



# Blue Cash Preferred® from American Express

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GABRIEL F SOKOL  
Closing Date 07/02/21  
Account Ending 9-71003

**Customer Care:** 1-888-258-3741  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

**New Balance** **\$654.38**

**Minimum Payment Due** **\$40.00**

**Payment Due Date** **07/27/21<sup>‡</sup>**

**‡Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 07/27/21, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.24%.

## Reward Dollars

as of 06/03/2021

**721.57**

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

## Account Summary

Previous Balance	\$684.07
Payments/Credits	-\$684.07
New Charges	+\$654.38
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$654.38</b>
<b>Minimum Payment Due</b>	<b>\$40.00</b>

Credit Limit	\$11,500.00
Available Credit	\$10,845.62
Cash Advance Limit	\$2,300.00
Available Cash	\$2,300.00

**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 months	\$749

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 8.**

We will debit your bank account for your payment of \$654.38 on 07/17/21. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 07/15/21. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 07/27/21.

**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 9-71003**

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

GABRIEL F SOKOL  
8455 WILL CLAYTN PKW  
915  
HUMBLE TX 77338

Payment Due Date  
**07/27/21**  
New Balance  
**\$654.38**  
AutoPay Amount  
**\$654.38**

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

AMERICAN EXPRESS  
P.O. BOX 650448  
DALLAS TX 75265-0448

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349992735595862 000065438000004000 01 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 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.

**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](http://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](http://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](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).



## Blue Cash Preferred® from American Express

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Closing Date 07/02/21

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

**1-888-258-3741**  
1-336-393-1111  
1-800-CASH-NOW  
**1-888-258-3741**

### Hearing Impaired

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-888-258-3741**



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

### Customer Care & Billing Inquiries

P.O. BOX 981535  
EL PASO, TX  
79998-1535

### Payments

P.O. BOX 650448  
DALLAS TX 75265-  
0448

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$684.07
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$684.07</b>

### Detail

\*Indicates posting date

Payments	Amount
06/17/21* GABRIEL F SOKOL AUTOPAY PAYMENT RECEIVED - THANK YOU The Huntington National Bank	-\$684.07

## New Charges

### Summary

	Total
GABRIEL F SOKOL 9-71003	\$514.17
ASHLEIGH JEVNIKAR 9-71011	\$140.21
<b>Total New Charges</b>	<b>\$654.38</b>

### Detail



**GABRIEL F SOKOL**  
Card Ending 9-71003

	Amount
06/04/21 H-E-B #696 000000000341047 8009874438 HUTTO TX	\$30.64
06/04/21 SHELL OIL 57543425102 AUTO FUEL DISPENSER HUMBLE TX	\$11.38
06/04/21 SHELL OIL 57543425102 GAS STATION HUMBLE TX	\$3.98
06/05/21 TEXACO 0377023/CHEVRON CONVENIENCE AUSTIN TX	\$26.17
06/07/21 HEB ONLINE 108 855-803-0611 855-803-0611 TX	\$48.81
06/07/21 KROGER 8666111979 GROCERY STORES HUMBLE TX	\$19.45
06/11/21 H-E-B GAS #498 000000000879422 9999999999 HUMBLE TX	\$59.11
06/12/21 BUC-EE'S #37/UNBRANDED GROCERY STOR FORT WORTH TX	\$30.93
06/12/21 BUC-EE'S #37/UNBRANDED GROCERY STOR FORT WORTH TX	\$10.98

Continued on reverse

**Detail Continued**

				Amount
06/14/21	ONCUE EXPRESS 4106 10195238 ONCUE EXPRESS 4106	STROUD	OK	\$24.89
06/14/21	CBS MINI MART 09451576 CBS MINI MART	SAINT ROBERT	MO	\$23.17
06/15/21	MEIJER # 107 1070132106158400045324	FAIRBORN	OH	\$14.15
06/15/21	JACK FLASH ALTAMONT 09427386 JACK FLASH ALTAMONT	ALTAMONT	IL	\$22.77
06/15/21	MURPHY7162ATWALMART 0927 800-843-4298	CLAYTON	OH	\$24.66
06/19/21	BT*DRIZLY, INC. 7742341033	BOSTON	MA	\$1.99
06/19/21	BT*DRIZLY * CITY LIQUORS 7742341033	CHICAGO	IL	\$48.98
06/25/21	GIANT EAGLE 8005532324 GROCERY STORES	CHARDON	OH	\$25.45
06/27/21	ALDI 63019 000000000899045 8003257894	CHARDON	OH	\$46.02
06/28/21	BP#9541251UNI MART #7477 9541 440-760-1006	PAINESVILLE	OH	\$40.64

**ASHLEIGH JEVNIKAR**

Card Ending 9-71011

				Amount
06/11/21	H-E-B GAS #498 000000000879422 9999999999	HUMBLE	TX	\$17.17
06/22/21	SHEETZ 000-0000000	CHARDON	OH	\$28.00
06/23/21	MARCS CHARDON 0051 440-285-9088	CHARDON	OH	\$95.04

**Fees**

				Amount
<b>Total Fees for this Period</b>				<b>\$0.00</b>

**Interest Charged**

				Amount
<b>Total Interest Charged for this Period</b>				<b>\$0.00</b>

**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.

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**2021 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2021	\$0.00
Total Interest in 2021	\$0.00

**Interest Charge Calculation**

Days in Billing Period: 30

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

	<b>Transactions Dated</b>		<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
	<b>From</b>	<b>To</b>			
Purchases	08/31/2019		16.99% (v)	\$0.00	\$0.00
Cash Advances	08/31/2019		25.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>
(v) Variable Rate					



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

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

**Summary of Changes, Effective Immediately****About Additional Cardmembers**

We are revising the language of this sub-section of your Cardmember Agreement to clarify when you are eligible for a refund of the Additional Card Annual Membership fee. This does not reflect an actual change in policy.

ID 13221

**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.

**About Additional Cardmembers**

**Effective Immediately**, Part 2 of the Cardmember Agreement is amended by replacing the last paragraph in the *About Additional Cardmembers* sub-section with the following:

**About Additional Cardmembers**

If an Annual Membership fee applies for an Additional Card, please refer to the refund policy disclosed in the *Closing your Account* sub-section of your Cardmember Agreement. If a single Annual Membership fee applies for a group of Additional Cards on your Account, this policy will apply when you cancel the Additional Card on which the fee was assessed. If an Annual Membership fee applies to Additional Cards on your Account, it is shown on page 2 of Part 1 of the Cardmember Agreement.

CMLENGDPRUS0182

**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](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.

**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](http://www.americanexpress.com).

**We are adding the following new benefit to your Card:****\$120 Equinox+ Credit**

Get up to \$120 back in annual statement credits (\$10 each month) on an Equinox+ membership when you pay with your Blue Cash Preferred Card at [equinoxplus.com](http://equinoxplus.com) and enroll in this benefit on your American Express Card account. To learn more about this benefit and see the full terms and conditions, visit [americanexpress.com/equinox-plus](http://americanexpress.com/equinox-plus).

Blue Cash Preferred Card Members who redeemed the Amex Offer for Equinox+ between 10/5/2020 and 6/30/2021 will be automatically enrolled in the \$120 Equinox+ Credit benefit.