

**Business Platinum Card**

MYRIAD MOBILE LLC

JAKE JORAANSTAD

Closing Date 03/08/20    Next Closing Date 04/07/20

p. 1/15

Account Ending 1-93000

**New Balance** **\$50,631.58****Please Pay By** **03/23/20<sup>‡</sup>**

<sup>‡</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

**Membership Rewards® Points**

Available and Pending as of 01/31/20

**1,151,631**For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary**

Previous Balance	\$1,992.67
Payments/Credits	-\$15,859.87
New Charges	+\$64,198.78
Fees	+\$300.00

**New Balance** **\$50,631.58**

Days in Billing Period: 31

**Customer Care****Pay by Computer**[americanexpress.com/business](http://americanexpress.com/business)**Customer Care**

1-800-492-8468

**Pay by Phone**

1-800-472-9297



See page 3 for additional information.



See page 2 for important information about your account.



Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 11 - 15.**

↓ 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](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending 1-93000**

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

JAKE JORAANSTAD  
MYRIAD MOBILE LLC  
BUSHEL INC.  
503 7TH ST N #300  
FARGO ND 58102

**Please Pay By**  
**03/23/20****Amount Due**  
**\$50,631.58**

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

AMERICAN EXPRESS  
PO BOX 0001  
LOS ANGELES CA 90096-8000



0000349992209342946 005063158005063158 04 H

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 represent to your financial institution any payment that is returned unpaid. If you have a Pay Over Time balance, you may pay more than the Minimum Payment Due, up to your New Balance, at any time.

**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](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

#### **Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



**Business Platinum Card**  
MYRIAD MOBILE LLC  
JAKE JORAANSTAD  
Closing Date 03/08/20

p. 3/15

Account Ending 1-93000



**Customer Care & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Express Cash**

1-800-492-8468  
1-623-492-7719  
1-800-492-8468  
1-800-CASH-NOW

**Hearing Impaired**  
**TTY:** 1-800-221-9950  
**FAX:** 1-623-707-4442  
**In NY:** 1-800-522-1897



**Website:** americanexpress.com

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

**Payments**  
PO BOX 0001  
LOS ANGELES CA  
90096-8000

## Payments and Credits

### Summary

	Total
<b>Payments</b>	\$0.00
<b>Credits</b>	
JAKE JORAANSTAD 1-93000	-\$15,444.00
ADAM WENDORF 1-92085	-\$415.87
<b>Total Payments and Credits</b>	<b>-\$15,859.87</b>

### Detail

			Amount
02/12/20	JAKE JORAANSTAD	AHA LABS 084870051600705 LOS ALTOS CA 6505751425	-\$15,444.00
02/27/20	ADAM WENDORF	NATIONAL CAR R012167 06020012167 DENVER CO Location Rental: Not Provided Return: Not Provided Agreement Number: Not Provid Renter Name: Not Provided	-\$415.87
		Date 99/12/31 99/12/31	

## New Charges

### Summary

	Total
JAKE JORAANSTAD 1-93000	\$57,219.35
ADAM WENDORF 1-92085	\$6,977.44
DAN OLSON 1-91103	\$1.99
<b>Total New Charges</b>	<b>\$64,198.78</b>

### Detail



**JAKE JORAANSTAD**  
Card Ending 1-93000

			Amount
02/05/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO	\$10.09
02/06/20	GOOGLE *CLOUD_001730-2 ADVERTISING	CC@GOOGLE.COM CA	\$2,500.00
02/06/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO	\$10.02
02/07/20	KINSTA.COM 442032393173	LONDON GB	\$200.00

