

CAUSE NO. CI69859

AMERICAN EXPRESS NATIONAL BANK
Plaintiff

vs.

UZOMA OSUAGWU
a/k/a UZOMA O OSUAGWU
and RIGHTCHOICE CONSULTING LLC
Defendants

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IN THE COUNTY COURTS

AT LAW NUMBER

4

BRAZORIA COUNTY, TEXAS

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE JUDGE OF SAID COURT:

Plaintiff, AMERICAN EXPRESS NATIONAL BANK complains of Defendant UZOMA OSUAGWU a/k/a UZOMA O OSUAGWU and RIGHTCHOICE CONSULTING LLC and would respectfully show the following:

PARTIES

Plaintiff, AMERICAN EXPRESS NATIONAL BANK is a national bank organized under the laws of the United States of America with its offices located at 115 W. Towne Ridge Parkway, Sandy, Utah 84070. Plaintiff may be contacted through its undersigned attorney of record.

Defendant Uzoma Osuagwu a/k/a Uzoma O Osuagwu, is an individual and may be served by citation at 5507 Cyn Blf Lane, Rosharon, TX 77583.

Defendant RIGHTCHOICE CONSULTING LLC is a limited liability company and may be served by citation by and through its registered agent REPUBLIC REGISTERED AGENT LLC, at 17350 State Hwy 249 Ste 220, Houston, TX 77064 or at another location where they may be served.

¹ On April 1, 2018 American Express Centurion Bank changed its name to American Express National Bank and American Express Bank FSB, merged with American Express National Bank with American Express National Bank as the surviving entity after the merger. See, <https://www.occ.treas.gov/topics/licensing/interpretations-and-actions/2018/interpretations-and-actions-jan-2018.html>. See also, 12 U.S.C. § 35; 12 CFR 5.24 and 12 U.S.C. § 1828 et seq.

DISCOVERY

Discovery will be conducted at Level 1 per the Texas Rules of Civil Procedure 190.2.

VENUE

Venue of this action is proper in the county named above because Defendant is an individual believed to be residing in said county at the time of commencement of suit.

AMOUNT IN CONTROVERSY

The amount in controversy is within the jurisdictional limits of this court, including actual damages, interest, and costs of court.

FACTS

A. The American Express Business Gold Card Card Account

American Express ("the Issuer") issued a Business Gold Card in Defendant's name under its account number XXXX-XXXXXX-X2006 on December 24, 2021. Defendant received and used (or authorized the use of) the card and thereby became obligated to pay for the charges incurred with this credit card.

On or about thirty (30) days after May 6, 2025 Defendant defaulted on the obligation to make monthly payments on the credit card account. The entire balance on the credit card account is presently due and payable in full.

Defendant is presently indebted to Plaintiff in the amount of \$12,914.86. Plaintiff seeks judgment for such sums.

B. The American Express Blue Business Cash Card Account

American Express ("the Issuer") issued a American Express Blue Business Cash in Defendant's name under its account number XXXX-XXXXXX-X1002 on October 7, 2022. Defendant received and used (or authorized the use of) the card and thereby became obligated to pay for the charges incurred with this credit card.

On or about thirty (30) days after May 10, 2025 Defendant defaulted on the obligation to make monthly payments on the credit card account. The entire balance on the credit card account is presently due and payable in full.

Defendant is presently indebted to Plaintiff in the amount of \$9,436.55. Plaintiff seeks judgment for such sums.

C. The American Express Blue Business Cash Card Account

American Express ("the Issuer") issued a American Express Blue Business Cash credit card in Defendant's name under its account number XXXX-XXXXXX-X2006 on May 26, 2022. Defendant received and used (or authorized the use of) the card and thereby became obligated to pay for the charges incurred with this credit card.

On or about thirty (30) days after May 9, 2025 Defendant defaulted on the obligation to make monthly payments on the credit card account. The entire balance on the credit card account is presently due and payable in full.

