

**Business Gold Card**

RITESMILE IPRO

MAHMOOD EZZEDIN

Closing Date 06/06/25 Next Closing Date 07/08/25

Account Ending 1-02008

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Customer Care: 1-800-492-3344**TTY:** Use Relay 711**Website:** americanexpress.com

New Balance	\$2,913.15
Minimum Payment Due	\$35.00
Payment Due Date	07/02/25

Membership Rewards® Points

Available and Pending as of 04/30/25

135,807For more details about Rewards, please visit americanexpress.com/rewardsinfo**Account Summary****Pay In Full Portion**

Previous Balance	\$0.00
Payments/Credits	-\$456.30
New Charges	+\$456.30
Fees	+\$0.00
New Balance	= \$0.00

Pay Over Time Portion

Previous Balance	\$0.00
Payments/Credits	-\$65,706.76
New Charges	+\$68,619.91
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$2,913.15
Minimum Due	\$35.00

Account Total

Previous Balance	\$0.00
Payments/Credits	-\$66,163.06
New Charges	+\$69,076.21
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$2,913.15
Minimum Payment Due	\$35.00

Pay Over Time Limit	\$30,000.00
Available Pay Over Time Limit	\$27,086.85
Days in Billing Period:	29

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 07/02/25, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time 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	12 years	\$7,214
\$114	3 years	\$4,096 (Savings = \$3,118)

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

See page 2 for important information about your account.

New York Residents: New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications.

For information on your Pay Over Time feature and limit, please refer to the **Information on Pay Over Time** section.

Continued on page 3

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 1-02008

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

MAHMOOD EZZEDIN
RITESMILE IPRO
RITESMILE IPRO
5302 68TH ST 2ND FL
MASPETH NY 11378

Payment Due Date	07/02/25
New Balance	\$2,913.15
Minimum Payment Due	\$35.00

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

\$ _____
Amount Enclosed



0000349993128227818 000291315000003500 04 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 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 on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid 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 not charge interest on charges added to a Pay Over Time balance 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. To request a refund, contact us at the address or phone number as noted on page 3 for Customer Care & Billing Inquiries.

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.

Billing Dispute Procedures

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

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:** 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.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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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MAHMOOD EZZEDIN
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Account Ending 1-02008



Customer Care & Billing Inquiries
International Collect
Lost or Stolen Card
Express Cash
Large Print & Braille Statements

1-800-678-0745
1-336-393-1111
1-800-678-0745
1-800-CASH-NOW
1-800-678-0745

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745**



Website: americanexpress.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-
1270



Learn how your Statement changes when you use your Pay Over Time feature, refer to the page at the end of this statement.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$63,670.81	-\$63,670.81
Credits			
MAHMOOD EZZEDIN 1-02008	-\$456.30	-\$2,035.95	-\$2,492.25
Total Payments and Credits	-\$456.30	-\$65,706.76	-\$66,163.06

Detail

*Indicates posting date

♦ - Pay Over Time activity

Payments			Amount
05/14/25*	MAHMOOD EZZEDIN	ONLINE PAYMENT - THANK YOU	-\$20,615.27
05/22/25*	MAHMOOD EZZEDIN	ONLINE PAYMENT - THANK YOU	-\$16,556.91
06/02/25*	MAHMOOD EZZEDIN	ONLINE PAYMENT - THANK YOU	-\$14,550.42
06/04/25*	MAHMOOD EZZEDIN	ONLINE PAYMENT - THANK YOU	-\$11,948.21
Credits			Amount
05/15/25*	MAHMOOD EZZEDIN	AMAZON SHOP WITH POINTS CREDIT	-\$162.67
05/20/25	MAHMOOD EZZEDIN	TURKISH AIRLINES TURKISH AIRLINE UNITED KINGDOM GB TURKISH AIRLINES Ticket Number: 00000000000000 Passenger Name: FATHIMAHMOUD EZZEDIN Document Type: MISCELLANEOUS TAX(S)/FEE(S)	-\$1,238.00 ♦
05/21/25*	MAHMOOD EZZEDIN	AMAZON SHOP WITH POINTS CREDIT	-\$293.63
06/04/25	MAHMOOD EZZEDIN	PAYPAL *HOME DEPOT 8004303376 GA 8004303376	-\$341.65 ♦
06/06/25*	MAHMOOD EZZEDIN	CREDIT ADJUSTMENT	-\$456.30 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
MAHMOOD EZZEDIN 1-02008	\$456.30	\$65,716.36	\$66,172.66
JENNIFER MANUN 1-01018	\$0.00	\$2,903.55	\$2,903.55
Total New Charges	\$456.30	\$68,619.91	\$69,076.21

