



Delta SkyMiles® Reserve Card

DELTA
SKYMILES®

p. 1/14

ERIC H AU
Closing Date 10/08/23
Account Ending 1-81004

Customer Care: 1-866-391-1424
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$12,336.57**

Adjusted Balance **\$7,539.01**

Includes your Plan Payment Due and Non-Plan Balance.
Refer to Account Summary.

Minimum Payment Due **\$973.31**

Includes your Plan Payment Due and Non-Plan Minimum Due.

Payment Due Date **11/02/23**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 11/02/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan 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	19 years	\$28,154

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

➡ See page 2 for important information about your account.

➡ Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 11 - 14.**

➡ For more information on Plan It®, please see **page 9**

Delta SkyMiles®

Miles Earned this Period

6,524



For more details about Rewards, please visit **americanexpress.com/rewardsinfo**

Account Summary

Plan Balance

Previous Balance	\$2,729.83
Payments/Credits	-\$483.33
New Plan Principal	+\$3,273.24
Plan Fees	+\$76.51
Plan Balance	= \$5,596.25
Plan Payment Due	\$798.69

Non-Plan Balance

Previous Balance	\$5,643.29
Payments/Credits	-\$4,549.91
New Charges	+\$5,538.64
Fees	+\$0.00
Interest Charged	+\$108.30
Non-Plan Balance	= \$6,740.32
Non-Plan Minimum Due	\$174.62

Adjusted Balance Calculation

Plan Payment Due	\$798.69
Non-Plan Balance	+\$6,740.32
Adjusted Balance	= \$7,539.01

Credit Limit	\$25,000.00
Available Credit	\$12,663.43
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

Continued on page 3

↓ 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



Pay by Phone

1-800-472-9297

Account Ending 1-81004

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

ERIC H AU
900 GOLDN WHEL PARK
SPC 157
SAN JOSE CA 95112-1275

Payment Due Date
11/02/23

New Balance
\$12,336.57

Minimum Payment Due
\$973.31

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

AMERICAN EXPRESS
PO BOX 60189
CITY OF INDUSTRY CA 91716-0189

\$ _____
Amount Enclosed



0000349993117080572 001233657000097331 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. 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 deposit or other asset 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 figure the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

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 (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.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: www.americanexpress.com

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

www.americanexpress.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Change of Address, phone number, email

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

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

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



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Customer Care & Billing Inquiries
International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements

1-866-391-1424
1-336-393-1111
1-800-CASH-NOW
1-866-391-1424

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-866-391-1424**



Website: americanexpress.com

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

Payments
PO BOX 60189
CITY OF INDUSTRY
CA
91716-0189

American Express® High Yield Savings Account

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

Payments and Credits

Summary

	Non-Plan Balance	Plan Balance	Total
Payments	-\$1,216.67	-\$483.33	-\$1,700.00
Credits	-\$60.00	\$0.00	-\$60.00
Plan It Credit	-\$3,273.24	\$0.00	-\$3,273.24
Total Payments and Credits	-\$4,549.91	-\$483.33	-\$5,033.24

Detail

*Indicates posting date

		Amount
Payments		
09/15/23*	ONLINE PAYMENT - THANK YOU	-\$1,000.00
10/06/23*	MOBILE PAYMENT - THANK YOU	-\$200.00
10/07/23*	MOBILE PAYMENT - THANK YOU	-\$500.00
Credits		
09/25/23	SAN JOSE MUNICIPAL GOLF R 00-080412972 SAN JOSE CA SPORTING GOODS STORE	-\$60.00

New Charges

Summary

	Non-Plan Balance	Plan Balance	Total
Total New Charges	\$5,538.64	\$3,273.24	\$8,811.88

Detail



- Denotes Plan It activity



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				Amount
09/07/23	30837 NYSC ASTORIA 30837 NYSC ASTO 7189321400	ASTORIA	NY	\$31.35
09/07/23	AplPay DOORDASH*WINGSTOP +16506819470	SAN FRANCISCO	CA	\$29.53
09/07/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90

