

Account Ending 1-51000

New Balance \$14,191.55 Minimum Payment Due \$4,571.73

Payment Due Date 06/02/19<sup>‡</sup>

<sup>‡</sup>Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 06/02/19, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.49%.

**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 balance. For example:

If you make no additional charges and each month you pay	You will pay off the Pay Over Time balance shown on this statement in about	And for the Pay Over Time balance you will pay an estimated total of	
Only the Minimum Payment Due	21 years	\$22,977	

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

See page 2 for important information about your account.

For information on your Pay Over Time feature and limit, see page 8

#### AMERICAN EXPRESS® PERSONAL LOANS

Did you know American Express® offers Personal Loans?

Pre-approved Card Members can apply for a loan of up to \$40,000 with fixed monthly payments and APRs ranging from 6.98% - 19.98%. Terms apply.

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## **Membership Rewards® Points**

Available and Pending as of 03/31/19

3,968

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

## **Account Summary**

# Pay In Full Previous Balance \$5,266.19 Payments/Credits -\$5,266.19 New Charges +\$4,296.73 Fees +\$30.00 New Balance =

# Previous Balance \$9

Previous Balance	\$9,916.87
Payments/Credits	-\$439.98
New Pay Over Time Charges	+\$240.48
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$147.45
New Balance =	\$9,864.82
Minimum Due	\$245.00

Account Total	
Previous Balance	\$15,183.06
Payments/Credits	-\$5,706.17
New Charges	+\$4,537.21
New Cash Advances	+\$0.00
Fees	+\$30.00
Interest Charged	+\$147.45
New Balance	\$14,191.55
Minimum Payment Due	\$4,571.73

Days in Billing Period: 31

## **Customer Care**



See Page 2 for additional information.

 $\downarrow$  Please fold on the perforation below, detach and return with your payment  $\downarrow$ 







## **Account Ending 1-51000**

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

Payment Due Date 06/02/19

New Balance \$14,191.55

Minimum Payment Due \$4,571.73

Check here if your address or phone number has changed.
Note changes on reverse side.

Amount Enclosed

**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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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. If you have a Pay Over Time balance, you may pay more than the Minimum Payment Due, up to your New Balance, at any time.

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 and/or Cash Advance balances on your Account. Call the Customer Care number listed below 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:** If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Pay Over Time Travel and Pay Over Time Direct) if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances 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 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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Lost or Stolen Card Cash Advance at ATMs Inquiries 1-800-528-4800 1-336-393-1111

1-800-528-4800 1-800-992-3404 1-800-CASH-NOW **Hearing Impaired TTY:** 1-800-221-9950 **FAX:** 1-623-707-4442

In NY: 1-800-522-1897

Customer Care
& Billing Inquiries
P.O. BOX 981535
EL PASO, TX

Website: americanexpress.com

Customer Care

79998-1535

Payments
P.O. BOX 1270
NEWARK NJ 07101-

1270

#### Change of Address

If correct on front, do not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	
Cir. Cr.	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

## Pay Your Bill with AutoPay

- Avoid late fees
- · Save time

Deduct your payment from your bank account automatically each month

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.



Account Ending 1-51000

# **Payments and Credits**

# Summary

	Pay Over Time and/or Pay In Full Cash Advance ♦ Tota		
Payments	-\$5,238.42	-\$231.91	-\$5,470.33
Credits			
S K SINGH 1-51000	-\$27.77	-\$208.07	-\$235.84
Total Payments and Credits	-\$5,266.19	-\$439.98	-\$5,706.17

> For more information, visit american express.com/payover time info

Payments		Amount	
05/01/19*	S K SINGH	ONLINE PAYMENT - THANK YOU	-\$5,470.33
Credits			Amount
04/10/19*	S K SINGH	AMAZON SHOP WITH POINTS CREDIT	-\$26.93
04/11/19*	S K SINGH	AMAZON SHOP WITH POINTS CREDIT	-\$0.84
04/30/19	S K SINGH	AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$208.07 ♦

# **New Charges**

# **Summary**

	Pay In Full	Pay Over Time and/or Cash Advance ♦	Total
S K SINGH 1-51000	\$4,097.43	\$240.48	\$4,337.91
NIVEDITA SINGH 1-51018	\$106.40	\$0.00	\$106.40
PRAGYA SINGH 1-51026	\$60.59	\$0.00	\$60.59
PRITI SINGH 1-51034	\$32.31	\$0.00	\$32.31
Total New Charges	\$4,296.73	\$240.48	\$4,537.21

 $\label{prop:continuous} For more information, visit \\ \textbf{american express.com/payover time info}$ 



