



# Amex EveryDay® Credit Card

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JUSTIN P SMITH  
Closing Date 11/07/22  
Account Ending 6-09003

**Customer Care:** 1-800-635-5955  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

**New Balance** **\$2,245.16**  
**Minimum Payment Due** **\$84.32**  
**Payment Due Date** **12/02/22**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 12/02/22, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** 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 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                                | 8 years  | \$4,485                                   |
| \$86  | 3 years  | \$3,080<br>(Savings = \$1,405)            |

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 7**.

**Membership Rewards® Points**  
Available and Pending as of 09/30/22  
**15,507**  
 For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

## Account Summary

Previous Balance \$1,619.14  
Payments/Credits -\$1,200.00  
New Charges +\$1,763.52  
Fees +\$0.00  
Interest Charged +\$62.50

**New Balance** **\$2,245.16**  
**Minimum Payment Due** **\$84.32**

Credit Limit \$21,200.00  
Available Credit \$18,954.84  
Cash Advance Limit \$4,200.00  
Available Cash \$4,200.00

↓ 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/pbc](https://americanexpress.com/pbc)



**Pay by Phone**  
1-800-472-9297

**Account Ending 6-09003**

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

JUSTIN P SMITH  
778 SOUTHWOOD CT  
ROCHESTER HILLS MI 48307-2965

Payment Due Date  
**12/02/22**  
New Balance  
**\$2,245.16**  
Minimum Payment Due  
**\$84.32**

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

AMERICAN EXPRESS  
PO BOX 60189  
CITY OF INDUSTRY CA 91716-0189

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349992314222199 000224516000008432 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 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.

**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 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 figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** 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.

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

**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.

**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

You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com)

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:** 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.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

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:

**1.** 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.)

**2.** 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.

**3.** 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](http://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.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://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](http://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](http://www.americanexpress.com/privacy).



## Amex EveryDay® Credit Card

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**Customer Care & Billing Inquiries**  
International Collect  
Cash Advance at ATMs Inquiries  
**Large Print & Braille Statements**

**1-800-635-5955**  
1-336-393-1111  
1-800-CASH-NOW  
**1-800-635-5955**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-635-5955**



**Website:** [americanexpress.com](https://americanexpress.com)

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

**Payments**  
PO BOX 60189  
CITY OF INDUSTRY  
CA

## Payments and Credits

### Summary

|                                   | Total              |
|-----------------------------------|--------------------|
| <b>Payments</b>                   | -\$1,200.00        |
| <b>Credits</b>                    | \$0.00             |
| <b>Total Payments and Credits</b> | <b>-\$1,200.00</b> |

### Detail

\*Indicates posting date

| Payments                             | Amount      |
|--------------------------------------|-------------|
| 10/31/22* ONLINE PAYMENT - THANK YOU | -\$1,200.00 |

## New Charges

### Summary

|                          | Total             |
|--------------------------|-------------------|
| <b>Total New Charges</b> | <b>\$1,763.52</b> |

### Detail



**JUSTIN P SMITH**  
Card Ending 6-09003

|          |   |                 |    | Amount   |
|----------|---|-----------------|----|----------|
| 10/08/22 | BROWN IRON BREWHOUSE 000000001<br>2486703009  | ROYAL OAK       | MI | \$23.60  |
| 10/09/22 | 2020 S ROCHESTER RD 12735137007<br>2484135503 | ROCHESTER HILLS | MI | \$7.60   |
| 10/10/22 | VENMO<br>855-812-4430                         | NEW YORK        | NY | \$75.19  |
| 10/12/22 | VENMO<br>855-812-4430                         | NEW YORK        | NY | \$437.75 |
| 10/12/22 | ABC*THE EDGE FITNESS<br>888-827-9262          | ROCHESTER HILLS | MI | \$27.99  |
| 10/13/22 | UBER EATS<br>8005928996                       | help.uber.com   | CA | \$8.47   |
| 10/13/22 | UBER EATS<br>8005928996                       | help.uber.com   | CA | \$6.53   |
| 10/13/22 | MARKET@WORK 2067379149 0000<br>206-737-9149   | RENTON          | WA | \$1.49   |
| 10/13/22 | 2255 E WALTON BLVD 57446569907<br>2483736141  | AUBURN HILLS    | MI | \$64.51  |
| 10/13/22 | BLIZZARD ENTERTAINMENT<br>VIDEO GAME SUPPLY   | IRVINE          |    | \$15.89  |