Defendant is presently indebted to Plaintiff in the amount of \$8,324.38. Plaintiff seeks judgment for such sums

D. The American Express Blue Business Plus Card Account

American Express ("the Issuer") issued a Blue Business Plus credit card in Defendant's name under its account number XXXX-XXXXXX-X1007 on August 18, 2022. Defendant received and used (or authorized the use of) the card and thereby became obligated to pay for the charges incurred with this credit card.

On or about thirty (30) days after May 24, 2025 Defendant defaulted on the obligation to make monthly payments on the credit card account. The entire balance on the credit card account is presently due and payable in full.

Defendant is presently indebted to Plaintiff in the amount of \$796.14. Plaintiff seeks judgment for such sums

E. The American Express Business Platinum Card Card Account

American Express ("the Issuer") issued a Business Platinum Card credit card in Defendant's name under its account number XXXX-XXXXXX-X3005 on October 4, 2022. Defendant received and used (or authorized the use of) the card and thereby became obligated to pay for the charges incurred with this credit card.

On or about thirty (30) days after May 30, 2025 Defendant defaulted on the obligation to make monthly payments on the credit card account. The entire balance on the credit card account is presently due and payable in full.

Defendant is presently indebted to Plaintiff in the amount of \$5,479.19. Plaintiff seeks judgment for such sums

BREACH OF CONTRACT

The issuance of a credit card constitutes the offer of a contract. Even in the absence of such an agreement the issuance of a credit card constitutes an offer of credit and the use of credit card constitutes the acceptance of the offer of credit. See Texas Business and Commerce Code, §26.02(a)(2)(A), *Winchek v. Am. Express Travel Related Servs. Co.*, 232 S.W.3d 197, 204 (Tex. App.—Houston [1st Dist] 2007, no pet.).

By using and/or authorizing the use of the credit cards at issue Defendant accepted the contracts with Plaintiff and became bound to pay for all charges incurred with the credit cards. Defendant also became subject to all of the terms and conditions of Plaintiff's cardholder agreements.

Plaintiff sent to Defendant monthly billing statements reflecting, inter alia, all charges incurred with the credit cards, the monthly payment due, and the total balance due. To the best of Plaintiff's knowledge and belief Defendant did not ever send to Plaintiff any written disputes of the monthly billing statements or the charges reflected thereon. Defendant was contractually required to submit any disputes of the charges set forth in such statements, in writing, within sixty (60) days from the date of the statements. Defendant's failure to submit such disputes constitutes an admission of the account balances.

ACCOUNT STATED

Plaintiff asserts that Defendant's use of the credit cards to purchase goods and services represented periodic accounts, for which the Issuer generated regular monthly statements. Defendant is liable to Plaintiff for the account balances, together with interest thereon at the rate allowed by law. *See Neil v. Agrus*, 693 S.W.2d 604 (Tex. App.—Houston [14th Dist.] 1985, no writ), and *Magnuson v. Citibank (South Dakota) N.A.*, 2-06-465-CV (Tex. App.—Fort Worth 2nd Dist. 2008).

CONDITIONS PRECEDENT

Through its undersigned attorney Plaintiff has demanded payment from Defendant, but Defendant has not satisfied such demand. Plaintiff has performed all conditions precedent to the filing of this action, or all such conditions precedent have occurred.

WHEREFORE, PREMISES CONSIDERED, Plaintiff prays that Defendant be summoned to appear and answer, and that upon final hearing, Plaintiff have judgment against Defendant for:

- a. \$36,951.12, which is the balance due on the credit cards as of the date of Plaintiff's filing of this Petition;
- b. all costs of court; and
- c. all such other and further relief to which Plaintiff may be justly entitled, both in equity and in law.