Continued on reverse

Detail

*Indicates posting date

◆ - Pay Over Time activity

**MAHMOOD EZZEDIN**

Card Ending 1-02008

				Amount
05/08/25	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS From: N.Y. J F KENNEDY I To: CANCUN N.Y. NEWARK INTL A Ticket Number: 27921819995215 Passenger Name: EZZEDIN/DEAN AHMAD CHD Document Type: PASSENGER TICKET	JETBLUE	NY	\$1,084.47 ◆
05/08/25	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS From: N.Y. J F KENNEDY I To: CANCUN N.Y. NEWARK INTL A Ticket Number: 27921819995204 Passenger Name: EZZEDIN/NOOR M CHD Document Type: PASSENGER TICKET	JETBLUE	NY	\$1,084.47 ◆
05/08/25	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS Ticket Number: 27944672293731 Passenger Name: EZZEDIN/NOOR M Document Type: ADDITIONAL COLLECTION	JETBLUE	NY	\$194.00 ◆
05/08/25	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS Ticket Number: 27944672293716 Passenger Name: ABOUCHAER/HANA MRS Document Type: ADDITIONAL COLLECTION	JETBLUE	NY	\$35.00 ◆
05/08/25	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS Ticket Number: 27944672293720 Passenger Name: EZZEDIN/MAHMOOD MR Document Type: ADDITIONAL COLLECTION	JETBLUE	NY	\$194.00 ◆
05/08/25	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS From: N.Y. J F KENNEDY I To: CANCUN N.Y. NEWARK INTL A Ticket Number: 27921819995193 Passenger Name: EZZEDIN/MAHMOOD MR Document Type: PASSENGER TICKET	JETBLUE	NY	\$1,084.47 ◆
05/08/25	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS From: N.Y. J F KENNEDY I To: CANCUN N.Y. NEWARK INTL A Ticket Number: 27921819995182 Passenger Name: ABOUCHAER/HANA MRS Document Type: PASSENGER TICKET	JETBLUE	NY	\$1,084.47 ◆
05/08/25	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS Ticket Number: 27944672293705 Passenger Name: ABOUCHAER/HANA MRS Document Type: ADDITIONAL COLLECTION	JETBLUE	NY	\$194.00 ◆
05/08/25	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS Ticket Number: 27944672293742 Passenger Name: EZZEDIN/DEAN AHMAD Document Type: ADDITIONAL COLLECTION	JETBLUE	NY	\$194.00 ◆
05/08/25	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS Ticket Number: 27944672293694 Passenger Name: ABOUCHAER/HANA MRS Document Type: ADDITIONAL COLLECTION	JETBLUE	NY	\$40.00 ◆

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Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

