plan It Feature	We are removing all references to "qualifying amount" in this sub-section as well as removing language that is duplicative because it appears in other sections of the Agreement.
How we apply payments and credits	We are adding additional information to this sub-section under <i>About your payments</i> in Part 2 of the Agreement.

ID 13373

**See the following page(s) for the Detail of Changes to Your Cardmember Agreement**

CMLENGDPRUS0228

IMPORTANT NOTICES continued

Detail of Changes to Your Cardmember Agreement

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective December 1, 2022, the following updates will be made to your Agreement.

For Accounts with the Plan It feature

The *Interest Rate* section on page 1 of Part 1 of the Agreement is amended by deleting the *Plan Fee (Fixed Finance Charge)* row and replacing it with the following:

Plan Fee (Fixed Finance Charge)	A monthly fee up to <b>1.33%</b> of each purchase placed in a plan based on: either the APR that would otherwise apply to that purchase (for purchases in a Pay Over Time balance) or the APR that applies to the Pay Over Time feature at the time you create the plan (for purchases in a Pay in Full balance), the plan duration, and other factors.
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For accounts that currently have an introductory Plan Fee, there is an additional first sentence in the *Plan Fee (Fixed Finance Charge)* row that will not be deleted and remains unchanged, and the second sentence shown above will begin with the words, "After that".

The *Fees* section on page 2 of Part 1 of the Agreement is amended by deleting the *Plan Fee* row and replacing it with the following:

Plan Fee	This fee is described on the Rates and Fees Table on page 1 of Part 1. This fee is a fixed finance charge that will be charged each month that a plan is active. The dollar amount of your plan fee will be disclosed before you set up a plan. For more information, see <i>About Plan It</i> in Part 2.
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For Accounts with the Pay Over Time Select feature

For accounts that currently have Pay Over Time Select, the following row will appear on page 2 of Part 1.

About the Pay Over Time Select Feature

If you have the Pay Over Time Select feature on your Account: you can request to add eligible purchases not already in a Pay Over Time balance from the current or preceding billing period to your Pay Over Time Select balance. If we approve your request, we will add the purchase to your Pay Over Time Select balance. If we decline your request, you must pay the purchase in full by the Payment Due Date. See *About Pay Over Time* in Part 2.

For all Accounts

The *How Pay Over Time Works* section on page 2 of Part 1 of the Agreement is being deleted and we are moving the information currently found in that section to the *About Pay Over Time* sub-section in Part 2 of the Agreement.

The *About using your card* section in Part 2 of the Agreement is amended by deleting the first two paragraphs of the *Using the card* sub-section and replacing them with the following:

"You may use the card to make charges. We decide whether to approve a charge based on how you spend and pay on this Account and other Accounts you have with us. We also consider your credit history and score and your personal resources that we know about.

However, if there is a Spending Limit on page 1 of Part 1 of this Agreement, then your Account has a preset Spending Limit. If at any time your total balance exceeds this Spending Limit, we are more likely to decline to authorize your charges. We may approve charges that cause your total balance to exceed the Spending Limit. If we do, you must still pay us for those charges. We may also decline to authorize charges, even if they do not cause your total balance to exceed the Spending Limit. We may change or remove the Spending Limit at any time."





**IMPORTANT NOTICES continued**

The *Pay Over Time Limit* sub-section in Part 2 of the Agreement is amended by deleting and replacing it with the following:

<b>Pay Over Time Limit</b>	<p>If you have Pay Over Time, we assign a Pay Over Time Limit to your Account, which is shown on page 1 of Part 1 and on each billing statement. The Pay Over Time Limit applies to the total of your Pay Over Time, Cash Advance, and Plan balances. Your Pay Over Time balance cannot exceed your Pay Over Time Limit. If the addition of a charge would cause your Pay Over Time balance to exceed your Pay Over Time Limit, that charge will be added to your Pay In Full balance. When there is a delay in posting cash advances or plans to your Account, the total of your Pay Over Time, Cash Advance, and Plan balances may exceed your Pay Over Time Limit. The Pay Over Time Limit is not a spending limit. We may approve or decline a charge regardless of whether your Card Account balance is greater or less than your Pay Over Time Limit. We may increase or reduce your Pay Over Time Limit at any time, including when you change the Pay Over Time setting from inactive to active. We may do so even if you pay on time and your Account is not in default. We will tell you if we change your Pay Over Time Limit. You must pay in full, by the Payment Due Date, all charges that are not added to a Pay Over Time, Cash Advance, or Plan balance.</p>
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The *More About Pay Over Time* sub-section in Part 2 of the Agreement is amended by deleting and replacing it with the following:

<b>About Pay Over Time</b>	<p>If you have Pay Over Time on your Account, you may pay eligible charges over time with interest. Pay Over Time has two settings: active and inactive. When Pay Over Time is set to active, we will automatically add new eligible charges, including Annual Membership Fees, to your Pay Over Time balance, up to your Pay Over Time Limit. If you have a Pay Over Time balance, you can choose to pay your Account Total New Balance in full each month, the Minimum Payment Due, or any amount in between. When Pay Over Time is set to inactive, we will not automatically add new charges to your Pay Over Time balance. Instead, we will add new charges to your Pay In Full balance, which must be paid in full by the Payment Due Date.</p> <p>You can change your Pay Over Time setting at any time, but your setting at 8 p.m. ET will determine whether a charge made that day is automatically added to your Pay Over Time balance. If the Pay Over Time feature is active at 8 p.m. ET on the transaction date provided by the merchant or on the date when an eligible Annual Membership Fee is charged to your Account, the charge will be added to your Pay Over Time balance. The transaction date provided by the merchant may differ from the date you made the purchase if, for example, there is a delay in the merchant submitting the transaction to us or if the merchant uses the shipping date as the transaction date.</p> <p>Certain charges are not eligible for Pay Over Time, such as cash advances. We may change the charges that are eligible to be added to your Pay Over Time balance. We may suspend your Pay Over Time feature at any time based on our assessment of your creditworthiness, the status of your Account, and your enrollment in a payment program. In addition, if your Account is past due, you will not be able to change your Pay Over Time setting from inactive to active.</p> <p>To view or change your Pay Over Time setting, visit your online Account or call the number on the back of your Card. If you transfer to a new Card with the same Account number, your Pay Over Time setting at time of transfer will remain in effect on your new Card.</p> <p>If you have the Pay Over Time Travel feature on your Account: we will automatically add eligible travel-related purchases to your Pay Over Time Travel balance regardless of whether your Pay Over Time setting is active or inactive. If you request to cancel your Pay Over Time Travel feature, you will not be able to re-enroll.</p>
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**IMPORTANT NOTICES continued**

The *About Plan It Feature* sub-section in Part 2 of the Agreement is amended by removing the definition of *qualifying amount* in the third paragraph and all references to *qualifying amount* throughout the subsection.

The *How we apply payments and credits* sub-section in Part 2 of the Agreement is amended by deleting and replacing it with the following:

<b>How we apply payments and credits</b>	<p>Your Account may have balances with different interest rates. For example, a Pay Over Time balance may have a lower interest rate than a Cash Advance balance. Your Account may also have Plan balances which are assessed plan fees. If your Account has balances with different interest rates, Plan balances, or plan fees, here is how we generally apply payments in a billing period:</p> <ul style="list-style-type: none"><li>• We apply your payments - up to the Minimum Payment Due - first to the Pay in Full New Balance; then to any plan amounts included in your Minimum Payment Due; and then to the Pay Over Time and/or Cash Advance New Balance, first to the balance with the lowest interest rate and then to balances with higher interest rates.</li><li>• After the Minimum Payment Due has been paid, we apply payments first to the Pay Over Time and/or Cash Advance balances with the highest interest rate and then to balances with lower interest rates, and then to any Plan balances.</li></ul> <p>In most cases, we apply a credit to the same balance as the related charge. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose. If there is a negative balance in any balance on the account at the end of a billing period, that excess credit will be redistributed to other balances in accordance with how we apply payments described above. This means that in certain circumstances, Plan balances may get paid before they otherwise would. If you receive a credit for a purchase added to a plan, you must call us at the number on the back of your Card to have the credit applied to the Plan balance.</p>
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**IMPORTANT NOTICES continued****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](http://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](http://www.americanexpress.com).

**Personalized Travel Services**

**Effective December 1, 2022**, the Personalized Travel Services benefit will no longer be available on the U.S. Consumer American Express® Gold Card, Traditional Gold Card, Classic Gold Card or Senior Gold Card. Reservations booked through Personalized Travel Services on or before November 30, 2022, for travel after that date will be honored. For service after November 30, 2022, on reservations made before December 1, 2022, please reach out to the applicable third-party travel agency indicated on your purchase invoice. Card Members can continue to make travel reservations through American Express Travel online at <https://americanexpress.com/travel>.

**Gold Card Destinations**

**Effective January 1, 2023**, the Gold Card Destinations benefit will no longer be available on the U.S. Consumer American Express® Gold Card, Traditional Gold Card, Classic Gold Card or Senior Gold Card; U.S. Consumer American Express® Platinum Card; or U.S. Consumer American Express Centurion Card. Eligible bookings made on or prior to December 31, 2022, for travel after that date will be honored. For service on reservations made prior to that date, please reach out to the applicable travel agency indicated on your purchase invoice.





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If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 1 of your statement or the number that is on the back of your Card.