Continued on reverse

## Detail Continued

				Amount
02/07/20	DRIP 8778877815	MINNEAPOLIS	MN	\$49.00
02/07/20	Atlassian COMPUTER STORE	San Francisco		\$10.00
02/07/20	COCA COLA BOTTLING CO 605-342-8222	RAPID CITY	SD	\$1,824.26
02/07/20	GOOGLE*CLOUD 001730-204A20-F88C5D GOOG ADVERTISING SERVICE	CC GOOGLE.COM		\$500.00
02/07/20	GOOGLE*CLOUD 001730-204A20-F88C5D GOOG ADVERTISING SERVICE	CC GOOGLE.COM		\$1,000.00
02/08/20	INTUIT *QUICKBOOKS T1-6546A0F-453 94043	800-446-8848	CA	\$150.00
02/08/20	WWW.20BELOWCOFFEE.COM +17015660977	FARGO	ND	\$60.00
02/08/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.02
02/08/20	GOOGLE*GOOGLE STORAGE GOOGLE PAYMENT DIGITAL GOODS: MEDIA	G.CO HELPPAY#		\$1.99
02/09/20	INTUIT *QUICKBOOKS T1-6571946-42 94043	800-446-8848	CA	\$150.00
02/09/20	GOOGLE*DOMAINS GOOGLE PAYMENT LARGE DIGITAL GOODS MERCH	G.CO HELPPAY#		\$12.00
02/10/20	PLIVO.COM 4153760029	SAN FRANCISCO	CA	\$500.00
02/11/20	HARVEST 6467557737	NEW YORK	NY	\$1,419.00
02/11/20	SLACK 8778877815	SAN FRANCISCO	CA	\$1,529.76
02/11/20	YESWARE SERVICE 855-937-9273	855-937-9273	MA	\$144.00
02/11/20	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$8.47
02/11/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.01
02/12/20	PLIVO.COM 4153760029	SAN FRANCISCO	CA	\$500.00
02/12/20	AHA LABS 084870051600705 6505751425	LOS ALTOS	CA	\$1,612.00
02/13/20	JUNCTION NETWORKS 646-459-0757	(800)801-3381	PA	\$19.84
02/13/20	LYNDA.COM 888-335-9632	888-335-9632	CA	\$24.99
02/13/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.05
02/14/20	PLIVO.COM 4153760029	SAN FRANCISCO	CA	\$500.00
02/14/20	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$347.17
02/15/20	DELIGHTED, LLC +18552525223	PROVO	UT	\$99.00
02/15/20	WWW.20BELOWCOFFEE.COM +17015660977	FARGO	ND	\$60.00
02/15/20	INSOMNIA TEAMS +12897698775	MONTREAL		\$24.00
02/15/20	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$16.94

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**Detail Continued**

				<b>Amount</b>
02/16/20	Atlassian COMPUTER STORE	San Francisco		\$510.90
02/16/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.01
02/17/20	COSCHEDULE.COM 7015950567	BISMARCK	ND	\$306.00
02/17/20	702 COMMUNICATIONS R 218-284-5702	MOORHEAD	MN	\$877.44
02/18/20	PLIVO.COM 4153760029	SAN FRANCISCO	CA	\$500.00
02/18/20	JUNCTION NETWORKS 646-459-0757	(800)801-3381	PA	\$20.26
02/19/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.29
02/20/20	PLIVO.COM 4153760029	SAN FRANCISCO	CA	\$500.00
02/20/20	LARACASTS +14073121108	ORLANDO	FL	\$9.00
02/20/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.04
02/20/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.02
02/21/20	GOOGLE *CLOUD_001730-2 ADVERTISING	CC@GOOGLE.COM	CA	\$10,000.00
02/21/20	ROLLBAR.COM +14158570548	SAN FRANCISCO	CA	\$299.00
02/21/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.06
02/22/20	WWW.20BELOWCOFFEE.COM +17015660977	FARGO	ND	\$60.00
02/22/20	MSFT *<E0600AANYN> COMPUTERS & EQUIPMENT	REDMOND		\$1,174.58
02/22/20	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$7.99
02/24/20	PLIVO.COM 4153760029	SAN FRANCISCO	CA	\$500.00
02/24/20	HELLO* HELLOSIGN +14157660273	SAN FRANCISCO	CA	\$874.00
02/24/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.05
02/25/20	WWW.20BELOWCOFFEE.COM +17015660977	FARGO	ND	\$60.00
02/25/20	MSFT *<E0300A9YKR> COMPUTERS & EQUIPMENT	REDMOND		\$83.22
02/25/20	PIPEDRIVE INC DIGITAL GOODS: APPS	NEW YORK	NY	\$849.60
02/25/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.12
02/26/20	PLIVO.COM 4153760029	SAN FRANCISCO	CA	\$500.00
02/26/20	GOOGLE *CLOUD_0166C0-6 ADVERTISING	CC@GOOGLE.COM	CA	\$177.05