				Amount
05/09/25	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$82.72 ◆
05/09/25	PAYPAL *HOME DEPOT 8004303376	8004303376	GA	\$87.01 ◆
05/09/25	PAYPAL *HOME DEPOT 8004303376	8004303376	GA	\$49.71 ◆
05/09/25	PAYPAL *HOME DEPOT 8004303376	8004303376	GA	\$18.51 ◆
05/09/25	PAYPAL *HOME DEPOT 8004303376	8004303376	GA	\$21.10 ◆
05/09/25	EXXONMOBIL 4792 718-424-2637	MASPETH	NY	\$76.56 ◆
05/10/25	PRKNG&CAMERATIX SERV FEE 441457767 11378 GOVERNMENT SERVICES	NEW YORK	NY	\$3.00 ◆
05/10/25	DOF PARKINGANDCAMERA TIX 441457764 11378 GOVERNMENT SERVICES	NEW YORK	NY	\$150.00 ◆
05/12/25	UPS* 100054513033 11378 DATE:05122025 TRK:000001880942873 FR ZIP 11378 TO ZIP 11378 US 00000 REF# SH# 0000024V3A	800-811-1648	GA	\$14,715.92 ◆
05/12/25	PAYPAL *ECSTUNINGLL 3303312003	3303312003	OH	\$75.89 ◆
05/14/25	AMAZON MARKETPLACE PAYMENTS AMZN.COM/BILL	AMZN.COM/BILL	WA	\$162.67 ◆
05/14/25	SHELL SERVICE STATION 57544422009 7184547845	JAMAICA	NY	\$70.34 ◆
05/19/25	TURKISH AIRLINES TURKISH AIRLINE From: N.Y. J F KENNEDY I To: ISTANBUL Ticket Number: 4ZMP5W Passenger Name: FATHIMAHMOUD EZZEDIN Document Type: PASSENGER TICKET	UNITED KINGDOM Carrier: TK Class: S Date of Departure: 05/30	GB	\$1,318.00 ◆
05/19/25	THE HOME DEPOT #6120 773-433-8211	MASPETH	NY	\$175.02 ◆
05/19/25	UPS* 100055800553 11378 DATE:05192025 TRK:000001882024549 FR ZIP 11378 TO ZIP 11378 US 00000 REF# SH# 0000024V3A	800-811-1648	GA	\$15,939.92 ◆
05/20/25	AMAZON MARKETPLACE PAYMENTS AMZN.COM/BILL	AMZN.COM/BILL	WA	\$293.63 ◆
05/20/25	PAYPAL *EBAY US 786762515	786762515	CA	\$9.74 ◆
05/20/25	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$23.94 ◆
05/24/25	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$15.79 ◆

Continued on reverse

Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

				Amount
05/28/25	UPS* 100055972569 11378 DATE:05282025 TRK:000001885177218 FR ZIP 11378 TO ZIP 11378 US 00000 REF# SH# 0000024V3A	800-811-1648	GA	\$14,126.50 ◆
05/29/25	EXXONMOBIL 4792 718-424-2637	MASPETH	NY	\$38.28 ◆
05/31/25	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$1,220.08 ◆
06/02/25	UPS* 100055140948 11378 DATE:06022025 TRK:000001887842343 FR ZIP 11378 TO ZIP 11378 US 00000 REF# SH# 0000024V3A	800-811-1648	GA	\$10,728.13 ◆
06/03/25	PAYPAL *HOME DEPOT 8004303376	8004303376	GA	\$452.43 ◆
06/03/25	PAYPAL *HOME DEPOT 8004303376	8004303376	GA	\$18.48 ◆
06/04/25	PAYPAL *EBAY US 786762515	786762515	CA	\$97.99 ◆
06/04/25	PAYPAL *EBAY US 786762515	786762515	CA	\$153.19 ◆
06/04/25	PAYPAL *HOME DEPOT 8004303376	8004303376	GA	\$247.10 ◆
06/05/25	THE HOME DEPOT #6120 773-433-8211	MASPETH	NY	\$155.83 ◆
06/06/25*	DEBIT ADJUSTMENT			\$456.30

**JENNIFER MANUN**

Card Ending 1-01018 Monthly Spending Limit: \$4,000

				Amount
05/09/25	JUST MADE 4 U 068880020515436 0000324216 11372	JACKSON HEIGH	NY	\$89.05 ◆
05/09/25	BP#5968904MUKTI 66 PETRO 5968 718-255-6031	MASPETH	NY	\$31.18 ◆
05/10/25	GRUBHUB*STARBUCKS 8775851085	NEW YORK	NY	\$25.74 ◆
05/16/25	BORJA'S DELI GROCERY 0000 718-672-4090	MASPETH	NY	\$19.76 ◆
05/16/25	GOOD EATS DINER 0960 718-478-2420	MASPETH	NY	\$51.48 ◆
05/16/25	JOEY'S PIZZA 620420710111666 JOEYSPIZZAOFGRAND@YAHOO.C	MASPETH	NY	\$14.56 ◆
05/17/25	GRUBHUB*STARBUCKS 8775851085	NEW YORK	NY	\$20.38 ◆
05/20/25	FOOD BAZAAR #41 000000041 3474488860 GROCERY STORES	LONG IS CITY	NY	\$124.55 ◆
05/20/25	POLLOS A LA BRASA MARION POLLOS A LA B MASSAGEKICK@YAHOO.COM	WOODSIDE	NY	\$27.22 ◆
05/22/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$15.98 ◆
05/23/25	JUST MADE 4 U 068880020515436 0000326112 11372	JACKSON HEIGH	NY	\$118.83 ◆