Respectfully submitted By:



Johnetta Lang, Esq.
State Bar Number 24036943
Olen Manning III, Esq.
State Bar Number 24118453
TXPleadings@aexp.com
Attorneys for Plaintiff
American Express Legal
2401 Fountain View Drive Suite 306
Houston, Texas 77057
T: (832) 509-0023
F: (346) 240-3751

EXHIBIT 1

**Business Gold Card**RIGHTCHOICE CONSULTI
UZOMA O OSUAGWUClosing Date 11/21/25 Next Closing Date 12/22/25
Account Ending ■■■■■2006

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Customer Care: 1-800-492-3344
TTY: Use Relay 711
Website: americanexpress.com

New Balance	\$12,914.86
Minimum Payment Due	\$2,444.00
Includes the past due amount of \$2,317.00	
Payment Due Date	12/16/25

Visit
www.membershiprewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$234.00
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
New Balance	= \$234.00

Pay Over Time Portion

Previous Balance	\$12,680.86
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$12,680.86
Minimum Due	\$2,210.00

Account Total

Previous Balance	\$12,914.86
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$12,914.86
Minimum Payment Due	\$2,444.00

Pay Over Time Limit	\$15,000.00
Days in Billing Period: 30	

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 12/16/25, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time 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	24 years	\$35,904

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 information on your Pay Over Time feature and limit, please refer to the **Information on Pay Over Time** section.

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the Minimum Payment Due, your account is in default and the balance is due in full.

Please note, your preset spending limit is \$10,400.00. You have spent \$12,914.86.

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



Payment Coupon
Do not staple or use paper clips



Pay by Computer
americanexpress.com/
business



Pay by Phone
1-800-472-9297

Account Ending ■■■■■2006

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

UZOMA O OSUAGWU
RIGHTCHOICE CONSULTI
RIGHTCHOICE CONSULTI
5507 CYN BLF LN
ROSHARON TX 77583

Payment Due Date	12/16/25
New Balance	\$12,914.86
Minimum Payment Due	\$2,444.00

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



AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed

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 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 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.

Billing Dispute Procedures

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

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:* 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.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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.



Business Gold Card
RIGHTCHOICE CONSULTI
UZOMA O OSUAGWU
Closing Date 11/21/25

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Account Ending ■■■2006



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

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

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745**



Website: americanexpress.com

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

Payments
PO BOX 6031
CAROL STREAM IL
60197-6031

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.

2025 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2025

\$704.00

Total Interest in 2025

\$2,346.79

Interest Charge Calculation

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

Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

Information on Pay Over Time

Pay Over Time Limit

Your Pay Over Time Limit is \$15,000.00. Your Pay Over Time Limit is the maximum amount you can revolve at any given time. 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 by the Payment Due Date any charge or portion of a charge that is not added to a Pay Over Time balance.

Continued on reverse

Information on Pay Over Time continued**Pay Over Time Setting: ON**

This setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges are automatically added to your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.



RIGHTCHOICE CONSULTI
UZOMA O OSUAGWU

Closing Date 11/21/25

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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 questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us 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.

End of Important Notices.

**American Express Blue Business Cash™**RIGHTCHOICE CONSULTI
UZOMA OSUAGWUClosing Date 09/26/25 Next Closing Date 10/27/25
Account Ending ■■■1002

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Customer Care: 1-800-521-6121
TTY: Use Relay 711
Website: americanexpress.com

New Balance	\$9,436.55
Minimum Payment Due	\$2,042.00
Includes the past due amount of \$1,685.00	
Payment Due Date	10/21/25

Cash Back Details

For the most up to date details about Cash Back, please log into your online account at americanexpress.com

Account Summary

Previous Balance	\$9,168.58
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$39.00
Interest Charged	+\$228.97

New Balance	\$9,436.55
Minimum Payment Due	\$2,042.00

Credit Limit	\$8,900.00
Amount Above the Credit Limit	\$536.55

Days in Billing Period: 30

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 10/21/25, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If 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	20 years	\$22,184

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

Your account is past due.

 Please refer to the **IMPORTANT NOTICES** section.

Please note, your spending limit is \$9,800.00. You have spent \$9,436.55.

