

**Business Platinum Card**AFRO MEDIA GROUP
AIRENDE OJEOMOGHAClosing Date 03/11/22 Next Closing Date 04/11/22
Account Ending 6-81003

p. 1/11

Customer Care: 1-800-492-8468
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$27,099.42**

Minimum Payment Due **\$800.00**

Payment Due Date **04/06/22**

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 04/06/22, 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 29.24%.

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	30 years	\$75,853
\$1,040	3 years	\$37,451 (Savings = \$38,402)

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 for any changes to your Account terms and any other communications on **pages 7 - 11**.
- For information on your Pay Over Time feature and limit, see **page 6**

Continued on page 3

Membership Rewards® Points

Available and Pending as of 01/31/22

232,429

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

Account Summary**Pay In Full Portion**

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

Pay Over Time Portion

Previous Balance	\$23,815.81
Payments/Credits	-\$750.00
New Charges	+\$3,566.97
Fees	+\$0.00
Interest Charged	+\$466.64
New Balance =	\$27,099.42
Minimum Due	\$800.00

Account Total

Previous Balance	\$23,815.81
Payments/Credits	-\$750.00
New Charges	+\$3,566.97
Fees	+\$0.00
Interest Charged	+\$466.64

New Balance **\$27,099.42**
Minimum Payment Due **\$800.00**

Pay Over Time Limit \$30,000.00
Available Pay Over Time Limit \$2,900.58
Days in Billing Period: 30

↓ 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 6-81003

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

AIRENDE OJEOMOGHA
AFRO MEDIA GROUP
AFRO MEDIA GROUP
4057 ALADDIN DRIVE
PLANO TX 75093

Payment Due Date
04/06/22

New Balance
\$27,099.42

Minimum Payment Due
\$800.00

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

\$ _____
Amount Enclosed



0000349992911142360 002709942000080000 08 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.

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.



Business Platinum Card
AFRO MEDIA GROUP
AIRENDE OJEOMOGHA
Closing Date 03/11/22

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Account Ending 6-81003



Customer Care & Billing Inquiries
International Collect
Express Cash
Large Print & Braille Statements

1-800-492-8468
1-623-492-7719
1-800-CASH-NOW
1-800-492-8468

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-492-8468**



Website: americanexpress.com

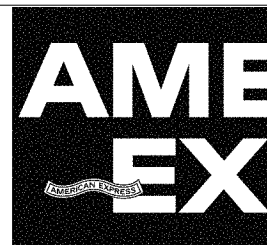
**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-
0448

Put More Time to Business and Less Time to Bills

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit www.AmericanExpress.com/enrollIAM to enroll an Account Manager now.



Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$750.00	-\$750.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$0.00	-\$750.00	-\$750.00

Detail

*Indicates posting date

Payments	Amount
03/06/22* AIRENDE OJEOMOGHA MOBILE PAYMENT - THANK YOU	-\$750.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
AIRENDE OJEOMOGHA 6-81003	\$0.00	\$766.74	\$766.74
ADIA DIGHTMAN 6-81029	\$0.00	\$9.29	\$9.29
GABRIELA LOPEZ 6-81037	\$0.00	\$2,790.94	\$2,790.94
Total New Charges	\$0.00	\$3,566.97	\$3,566.97

Detail

♦ - denotes Pay Over Time activity



AIRENDE OJEOMOGHA
Card Ending 6-81003

		Foreign Spend	Amount
02/14/22	TWITTER ONLINE ADS ADVERTISING SERVICE	SAN FRANCISCO	\$2.55 ♦
02/15/22	UBER TRIP 8005928996	SAN FRANCISCO CA	\$7.32 ♦
02/16/22	UBER TRIP 8005928996	SAN FRANCISCO CA	\$3.76 ♦
02/16/22	WEBFLOW.COM 4159640555	SAN FRANCISCO CA	\$44.77 ♦