Continued on next page



Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

				Amount
05/24/25	GRUBHUB*STARBUCKS 8775851085	NEW YORK	NY	\$26.64 ◆
05/24/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$36.79 ◆
05/30/25	JUST MADE 4 U 068880020515436 0000327107 11372	JACKSON HEIGH	NY	\$143.90 ◆
05/31/25	GRUBHUB*STARBUCKS 8775851085	NEW YORK	NY	\$27.71 ◆
06/04/25	KALAHARI RESORTS ONLINE S 8775252427	877-5252427	PA	\$1,979.78 ◆
06/04/25	FOOD BAZAAR #41 000000041 3474488860 GROCERY STORES	LONG IS CITY	NY	\$150.00 ◆

Fees

			Amount
Total Fees for this Period			\$0.00

Interest Charged

			Amount
Total Interest Charged for this Period			\$0.00

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 and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2025 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2025		\$0.00
Total Interest in 2025		\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	23.49% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			

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

No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.

Pay Over Time Limit

Your Pay Over Time Limit is \$30,000.00. Your Pay Over Time Limit is the maximum amount you can revolve at any given time. 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 by the Payment Due Date any charge or portion of a charge that is not added to a Pay Over Time balance.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$27,086.85 and is accurate as of your statement date. The Available Pay Over Time Limit is your Pay Over Time Limit minus your Pay Over Time balance. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

This setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges are automatically added to your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.



IMPORTANT NOTICES

Notice of Important Changes to Your Card Member Agreement

We are making changes to your American Express Card Member 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. Additional detail of the changes to your Agreement can be found after the below summary chart. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Please visit www.americanexpress.com or call the number on the back of your Card to request a copy of the updated Agreement or if you have any questions.

Summary of Changes, Effective June 4, 2025

For Accounts with the Pay Over Time feature:

Penalty APR and When it Applies	We are clarifying the <i>Penalty APR and When it Applies</i> section on page 1 of Part 1 of the Agreement. In addition, we are moving any relevant information from the sections <i>When the penalty APR will Apply</i> and <i>How long the penalty APR will apply</i> to this section.
When the penalty APR will Apply	We are removing the <i>When the penalty APR will Apply</i> section from page 2 of Part 1 and moving any relevant information from this section to the <i>Penalty APR and When it Applies</i> section on page 1 of Part 1 of the Agreement.
How long the penalty APR will apply	We are removing the <i>How long the penalty APR will apply</i> section from page 2 of Part 1 and moving any relevant information from this section to the <i>Penalty APR and When it Applies</i> section on page 1 of Part 1 of the Agreement.

For all Accounts:

Words we use in the Agreement	We are renaming the section <i>Words we use in the Agreement</i> to <i>Definitions</i> and modifying some defined terms in Part 2 of the Agreement.
Joint and Several Liability	We are adding the section <i>Joint and Several Liability</i> in Part 2 of the Agreement to further explain the meaning of joint and several liability.
Default	We are renaming the section <i>About Default</i> to <i>Default</i> in Part 2 of the Agreement and clarifying the actions we may take if your account goes into default.
Other changes	We are reorganizing and simplifying existing language in your Card Member Agreement. These changes will not affect the way your Account works and may not be included in the Detail of Changes to Your Card Member Agreement below.

ID 13633

See the following for the Detail of Changes to Your Agreement

CMLENGDPRUS0328

IMPORTANT NOTICES continued

Detail of Changes to Your Card Member Agreement

This notice amends your Agreement as described below. In addition, your Agreement is amended to reflect other changes to reorganize and simplify existing language.

Effective June 4, 2025, we will be making the following changes:

- If you have the *Pay Over Time* feature, the *Penalty APR and When it Applies* section on page 1 of Part 1 of the Agreement is amended by deleting the penalty criteria and replacing it with the following:

This penalty APR will apply to your account if you:

1. make a payment that is returned;
 2. make 2 late payments in 12 billing periods; or
 3. do not pay the Minimum Payment Due by the Closing Date of the billing period in which it is due.
- We are removing the *When the penalty APR will Apply* and *How long the penalty APR will apply* sections from page 2 of Part 1 and are moving any relevant information from these sections to the *Penalty APR and When it Applies* section on page 1 of Part 1 of the Agreement.
 - We are deleting the section *Words we use in the Agreement* in Part 2 of the Agreement and replacing it with the following:

Definitions: *We*, *us*, and *our* mean the issuer shown on page 1 of Part 1. Except as provided below, *Basic Card* or *Primary Card Member* means the person who applied for this Account or to whom we address billing statements. *Company* means the business for which the Account is established. *You* and *your* mean the Basic Card Member and the Company. *Card* means any American Express Card or other device that we issue to access your Account. *Virtual Card(s)* means unique digital Card number(s) linked to your Account, which may be generated with a security code, expiry date, and spend controls.

