



# American Express® Gold Card

BRYAN HUANG  
Closing Date 02/21/23  
Account Ending 3-51005

p. 1/7

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

<b>New Balance</b>	<b>\$969.77</b>
<b>Minimum Payment Due</b>	<b>\$40.00</b>
<b>Payment Due Date</b>	<b>03/18/23</b>

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 03/18/23, 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	3 years	\$1,331

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.**

- We will debit your bank account for your payment of \$969.77 on 03/18/23. 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 03/16/23. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 03/18/23.

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

**Pay by Computer**  
[americanexpress.com/pbc](http://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  
**03/18/23**

New Balance  
**\$969.77**

AutoPay Amount  
**\$969.77**

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 000096977000004000 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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**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**



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

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

**Payments**  
P.O. BOX 1270  
NEWARK NJ 07101-1270

## Hearing Impaired

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

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

**AMERICAN EXPRESS®  
REWARDS CHECKING**

**Expect More  
From Your  
Checking**

**FDIC**

Because it's designed for Members, American Express® Rewards Checking provides the rewards you want with the powerful backing you expect. Apply in minutes at [www.americanexpress.com/us/rewardschecking23/](http://www.americanexpress.com/us/rewardschecking23/).

Available for eligible Card Members.  
Terms apply. Member FDIC.

Accounts offered by American Express National Bank. Member FDIC. Each depositor is insured to at least \$250,000. Learn More from FDIC.gov.

## Payments and Credits

### Summary

	<b>Pay In Full</b>	<b>Pay Over Time / Cash Advance ♦</b>	<b>Total</b>
<b>Payments</b>	\$0.00	-\$1,020.88	-\$1,020.88
<b>Credits</b>	\$0.00	-\$358.96	-\$358.96
<b>Total Payments and Credits</b>	<b>\$0.00</b>	<b>-\$1,379.84</b>	<b>-\$1,379.84</b>

### Detail

\*Indicates posting date

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

		<b>Amount</b>
<b>Payments</b>		
02/18/23*	AUTOPAY PAYMENT RECEIVED - THANK YOU Bank of America NA	-\$1,020.88
<b>Credits</b>		
02/12/23	REI #80 BOSTON BOSTON MA SPORTING GOODS STORE	-\$306.46 ♦
02/15/23	WL GORE WILMINGTON DE MEN'S/WOMEN'S CLOTHNG	-\$10.19 ♦
02/15/23	ETSY.COM 888-961-4798 NY MISC APPAREL STORE	-\$42.31 ♦

## New Charges

### Summary

	<b>Pay In Full</b>	<b>Pay Over Time ♦</b>	<b>Total</b>
<b>Total New Charges</b>	<b>\$0.00</b>	<b>\$969.77</b>	<b>\$969.77</b>

Continued on reverse

**Detail**

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


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			<b>Amount</b>
01/24/23	WL GORE MEN'S/WOMEN'S CLOTHNG	WILMINGTON	\$61.20 ◆
01/26/23	ETSY.COM MISC APPAREL STORE	888-961-4798	\$88.57 ◆
01/26/23	TRV* REI CO-OP USED GE +14153581170	BRISBANE	\$146.32 ◆
01/26/23	CVS PHARMACY 8007467287 PHARMACIES	CHESTNUT HILL	\$58.20 ◆
01/26/23	www.REI.com OUTDOOREQUIP	KENT	\$306.46 ◆
01/29/23	JOANN STORES #777 777 13917 01803 NONE	BURLINGTON	\$13.05 ◆
01/31/23	UBER EATS Z4CLITJR 94103	help.uber.com	\$9.48 ◆
02/04/23	RMV E-SERVICES 000008000 8573688670	857-368-8000	\$50.00 ◆
02/05/23	ApIPay CHIPOTLE 617-500-9373	CAMBRIDGE	\$18.08 ◆
02/10/23	DNCSS TD GARDEN CONC 5299992302102102502114	BOSTON	\$13.64 ◆
02/10/23	SOJUBA 021770021793171 SOJUBA617@GMAIL.COM	BOSTON	\$130.97 ◆
02/13/23	ApIPay IC* COSTCO BY INSTACAR +18882467822	SAN FRANCISCO	\$32.35 ◆
02/16/23	ApIPay DOMINO'S PIZZA 6174894242 FAST FOOD REST.	BELMONT	\$41.45 ◆

**Fees**

	<b>Amount</b>
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**Interest Charged**

	<b>Amount</b>
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**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.



## American Express® Gold Card

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### 2023 Fees and Interest Totals Year-to-Date

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

### Interest Charge Calculation

Days in Billing Period: 28

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	23.49% (v)	\$0.00
Cash Advances		08/14/2022	29.74% (v)	\$0.00
<b>Total</b>				<b>\$0.00</b>

(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.

#### 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.





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## 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. 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.

*End of Important Notices.*