Continued on reverse

Detail Continued

 - Denotes Plan It activity

				Amount
09/07/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/07/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/08/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/08/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/09/23	SHINN WEST squareup.com/receipts	New York	NY	\$318.61 
09/09/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/09/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/09/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/09/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/09/23	CHATGPT SUBSCRIPTION +14158799686	SAN FRANCISCO	CA	\$20.00
09/09/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$22.23
09/10/23	AplPay BT*DD *DOORDASH MCDONALDS 8559731040	SAN FRANCISCO	CA	\$29.81
09/10/23	AplPay BT*DD *DOORDASH CHIPOTLEM 8559731040	SAN FRANCISCO	CA	\$23.84
09/10/23	AplPay TST* CHELSEA PIERS GOLF C 00048720 212-336-6400	NEW YORK	NY	\$34.66
09/10/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/11/23	AplPay BT*DD *DOORDASH JOETHEJUI 8559731040	SAN FRANCISCO	CA	\$26.94
09/11/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.10
09/11/23	CVS/PHARMACY #10041 000010041 8007467287	NEW YORK	NY	\$34.78
09/11/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$52.24
09/12/23	AplPay BT*DD *DOORDASH SUBWAY 8559731040	SAN FRANCISCO	CA	\$27.62
09/12/23	TARGET 032680 09100032680 612-3044357	NEW YORK	NY	\$34.02
09/12/23	Amazon Prime SUBSCRIPTION	Amazon.com	WA	\$16.40
09/13/23	AplPay BT*DD *DOORDASH POCHANATH 8559731040	SAN FRANCISCO	CA	\$20.22
09/13/23	AplPay BT*DD *DOORDASH TACOBELL 8559731040	SAN FRANCISCO	CA	\$32.52
09/13/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/13/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/13/23	CHELSEA PIERS GOLF CLUB 212-336-6400	NEW YORK	NY	\$136.00
09/14/23	TARGET 032680 09100032680 612-3044357	NEW YORK	NY	\$14.51

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Detail Continued

- Denotes Plan It activity

				Amount
09/14/23	DHOM 917-679-2415	NEW YORK	NY	\$67.70
09/14/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/14/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/14/23	QB HOUSE 000000001 2125570969	NEW YORK	NY	\$30.00
09/15/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/15/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/15/23	NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90
09/15/23	CHELSEA PIERS GOLF CLUB 212-336-6400	NEW YORK	NY	\$170.00
09/15/23	THE JIN 848334400215997 OCONERRU@GMAIL.COM	NEW YORK	NY	\$141.94
09/16/23	ApI Pay BT*DD *DOORDASH SUBWAY 8559731040	SAN FRANCISCO	CA	\$27.62
09/17/23	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00642688200280 Passenger Name: AU/ERICH Document Type: EXCESS BAGGAGE	ATLANTA		\$40.00
09/17/23	ApI Pay BT*DD *DOORDASH CHIPOTLEM 8559731040	SAN FRANCISCO	CA	\$25.32
09/17/23	ARCO#83121GANESH GROUP C 2941 00811410 95008 General Merchandise	CAMPBELL	CA	\$3.38
09/17/23	PRUNERIDGE GOLF CLUB 408-248-4424	SANTA CLARA	CA	\$4.00
09/18/23	TST* CURRY HYUGA CUPERTIN 00137278 RESTAURANT	CUPERTINO	CA	\$52.77
09/18/23	SPROUTS FARMERS MARKET # 0000000003205 9999999999	SAN JOSE	CA	\$8.20
09/18/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$7.07
09/18/23	SAN JOSE MUNICIPAL GOLF R 00-080412972 SPORTING GOODS STORE	SAN JOSE	CA	\$44.00
09/18/23	SAN JOSE MUNI GOLF COURS 0000 408-441-4653	SAN JOSE	CA	\$6.00
09/19/23	SAN JOSE MUNI GOLF COURS 0000 408-441-4653	SAN JOSE	CA	\$6.00
09/19/23	SAN JOSE MUNICIPAL GOLF F 00-080412972 RESTAURANT	SAN JOSE	CA	\$8.75
09/19/23	SAN JOSE MUNICIPAL GOLF R 00-080412972 SPORTING GOODS STORE	SAN JOSE	CA	\$44.00
09/20/23	ApI Pay BT*DD *DOORDASH LEESSANDW 8559731040	SAN FRANCISCO	CA	\$34.51
09/20/23	SAN JOSE MUNI GOLF COURS 0000 408-441-4653	SAN JOSE	CA	\$6.00
09/20/23	SAN JOSE MUNICIPAL GOLF R 00-080412972 SPORTING GOODS STORE	SAN JOSE	CA	\$60.00

