



# American Express® Gold Card

BRUCE LEE  
Closing Date 02/25/24  
Account Ending 9-12345

p. 1/8

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

**New Balance** **\$5,322.18**  
**Minimum Payment Due** **\$157.25**  
**Payment Due Date** **03/21/24**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 03/21/24, 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	16 years	\$14,375
\$210	3 years	\$7,561 (Savings = \$6,814)

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

- See page 2 for important information about your account.
- Please refer to the **IMPORTANT NOTICES** section on **page 7**.
- For more information on your Pay Over Time Limit and your purchasing options, please see **page 5**

Continued on page 3

**Membership Rewards® Points**  
Available and Pending as of 01/31/24  
**29,292**

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

## Account Summary

**Pay In Full**  
Previous Balance \$0.00  
Payments/Credits -\$0.00  
New Charges +\$0.00  
Fees +\$0.00  
New Balance = \$0.00

**Pay Over Time and/or Cash Advance**  
Previous Balance \$5,104.49  
Payments/Credits -\$832.26  
New Pay Over Time Charges +\$944.87  
New Cash Advances +\$0.00  
Fees +\$0.00  
Interest Charged +\$105.08  
New Balance = \$5,322.18  
Minimum Due \$157.25

**Account Total**  
**Previous Balance** **\$5,104.49**  
Payments/Credits -\$832.26  
New Charges +\$944.87  
New Cash Advances +\$0.00  
Fees +\$0.00  
Interest Charged +\$105.08

**New Balance** **\$5,322.18**  
**Minimum Payment Due** **\$157.25**

**Pay Over Time Limit** \$15,000.00  
**Available Pay Over Time Limit** \$9,677.82

↓ 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/pbc](https://americanexpress.com/pbc)

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

**Account Ending 7-51002**

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

BRUCE LEE  
54321 GoodFood AVE  
WOWTOWN FL 20171

Payment Due Date  
**03/21/24**  
New Balance  
**\$5,322.18**  
Minimum Payment Due  
**\$157.25**

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**



0000349993025848621 000532218000015725 23 H



American Express® Gold Card


BRUCE LEE  
Closing Date 02/25/24

Account Ending 9-12345

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

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

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

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

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

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

**American Express® High Yield Savings Account**  
No monthly fees. No minimum opening deposit. 24/7 customer support. Help meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting [americanexpress.com/save](https://americanexpress.com/save)

Payments and Credits

Summary

	Pay In Full	Pay Over Time / Cash Advance ♦	Total
Payments	\$0.00	-\$832.26	-\$832.26
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$0.00	-\$832.26	-\$832.26


Detail	*Indicates posting date	Amount
02/05/24*	MOBILE PAYMENT - THANK YOU	-\$581.10
02/16/24*	MOBILE PAYMENT - THANK YOU	-\$251.16

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$0.00	\$944.87	\$944.87

Detail	♦ - denotes Pay Over Time and/or Cash Advance activity
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 **BRUCE LEE**  
Card Ending 9-12345

			Amount
01/27/24	MARATHON DELI squareup.com/receipts	College Park MD	\$34.45 ♦
01/27/24	LUCKY STRIKE - 787 - BETH 000002085 8044172174	BETHESDA MD	\$33.52 ♦
01/27/24	LUCKY STRIKE - 787 - BETH 000002085 8044172174	BETHESDA MD	\$30.52 ♦
01/28/24	SPOTIFY USA DIRECT MKTG MISC	NEW YORK NY	\$11.65 ♦
01/28/24	BMU 14 202-330-6395	WASHINGTON DC	\$65.09 ♦
01/28/24	AplPay DD *BB.QCHICKEN +16506819470	SAN FRANCISCO CA	\$24.32 ♦