**S K SINGH** 

Card Ending 1-51000

				Amount
04/07/19	APNA BAZAR CASH & CARRY B 899000003198 YATINM61@YAHOO.COM	BENSALEM	PA	\$65.03
04/08/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$12.99
04/08/19	ROSS DRESS FOR LESS 999-999-9999	LEVITTOWN	PA	\$145.96
04/08/19	WAL-MART 2068 2068 DISCOUNT STORE	FAIRLESS HLS	PA	\$25.85
04/08/19	AMAZON.COM*MW2DB49V2 MERCHANDISE	AMZN.COM/BILL	WA	\$7.97
04/09/19	AMAZON.COM*MW8MA9UN2 MERCHANDISE	AMZN.COM/BILL	WA	\$7.36
04/09/19	SUBWAY 215-9433930	LEVITTOWN	PA	\$6.76

Detail Continued			♦ - denotes Pay Over Time	e and/or Cash Advance activity
				Amount
04/09/19	AMAZON.COM DIRECT MKTG MISC	SEATTLE	WA	\$26.93
04/09/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$12.99
04/09/19	VERISIGN PAYMENTS*VERISIGN PAYMENTS VE MOUNTAIN VIEW	MOUNTAIN VIEW	CA	\$31.75
04/10/19	AMAZON MKTPLACE PMTS DIRECT MKTG MISC	SEATTLE	WA	\$0.84
04/10/19	AMAZON.COM*MW6UO4RE2 MERCHANDISE	AMZN.COM/BILL	WA	\$7.36
04/10/19	AMZN MKTP US*MW3QF2RG2 BOOK STORES	AMZN.COM/BILL	WA	\$48.14
04/10/19	PICERNO'S LANGHORNE 09447699 PICERNO'S LANGHORNE	LANGHORNE	PA	\$30.21
04/10/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$25.98
04/11/19	CHIPOTLE ONLINE 1751 80202	3035954000	СО	\$8.10
	FAST FOOD RESTAURANT			
04/11/19	AMZN MKTP US*MZ3TP6CO2 BOOK STORES	AMZN.COM/BILL	WA	\$13.28
04/11/19	AMZN MKTP US*MZ3QK3FQ2 BOOK STORES	AMZN.COM/BILL	WA	\$1.37
04/11/19	AMZN MKTP US*MZ0ZU44A2 BOOK STORES	AMZN.COM/BILL	WA	\$21.00
04/12/19	AMAZON.COM*MZ6WS3NY1 MERCHANDISE	AMZN.COM/BILL	WA	\$9.06
04/13/19	GEICO AUTO INSURANCE	(800)841-3000	DC	\$87.03
04/13/19	CHIPOTLE ONLINE 1514 80202 FAST FOOD RESTAURANT	3035954000	СО	\$10.29
04/13/19	LINKEDIN-458*2722434 SUBSCRIPTION	LNKD.IN/BILL	CA	\$31.79
04/13/19	AMAZON.COM*MZ4HZ1OI2 MERCHANDISE	AMZN.COM/BILL	WA	\$7.36
04/14/19	OLIVE GARDEN ITALIAN RESTAURANT 215-943-2112	LANGHORNE	PA	\$40.03
04/14/19	EXXONMOBIL 4823 610-695-8960	WEST CHESTER	PA	\$23.54
04/14/19	AMAZON.COM*MZ5NY3T51 MERCHANDISE	AMZN.COM/BILL	WA	\$6.03
04/15/19	AMZN MKTP US*MZ0JI7F82 BOOK STORES	AMZN.COM/BILL	WA	\$8.46
04/15/19	KINDLE UNLTD*MZ8PG7ZN0 DIGITAL	866-321-8851	WA	\$10.59
04/15/19	PATEL BROTHERS 7322050187	BENSALEM	PA	\$82.84
04/15/19	AMZN MKTP US*MZ3LK9Z42 BOOK STORES	AMZN.COM/BILL	WA	\$15.00
04/16/19	AMZN MKTP US*MZ1J473I0	AMZN.COM/BILL	WA	\$42.39
04/17/19	BOOK STORES  UDEMY: ONLINE COURSES	SAN FRANCISCO	CA	\$11.99
04/17/19	+18888385432 UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$11.99