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

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/
business**Pay by Phone**

1-800-472-9297

Account Ending ■■■1002Enter 15 digit account # on all payments.
Make check payable to American Express.UZOMA OSUAGWU
RIGHTCHOICE CONSULTI
5507 CYN BLF LN
ROSHARON TX 77583Payment Due Date
10/21/25New Balance
\$9,436.55Minimum Payment Due
\$2,042.00See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031\$ _____
Amount Enclosed

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 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 calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the Closing Date of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on balance transfers (unless otherwise disclosed) beginning on the transaction date. You can avoid paying interest on the Amount Above the Credit Limit by paying your Minimum Payment Due before the closing date of the month in which it is due. See your Cardmember Agreement for further details.

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 charge a fee of 2.70% of the converted US dollar amount.** 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 (such as airlines) 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.

Billing Dispute Procedures

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

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:** 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.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
 2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.
- While we investigate whether or not there has been an error:
 - We will not try to collect the amount in question.
 - The charge in question may remain on your statement, and we may continue to charge you interest on 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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 Blue Business Cash™

RIGHTCHOICE CONSULTI

UZOMA OSUAGWU

Closing Date 09/26/25

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Account Ending ■■■1002



Customer Care & Billing Inquiries

International Collect

Cash Advance at ATMs Inquiries

Large Print & Braille Statements

1-800-521-6121

1-623-492-7719

1-800-CASH-NOW

1-800-521-6121

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-521-6121**



Website: americanexpress.com

Customer Care & Billing Inquiries

P.O. BOX 981535

EL PASO, TX

79998-1535

Payments

PO BOX 6031

CAROL STREAM IL

60197-6031

Fees

	Amount
09/21/25 Late Payment Fee	\$39.00
Total Fees for this Period	\$39.00

Interest Charged

	Amount
09/26/25 Interest Charge on Purchases	\$228.97
Total Interest Charged for this Period	\$228.97

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.

2025 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2025	\$273.00
Total Interest in 2025	\$1,907.63

Interest Charge Calculation

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

Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	29.99% (v)	\$9,285.21	\$228.97
Total			\$228.97

(v) Variable Rate



RIGHTCHOICE CONSULTI
UZOMA OSUAGWU

Closing Date 09/26/25

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Account Ending ■■■1002

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 questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us 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.

End of Important Notices.

**American Express Blue Business Cash™**

RIGHTCHOICE CONSLTNG

UZOMA OSUAGWU

Closing Date 09/24/25 Next Closing Date 10/24/25

Account Ending ■■■2006

p. 1/5

Customer Care: 1-800-521-6121**TTY:** Use Relay 711**Website:** americanexpress.com**New Balance** **\$8,324.38****Minimum Payment Due** **\$1,738.00**

Includes the past due amount of \$1,426.00

Payment Due Date **10/19/25****Cash Back Details**

For the most up to date details about Cash Back, please log into your online account at americanexpress.com

Account Summary

Previous Balance	\$8,083.49
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$39.00
Interest Charged	+\$201.89

New Balance	\$8,324.38
Minimum Payment Due	\$1,738.00

Credit Limit	\$7,100.00
Amount Above the Credit Limit	\$1,224.38

Days in Billing Period: 30

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 10/19/25, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If 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	20 years	\$21,485

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

Your account is past due.

 Please refer to the **IMPORTANT NOTICES** section.

Please note, your spending limit is \$7,800.00. You have spent \$8,324.38.

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

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/
business**Pay by Phone**

1-800-472-9297

Account Ending ■■■2006Enter 15 digit account # on all payments.
Make check payable to American Express.UZOMA OSUAGWU
RIGHTCHOICE CONSLTNG
5507 CYN BLF LN
ROSHARON TX 77583Payment Due Date
10/19/25New Balance
\$8,324.38Minimum Payment Due
\$1,738.00See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031\$ _____
Amount Enclosed

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 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 calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the Closing Date of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on balance transfers (unless otherwise disclosed) beginning on the transaction date. You can avoid paying interest on the Amount Above the Credit Limit by paying your Minimum Payment Due before the closing date of the month in which it is due. See your Cardmember Agreement for further details.

