

JOHN DOE
123 ANY ST
SAN FRANCISCO CA 95016
AMERICAN EXPRESS
PO BOX 0001
LOS ANGELES CA 90096-8000
Please refer to the section on

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americanexpress.com/cashbackrewards

IMPORTANT NOTICES

pages 7 - 8.

Customer Care:

TTY:

Website:

Amount Enclosed

Payment Coupon Pay by Computer Pay by Phone Account Ending 5-55555

\$

New Balance

Minimum Payment Due

CR\$64.91

\$0.00

1-888-258-3741

1-800-221-9950

americanexpress.com

Do not staple or use paper clips americanexpress.com/pbc

1-800-472-9297

Enter 15 digit account # on all payments.

Make check payable to American Express.

Payment Due Date

New Balance

AutoPay Amount

See reverse side for instructions

on how to update your address,

phone number, or email.

See page 2 for important information about your account.

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

as of 12/26/2020

For more details about Rewards, visit

Previous Balance

Payments/Credits

New Charges

Fees

Interest Charged

\$11.48

-\$111.48

+\$34.14

+\$0.95

+\$0.00

Credit Limit

Available Credit

\$400.00

\$364.90

Cash Advance Limit

Available Cash

\$50.00

\$50.00

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Blue Cash Preferred® from American Express

If we do not receive your Minimum Payment Due by

the Payment Due Date of 02/20/21, 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%.

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

Account Summary

JOHN DOE

Closing Date 01/26/21

Account Ending 5-55555

New Balance CR\$64.91

Minimum Payment Due \$0.00

Payment Due Date 02/20/21

Continued on page 3

(Savings = \$2.53)

Reward Dollars

56.81

Late Payment Warning:

Minimum Payment Warning:

02/20/21

CR\$64.91

\$0.00

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.

(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.

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.

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.

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.

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.

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.

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:

Your name and account number.

The dollar amount of the suspected error.

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.

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:

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.)

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.

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.

Payments:

Permission for Electronic Withdrawal:

How We Calculate Your Balance:

Paying Interest:

Foreign Currency Charges:

We

will charge a fee of 2.70% of the converted US dollar amount.

Credit Balance:

Credit Reporting:

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

– Account information:

– Dollar amount:

– Description of Problem:

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Your Rights If You Are Dissatisfied With Your Credit Card Purchases

1.

2.

3.

Change of Address, phone number, email

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

www.americanexpress.com/updatecontactinfo

americanexpress.com/autopay

www.americanexpress.com/privacy.

Online at

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

Deduct your payment from your bank account automatically each month.

Avoid late fees

Save time

Visit

today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit

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JOHN DOE Account Ending 5-55555

Pay Your Bill with AutoPay

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The method we use to figure the

ADB and interest results in daily compounding of interest.

We will debit your bank account for your payment of \$35.09 on 02/13/21. 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 02/11/21. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 02/20/21.

Customer Care & Billing Inquiries

International Collect

Large Print & Braille Statements

Cash Advance at ATMs Inquiries

Hearing Impaired

TTY:

FAX:

In NY:

Website:

Customer Care

& Billing Inquiries Payments

Total

Payments

Credits

Total Payments and Credits -\$11.48

Payments Amount

Total

Total New Charges \$34.14

JOHN DOE

Amount

1-888-258-3741

1-336-393-1111

1-888-258-3741

1-800-CASH-NOW

1-800-221-9950

1-623-707-4442

1-800-522-1897

americanexpress.com

P.O. BOX 981535

EL PASO, TX

79998-1535

PO BOX 0001

LOS ANGELES CA

90096-8000

-\$11.48

\$0.00

01/12/21* JOHN DOE AUTOPAY PAYMENT RECEIVED - THANK YOU

ADZUKI BANK

-\$111.48

JOHN DOE 5-55555 \$29.92

JANE DOE 6-66666 \$4.21

Card Ending 5-55555

12/26/20 CHARITY NEW YORK NY

+12345678901

\$15.00

01/05/21 GOOGLE*GOOGLE PAYMENT G.CO#

GOODS/SERVICES

\$0.99

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*Indicates posting date

Blue Cash Preferred® from American Express

Summary

Detail

Summary

Detail

JOHN DOE

Closing Date 01/26/21 Account Ending 5-55555

Payments and Credits

New Charges

Amount

JANE DOE

Amount

Amount

Total Fees for this Period \$0.95

Amount

Total Interest Charged for this Period \$0.00

01/23/21 PHOTOGRAPHY PLAN NEW YORK NY

PHOTO.LY/URL

\$1.99

Card Ending 6-66666

01/02/21 WHOLEFDS ABC 12345 0000001 SF CA

4081234567

\$7.86

01/06/21 WHOLEFDS DEF 23456 0000001 SF CA

4081234568

\$8.30

01/26/21 JOHN DOE ANNUAL MEMBERSHIP FEE \$0.95

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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About Trailing Interest
Detail Continued
JOHN DOE Account Ending 5-55555
Fees
Interest Charged

Amount
Transactions Dated
From To
Annual
Percentage
Rate
Balance
Subject to
Interest Rate
Interest
Charge

Total \$0.00

Total Fees in 2021 \$0.95

Total Interest in 2021 \$0.00

Days in Billing Period: 32

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

Purchases 01/16/2010 19.24% (v) \$0.00 \$0.00

Cash Advances 01/16/2010 25.24% (v) \$0.00 \$0.00

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(v) Variable Rate

Blue Cash Preferred® from American Express

JOHN DOE

Closing Date 01/26/21 Account Ending 5-55555

2021 Fees and Interest Totals Year-to-Date

Interest Charge Calculation

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Your Cardmember Agreement

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

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JOHN DOE Closing Date 01/26/21 Account Ending 5-55555

IMPORTANT NOTICES

www.americanexpress.com

Important Notices continued on next page.

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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.

JOHN DOE Closing Date 01/26/21 Account Ending 5-55555

IMPORTANT NOTICES continued

EFT Error Resolution Notice

End of Important Notices.

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