Account Ending 1-51000

Detail (	Continued		♦ - denotes Pay Over Time	e and/or Cash Advance activity
				Amount
04/18/19	COURSRA3ZJ737JZJRMYCM 650-265-7649	MOUNTAIN VI	CA	\$49.00
04/19/19	CHIPOTLE ONLINE 1514 80202 FAST FOOD RESTAURANT	3035954000	CO	\$15.90
)4/19/19	MCDONALD'S F2159 000000000360570 6106927342	WEST CHESTER	PA	\$3.70
04/20/19	OLIVE GARDEN ITALIAN RESTAURANT 215-943-2112	LANGHORNE	PA	\$40.03
04/20/19	WAL-MART 2068 2068 DISCOUNT STORE	FAIRLESS HLS	PA	\$31.07
04/20/19	PATEL BROTHERS 7322050187	BENSALEM	PA	\$14.44
)4/21/19	AMZN MKTP US*MZ40N85B1 BOOK STORES	AMZN.COM/BILL	WA	\$13.55
)4/21/19	PEPBOYS STORE 34 AUTO PARTS/ACCESSORY	FAIRLESS HILLS	PA	\$39.73
)4/21/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$11.99
)4/21/19	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$85.00
)4/21/19	PICERNO'S LANGHORNE 09447699 PICERNO'S LANGHORNE	LANGHORNE	PA	\$29.90
14/22/19	AMZN MKTP US*MZ3M37MJ0 BOOK STORES	AMZN.COM/BILL	WA	\$13.50
)4/23/19	AMZN MKTP US*MZ9ZG1G62 BOOK STORES	AMZN.COM/BILL	WA	\$14.40
)4/24/19	CHIPOTLE ONLINE 1514 80202 FAST FOOD RESTAURANT	3035954000	CO	\$15.90
)4/24/19	TARGET OXFORD VALLEY 1135 GROCERY STORE	LANGHORNE	PA	\$117.94
)4/24/19	AMAZON.COM*MZ2LO0XU2 MERCHANDISE	AMZN.COM/BILL	WA	\$208.07
)4/25/19	AMZN MKTP US*MZ9JK7DV1 BOOK STORES	AMZN.COM/BILL	WA	\$10.79
)4/25/19	COMCAST CABLE SVCS	800-COMCAST	NJ	\$131.82
)4/26/19	CHIPOTLE ONLINE 1514 80202 FAST FOOD RESTAURANT	3035954000	CO	\$15.90
04/26/19	COURSRA27Z49189ZAVEVI 650-265-7649	MOUNTAIN VI	CA	\$39.00
)4/26/19	AMAZON.COM*MZ8QY9M22 MERCHANDISE	AMZN.COM/BILL	WA	\$15.87
4/26/19	AMZN MKTP US*MZ02R8M12 BOOK STORES	AMZN.COM/BILL	WA	\$26.49
4/26/19	PICERNO'S LANGHORNE 09447699 PICERNO'S LANGHORNE	LANGHORNE	PA	\$22.21
4/26/19	AMZN MKTP US*MZ5818BZ2 BOOK STORES	AMZN.COM/BILL	WA	\$20.99
14/27/19	AMZN DIGITAL*MZ3428QV0 DIGITAL	888-802-3080	WA	\$20.66
)4/29/19	COURSRA1BGLDIYB34QXWK 650-265-7649	MOUNTAIN VI	CA	\$39.00

Detail Continued			♦ - denotes Pay Over Time and/or Cash Advance acti	
***************************************				Amount
04/30/19	AMZN MKTP US*MZ5MI2IW1 BOOK STORES	AMZN.COM/BILL	WA	\$19.97
04/30/19	CHIPOTLE ONLINE 1514 80202 FAST FOOD RESTAURANT	3035954000	СО	\$15.90
04/30/19	PAYPAL *MYFICO COM 8003194433	8003194433	CA	\$31.75
05/01/19	AMZN MKTP US*MZ7J52KG0 BOOK STORES	AMZN.COM/BILL	WA	\$16.99
05/01/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$11.99
05/01/19	BJ's Club Membership 8002572582	(800)257-2582	MA	\$55.00
05/01/19	AT&T RECURR BILL PAYMENT 800-331-0500	DALLAS	TX	\$240.48 ♦
05/01/19	AMZN MKTP US*MZ89289R0 BOOK STORES	AMZN.COM/BILL	WA	\$19.97
05/02/19	AMZN MKTP US*MZ32669H0 BOOK STORES	AMZN.COM/BILL	WA	\$11.65
05/02/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$11.99
05/02/19	AMAZON.COM*MZ04X1WK1 MERCHANDISE	AMZN.COM/BILL	WA	\$13.50
05/02/19	PYL*NORTHBROOK APARTMENTS 866-729-5327	BROOKLYN	NY	\$1,474.00
05/03/19	Amazon Web Services WEB SERVICES	AWS.Amazon.com	WA	\$20.61
05/03/19	UNITED HEALTH ONE INSURANCE SR	INDIANAPOLIS	IN	\$171.40
05/03/19	PICERNO'S LANGHORNE 09447699 PICERNO'S LANGHORNE	LANGHORNE	PA	\$27.55
05/04/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$28.99
05/04/19	PAYPAL *SAFARIBOOKS 7078274100	7078274100	MA	\$39.00
05/05/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$17.99
05/06/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$17.99
05/06/19	CHIPOTLE ONLINE 1514 80202 FAST FOOD RESTAURANT	3035954000	СО	\$15.90
05/06/19	PATEL BROTHERS 7322050187	BENSALEM	PA	\$66.22
05/06/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$12.99
05/06/19	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$14.99
05/06/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$17.99
05/07/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$17.99



