



American Express® Gold Card

BRYAN HUANG
Closing Date 04/23/23
Account Ending 3-51005

p. 1/8

Customer Care: 1-800-327-2177
TTY: Use Relay 711
Website: americanexpress.com

New Balance	\$1,471.98
Minimum Payment Due	\$40.00
Payment Due Date	05/18/23

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 05/18/23, 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	6 years	\$2,636
\$58	3 years	\$2,077 (Savings = \$559)

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 - 8](#).

Membership Rewards® Points

Available and Pending as of 03/31/23

79,882

For more details about Rewards, please visit 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	\$2,272.01
Payments/Credits	-\$2,282.01
New Pay Over Time Charges	+\$1,481.98
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$1,471.98
Minimum Due	\$40.00

Account Total

Previous Balance	\$2,272.01
Payments/Credits	-\$2,282.01
New Charges	+\$1,481.98
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$1,471.98
Minimum Payment Due	\$40.00

Pay Over Time Limit	\$15,000.00
Available Pay Over Time Limit	\$13,528.02

Continued on page 3

Payment Coupon
Do not staple or use paper clips

Pay by Computer
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
05/18/23

New Balance
\$1,471.98

AutoPay Amount
\$1,471.98

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 000147198000004000 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

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

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
- 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.



American Express® Gold Card

BRYAN HUANG
Closing Date 04/23/23

p. 3/8

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



Website: 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 or use Relay dial 711 and **1-800-327-2177**

- ⓘ We will debit your bank account for your payment of \$1,471.98 on 05/18/23. 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 05/16/23. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 05/18/23.
- ➔ 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
Payments	\$0.00	-\$1,480.02	-\$1,480.02
Credits	\$0.00	-\$801.99	-\$801.99
Total Payments and Credits	\$0.00	-\$2,282.01	-\$2,282.01

Detail

*Indicates posting date

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

		Amount
Payments		
04/18/23*	AUTOPAY PAYMENT RECEIVED - THANK YOU Bank of America NA	-\$1,480.02
Credits		
03/29/23*	AMEX Dining Credit Reimbursement	-\$10.00 ♦
04/01/23	THE CYCLE LOFT LEXINGTON MA BICYCLE SHOP	-\$750.00 ♦
04/13/23	FRG*MLBSHOP.COM JACKSONVILLE FL 888-652-7467	-\$41.99 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$0.00	\$1,481.98	\$1,481.98

Continued on reverse

Detail

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

 **BRYAN HUANG**
Card Ending 3-51005

			Amount
03/24/23	Shake Shack - 1271A (Web) 16164811005 1711311076388045302472 ShackBurgerT Chicken BitesT Utensils Opt-In	WATERTOWN	MA \$13.03 ◆
03/25/23	THE CYCLE LOFT BICYCLE SHOP	LEXINGTON	MA \$750.00 ◆
03/26/23	IGGY'S BREAD OF THE WORLD squareup.com/receipts	Cambridge	MA \$21.90 ◆
03/27/23	ECONOMISTS FOR UKRAINE +16095218034	EL CERRITO	CA \$25.00 ◆
03/30/23	FRG*MLBSHOP.COM 888-652-7467	JACKSONVILLE	FL \$41.99 ◆
04/01/23	UBER EATS LL2UZSU4 94103	help.uber.com	CA \$20.59 ◆
04/01/23	SHIKI 000000001 6177380200	BROOKLINE	MA \$98.11 ◆
04/01/23	CENTRAL ROCK GYM CAMBR CENTRAL ROCK GY MEMBERSHIP CLUB	CAMBRIDGE	MA \$115.00 ◆
04/06/23	BURGER KING 281-207-2700	CAMBRIDGE	MA \$7.36 ◆
04/06/23	BURGER KING 281-207-2700	CAMBRIDGE	MA \$1.38 ◆
04/10/23	820 MEMORIAL DR 10009322008 6176611500	CAMBRIDGE	MA \$6.50 ◆
04/10/23	BUFFALO EXCHANGE MA02 0975 617-779-7901	BROOKLINE	MA \$24.22 ◆
04/10/23	PHO VIETS 857-222-3880	BROOKLINE	MA \$8.83 ◆
04/11/23	ABERCROMBIE & FITCH 000010000 8666813115	NEW ALBANY	OH \$133.25 ◆
04/13/23	PAYPAL *OASCOMPANYA ORDER 724520206	724520206	SW \$140.00 ◆
04/16/23	ETSY.COM MISC APPAREL STORE	888-961-4798	NY \$12.44 ◆
04/18/23	NOOKLYN NYC +19292764927	NEW YORK	NY \$9.94 ◆
04/20/23	ApIPay DEPOP +18449353879	NEW YORK	NY \$26.40 ◆
04/22/23	TST* BOSTON DONER 00060769 RESTAURANT	BOSTON	MA \$16.04 ◆
04/23/23	TST* THE HARP - BOSTON 300605560 6177421010	BOSTON	MA \$10.00 ◆

Fees

	Amount
Total Fees for this Period	\$0.00

Continued on next page



American Express® Gold Card

BRYAN HUANG
Closing Date 04/23/23

p. 5/8

Account Ending 3-51005

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.

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: 30

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	23.74% (v)	\$0.00	\$0.00
Cash Advances	08/14/2022	29.99% (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.

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.



BRYAN HUANG

Closing Date 04/23/23

p. 7/8
Account Ending 3-51005

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.

Summary of Changes, Effective Immediately	
When we charge interest	We are clarifying when we will not charge interest on your Pay Over Time Balance.

ID 13390

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 immediately, we are replacing the first bullet in the *When we charge interest* subsection in Part 2 of 2 of your Cardmember Agreement with the following:

- your Pay Over Time Previous Balance for the billing period is zero; or

CMLENGDPRUS0240

Important Notices continued on next page.

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 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.



American Express® Gold Card

BRYAN HUANG
Closing Date 04/23/23

Account Ending 3-51005

American Express® High Yield Savings Account

No monthly fees. No minimum opening monthly deposit. 24/7 customer support. FDIC insured. Meet your savings goals faster with an American Express High Yield Savings Account. Terms apply. Learn more by visiting americanexpress.com/savenow

American Express® Cards Warmly Welcomed

SHOPGOODWILL.COM

Shop with purpose from over 130 Goodwill organizations across the nation on ShopGoodwill.com. Every purchase helps others find jobs and changes lives.

GATE 1 TRAVEL

Affordable escorted group tours, vacation packages, European river cruises & more! To learn more visit gate1travel.com or call 215-572-7676

COSMOS GRANITE & MARBLE

Remodeling your kitchen or bathroom? Looking for that perfect countertop to match? For a location near you go to: cosmosgranite.com/locations

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.