Continued on reverse

## Detail Continued

|          |  |                  |    | Amount   |
|----------|--|------------------|----|----------|
| 10/14/22 | BOWERS HARBOR VINEYARD<br>231-223-7615                             | TRAVERSE CITY    | MI | \$19.21  |
| 10/14/22 | STREETSIDE GRILLE 021770021781453<br>0000006879 49682              | SUTTONS BAY      | MI | \$103.39 |
| 10/15/22 | MURDICKS FUDGE SHOPPE 148030010014603<br>MUSHROOMHUNTER01@YAHOO.CO | SUTTONS BAY      | MI | \$7.47   |
| 10/15/22 | TST* V.I. GRILL 00027962<br>RESTAURANT                             | SUTTONS BAY      | MI | \$111.30 |
| 10/15/22 | SUTTONS BAY CIDERS<br>231-271-6000                                 | SUTTONS BAY      | MI | \$25.88  |
| 10/18/22 | BANKLESS<br>+15402058587   | NEW YORK         | NY | \$9.60   |
| 10/18/22 | COMCAST<br>CABLE SVCS  | 800-934-6489     | MI | \$70.00  |
| 10/20/22 | MIGUEL'S CANTINA- ROCH<br>248-453-5371                             | ROCHESTER HIL    | MI | \$37.72  |
| 10/20/22 | MARKET@WORK 2067379149 0000<br>888-937-2826                        | RENTON           | WA | \$11.33  |
| 10/20/22 | KUHNHENN BREWING CO 1 545500001116854<br>AP.KBREWERY@GMAIL.COM     | WARREN           | MI | \$26.00  |
| 10/21/22 | GRUBHUB*GHPLUS<br>8775851085                                       | NEW YORK         | NY | \$10.59  |
| 10/21/22 | APPLE.COM/BILL<br>RECORD STORE                                     | INTERNET CHARGE  | CA | \$14.99  |
| 10/22/22 | GRUBHUB*WHATUPDOUGHPIZ<br>8775851085                               | NEW YORK         | NY | \$19.66  |
| 10/22/22 | GRUBHUB*WHATUPDOUGHPIZ<br>8775851085                               | NEW YORK         | NY | \$22.25  |
| 10/23/22 | TWISTED OAK WINE & SPIRI 0000<br>248-759-4882                      | ROCHESTER HIL    | MI | \$45.23  |
| 10/24/22 | 39600 VAN DYKE AVE 57445535107<br>5862681560                       | STERLING HEIGHTS | MI | \$88.12  |
| 10/26/22 | MICROSOFT*SUBSCRIPTION<br>Z524IJN4NGR0 98052                       | MSBILL.INFO      |    | \$16.04  |
| 10/26/22 | DOLLAR SHAVE CLUB<br>SUBSCRIPTIONS                                 | (866)223-2780    | CA | \$10.60  |
| 10/26/22 | ApIPay CANTALOUPE 2 0000<br>888-561-4748                           | MALVERN          | PA | \$2.00   |
| 10/27/22 | KUHNHENN BREWING CO 1 545500001116854<br>AP.KBREWERY@GMAIL.COM     | WARREN           | MI | \$17.00  |
| 10/29/22 | YARD HOUSE 837083782 57400083782<br>248-2730126                    | TROY             | MI | \$81.97  |
| 10/29/22 | 2020 S ROCHESTER RD 12735137007<br>2484135503                      | ROCHESTER HILLS  | MI | \$17.39  |
| 10/29/22 | BLIZZARD ENTERTAINMENT<br>VIDEO GAME SUPPLY                        | IRVINE           |    | \$74.19  |
| 10/30/22 | HUNGRY HOWIES 00085 000000001<br>5862199471                        | ROCHESTER        | MI | \$38.53  |
| 10/31/22 | AXS.COM*MIDWEST<br>8889297849                                      | LOS ANGELES      | CA | \$41.25  |
| 11/02/22 | TWISTED OAK WINE & SPIRI 0000<br>248-759-4882                      | ROCHESTER HIL    | MI | \$24.36  |
| 11/03/22 | MARKET@WORK 2067379149 0000<br>206-737-9149                        | RENTON           | WA | \$2.32   |
| 11/03/22 | MARKET@WORK 2067379149 0000<br>206-737-9149                        | RENTON           | WA | \$2.32   |