Continued on reverse

Detail Continued

 - Denotes Plan It activity

				Amount
09/21/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$118.08
09/21/23	AplPay BT*DD *DOORDASH LEESANDW 8559731040	SAN FRANCISCO	CA	\$35.67
09/21/23	AplPay BT*DD *DOORDASH BAMBUHOST 8559731040	SAN FRANCISCO	CA	\$7.66
09/21/23	SAN JOSE MUNICIPAL GOLF R 00-080412972 SPORTING GOODS STORE	SAN JOSE	CA	\$50.00
09/21/23	AplPay DOORDASH*LEES SANDWICH +16506819470	SAN FRANCISCO	CA	\$35.32
09/22/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$34.23
09/22/23	SAN JOSE MUNICIPAL GOLF F 00-080412972 RESTAURANT	SAN JOSE	CA	\$9.75
09/22/23	SAN JOSE MUNICIPAL GOLF R 00-080412972 SPORTING GOODS STORE	SAN JOSE	CA	\$71.87
09/23/23	PRUNERIDGE GOLF CLUB 408-248-4424	SANTA CLARA	CA	\$25.00
09/25/23	AplPay BT*DD *DOORDASH LLHAWAIIA 8559731040	SAN FRANCISCO	CA	\$23.96
09/25/23	SPROUTS FARMERS MARKET # 000000003205 9999999999	SAN JOSE	CA	\$16.49
09/25/23	SAN JOSE MUNICIPAL GOLF R 00-080412972 SPORTING GOODS STORE	SAN JOSE	CA	\$66.00
09/25/23	SAN JOSE MUNICIPAL GOLF R 00-080412972 SPORTING GOODS STORE	SAN JOSE	CA	\$54.00
09/26/23	SAN JOSE MUNI GOLF COURS 0000 408-441-4653	SAN JOSE	CA	\$14.00
09/28/23	DELTA AIR LINES DELTA AIR LINES From: To: SAN FRANCISCO INTL N.Y. J F KENNEDY I Ticket Number: 00621774925785 Passenger Name: AU/ERIC H Document Type: PASSENGER TICKET	ATLANTA		\$383.90 
09/28/23	AplPay BT*DD *DOORDASH LEESANDW 8559731040	SAN FRANCISCO	CA	\$35.67
09/28/23	SAN JOSE MUNICIPAL GOLF R 00-080412972 SPORTING GOODS STORE	SAN JOSE	CA	\$60.00
09/28/23	AplPay SAN JOSE MUNICIPAL GOLF F 00-080412 RESTAURANT	SAN JOSE	CA	\$11.27
09/29/23	DEEP CLIFF GOLF COURSE RE 00-080365462 PUBLIC GOLF COURSE	CUPERTINO	CA	\$56.00
09/30/23	AplPay BT*DD *DOORDASH LLHAWAIIA 8559731040	SAN FRANCISCO	CA	\$25.22
09/30/23	SAN JOSE MUNICIPAL GOLF R 00-080412972 SPORTING GOODS STORE	SAN JOSE	CA	\$231.00 
09/30/23	SAN JOSE MUNI GOLF COURS 0000 408-441-4653	SAN JOSE	CA	\$6.00
09/30/23	PGA TOUR SUPERSTORE ECOMM 650000012629 4703877623	ROSWELL	GA	\$87.48
09/30/23	PGA TOUR SUPERSTORE 1234 6500000126329 4085383553	CUPERTINO	CA	\$230.52 
09/30/23	PGA TOUR SUPERSTORE 1234 6500000126329 4085383553	CUPERTINO	CA	\$23.05
10/01/23	AplPay BT*DD *DOORDASH NOAHSNEWY 8559731040	SAN FRANCISCO	CA	\$20.41