<b>Detail Continued</b>
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				<b>Amount</b>
02/26/20	ZOOM Zoom www.zoom.us ZOOM	SAN JOSE	CA	\$1,988.10
02/26/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.03
02/27/20	FRESHWORKS INC 8668323090	SAN BRUNO	CA	\$735.00
02/27/20	SNYK.IO +442033559463	LONDON	GB	\$699.00
02/27/20	PLIVO.COM 4153760029	SAN FRANCISCO	CA	\$500.00
02/27/20	JUNCTION NETWORKS 646-459-0757	(800)801-3381	PA	\$19.73
02/27/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.00
02/28/20	ABBY CONNECT 650000006574746 7028356800	LAS VEGAS	NV	\$499.00
02/28/20	INTERCOM.IO 8778877815	SAN FRANCISCO	CA	\$510.00
02/28/20	MAILCHIMP *MONTHLY EMAIL MKTG	MAILCHIMP.COM	GA	\$53.99
02/28/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.10
02/29/20	WWW.20BELOWCOFFEE.COM +17015660977	FARGO	ND	\$60.00
02/29/20	ADOBE CREATIVE CLOUD Adobe Systems 8008336687	SAN JOSE	CA	\$56.70
02/29/20	EXPENSIFY.COM 8778877815	SAN FRANCISCO	CA	\$342.00
02/29/20	CONSTELLIX TIGGEE 7039351598	7039351598	VA	\$22.03
02/29/20	JUNCTION NETWORKS 646-459-0757	(800)801-3381	PA	\$87.53
03/01/20	GOOGLE *GSUITE_MYRIADD ADVERTISING	CC@GOOGLE.COM	CA	\$18.00
03/01/20	MAILGUN TECHNOLOGIES, +18885718972	SAN FRANCISCO	CA	\$170.67
03/01/20	PLIVO.COM 4153760029	SAN FRANCISCO	CA	\$1,000.00
03/01/20	MICROSOFT*OFFICE 365 PERS DIGITAL GOODS: GAMES	REDMOND		\$7.51
03/02/20	PLIVO.COM 4153760029	SAN FRANCISCO	CA	\$500.00
03/02/20	GOOGLE *GSUITE_BUSHHELP ADVERTISING	CC@GOOGLE.COM	CA	\$1,651.32
03/02/20	DNS MADE EASY INTERNET SER	703-880-3095	VA	\$44.93
03/02/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.62
03/03/20	Amazon Web Services WEB SERVICES	AWS.Amazon.com	WA	\$39.39
03/03/20	ADOBE CREATIVE CLOUD Adobe Systems 8004438158	SAN JOSE	CA	\$1,287.65
03/03/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.10
03/04/20	PLIVO.COM 4153760029	SAN FRANCISCO	CA	\$500.00