## Amex EveryDay® Credit Card

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JUSTIN P SMITH  
Closing Date 11/07/22

Account Ending 6-09003

### Detail Continued

|          |  |           |    | Amount  |
|----------|--|-----------|----|---------|
| 11/04/22 | MARKET@WORK 2067379149 0000<br>206-737-9149          | RENTON    | WA | \$2.32  |
| 11/05/22 | LINCOLN TAP<br>GOODS/SERVICES                        | Royal Oak | MI | \$41.69 |
| 11/05/22 | O'TOOL'S 545500001211523<br>KWADLE1@COMCAST.NET      | ROYAL OAK | MI | \$22.55 |
| 11/07/22 | HUNGRY HOWIES 00085 000000001<br>5862199471          | ROCHESTER | MI | \$35.23 |
| 11/07/22 | ROYAL OAK MUSIC THEATRE 65000000326120<br>2483992980 | ROYAL OAK | MI | \$14.00 |
| 11/07/22 | ROYAL OAK MUSIC THEATRE 65000000326120<br>2483992980 | ROYAL OAK | MI | \$14.00 |
| 11/07/22 | ROYAL OAK MUSIC THEATRE 65000000326120<br>2483992980 | ROYAL OAK | MI | \$14.00 |

### Fees

|                            |  |  |  | Amount |
|----------------------------|--|--|--|--------|
| Total Fees for this Period |  |  |  | \$0.00 |

### Interest Charged

|   |                              | Amount         |
|---|------------------------------|----------------|
| 11/07/22                                      | Interest Charge on Purchases | \$62.50        |
| <b>Total Interest Charged for this Period</b> |                              | <b>\$62.50</b> |

#### 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 (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.

### 2022 Fees and Interest Totals Year-to-Date

|                        |  |  |  | Amount   |
|------------------------|--|--|--|----------|
| Total Fees in 2022     |  |  |  | \$125.13 |
| Total Interest in 2022 |  |  |  | \$780.87 |

### Interest Charge Calculation

Days in Billing Period: 31

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

|           | Transactions Dated |    | Annual<br>Percentage<br>Rate | Balance<br>Subject to<br>Interest Rate | Interest<br>Charge |
|-----------|--------------------|----|------------------------------|--|--------------------|
|           | From               | To |                              |  |                    |
| Purchases | 05/26/2021         |    | 29.99% (v)                   | \$2,452.63                             | \$62.50            |

Continued on reverse

Interest Charge Calculation Continued

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

|                   | Transactions Dated |    | Annual<br>Percentage<br>Rate | Balance<br>Subject to<br>Interest Rate | Interest<br>Charge |
|-------------------|--------------------|----|------------------------------|--|--------------------|
|                   | From               | To |                              |  |                    |
| Cash Advances     | 05/26/2021         |    | 29.99% (v)                   | \$0.00                                 | \$0.00             |
| <b>Total</b>      |                    |    |                              |  | <b>\$62.50</b>     |
| (v) Variable Rate |                    |    |                              |  |                    |

**IMPORTANT NOTICES****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. 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](http://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.







**Amex EveryDay® Credit Card**

JUSTIN P SMITH  
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## Vacasa is proud to accept American Express® Cards when you book your stay at any of our vacation homes

Vacasa is modernizing the way we vacation in and own vacation homes. We provide professional vacation home management to over 35,000 homes in some of the best vacation locations. From our 24/7 local support and professional cleaning, to smart locks for easy check-in, we deliver exceptional services wrapped in the comfort of a vacation home.

Whether you're looking for a place to make vacation memories or to get better care while earning more for your vacation home, Vacasa makes it easy.

[vacasa.com/amex](https://vacasa.com/amex)



**American Express®  
Cards Warmly  
Welcomed**

**WSJWINE.COM/SIP**

WSJwine is your trusted source for one-of-a-kind wines - delivering delicious finds from small estates to your door. Perfect for your holiday wine needs.

**1-800 PACK RAT**

Restoration, Renovation, Retail or whatever the inventory or storage need, we have a solution for you with portable storage containers.

**[www.1800packrat.com](http://www.1800packrat.com)**

**LEVIATE AIR GROUP**

Book your first charter flight through Leviate Air Group by contacting us at

**[leviateair.com](http://leviateair.com)**

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 1 of your statement or the number that is on the back of your Card.