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Foreign Spend	Amount
02/17/22	UBER TRIP 8005928996	SAN FRANCISCO	CA		\$4.11 ◆
02/18/22	GoDaddy GODADDY.COM .CO Domain Name Registration - 1 Year (r .APP Tier 1 Domain Name Registration - 1 .US Domain Name Registration - 1 Year (r Full Domain Protection	Tempe	AZ	41.33 Pounds Sterling	\$56.40 ◆
02/19/22	UBER TRIP RWPLDHB4 22202	SAN FRANCISCO	CA		\$60.85 ◆
02/19/22	GoDaddy GODADDY.COM Email Essentials From GoDaddy - Renewal	Tempe	AZ	5.32 Pounds Sterling	\$7.26 ◆
02/25/22	UBER TRIP 4PU3MYB2 90045	SAN FRANCISCO	CA		\$23.43 ◆
02/25/22	UBER TRIP 2BECBX7N 90302	SAN FRANCISCO	CA		\$51.71 ◆
02/25/22	TWITTER ONLINE ADS ADVERTISING SERVICE	SAN FRANCISCO			\$28.40 ◆
02/26/22	CHEVRON 0203219/CHEVRON SERVICE STN	CULVER CITY	CA		\$22.72 ◆
02/26/22	UBER TRIP R2F3NGOS 90048	SAN FRANCISCO	CA		\$36.97 ◆
02/26/22	UBER TRIP 3PXG6FF7 90028	SAN FRANCISCO	CA		\$33.53 ◆
02/27/22	UBER TRIP 6KA74WTO 90028	SAN FRANCISCO	CA		\$24.04 ◆
02/28/22	WWW.TWITTER.COM +14156978699	SAN FRANCISCO	CA		\$3.23 ◆
02/28/22	SLACK T02UZA81J1Z +14155799153	SAN FRANCISCO	CA		\$34.11 ◆
02/28/22	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA		\$21.32 ◆
03/02/22	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA		\$223.86 ◆
03/02/22	TWITTER ONLINE ADS ADVERTISING SERVICE	SAN FRANCISCO			\$50.00 ◆
03/09/22	UBER TRIP 7E5I3VMT 11369	SAN FRANCISCO	CA		\$14.35 ◆
03/09/22	UBER TRIP ZCIYT36V 11371	SAN FRANCISCO	CA		\$12.05 ◆

**ADIA DIGHTMAN**

Card Ending 6-81029 Monthly Spending Limit: \$2,000

				Foreign Spend	Amount
02/09/22	UBER TRIP 2AMD67ON 00979	SAN FRANCISCO	CA		\$9.29 ◆

**GABRIELA LOPEZ**

Card Ending 6-81037 Monthly Spending Limit: \$5,000

				Foreign Spend	Amount
02/10/22	SLACK T01AGAYBN11 +14155799153	SAN FRANCISCO	CA		\$35.61 ◆
02/19/22	ADOBE ACROPRO SUBS Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA		\$14.99 ◆
02/24/22	BT*BKG*BOOKING.COM HOTEL 8888503958	NEW YORK	NY		\$202.62 ◆

