



American Express® Personal Loans

NIKOLAI SCHLEGEL
Closing Date 11/28/22
Account Ending 4-91007



p. 1/3

Payment Information

Outstanding Loan Balance **\$25,000.00**
Monthly Payment Due **\$1,130.57**
Payment Due Date **12/23/22**

Late Payment Warning: If we do not receive your Monthly Payment Due by the Payment Due Date, you may have to pay a late fee of \$39.00.

Account Summary

Previous Outstanding Loan Balance \$0.00
Payments/Credits -\$0.00
Loan Disbursements +\$25,000.00
Interest Charges +\$0.00
Fees +\$0.00

Outstanding Loan Balance **\$25,000.00**
Monthly Payment Due **\$1,130.57**

Original Loan Amount \$25,000.00

Important Messages

See page 2 for important information about your Loan Account.

We will debit your bank account for your payment of \$1,130.57 on 12/13/22. This date may not be the same date your bank will debit your bank account. Any request to cancel this debit must be made before 12/11/22.

To pay your loan in full, you must pay the Outstanding Loan Balance by the Payment Due Date shown above. However, you will still be responsible for paying any additional charges, including additional interest and Fees, that you may have incurred but have not yet been added to your Outstanding Loan Balance.

As a reminder, you can update your personal details and Loan Account information by accessing your online account at americanexpress.com or by calling Customer Care at 1-844-273-1384.

Customer Care

Customer Care & Billing Inquiries **1-844-273-1384**
International Collect 1-928-427-5126
Large Print & Braille Loan Invoices 1-844-273-1384

Hearing Impaired
Online chat at americanexpress.com or use
Relay dial 711 and 1-844-273-1384

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

Payments
PO BOX 96001
LOS ANGELES CA
90096-8000



Payment Coupon
Do not staple or use paper clips



Pay by Computer
americanexpress.com/pbc



Pay by Phone
1-844-273-1384

Loan Account Ending 4-91007

AB 01 010794 69474 H 40 A



NIKOLAI SCHLEGEL
6 ELIZABETH LN
DANVILLE CA 94526

* Enter 15 digit Loan Account # on all payments.
Make check payable to American Express.

Payment Due Date
12/23/22

Outstanding Loan Balance
\$25,000.00

AutoPay Amount
\$1,130.57

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

AMERICAN EXPRESS
PO BOX 96001
LOS ANGELES CA 90096-8000

\$ **Amount Enclosed**

0000349993055726909 002500000000113057 25 H

Payments: Your payment must be sent to the payment address shown on your loan invoice and must be received by 5:00 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5:00 p.m. will not be credited to your Loan Account until the next day. Payments must also: (1) include the remittance coupon from your loan invoice; (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 Loan 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. * You can find your full Loan Account number in your Loan Agreement, a copy of which is located in the Document Center in your American Express online account.

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 to your Loan Account until the next day.

Prepayment: If you pay off your Outstanding Loan Balance early, you will not have to pay a penalty and you may be entitled to a refund of part of the finance charge. You are responsible for paying any additional charges, including late fees, that may have been incurred but are not reflected in your Outstanding Loan Balance for this Payment Due Date.

Monthly Payment Due: Pay this amount to keep your Loan Account current. This is the monthly Scheduled Payment Amount plus any applicable Fees and past due amounts. If you incur any additional interest, that amount will be included in your final Monthly Payment Due.

Credit Balance: A credit balance (designated CR) shown on this loan invoice represents money owed to you. If you have a credit balance on your Loan Account after you repay your loan in full, we will send you a check for the credit balance within 60 days if the amount of the credit balance is \$1.00 or more.

Credit Reporting: We may report information about your Loan Account to credit bureaus. Late payments, missed payments, or other defaults on your Loan Account may be reflected in your credit report.

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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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 to your Loan Account until the next day.

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- 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.

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NIKOLAI SCHLEGEL
Invoice Date 11/28/22



Loan Account Ending 4-91007

Loan Disbursements

Summary

	Total
Total Loan Disbursements	\$25,000.00

Detail

Loan Disbursements	Amount
11/18/22 AMEX LOAN DISBURSEMENT 11/18	\$25,000.00

Fees

	Amount
Total Fees for this Period	\$0.00

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