

**Plum Card®**HCK COMMERCE LLC
BRIAN GINZBURGClosing Date 01/17/22 Next Closing Date 02/14/22
Account Ending 5-01009

p. 1/7

Customer Care: 1-800-653-1693
TTY: Use Relay 711
Website: americanexpress.com**Your Payment Options this Month Include:****Early Pay**Make any payment toward the New Balance by 01/27/22 to earn **up to \$219.24**, which is based on *eligible charges* of \$14,616.08. You must satisfy the Minimum Payment Due by the Payment Due Date.**New Balance** **\$14,616.08**
Early Pay Due Date **01/27/22****Defer Pay**

You must pay at least the Minimum Payment Due of \$1,461.60 by 02/11/22. Then you may defer your remaining balance, up to \$13,154.48, until the Payment Due Date on your next statement without incurring interest.

Minimum Payment Due **\$1,461.60**
Payment Due Date **02/11/22****Total Early Pay Discount To Date**
As of 01/17/22**\$0.00****Account Summary**Previous Balance \$0.00
Payments/Credits -\$9.69
Includes Early Pay Discount of -\$0.00New Charges +\$14,375.77
Fees +\$250.00**New Balance** **\$14,616.08**

Days in Billing Period: 29

See page 2 for important information about your account.

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

Welcome to American Express! Thank you for choosing us to service your small business needs.

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 5-01009Enter 15 digit account # on all payments.
Make check payable to American Express.BRIAN GINZBURG
HCK COMMERCE LLC
HCK COMMERCE LLC
1835 E HALLNDL BCH B
HALLANDALE BEACH FL 33009**Early Pay Option**New Balance **\$14,616.08**
Early Pay Due Date **01/27/22****Defer Pay Option**Minimum Payment Due **\$1,461.60**
Payment Due Date **02/11/22**See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

0000349992937420687 001461608000146160 13 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 to Exercise Plum Payment Options: Each month you must pay at least the Minimum Payment Due by the Payment Due Date. If you satisfy the requirement, you may exercise your Plum payment options for new charges on your statement. If your account is current, the Minimum Payment Due is 10% of the balance from new activity on the statement plus the entire amount of any outstanding deferred balance. If your account is past due, the Minimum Payment Due is the entire New Balance.

Early Pay: To earn an Early Pay Discount, you must first pay any previously deferred balance by the Early Pay Due Date. Then, any additional payment(s) that you make by the Early Pay Due Date will earn an Early Pay Discount (as long as you satisfy the Minimum Payment Due by the Payment Due Date). Payments must be made in accordance with the requirements described in the *Payments* section above. The maximum Early Pay Discount you can earn is 1.5% of total eligible charges on the statement. Your Early Pay Discount will appear as a credit on the next statement. **Eligible charges** are purchases for goods and services minus returns and other credits on the statement. Eligible charges do NOT include previously deferred amounts, past due amounts, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. **Defer Pay (Extra Days to Pay):** To take Extra Days to Pay, you must pay at least the Minimum Payment Due by the Payment Due Date. Then, you can defer the remaining balance until the Payment Due Date on the next statement without incurring interest. Any deferred balance is due by the Payment Due Date on the next statement. If the account is past due, you cannot defer

pay.

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.

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.



Plum Card®
HCK COMMERCE LLC
BRIAN GINZBURG
Closing Date 01/17/22

p. 3/7

Account Ending 5-01009



Customer Care & Billing Inquiries

International Collect
Lost or Stolen Card
Cash Advance at ATMs Inquiries
Large Print & Braille Statements

1-800-653-1693

1-623-492-3344
1-800-653-1693
1-800-CASH-NOW
1-800-653-1693

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-653-1693**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

P.O. BOX 650448
DALLAS TX 75265-
0448



For more information on your Plum payment options, refer to page 2 of your statement.

Delivery of payments made by mail may be delayed. As a reminder, you can pay your bill online and enroll in paperless delivery of your statements and account communications by visiting americanexpress.com or the American Express® App.*

* iOS and Android only. See app store listings for operating system info.

Payments and Credits

Summary

| | Total |
|-----------------------------------|----------------|
| Payments | \$0.00 |
| Credits | -\$9.69 |
| Total Payments and Credits | -\$9.69 |

Detail


| Credits | Amount |
|--|---------|
| 01/16/22 OFF THE WALL GAMEZONE POMPANO BEACH FL 954-973-3031 | -\$9.69 |

New Charges

Summary

| | Total |
|--------------------------|--------------------|
| Total New Charges | \$14,375.77 |

Detail

| | Amount |
|--|----------|
|  BRIAN GINZBURG Card Ending 5-01009 | |
| 12/21/21 ASGTG AMZ ED 650000011736074 8444274844 BROOKLYN NY | \$850.00 |
| 12/29/21 PAYPAL *CTILBURYBEA 8555288495 8555288495 NY | \$345.61 |
| 12/29/21 PAYPAL *CTILBURYBEA 8555288495 8555288495 NY | \$345.61 |
| 12/29/21 PAYPAL *CTILBURYBEA 8555288495 8555288495 NY | \$345.61 |