Continued on next page



**Detail Continued**

				<b>Amount</b>
03/04/20	AHA LABS 084870051600705 6505751425	LOS ALTOS	CA	\$1,488.00
03/04/20	GOOGLE*CLOUD 001730-204A20-F88C5D GOOG ADVERTISING SERVICE	CC GOOGLE.COM		\$10,000.00
03/05/20	JUNCTION NETWORKS 646-459-0757	(800)801-3381	PA	\$21.06
03/05/20	BARCHART.COM, INC FINANCIAL DA	CHICAGO	IL	\$600.00
03/05/20	YESWARE SERVICE 855-937-9273	855-937-9273	MA	\$15.00
03/05/20	YESWARE SERVICE 855-937-9273	855-937-9273	MA	\$15.00
03/05/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.22
03/05/20	TWILIO, INC. COMPUTER STORE	SAN FRANCISCO		\$10.00
03/06/20	PLIVO.COM 4153760029	SAN FRANCISCO	CA	\$500.00
03/07/20	WWW.20BELOWCOFFEE.COM +17015660977	FARGO	ND	\$60.00
03/07/20	KINSTA.COM 442032393173	LONDON	GB	\$200.00
03/07/20	DRIP 8778877815	MINNEAPOLIS	MN	\$49.00
03/07/20	Atlassian COMPUTER STORE	San Francisco		\$10.00
03/07/20	COCA COLA BOTTLING CO 605-342-8222	RAPID CITY	SD	\$2,555.43
03/08/20	INTUIT *QUICKBOOKS T1-6A6AED9-31B 94043	800-446-8848	CA	\$150.00




**ADAM WENDORF**  
Card Ending 1-92085

				<b>Amount</b>
02/06/20	TRAVEL TRAVEL 459309 TRAVEL TRAVEL 4 701-4925000	FARGO	ND	\$35.00
02/06/20	TRAVEL TRAVEL 459307 TRAVEL TRAVEL 4 701-4925000	FARGO	ND	\$35.00
02/07/20	TVL TVL FARGO MOORHEAD UNITED AIRLINES From: FARGO To: DENVER INTL APT FARGO FARGO Ticket Number: 01674169529561 Passenger Name: HERZ/KRYSTLE.MARIE Document Type: PASSENGER TICKET	FARGO	ND	\$776.80
02/07/20	BEANS COFFEE 0000 701-373-7920	FARGO	ND	\$155.88
02/10/20	TRAVEL TRAVEL 459370 TRAVEL TRAVEL 4 701-4925000	FARGO	ND	\$35.00
02/11/20	BROWSERSTACK.COM 7743177346	LEWES	DE	\$39.00
02/14/20	BEANS COFFEE 0000 701-373-7920	FARGO	ND	\$155.88
02/16/20	TYPEFORM S.L +34933184607	BARCELONA	BA	\$35.00

Continued on reverse

## Detail Continued

				Amount
02/17/20	TVL TVL FARGO MOORHEAD DELTA AIR LINES From: FARGO To: MINNEAPOLIS INTERN SAN ANTONIO INTERN ATLANTA HARTSFIELD FARGO Ticket Number: 00674173419990 Passenger Name: WAMRE/COLETTE Document Type: PASSENGER TICKET	FARGO	ND	\$1,686.40
02/18/20	TRAVEL TRAVEL 459696 TRAVEL TRAVEL 4 701-4925000	FARGO	ND	\$35.00
02/21/20	VZWRLLS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$367.78
02/21/20	VZWRLLS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$1,648.76
02/21/20	MICROSOFT*OFFICE 365 HOME DIGITAL GOODS: GAMES	REDMOND		\$10.74
02/21/20	ENTERPRISE RENT-A-CAR Location: AMARILLO TX Rental: KANSAS CITY MO Return: 20/02/17 Agreement Number: 846958024 Renter Name: ZACHARIE MESSMER	AMARILLO Date: 20/02/17 20/02/21	TX	\$714.32
02/25/20	BLS*GETSITECONTROL BUSINESS SERVICE	NICOSIA	CY	\$30.00
02/25/20	MSFT * E0800AGXI6 0000 Z310UJXFIZNL 58102 JXFIZNL Z310UJXFIZN	MSBILL.INFO	WA	\$17.74
02/27/20	NATIONAL CAR R012167 06020012167 Location: DENVER CO Rental: DENVER CO Return: DENVER CO Agreement Number: 349280790 Renter Name: ZAUNDRA BINA	DENVER Date: 20/02/23 20/02/27	CO	\$415.87
02/28/20	INTUIT *QUICKBOOKS T1-68C0655-2A9 94043	800-446-8848	CA	\$150.00
02/28/20	BEANS COFFEE 0000 701-373-7920	FARGO	ND	\$155.88
02/28/20	ENTERPRISE REN223238 06010223238 Location: BLOOMINGTON IL Rental: BLOOMINGTON IL Return: BLOOMINGTON IL Agreement Number: 946516330 Renter Name: KRYSTLE HERZ	BLOOMINGTON Date: 20/02/26 20/02/28	IL	\$171.51
03/05/20	INTUIT *QUICKBOOKS T1-69E0C8B-614 94043	800-446-8848	CA	\$150.00
03/06/20	BEANS COFFEE 0000 701-373-7920	FARGO	ND	\$155.88
 <b>DAN OLSON</b> Card Ending 1-91103				
				Amount
02/27/20	GOOGLE*GOOGLE STORAGE GOOGLE PAYMENT DIGITAL GOODS: GAMES	G.CO HELPPAY#		\$1.99





