

LORI E SALAZAR Closing Date 11/15/18

Account Ending 6-92005

**New Balance** 

\$3,101.88

**Payment Due Date** 

12/10/18<sup>‡</sup>

 $^\ddagger$  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.

- 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

#### **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

american express.com/loan offer 20

Continued on page 3

#### **Membership Rewards® Points**

Available and Pending as of 10/31/18

4,572

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

#### **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.

**Payment Coupon** Do not staple or use paper clips





#### **Account Ending 6-92005**

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

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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. |ՈրեվիրգվՈւիվեցիեցՈրեիհենցի#ՈւնիՈրՈւիկե **AMERICAN EXPRESS** 

BOX 0001 LOS ANGELES CA 90096-8000 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 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 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 listed below 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: 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 begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Pay Over Time Travel and Pay Over Time Direct) 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.



**Customer Care & Billing Inquiries International Collect** Large Print & Braille Statements Servicio al Cliente en Espanol Lost or Stolen Card **Express Cash** 

1-800-327-2177 1-336-393-1111

1-800-327-2177 1-800-428-7443 1-800-992-3404

1-800-CASH-NOW

**Hearing Impaired** 

**TTY:** 1-800-221-9950 FAX: 1-623-707-4442

In NY: 1-800-522-1897

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

Payments BOX 0001 LOS ANGELES CA 79998-1535 90096-8000

Website: american express.com

#### Change of Address

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- · Please print clearly in blue or black ink only in the boxes provided.

Street Address	
	_
City, State	
	_
Zip Code	
Area Code and	
Home Phone	
Area Code and	
Area Code and Work Phone	
Email	

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- · Save time

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

Total



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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	

Payments		-\$837.26
Credits		\$0.00
Total Paym	ents 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	

	lotal
Total New Charges	\$2,941.88

#### Detail



### **LORI E SALAZAR**

Card Ending 6-92005

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

#### **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.

1	То	Percentage Rate	Subject to Interest Rate	Charge
015		20.24% (v)	\$0.00	\$0.00
				\$0.00
	2015	2015	20.24% (V)	2015 20.24% (V) \$0.00

#### 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<sup>®</sup>

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

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- Experience and stability from your insurance provider
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- Extensive risk management and loss control tools to help you identify and mitigate loss drivers

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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.