Continued on reverse

| |
|-------------------------|
| Detail Continued |
|-------------------------|

| | | | | Amount |
|----------|-----------------------------------|------------|----|----------|
| 12/29/21 | PAYPAL *CHARLOTTETI 8555288495 | 8555288495 | NY | \$345.61 |
| 12/29/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/29/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *GLOSSIER 8593820134 | 8593820134 | NY | \$192.62 |
| 12/31/21 | PAYPAL *GLOSSIER 8593820134 | 8593820134 | NY | \$192.62 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *CTILBURYBEA 8555288495 | 8555288495 | NY | \$345.61 |
| 12/31/21 | PAYPAL *GLOSSIER 8593820134 | 8593820134 | NY | \$192.62 |
| 12/31/21 | PAYPAL *GLOSSIER 8593820134 | 8593820134 | NY | \$192.62 |
| 01/02/22 | PAYPAL *GLOSSIER 8593820134 | 8593820134 | NY | \$192.62 |

Continued on next page



Detail Continued

| | | | | Amount |
|----------|--|---------------|----|---------------|
| 01/02/22 | PAYPAL *GLOSSIER 8593820134 | 8593820134 | NY | \$192.62 |
| 01/02/22 | PAYPAL *GLOSSIER 8593820134 | 8593820134 | NY | \$192.62 |
| 01/02/22 | PAYPAL *GLOSSIER 8593820134 | 8593820134 | NY | \$192.62 |
| 01/02/22 | PAYPAL *HANACURE 9252121098 | 9252121098 | NV | \$290.00 |
| 01/02/22 | PAYPAL *HANACURE 9252121098 | 9252121098 | NV | \$290.00 |
| 01/02/22 | PAYPAL *HANACURE 9252121098 | 9252121098 | NV | \$290.00 |
| 01/02/22 | PAYPAL *HANACURE 9252121098 | 9252121098 | NV | \$290.00 |
| 01/02/22 | PAYPAL *HANACURE 9252121098 | 9252121098 | NV | \$290.00 |
| 01/03/22 | ISURE INSURANCE & FINANC 954-749-4444 | SUNRISE | FL | \$96.85 |
| 01/03/22 | NIC*- FL DL R03 850-617-2000 | LAUDERHILL | FL | \$48.00 |
| 01/04/22 | PAYPAL *GLOSSIER 8593820134 | 8593820134 | NY | \$192.62 |
| 01/04/22 | PAYPAL *GLOSSIER 8593820134 | 8593820134 | NY | \$192.62 |
| 01/04/22 | PAYPAL *SYNAGOGUEIN 4029357733 | 4029357733 | FL | \$180.00 |
| 01/04/22 | PAYPAL *GLOSSIER 8593820134 | 8593820134 | NY | \$192.62 |
| 01/04/22 | PAYPAL *GLOSSIER 8593820134 | 8593820134 | NY | \$192.62 |
| 01/08/22 | WAWA FUEL/CONVENIENCE 7549005080 | LAUDERHILL | FL | \$17.11 |
| 01/10/22 | TINT BOSS 954-689-7577 | DAVIE | FL | \$187.30 |
| 01/16/22 | OFF THE WALL GAMEZONE 0000 954-973-3031 | POMPANO BEACH | FL | \$7.38 |
| 01/16/22 | OFF THE WALL GAMEZONE 0000 954-973-3031 | POMPANO BEACH | FL | \$27.53 |
| 01/16/22 | OFF THE WALL GAMEZONE 0000 954-973-3031 | POMPANO BEACH | FL | \$16.00 |
| 01/16/22 | BAGEL FACTORY- 0000 646-208-9859 | BOCA RATON | FL | \$16.21 |
| 01/16/22 | BAGEL FACTORY- 0000 646-208-9859 | BOCA RATON | FL | \$4.28 |
| 01/16/22 | WAWA FUEL/CONVENIENCE 7549005080 | LAUDERHILL | FL | \$8.30 |
| 01/16/22 | WAWA FUEL/CONVENIENCE 7549005080 | LAUDERHILL | FL | \$17.11 |
| 01/17/22 | 26 SUSHI & TAPAS 305-570-2626 | SURFSIDE | FL | \$152.40 |

Fees

| | | Amount |
|-----------------------------------|-----------------------|-----------------|
| 01/17/22 | ANNUAL MEMBERSHIP FEE | \$250.00 |
| Total Fees for this Period | | \$250.00 |

2022 Fees and Interest Totals Year-to-Date

| | | Amount |
|------------------------|--|----------|
| Total Fees in 2022 | | \$250.00 |
| Total Interest in 2022 | | \$0.00 |
| | | |



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 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.

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.

Your Cardmember Agreement

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