**Business Platinum Card**  
MYRIAD MOBILE LLC  
JAKE JORAANSTAD  
Closing Date 03/08/20

Account Ending 1-93000

**Fees**

			Amount
03/08/20	MADISON GEMAR	ANNUAL MEMBERSHIP FEE	\$300.00
Total Fees for this Period			\$300.00

**2020 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2020	\$339.00
Total Interest in 2020	\$0.00





## IMPORTANT NOTICES

### Notice of Important Changes to Your Account Terms

We are making changes to your account terms contained in your Cardmember Agreement referenced in this notice. We encourage you to read the notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to the account terms of your Cardmember Agreement can be found following the below summary chart.

Summary of Changes	
<b>Late Payment Fee Assessment Date</b>	Effective for billing periods having payment due dates on or after <b>June 1, 2020</b> , if you do not pay the required payment by the Payment Due Date shown at the top of your billing statement, we will charge a late fee. Previously, you had to make the required payment by the next Closing Date to avoid the late fee.
<b>When We Charge Interest</b>	Effective for billing periods having payment due dates on or after <b>June 1, 2020</b> , if you do not pay the Account Total Previous Balance for each of the previous two billing periods in full by the Payment Due Date shown at the top of your billing statement, we will charge interest on transactions placed in the Pay Over Time Balance beginning on their transaction date until they are paid.

### Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes to the Membership Rewards® Program Terms & Conditions referenced in this notice. We encourage you to read this notice and file it for future reference. The detailed changes to your Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes	
<b>Forfeiting and Getting Points Back</b>	Effective for billing periods having payment due dates on or after <b>June 1, 2020</b> , we are changing the Membership Rewards Terms and Conditions to provide that, for Small Business Card, Business Gold Rewards Card, Business Platinum Card, Business Gold Card, Business Purchase Account, Business Green Rewards Card, Business Green Card, Classic Business Gold Card, and Executive Business Card, we must receive your payment of the Amount Due on your Linked Account by the Payment Due Date for a billing period, instead of by the Closing Date of the next billing period, in order for you to avoid forfeiting the points that you would have earned for that billing period.

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If you are enrolled in a payment program or are eligible for relief under the Servicemembers Civil Relief Act please be advised that you will continue to receive relief under the act as long as you continue to be eligible, or under the payment program as long as you comply with the terms and conditions sent at the time you were enrolled.