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 charge a fee of 2.70% of the converted US dollar amount.** 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 (such as airlines) 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.

Billing Dispute Procedures

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

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:** 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.
 - At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.
- You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
 2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.
- While we investigate whether or not there has been an error:
- We will not try to collect the amount in question.
 - The charge in question may remain on your statement, and we may continue to charge you interest on 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.
- After we finish our investigation, one of two things will happen:
- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
 - If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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 Blue Business Cash™

RIGHTCHOICE CONSLTNG

UZOMA OSUAGWU

Closing Date 09/24/25

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Account Ending ■■■2006



Customer Care & Billing Inquiries

International Collect

Cash Advance at ATMs Inquiries

Large Print & Braille Statements

1-800-521-6121

1-623-492-7719

1-800-CASH-NOW

1-800-521-6121

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-521-6121**



Website: americanexpress.com

Customer Care & Billing Inquiries

P.O. BOX 981535

EL PASO, TX

79998-1535

Payments

PO BOX 6031

CAROL STREAM IL

60197-6031

Fees

	Amount
09/19/25 Late Payment Fee	\$39.00
Total Fees for this Period	\$39.00

Interest Charged

	Amount
09/24/25 Interest Charge on Purchases	\$201.89
Total Interest Charged for this Period	\$201.89

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.

2025 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2025	\$195.00
Total Interest in 2025	\$1,538.52

Interest Charge Calculation

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

Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	29.99% (v)	\$8,187.09	\$201.89
Total			\$201.89

(v) Variable Rate



RIGHTCHOICE CONSLTNG
UZOMA OSUAGWU

Closing Date 09/24/25

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Account Ending ■■■ 2006

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 questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us 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.

End of Important Notices.

**Blue BusinessSM Plus Credit Card**

RIGHTCHOICE CONSULT

UZOMA O OSUAGWU

Closing Date 10/09/25 Next Closing Date 11/07/25

Account Ending ■■■1007

p. 1/7

Customer Care: 1-800-521-6121**TTY:** Use Relay 711**Website:** americanexpress.com**New Balance** **\$796.14****Minimum Payment Due** **\$360.00**

Includes the past due amount of \$269.00

Payment Due Date **11/03/25****Visit**
www.membershiprewards.com**Account Summary**

Previous Balance	\$739.67
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$39.00
Interest Charged	+\$17.47

New Balance	\$796.14
Minimum Payment Due	\$360.00

Credit Limit	\$700.00
Amount Above the Credit Limit	\$96.14

Days in Billing Period: 31

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 11/03/25, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If 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	17 months	\$904

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

Your account is past due.

 Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications.

Please note, your spending limit is \$900.00. You have spent \$796.14.

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

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/
business**Pay by Phone**

1-800-472-9297

Account Ending ■■■1007Enter 15 digit account # on all payments.
Make check payable to American Express.UZOMA O OSUAGWU
RIGHTCHOICE CONSULT
RIGHTCHOICE CONSULT
5507 CANYON BLUFF LN
ROSHARON TX 77583

Payment Due Date

11/03/25

New Balance

\$796.14

Minimum Payment Due

\$360.00See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031\$ _____
Amount Enclosed

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 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 calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the Closing Date of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on balance transfers (unless otherwise disclosed) beginning on the transaction date. You can avoid paying interest on the Amount Above the Credit Limit by paying your Minimum Payment Due before the closing date of the month in which it is due. See your Cardmember Agreement for further details.

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 charge a fee of 2.70% of the converted US dollar amount.** 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 (such as airlines) 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.

Billing Dispute Procedures

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

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:** 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.
 - At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.
- You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
 2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.
- While we investigate whether or not there has been an error:
 - We will not try to collect the amount in question.
 - The charge in question may remain on your statement, and we may continue to charge you interest on 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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.