Continued on next page



Business Platinum Card
AFRO MEDIA GROUP
AIRENDE OJEOMOGHA
Closing Date 03/11/22

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Account Ending 6-81003

Detail Continued

◆ - denotes Pay Over Time activity

			Foreign Spend	Amount
02/25/22	DELTA AIR LINES DELTA AIR LINES From: SAN FRANCISCO INTL To: LOS ANGELES INTERN SAN FRANCISCO INTL Ticket Number: 00623013090291 Passenger Name: LOPEZ/GABRIELA VILLA Document Type: PASSENGER TICKET	ATLANTA		\$383.20 ◆
02/25/22	FACEBK*VLTHTCPSN2 ADVERTISING SERVICE	MENLO PARK		\$10.00 ◆
02/25/22	FACEBK*UAUWTCPSN2 ADVERTISING SERVICE	MENLO PARK		\$10.00 ◆
02/25/22	PP*AN 877-569-1136	EMERYVILLE	CA	\$1,073.90 ◆
02/26/22	FACEBK*9XRYPCXRN2 ADVERTISING SERVICE	MENLO PARK		\$15.00 ◆
02/26/22	FACEBK*DWHTZCXS2 ADVERTISING SERVICE	MENLO PARK		\$10.00 ◆
02/26/22	60776-SFO PREPAID PARKING 6508217909	SAN FRANCISCO	CA	\$36.00 ◆
02/28/22	BENCH ACCOUNTING, INC. +18887601940	DOVER	DE	\$169.00 ◆
02/28/22	HILTON HOTELS AIRPORT HILTON HOTELS A Arrival Date 02/25/22 Departure Date 02/26/22 00000000 LODGING	LOS ANGELES	CA	\$218.65 ◆
02/28/22	HILTON HOTELS AIRPORT HILTON HOTELS A Arrival Date 02/25/22 Departure Date 02/26/22 00000000 LODGING	LOS ANGELES	CA	\$218.65 ◆
03/01/22	CANVA* I03346-44184881 8778877815	CAMDEN	DE	\$12.95 ◆
03/02/22	TAXFYLE.COM 8888034458	MIAMI	FL	\$254.99 ◆
03/02/22	GOOGLE*GSUITE YEP.TECH GOOGLE INC COMPUTER NETWORK/INFO	CC GOOGLE.COM		\$24.00 ◆
03/03/22	GOOGLE *GSUITE_OAKLAND ADVERTISING	CC@GOOGLE.COM	CA	\$60.00 ◆
03/05/22	FACEBK*NY7N2CP8Y2 ADVERTISING SERVICE	MENLO PARK		\$8.38 ◆
03/08/22	LATER.COM INSTAGRAM +18444552837	VANCOUVER	CA	\$25.00 ◆
03/10/22	SLACK T01AGAYBN11 +14155799153	SAN FRANCISCO	CA	\$8.00 ◆

Fees

	Amount
Total Fees for this Period	\$0.00

Continued on reverse

Interest Charged

		Amount
03/11/22	Interest Charge on Pay Over Time Purchases	\$466.64
Total Interest Charged for this Period		\$466.64

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.

2022 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2022		\$0.00
Total Interest in 2022		\$1,068.87

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	22.24% (v)	\$25,541.08	\$466.64
Total			\$466.64
(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

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$30,000.00. 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 by the Payment Due Date.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$2,900.58 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. 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

The 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 will be placed in 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 Change to Your Cardmember Agreement

We are making a change to your American Express Cardmember 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. The detailed change to your Agreement can be found after the below summary chart.

Summary of Change, Effective June 1, 2022

Annual Membership	Beginning at the additional Card renewal that occurs on or after June 1, 2022 , we are increasing the Annual Membership Fee for each additional Business Platinum Card® to \$350. Any new additional Business Platinum Card added to your account on or after June 1, 2022 , will also be \$350.
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ID 13300

If you are enrolled in a payment program or are eligible for relief under the Servicemembers Civil Relief Act (SCRA), please be advised that you will continue to receive relief under the act as long as you continue to be eligible, or under the payment program as long as you comply with the terms and conditions sent at the time you were enrolled.

Detail of Change to Your Cardmember Agreement

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with this change are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective June 1, 2022, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting *Annual Membership* row and replacing it with the following:

Annual Membership	This fee is on the <i>Rates and Fees Table</i> on page 1 of Part 1. We will charge \$350 for each additional Business Platinum Card, \$200 for each additional Executive Business Card, and \$45 for each additional Business Gold Rewards Card.
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CMLENGDPRUS0207

IMPORTANT NOTICES continued



IMPORTANT NOTICES continued

Notice of Important Change to your Cardmember Agreement

We are making a change to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change to your Cardmember Agreement can be found after the below summary chart.

In the case of a transfer to a new Card product with the same Account number, the changes below will remain in effect.