A *charge* is any amount added to your Account, such as purchases and fees, and includes charges made using Virtual Card(s). A *purchase* is a charge for goods, services, or person-to-person transactions. A *person-to-person transaction* is a charge for funds sent to another person. *Closing Date* appears on each billing statement and is the last day of the billing period covered by the billing statement.

- We are adding the following section *Joint and Several Liability* to Part 2 of the Agreement:

Joint and Several Liability: You agree, jointly and severally, to be bound by the terms of this Agreement. That means that both the Basic Card Member and the Company are each individually responsible for the Account, including but not limited to the obligation to pay all charges. We may seek payment from either or both the Basic Card Member and the Company.

- We are deleting the section *About Default* in Part 2 of the Agreement and replacing it with the following:

Default: We may consider your Account to be in default if:

- you violate a provision of this Agreement,
- you give us false information,
- you file for bankruptcy,
- you default under another agreement you have with us or an affiliate, or
- we believe you are unable or unwilling to pay your debts when due.

If we consider your Account in default, or if you become incapacitated or die, we may, to the extent permitted by federal and applicable state law:

- suspend your ability to make charges,
- cancel or suspend any feature on your Account,
- require you to pay more than your Minimum Payment Due immediately, and
- cancel the account and require you to pay the account balance immediately.



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 and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us 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.

4. Tell us your name and account number (if any).
5. 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.
6. 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.

Membership Rewards® Program Updates

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting americanexpress.com/mrupdates.



When you have a Pay Over Time balance,
your statement provides the following information:

1

New Balance\$3,2

2

Minimum Payment Due\$5

3

Payment Due Date12/

4

Account Summary

5

How We Calculate Your Balance:

6

New Charges

Summary

7

Interest Charged

8

2024 Fees and Interest Totals Year-to-Date

9

Interest Charge Calculation

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

10

Information on Pay Over Time

- 1
- Total amount owed at the end of the billing period. This amount is your Pay In Full New Balance plus your Pay Over Time New Balance.
- 2
- Minimum amount you need to pay by the Payment Due Date to keep your account current. This amount is your Pay In Full New Balance plus the Pay Over Time Minimum Due.
- 3
- To avoid a late fee, pay at least your Minimum Payment Due by the Payment Due Date.
- 4
- Summary of your Pay In Full and Pay Over Time activity, including payments and credits, interest charged, and fees.
- 5
- An explanation of how interest is assessed on your Pay Over Time balance.
- 6
- Both a summary and a detailed list of Pay In Full and Pay Over Time charges made to your account in the current billing period. If a charge or portion of a charge has been added to your Pay Over Time balance, the charge is marked with a ♦ symbol.
- 7
- Amount of interest, if any, charged during the current billing period on your Pay Over Time balance.
- 8
- Total amount of fees and interest charged to your account this year.
- 9
- Your Annual Percentage Rate (APR), the amount you have chosen to Pay Over Time, and the interest charged on those Pay Over Time balances.
- 10
- Details about your Pay Over Time feature, including your Pay Over Time Limit, Available Pay Over Time Limit, and Pay Over Time setting.

American Express® Cards Warmly Welcomed			
READY WHOLESALE ELECTRICS SUPPLY Since 1991, we offer wholesale electrical supply pricing to contractors in L.A. & across the U.S. readyelectricsupply.com	TAXACT Tax Filing with Accuracy. taxact.com	PRIMUS CABLE Supplier of low voltage wire & cable. 5,000+ products in stock proving end-to-end connectively solutions, most ships same day! primuscable.com	LEKKER HOME Lekker Home is a modern furniture & décor retailer, specializing in European design. We've curated a collection featuring iconic brands & emerging artists. lekkerhome.com