**Blue BusinessSM Plus Credit Card**RIGHTCHOICE CONSULT
UZOMA O OSUAGWU
Closing Date 10/09/25

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Account Ending ■■■1007

**Customer Care & Billing Inquiries**International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements**1-800-521-6121**
1-623-492-7719
1-800-CASH-NOW
1-800-521-6121**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-800-521-6121****Website:** americanexpress.com**Customer Care
& Billing Inquiries**P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**PO BOX 6031
CAROL STREAM IL
60197-6031**Fees**

		Amount
10/03/25	Late Payment Fee	\$39.00
Total Fees for this Period		\$39.00

Interest Charged

		Amount
10/09/25	Interest Charge on Purchases	\$17.47
Total Interest Charged for this Period		\$17.47

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.

2025 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2025		\$152.00
Total Interest in 2025		\$122.97

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	27.24% (v)	\$755.56	\$17.47
Total			\$17.47

(v) Variable Rate



IMPORTANT NOTICES

Notice of Important Changes to Your Card Member Agreement

We are making changes to your American Express Card Member 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. Additional detail of the changes to your Agreement can be found after the below summary chart. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Please visit www.americanexpress.com or call the number on the back of your Card to request a copy of the updated Agreement or if you have any questions.

Summary of Changes, Effective October 8, 2025	
Penalty APR and When it Applies	We are clarifying the <i>Penalty APR and When it Applies</i> section on page 1 of Part 1 of the Agreement. In addition, we are moving any relevant information from the sections <i>When the penalty APR will Apply</i> and <i>How long the penalty APR will apply</i> to this section.
When the penalty APR will Apply	We are removing the <i>When the penalty APR will Apply</i> section from page 2 of Part 1 and moving any relevant information from this section to the <i>Penalty APR and When it Applies</i> section on page 1 of Part 1 of the Agreement.
How long the penalty APR will apply	We are removing the <i>How long the penalty APR will apply</i> section from page 2 of Part 1 and moving any relevant information from this section to the <i>Penalty APR and When it Applies</i> section on page 1 of Part 1 of the Agreement.
Balance Transfer	We are removing all references to Balance Transfer in the Agreement to further clarify that Balance Transfers are not available.
Words we use in the Agreement	We are renaming the section <i>Words we use in the Agreement</i> to <i>Definitions</i> and modifying some defined terms in Part 2 of the Agreement including, but not limited to, adding a definition of "Closing Date".
Joint and Several Liability	We are adding the section <i>Joint and Several Liability</i> in Part 2 of the Agreement to further explain the meaning of joint and several liability.
Default	We are renaming the section <i>About Default</i> to <i>Default</i> in Part 2 of the Agreement and clarifying the actions we may take if your account goes into default.
Other changes	We are reorganizing and simplifying existing language in your Card Member Agreement. These changes do not affect the way your Account works.

ID 13665

See the following for the Detail of Changes to Your Agreement

CMLENGDPRUS0336

IMPORTANT NOTICES continued

Detail of Changes to Your Card Member Agreement

This notice amends your Agreement as described below. In addition, your Agreement is amended to reflect other changes to reorganize and simplify existing language.

Effective October 8, 2025, we are adding the following section *Joint and Several Liability* to Part 2 of the Agreement:

Joint and Several Liability: You agree, jointly and severally, to be bound by the terms of this Agreement. That means that both the Basic Card Member and the Company are each individually responsible for the Account, including but not limited to the obligation to pay all charges. We may seek payment from either or both the Basic Card Member and the Company.



RIGHTCHOICE CONSULT
UZOMA O OSUAGWU

Closing Date 10/09/25

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Account Ending ■■■1007

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 questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us 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.

End of Important Notices.