Summary of Change, Effective for billing periods ending on or after May 1, 2022	
About your Minimum Payment Due	<p>We are modifying how we calculate your Minimum Payment Due. As a result, if you have a Pay Over Time balance, your Minimum Payment Due may be higher. This change will be reflected as of your billing period ending on or after May 1, 2022.</p> <p>If you are enrolled in a payment program or are eligible for relief under the Servicemembers Civil Relief Act (SCRA) please be advised that this change will not apply to your account at this time and you will continue to receive relief under the applicable act as long as you continue to be eligible, or under the payment program as long as you comply with the terms and conditions sent at the time you were enrolled. We will send you a notice if your Minimum Payment Due Calculation changes.</p>

ID 13301

See the following page(s) for the Detail of Change to your Cardmember Agreement

CMLENGDPRUS0208

IMPORTANT NOTICES continued

Detail of Change to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Agreement") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

About Your Minimum Payment Due

Effective for billing periods ending on or after May 1, 2022, the *How we calculate Your Minimum Payment Due* sub-section included in Part 2 of the Cardmember Agreement will be deleted in its entirety and replaced with:

<p>How we calculate Your Minimum Payment Due</p>	<p>The Minimum Payment Due is the Pay in Full New Balance plus any Pay Over Time Minimum Due. To calculate the Pay Over Time Minimum Due for each statement, we take the higher of (1) or (2) below, then we round that number to the nearest dollar and add any Pay Over Time amount past due:</p> <p>(1) \$35, or</p> <p>(2) The amount calculated using the following steps:</p> <ol style="list-style-type: none"> I. Subtract the interest charged on the statement from the Pay Over Time New Balance. This gives you a Modified Pay Over Time Balance. II. Add the following together: <ul style="list-style-type: none"> • 1% of the portion of the Modified Pay Over Time Balance less than or equal to \$25,000 <u>and</u> • 5% of the portion of the Modified Pay Over Time Balance greater than \$25,000 and less than or equal to \$75,000 <u>and</u> • 10% of the portion of the Modified Pay Over Time Balance greater than \$75,000 and less than or equal to \$100,000 <u>and</u> • 35% of the portion of the Modified Pay Over Time Balance greater than \$100,000 III. Divide the sum from step II by the Modified Pay Over Time Balance and round to four decimals (e.g., 0.1234) IV. Multiply the result from step III and the Modified Pay Over Time Balance. V. Add the interest charged on the statement to the result from step IV. <p>Your Pay Over Time Minimum Payment Due will not exceed your Pay Over Time New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.</p> <div data-bbox="954 625 1469 1528" style="border: 1px solid black; padding: 10px;"> <p>EXAMPLE: Assume that you have a Pay Over Time New Balance of \$125,000, interest of \$749.59, no amounts past due and a \$1,000 Pay In Full New Balance. Your Minimum Payment Due will be:</p> <p>(1) \$35, or</p> <p>(2) Calculate the following:</p> <p>I. $\\$125,000 - \\$749.59 = \\$124,250.41$</p> <p>II. Add the following together:</p> <ul style="list-style-type: none"> • 1% multiplied by \$25,000 = \$250.00 • 5% multiplied by $(\\$75,000 - \\$25,000) = \\$2,500.00$ • 10% multiplied by $(\\$100,000 - \\$75,000) = \\$2,500.00$ • 35% multiplied by $(\\$124,250.41 - \\$100,000) = \\$8,487.64$ • $\\$250 + \\$2,500 + \\$2,500 + \\$8,487.64 = \\$13,737.64$ <p>III. $\\$13,737.64$ divided by $\\$124,250.41 = 0.11056417$</p> <p>Round to four decimals = 0.1106</p> <p>IV. 0.1106 multiplied by $\\$124,250.41 = \\$13,742.10$</p> <p>V. $\\$749.59 + \\$13,472.10 = \\$14,491.69$</p> <p>The higher of (1) or (2) is \$14,491.69, which rounds to \$14,492.00. The Pay Over Time Minimum Payment Due of \$14,492.00 plus the Pay in Full New Balance of \$1,000 together make up the Minimum Payment Due of \$15,492.00.</p> </div>
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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.

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.

Departures

Your Business Platinum Card® membership gives you access to the exclusive Departures™ world, which includes original stories told from unexpected perspectives, found only on Departures.com.