



American Express Classic Gold Card

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LORI E SALAZAR
Closing Date 11/15/18

Account Ending 6-92005

New Balance **\$3,101.88**

Payment Due Date **12/10/18[‡]**

[‡]**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 12/10/18, you may have to pay a late fee of up to \$38.00.

Membership Rewards® Points

Available and Pending as of 10/31/18

4,572

For up to date point balance and full program details, visit membershipewards.com

Account Summary

Previous Balance	\$837.26
Payments/Credits	-\$837.26
New Charges	+\$2,941.88
Fees	+\$160.00

New Balance **\$3,101.88**

Days in Billing Period: 30

See page 2 for important information about your account.

We will debit your bank account for your payment of \$3,101.88 on 11/30/18. 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 11/28/18. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 4**

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care	Pay by Phone
1-800-327-2177	1-800-472-9297

See Page 2 for additional information.

AMERICAN EXPRESS® PERSONAL LOANS

Did you know American Express® offers Personal Loans? Pre-approved Card Members can apply for a loan of up to \$40,000 with fixed monthly payments and APRs ranging from 6.98%-18.98%. Terms apply. Learn more by visiting americanexpress.com/loanoffer20

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Payment Coupon

Do not staple or use paper clips



Pay by Computer

americanexpress.com/pbc



Pay by Phone

1-800-472-9297

Account Ending 6-92005

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



LORI E SALAZAR
68 SPRINGFIELD
MISSION VIEJO CA 92692-4738

Payment Due Date
12/10/18

AutoPay Amount
\$3,101.88



Check here if your address or
phone number has changed.
Note changes on reverse side.



AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

0000349992171506197 000310188000310188 12 H

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.

Payments
BOX 0001
LOS ANGELES CA
90096-8000

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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ON NOV 24, WE'RE ALL FOR SMALL.

Every local shop adds something special to your community. That's why American Express founded Small Business Saturday® — because when neighborhoods thrive, we all do. So on Nov 24, let's get up, get out, and Shop Small®.

Learn more at ShopSmall.com.



Payments and Credits

Summary

	Total
Payments	-\$837.26
Credits	\$0.00
Total Payments and Credits	-\$837.26

Detail

*Indicates posting date

Payments	Amount
10/31/18* AUTOPAY PAYMENT RECEIVED - THANK YOU KINECTA FCU	-\$837.26

New Charges

Summary

	Total
Total New Charges	\$2,941.88

Detail



LORI E SALAZAR
Card Ending 6-92005

	Amount
10/21/18 ZUMBA FITNESS HALLANDALE FL 6509656000	\$32.95
10/23/18 ZUMBA FITNESS HALLANDALE FL 6509656000	\$248.93
10/26/18 CODING BOOTCAMP NEW YORK NY 8002871716	\$2,500.00
10/30/18 THE TOLL ROADS OF OC TOLL FEES 949-727-4800 CA	\$140.00
10/30/18 UCI CONTED&SUMSESS WEB 0000 949-824-5417 IRVINE CA	\$10.00
10/30/18 UCI CONTED&SUMSESS WEB 0000 949-824-5417 IRVINE CA	\$10.00

Continued on reverse

Fees

		Amount
11/15/18	ANNUAL MEMBERSHIP FEE Cover your annual membership fee and other eligible transactions using Membership Rewards points. Visit membershiprewards.com/yourcharges to explore and learn more.	\$160.00
Total Fees for this Period		\$160.00

2018 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2018		\$160.00
Total Interest in 2018		\$0.00

Interest Charge Calculation

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time Select	04/13/2015		20.24% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

Information on Pay Over Time**There is no pre-set spending limit on your Card**

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is \$35,000.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in Pay Over Time Select

You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.



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Monitor what Matters with CreditSecure®

Get premium credit monitoring, identity protection and resolution services.
Exclusively for American Express® Card Members.

Only **\$1** for the first 30 days, **\$16.99** every 30 days thereafter.

Sales tax may apply. Terms and Conditions apply.

Enroll at [AmericanExpress.com/CreditSecure](https://www.AmericanExpress.com/CreditSecure)



Markel Specialty now accepts American Express® Cards!



With over 70+ years of experience, Markel Specialty* is dedicated to delivering superior service to our customers. This experience has enabled us to offer a portfolio of small business and specialty insurance products nationwide. We provide:

- Experience and stability from your insurance provider
- Payment plans to meet every budget
- Professional, experienced, in-house claims teams
- Extensive risk management and loss control tools to help you identify and mitigate loss drivers

*Products and services are offered through Markel Specialty, a business division of Markel Service Incorporated. Policies are written by one or more Markel insurance companies. Lic. No. 27585

Terms and conditions for rate and coverage, may vary by state and class of business. For more information, visit [markelinsurance.com](https://www.markelinsurance.com) or call 888-500-3344.

You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit [ShopSmallNow.com](https://www.ShopSmallNow.com)



**American Express®
Cards Warmly
Welcomed**

Tawkify.com

The affordable, full-service matchmaking alternative to dating apps. We find, pre-screen & plan dates for you with quality candidates monthly.

844-494-7280

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 2 of your statement or the number that is on the back of your Card.