**Business Platinum Card**RIGHTCHOICE CONSULTI
UZOMA O OSUAGWUClosing Date 10/15/25 Next Closing Date 11/14/25
Account Ending 3005

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Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com

New Balance	\$5,479.19
Minimum Payment Due	\$1,038.00
Includes the past due amount of \$815.00	
Payment Due Date	11/09/25

Visit
www.membershiprewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$156.00
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$39.00
New Balance	= \$195.00

Pay Over Time Portion

Previous Balance	\$5,151.29
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$132.90
New Balance	= \$5,284.19
Minimum Due	\$843.00

Account Total

Previous Balance	\$5,307.29
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$39.00
Interest Charged	+\$132.90

New Balance	\$5,479.19
Minimum Payment Due	\$1,038.00

Pay Over Time Limit	\$50,000.00
Days in Billing Period:	31

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 11/09/25, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time 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	16 years	\$12,650

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

→ Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications.

→ For information on your Pay Over Time feature and limit, please refer to the **Information on Pay Over Time** section.

ⓘ Please note, your preset spending limit is \$4,700.00. You have spent \$5,479.19.

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



Payment Coupon
Do not staple or use paper clips



Pay by Computer
americanexpress.com/
business



Pay by Phone
1-800-472-9297

Account Ending 3005

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

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RIGHTCHOICE CONSULTI
5507 CYN BLF LN
ROSHARON TX 77583

Payment Due Date	11/09/25
New Balance	\$5,479.19
Minimum Payment Due	\$1,038.00

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



AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed

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 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 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.

Billing Dispute Procedures

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

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:** 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.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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.



Business Platinum Card
RIGHTCHOICE CONSULTI
UZOMA O OSUAGWU
Closing Date 10/15/25

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Account Ending ■■■3005



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements

1-800-492-8468
1-623-492-7719
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

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

Payments
PO BOX 6031
CAROL STREAM IL
60197-6031

Fees

	Amount
10/09/25 Late Payment Fee	\$39.00
Total Fees for this Period	\$39.00

Interest Charged

	Amount
10/15/25 Interest Charge on Pay Over Time Purchases	\$132.90
Total Interest Charged for this Period	\$132.90

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.

2025 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2025	\$234.00
Total Interest in 2025	\$1,013.40

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	\$5,215.31	\$132.90
Total			\$132.90

(v) Variable Rate

Information on Pay Over Time

Pay Over Time Limit

Your Pay Over Time Limit is \$50,000.00. Your Pay Over Time Limit is the maximum amount you can revolve at any given time. 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 by the Payment Due Date any charge or portion of a charge that is not added to a Pay Over Time balance.

Continued on reverse

Information on Pay Over Time continued**Pay Over Time Setting: ON**

This setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges are automatically added to your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.



IMPORTANT NOTICES

Notice of Important Changes to Your Card Benefits

We are making changes to your American Express Card benefits 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.

Summary of Changes to Existing Benefits on Your Card Account

Change to the 1.5X Membership Rewards® Points Benefit

Effective September 18, 2025, Business Platinum Card Members can now earn 2X (previously 1.5X) Membership Rewards® points per dollar on purchases at U.S. Construction Materials & Hardware suppliers, U.S. Electronic Goods retailers, Software and Cloud Systems providers, and U.S. Shipping providers, as well as on eligible purchases of \$5,000 or more. 2X points can be earned on up to \$2,000,000 of these purchases per calendar year. Purchases eligible for multiple categories will only receive 2X points for one category. No changes have been made to the eligible purchases and business categories that can now earn 2X points.

Visit global.americanexpress.com/card-benefits/detail/spending-power/business-platinum for further details.

Change to the \$200 Hilton Statement Credit Benefit

Effective January 31, 2026, purchases of gift cards will no longer be an eligible purchase for the \$200 Hilton Statement Credit benefit and will not receive the statement credit benefit.

Summary of Benefits Added to Your Card Account

\$600 Hotel Credit

Effective September 18, 2025, the \$600 Hotel Credit is a new benefit on the Business Platinum Card. Basic Business Platinum Card Members can now get up to \$300 in statement credits semi-annually (January - June and July - December), for up to a total of \$600 in statement credits each calendar year, on prepaid Fine Hotels + Resorts® or The Hotel Collection bookings through American Express Travel using the Business Platinum Card. Purchases by both the Basic Card Member and eligible Employee Card Members on the Card Account are eligible for statement credits.