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

## IMPORTANT NOTICES continued

### Detail of Changes to Your Cardmember Agreement

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

#### Late Payment Fee Assessment Date

Effective **June 1, 2020**, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* sub-section in its entirety and replacing it with the following:

Late Payment	<p>If we do not receive the Amount Due (Minimum Payment Due if you have a Pay Over Time balance) by its Payment Due Date, the fee is up to \$39.</p> <p>For each following Payment Due Date that an amount past due remains unpaid, we may charge a fee of the greater of \$39 or 2.99% of any past due Pay In Full amounts. Your late fee will not exceed the Amount Due.</p> <p>Paying late may also result in a penalty APR. See <i>When the penalty APR will apply</i> above.</p>
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#### Interest Assessment Date

Effective **June 1, 2020**, the *About your Minimum Payment Due* section of Part 2 of the Cardmember Agreement is amended by deleting the *When We Charge Interest* sub-section in its entirety and replacing it with the following:

<b>When we charge interest</b>	<p>We charge interest on transactions placed in the Pay Over Time Balance beginning on their transaction date until they are paid. However, we will not charge interest on these transactions during a billing period if:</p> <ul style="list-style-type: none"><li>• your Pay Over Time Previous Balance for the billing period is zero; or</li><li>• you paid the Account Total Previous Balance for each of the previous two billing periods in full by the Payment Due Date shown on their respective statements.</li></ul>
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### Detail of Changes to the Membership Rewards® Program Terms & Conditions

Effective **June 1, 2020**, the first paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is amended and restated as follows:

If your Linked Account is a consumer Card account or a Business Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the Payment Due Date shown on that statement. If your Linked Account is a Corporate Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the Closing Date of the next billing period. If you don't, you may forfeit all the points that you earned during the period covered by the statement.



## IMPORTANT NOTICES continued

### Notice of Important Changes to Your Cardmember Agreement

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

Summary of Changes, Effective May 1, 2020	
<b>Words we use in the Agreement</b>	We are updating this sub-section under <i>Introduction</i> in Part 2 of the Cardmember Agreement to define what we mean by "person-to-person transaction" when we use this word in your Cardmember Agreement. We are also updating this sub-section to reflect that a "purchase" includes a person-to-person transaction.
<b>Using the card</b>	We are updating this sub-section under <i>About using your card</i> in Part 2 of the Cardmember Agreement to reflect that we may permit you to make person-to-person transactions at our discretion.
<b>Limits on person-to-person transactions</b>	We are adding a new row called <i>Limits on person-to-person transactions</i> under <i>About using your card</i> in Part 2 of the Cardmember Agreement to explain the limit on person-to-person transactions based on the Card you have.

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

## IMPORTANT NOTICES continued

### Detail of Changes to Your Cardmember Agreement

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

**Effective May 1, 2020**, your Cardmember Agreement will be amended as follows:

*How Your American Express Account Works* in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph in the *Words we use in the Agreement* sub-section and replacing it with the following:

**Card** means any card or other device that we issue to access your Account. A **charge** is any amount added to your Account, such as purchases and fees. A **purchase** is a charge for goods, services, or person-to-person transactions. A **person-to-person transaction** is a charge for funds sent to another person.

*About using your card* in Part 2 of the Cardmember Agreement is amended by deleting the third paragraph of the *Using the card* sub-section and replacing it with the following:

We decide whether to approve a charge, including cash advances subject to *Limits on Cash Advances* and person-to-person transactions subject to *Limits on person-to-person transactions* below, based on how you spend and pay on this Account and other accounts you have with us and our Affiliates. We also consider your credit history and your personal resources that we know about.

*About using your card* in Part 2 of the Cardmember Agreement is further amended by adding the following new sub-section called *Limits on person-to-person transactions*:

<b>Limits on person-to-person transactions</b>	Your person-to-person transactions may not exceed the following limits within any 30-day period:  <b>Plum Card® \$2,000</b> <b>Green Card \$2,000</b> <b>Gold Card \$2,000</b> <b>Exec. Bus. Card \$2,000</b> <b>Platinum Card® \$4,000</b> <b>Centurion® Card \$5,000</b>	You agree to manage your Account so that the total of your person-to-person transactions in any 30-day period do not exceed the limit on person-to-person transactions.  We may not approve a person-to-person transaction if it would cause your Account to exceed the applicable person-to-person transaction limit.
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## IMPORTANT NOTICES continued

### EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.