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Detail Continued

- Denotes Plan It activity

				Amount
10/01/23	A SACK OF POTATOES 690550110018523 50110018523@MAVERICKGATEW	SAN JOSE	CA	\$22.96
10/01/23	SMOKE AND VAPE 0000 408-982-3585	WEST SAN JOSE	CA	\$92.94
10/01/23	CHELSEA PIERS GOLF CLUB 212-336-6400	NEW YORK	NY	\$306.40
10/01/23	CHELSEA PIERS GOLF CLUB 212-336-6400	NEW YORK	NY	\$76.60
10/01/23	PRUNERIDGE GOLF CLUB 408-248-4424	SANTA CLARA	CA	\$17.50
10/02/23	PUBLIC STORAGE 29262 SELF-STORAGE	800-567-0759	CA	\$86.00
10/03/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$65.61
10/03/23	NATL GEN INS NPS4W INSURANCE	800-462-2123	NY	\$555.88
10/04/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$17.85
10/04/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$17.99
10/04/23	BLUE BOTTLE COFFEE +15106533394	OAKLAND	CA	\$21.00
10/04/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$22.44
10/04/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$87.94
10/04/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$30.61
10/05/23	AplPay CASIO AMERICA, INC. squareup.com/receipts	Dover	NJ	\$87.95
10/05/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$19.68
10/06/23	AplPay DICE.FM +12138396894	LOS ANGELES	CA	\$29.36
10/07/23	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00601815616655 Passenger Name: AU/ERIC H Document Type: FREQUENT FLYER FEE/PURCHASE	ATLANTA		\$90.00
10/07/23	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060903828571 Passenger Name: AU/ERIC H Document Type: ADDITIONAL COLLECTION	ATLANTA		\$5.60
10/07/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$28.42
10/07/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$12.02
10/07/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$54.68
10/08/23	FEVER USA* CANDLELIGHT +16468496917	NEW YORK	NY	\$214.00
10/08/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$59.87

Continued on reverse

Detail Continued - Denotes Plan It activity

				Amount
10/08/23	AplPay BT*DD *DOORDASH BAMBUHOST 8559731040	SAN FRANCISCO	CA	\$38.85

Fees - denotes Plan It activity

				Amount
10/08/23	PLAN FEE - PGA TOUR SUPER			\$2.99 
10/08/23	PLAN FEE - SAN JOSE MUNIC			\$3.00 
10/08/23	PLAN FEE - DELTA AIR LINE			\$4.99 
10/08/23	PLAN FEE - SHINN WEST			\$4.14 
10/08/23	PLAN FEE - GEN KOREAN BBQ			\$4.22 
10/08/23	PLAN FEE - CHELSEA PIERS			\$4.98 
10/08/23	PLAN FEE - PGA TOUR SUPER			\$5.72 
10/08/23	PLAN FEE - ESSEX RESTAURA			\$3.02 
10/08/23	PLAN FEE - COSTCO BY INST			\$4.81 
10/08/23	PLAN FEE - NEWEGG INC.			\$4.67 
10/08/23	PLAN FEE - Con Edison Bil			\$4.39 
10/08/23	PLAN FEE - DICE.FM			\$2.01 
10/08/23	PLAN FEE - TST* CELESTINE			\$2.00 
10/08/23	PLAN FEE - AMAZON MARKETP			\$1.80 
10/08/23	PLAN FEE - AMAZON MARKETP			\$1.39 
10/08/23	PLAN FEE - CHELSEA PIERS			\$4.95 
10/08/23	PLAN FEE - DHOM			\$1.97 
10/08/23	PLAN FEE - AMAZON.COM			\$1.93 
10/08/23	PLAN FEE - AMAZON MARKETP			\$1.51 
10/08/23	PLAN FEE - SOJU HAUS 00-0			\$1.49 
10/08/23	PLAN FEE - GOLF GALAXY #3			\$2.65 
10/08/23	PLAN FEE - DELTA AIR LINE			\$2.77 
10/08/23	PLAN FEE - TST* REZDORA 0			\$5.11 
Total Fees for this Period				\$76.51

Interest Charged

		Amount
10/08/23	Interest Charge on Purchases	\$108.30
Total Interest Charged for this Period		\$108.30

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.