Additional terms apply; visit global.americanexpress.com/card-benefits/detail/hotel-credit/business-platinum for further details.

\$1,200 Amex Travel Online Flight Statement Credit

Effective September 18, 2025, the \$1,200 Amex Travel Online Flight Statement Credit is a new benefit on the Business Platinum Card. Basic Business Platinum Card Members can now unlock up to \$1,200 in statement credits on flights booked on Amextravel.com with the Business Platinum Card Account for use in the next calendar year, after spending \$250,000 in eligible purchases in this calendar year. Statement credits are valid for flights booked on Amextravel.com between January 1 and December 31 of the calendar year after the calendar year in which \$250,000 is made in eligible purchases with the Card. Eligible purchases made by both the Basic Card Member and any Employee Card Members on the Card Account will contribute to the \$250,000 Purchase Requirement.

Additional terms apply; visit global.americanexpress.com/card-benefits/detail/online-flight-statement/business-platinum for further details.

\$2,400 American Express One AP® Statement Credit

Effective September 18, 2025, the \$2,400 American Express One AP® Statement Credit is a new benefit on the Business Platinum Card. Basic Business Platinum Card Members can now unlock up to \$2,400 in

IMPORTANT NOTICES continued

statement credits for use in the next calendar year on American Express One AP® monthly fees after spending \$250,000 on eligible purchases on the Business Platinum Card in this calendar year. Statement credits are valid on One AP monthly fees between January 1 and December 31 of the calendar year after the calendar year in which \$250,000 is spent on eligible purchases on the Card. Monthly fees include an auto-renewing platform access fee, transaction fees based on One AP usage, and applicable taxes. Eligible purchases made by both the Basic Card Member and any Employee Card Members on the Card Account will contribute to the \$250,000 Purchase Requirement.

Enrollment in the \$2,400 American Express One AP Statement Credit Benefit is not required, however, Card Members must request and be approved for a One AP account, and the Basic Card Member's Card Account that met the benefit requirements, must be the account to which One AP fees are billed.

Additional terms apply; visit global.americanexpress.com/card-benefits/detail/oneap-statement-credit/business-platinum for further details.

Leaders Club Sterling Status from The Leading Hotels of the World®

Effective September 18, 2025, Leaders Club Sterling Status from The Leading Hotels of the World® is a new benefit on the Business Platinum Card. Business Platinum Card Members can now enjoy complimentary Leaders Club Sterling Status from The Leading Hotels of the World®. Enrollment is required to receive this benefit. A Leaders Club number is required at the time of enrollment. If an eligible Card Member does not have a Leaders Club number, the eligible Card Member can enroll in the Leaders Club program by visiting lhw.com/membership/amex and following the instructions to register. Both the Basic Business Platinum Card Member and Employee Business Platinum Card Members on the Card Account are eligible to enroll in this benefit.

Additional terms apply; visit global.americanexpress.com/card-benefits/detail/leaders-club-sterling-status/business-platinum for further details.

Platinum Nights by Resy

Effective September 18, 2025, Platinum Nights by Resy is a new benefit on the Business Platinum Card. Business Platinum Card Members now have special access to reservations on select nights at participating sought after Resy restaurants in New York, Los Angeles, and Miami through Platinum Nights by Resy. Business Platinum Card Members must create or log into an existing Resy profile and add their eligible Card to their Resy profile to receive access to the Platinum Nights by Resy benefit. Both the Basic Card Member and Employee Card Members on the Card Account are eligible for this benefit. To learn more about Platinum Nights by Resy, visit Resy.com/platinum.

Additional terms apply; visit global.americanexpress.com/card-benefits/detail/platinum-nights-resy/business-platinum for further details.

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Closing Date 10/15/25

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Account Ending ■■■ 3005

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 questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us 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.

End of Important Notices.