## Detail Continued

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

				Amount
01/28/24	AplPay DD *BB.QCHICKEN +16506819470	SAN FRANCISCO	CA	\$24.85 ◆
01/30/24	AplPay DUNKIN #351248 Q35 3512 443-261-7002	COLLEGE PARK	MD	\$4.96 ◆
01/30/24	AplPay TST* MILK AND HONEY COLLE 300651631 3014772195	COLLEGE PARK	MD	\$16.10 ◆
01/31/24	AplPay TST* GRINGOS AND MARIACHI 00009888 240-800-4266	BETHESDA	MD	\$16.96 ◆
01/31/24	AplPay DD *DOORDASH BB.QCHICK +16506819470	SAN FRANCISCO	CA	\$22.61 ◆
02/03/24	UBER EATS FUJFYKB3 94103	help.uber.com	CA	\$26.88 ◆
02/03/24	LAZ PARKING M07499 0000 202-330-7333	WASHINGTON	DC	\$10.00 ◆
02/03/24	AplPay TST* TATTE BAKERY - CITY 300596397 2029847540	WASHINGTON	DC	\$50.60 ◆
02/04/24	WINGOS 3 650000010547761 2028766576	WASHINGTON	DC	\$104.10 ◆
02/04/24	PETER CHANG 0001 410-413-5888	COLUMBIA	MD	\$10.08 ◆
02/05/24	UBER EATS GMRUTGSP 94103	help.uber.com	CA	\$20.28 ◆
02/05/24	UBER EATS SSOMXXKIK 94103	help.uber.com	CA	\$26.88 ◆
02/07/24	Uber Trip UXGXQLWV 20740	help.uber.com	CA	\$6.98 ◆
02/07/24	AplPay BT*DD *DOORDASH HATCHHOUS 8559731040	SAN FRANCISCO	CA	\$40.00 ◆
02/07/24	AplPay TST* SOKO 00007175 240-588-3331	TAKOMA PARK	MD	\$22.26 ◆
02/08/24	AplPay BT*DD *DOORDASH THEMELTDO 8559731040	SAN FRANCISCO	CA	\$25.28 ◆
02/10/24	PETER CHANG 0001 410-413-5888	COLUMBIA	MD	\$30.02 ◆
02/13/24	AplPay PETER CHANG 0001 410-413-5888	COLUMBIA	MD	\$34.40 ◆
02/14/24	BONCHON - GAITHERSBURG - 000000001 2403938900	GAITHERSBURG	MD	\$13.98 ◆
02/14/24	AplPay DOMINO'S 4648 000004648 7037347080 FAST FOOD REST.	BELTSVILLE	MD	\$21.00 ◆
02/17/24	UBER EATS GDJZDI5W 94103	help.uber.com	CA	\$35.00 ◆
02/17/24	UBER EATS YVNF3E3Q 94103	help.uber.com	CA	\$24.77 ◆
02/18/24	AplPay BT*DD *DOORDASH 7-ELEVEN 8559731040	SAN FRANCISCO	CA	\$15.74 ◆
02/18/24	DOK KHAO THAI EATERY AT 0295 202-390-3631	COLUMBIA	MD	\$41.23 ◆
02/19/24	AplPay PETER CHANG 0001 410-413-5888	COLUMBIA	MD	\$17.92 ◆
02/20/24	AplPay PETER CHANG 0001 410-413-5888	COLUMBIA	MD	\$7.84 ◆
02/21/24	AplPay BT*DD *DOORDASH HATCHHOUS 8559731040	SAN FRANCISCO	CA	\$27.58 ◆
02/22/24	AplPay PANDA EXPRESS 626-799-9898	GERMANTOWN	MD	\$16.86 ◆

Continued on next page



Detail Continued				Amount
				◆ - denotes Pay Over Time and/or Cash Advance activity
02/23/24	TST* GAMEON BAR & ARCADE 00153215 RESTAURANT	COLUMBIA	MD	\$30.16 ◆

Fees				Amount
Total Fees for this Period				\$0.00

Interest Charged		
		Amount
02/25/24	Interest Charge on Pay Over Time Purchases	\$105.08
Total Interest Charged for this Period		\$105.08

**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.

2024 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2024	\$0.00
Total Interest in 2024	\$209.57

Interest Charge Calculation				Days in Billing Period: 30
Your Annual Percentage Rate (APR) is the annual interest rate on your account. Variable APRs will not exceed 29.99%.				
	Transactions Dated	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From To			
Pay Over Time	08/27/2022	24.24% (v)	\$5,274.90	\$105.08
Cash Advances	08/27/2022	29.99% (v)	\$0.00	\$0.00
Total				\$105.08
(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.