Delta SkyMiles® Reserve Card

ERIC H AU
Closing Date 10/08/23



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Account Ending 1-81004

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$660.48
Total Interest in 2023	\$244.29

Interest Charge Calculation

Days in Billing Period: 31

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			
Purchases	05/08/2023		29.99% (v)	\$4,250.01	\$108.30
Cash Advances	05/08/2023		29.99% (v)	\$0.00	\$0.00
Plan It	05/08/2023		0.00%	\$5,519.74	\$0.00
Total					\$108.30

(v) Variable Rate

Plan Balance Details

For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/ Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
08/09/23	Multi Transaction Plan for \$1,773.55	6	\$1,795.93	\$318.00	\$1,477.93	\$295.62	\$22.38	\$318.00
08/21/23	Multi Transaction Plan for \$922.31	6	\$933.90	\$165.33	\$768.57	\$153.74	\$11.59	\$165.33
10/04/23	Multi Transaction Plan for \$3,273.24	12	\$0.00	\$0.00	\$3,273.24	\$272.82	\$42.54	\$315.36
Plan Totals			\$2,729.83	\$483.33	\$5,519.74	\$722.18	\$76.51	\$798.69

Miles Earned

SkyMiles® Account Number: XXXXXX6166



	Current Period	Year to Date
Miles Earned for Eligible Purchases	5,484	24,999
Total Bonus Miles Earned and Adjustments	1,040	3,840
Total Miles Earned	6,524	28,839

Bonus Miles Earned and Adjustments

	Current Period
3X Miles at Delta	1,040
Total	1,040

**IMPORTANT NOTICES****Notice of Important Changes to Your Cardmember Agreement**

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

Summary of Changes, Effective January 1, 2024	
MQD Boost	We are adding a new benefit, MQD Boost, to your Card. You will be able to earn one Medallion Qualification Dollar (MQD) for each \$10 of eligible purchases charged to the Card Account.
Status Boost™ Award	This benefit will no longer be available and you will no longer be able to receive a Status Boost™ award.

ID 13435

Detail of Changes to Your Cardmember Agreement

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

Effective January 1, 2024, the section titled "How you can receive a Status Boost™ award of Medallion Qualification Miles each calendar year" is deleted. We are adding the following new section:

"MQD Boost

You will earn one (1) Medallion Qualification Dollar (MQD) for each \$10 of eligible purchases charged to your Card Account during a Qualification Year. MQDs earned during a Qualification Year are used to determine qualification for Medallion Status for the subsequent Medallion Year for the SkyMiles account associated with your Card Account. MQDs have no cash value and are not redeemable for Award Travel or other SkyMiles redemptions. MQDs are not transferrable or assignable to any other person and cannot be gifted to another SkyMiles member.

All Medallion Status Qualification and Medallion Benefits rules and policies apply and may be viewed at **delta.com/medallion**. MQDs will not extend or roll over from year to year, and MQD balance will be reset to zero on or about January 1 each calendar year. Medallion Status is calculated annually based on activity during a Qualification Year. A Qualification Year is from January 1 to December 31 of a given year. The close of the Qualification Year is December 31, without regard to the time of the year that the Card Account is opened. This means that for the first year of Card Membership, the Card Member's eligible purchase period for the MQD Benefit may be shorter than twelve months.

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees, interest charges, cash advances, purchases of travelers' checks, person-to-person transactions, purchases or reloading of prepaid cards, purchases of gift cards, or purchases of other cash equivalents. American Express relies on the transaction date submitted to us by the merchant, which may differ from the date you make a purchase, to determine whether the purchase counts toward the MQD threshold in that Qualification Year. This means that in some cases your purchases may not count toward the MQD threshold in the year in which you made the purchases.

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IMPORTANT NOTICES continued

For example, if you make a purchase on December 31 and the merchant lists the transaction date as January 1 when they submit the transaction data to us, your purchase will be counted in the Qualification Year which began on that January 1. MQDs will be deducted from the MQD Balance (and may result in a negative MQD Balance) for any returns or other credits, and Delta reserves the right to adjust, remove, or suspend Medallion Status if you return, reverse or charge back eligible purchases in a way that reduces your MQD balance below the threshold of any Medallion Tier for the preceding Qualification Year. If Delta and/or American Express determine that you have engaged in abuse, misuse, or gaming in connection with this MQD Benefit in any way or that you intend to do so, Delta may not credit, Delta may freeze, or Delta may take away MQDs from your account or terminate your participation in the SkyMiles Program.

MQDs may take 8 to 12 weeks after the eligible transaction posts to the Card Account to be posted to the Basic Card Member's Delta SkyMiles account. Basic Card Members can confirm their MQD progress for a Qualification Year by logging into their SkyMiles account on delta.com or in the Fly Delta app."

Additional Updates to Your Card Benefits

We are making changes to the benefits on your Card Account. We encourage you to read the notice, share it with Additional Card Members on your Account, and file it for future reference.

Update to Complimentary Delta Sky Club® Access

Effective January 1, 2024: Eligible Card Members traveling on a same-day Delta-marketed, Delta-operated flight or a Delta partner airline flight that is not marketed or operated by Delta with Basic Economy (E) fare tickets (or similar "Light" or "basic" tickets issued by a Delta partner) will not have access to the Delta Sky Club or to the Delta Sky Club "Grab and Go" feature.

Effective September 14, 2023 through January 31, 2025: Eligible Card Members receive complimentary access to the Delta Sky Club or to Grab and Go when traveling on a same-day Delta-marketed or Delta-operated flight. Eligible Card Members traveling on a Delta partner airline flight that is not marketed or operated by Delta may access the Club at a per-visit rate of \$50 per person, per location, or Grab and Go at a per-visit rate of \$25 per person, per location. Eligible Card Members may also bring either up to two guests, or their immediate family (spouse/domestic partner and children under 21) to the Club at a per-visit rate of \$50 per person, per location or to Grab and Go at a per-visit rate of \$25 per person, per location. The Eligible Card must be used as the payment method to purchase guest access. Guests must also be flying on a same-day Delta or Delta partner airline flight. Children under 2 years of age may accompany the Eligible Card Member for free.

Effective February 1, 2025: The benefit name will change to "Delta Sky Club® Access". Eligible Card Members will receive 10 Visits (as defined in the Terms & Conditions, see link below) per Eligible Card per year to the Delta Sky Club or to Grab and Go when traveling on a same-day Delta-marketed or Delta-operated flight. Visits are non-transferable and may only be used by Eligible Card Members. Eligible Card Members traveling on a Delta partner airline flight that is not marketed or operated by Delta may access the Club at a per-visit rate of \$50 per person, per location, or Grab and Go at a per-visit rate of \$25 per person, per location. Visits issued from February 1, 2025 through January 31, 2026 will expire on January 31, 2026, and Visits issued in subsequent years will expire on January 31 of each calendar year thereafter.

To earn an unlimited number of Visits ("Unlimited Delta Sky Club Access") starting on February 1, 2025, the total eligible purchases on the Eligible Card Account must equal or exceed \$75,000 (the "Purchase Requirement") between January 1, 2024 and December 31, 2024 and in each calendar year thereafter. Unlimited Delta Sky Club Access will be provided to both the Basic and Additional Reserve Card Members on the Eligible Card Account once the Account has reached the Purchase Requirement. All entry requirements will continue to apply with respect to Unlimited Delta Sky Club Access.

Unlimited Delta Sky Club Access will be processed within a week of the Eligible Card Account's satisfying the Purchase Requirement in most instances but may take up to 12 weeks to become effective. Once effective,

**IMPORTANT NOTICES continued**

Unlimited Delta Sky Club Access will be available for the remainder of the calendar year in which it became effective, the following calendar year and through January 31 of the next calendar year (for example, if Unlimited Delta Sky Club Access becomes effective on May 1, 2025, it will remain effective through January 31, 2027).

Additional terms apply, see <https://global.americanexpress.com/card-benefits/detail/delta-sky-club-access/delta-reserve>.

Removal of Benefits

Effective January 1, 2024, the following benefits will no longer be available:

- Status Boost - <https://global.americanexpress.com/card-benefits/detail/status-boost/delta-reserve>
- MQD Waiver - <https://global.americanexpress.com/card-benefits/detail/mqd-waiver/delta-reserve>

IMPORTANT NOTICES continued**EFT Error Resolution Notice**

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

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

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

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.