Account Ending 1-51000

Detail Continued			♦ - denotes Pay Over Tim	e and/or Cash Advance activity	
					Amount
•	NIVE	DITA SINGH			
	Card	Ending 1-51018			
					Amount
04/11/1	19	WALGREENS	LEVITTOWN	PA	\$10.77
		8002892273			
04/12/1	19	WALGREENS	LEVITTOWN	PA	\$31.04
		NONE 19054			
04/10/1	10	PHARMACIES WALGREENS	LEVITTOWN	PA	¢17.20
04/19/1	19	NONE 19054	LEVITIOWN	PA	\$17.28
		PHARMACIES			
04/26/1	19	WALGREENS	LEVITTOWN	PA	\$17.84
		8002892273			*****
04/26/1	19	WALGREENS	LEVITTOWN	PA	\$6.78
		8002892273			
05/03/1	19	WALGREENS	LEVITTOWN	PA	\$22.69
		8002892273			
	PRAG	GYA SINGH			
	Card	Ending 1-51026			
					Amount
04/08/1	10	NJT MOBILE 3001 04030010003	NEWARK	NJ	\$12.50
0-1/ 00/	1)	973-2755555			¥12.50
04/12/1	19	NJT MOBILE 3001 04030010003	NEWARK	NJ	\$12.50
0 .,,		973-2755555			Ţ.2.50
04/14/1	19	NJT MOBILE 3001 04030010003	NEWARK	NJ	\$12.50
		973-2755555			
04/22/1	19	NJT MOBILE 3001 04030010003	NEWARK	NJ	\$12.50
		973-2755555			
04/24/1	19	SPOTIFY USA	NEW YORK		\$10.59
		DIRECT MKTG MISC			
	PRIT	I SINGH			
	Card	Ending 1-51034 Monthly Spending Limit: \$500			
					Amount
04/08/1	19	WEST CHESTER UNIVERS 039300982330846	WEST CHESTER	PA	\$5.61
		NSTOLTZFUS@WCUPA.EDU			
04/11/1	19	SABATINOS GRILLE	Downingtown	PA	\$5.00
		squareup.com/receipts			
04/12/1	19	FENNS COFFEE CART 0000	WEST CHESTER	PA	\$5.85
		610-436-8104			
04/18/1	19	SABATINOS GRILLE	Downingtown	PA	\$5.00
		squareup.com/receipts			
04/24/1	19	SABATINOS GRILLE	Downingtown	PA	\$5.00
		squareup.com/receipts			
05/03/1	19	FENNS COFFEE CART 0000	WEST CHESTER	PA	\$5.85
		610-436-8104			

## **Fees**

			Amount
05/08/19	NIVEDITA SINGH	ANNUAL MEMBERSHIP FEE	\$30.00
Total Fees for this Period			\$30.00

# **Interest Charged**

		Amount
05/08/19	Interest Charge on Pay Over Time Purchases	\$147.45
Total Interest Charged for this Period		\$147.45

## **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.

2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$68.00
Total Interest in 2019	\$714.08

# **Interest Charge Calculation**

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

	Transacti	<b>Transactions Dated</b>		Balance Subject to	Interest Charge
	From	То	Percentage Rate	Interest Rate	
Pay Over Time Direct	01/19/2018		17.49% (v)	\$7,308.66	\$108.53
Pay Over Time Direct	02/28/2015	07/05/2016	17.49% (v)	\$1,349.86	\$20.04
Pay Over Time Travel	01/19/2018		17.49% (v)	\$1,271.61	\$18.88
Pay Over Time Select	01/19/2018		17.49% (v)	\$0.00	\$0.00
Cash Advances	05/01/2019		27.49% (v)	\$0.00	\$0.00
Total					\$147.45
(v) Variable Rate					

## Information on Pay Over Time

There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.



p. 9/10



S K SINGH Closing Date 05/08/19

Account Ending 1-51000

## Information on Pay Over Time continued

#### Your Pay Over Time Limit is \$9,800.00

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 and/or Cash Advance balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

# You are currently enrolled in Pay Over Time Select

You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay the Account Total New Balance, pay the minimum due, or pay amount in between, with interest.

## You are currently enrolled in Pay Over Time Travel

All of your eligible travel-related charges such as airline tickets, hotel stays, car rentals, cruises and more are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay the Account Total New Balance, pay the minimum due, or pay any amount in between, with interest.

## You are currently enrolled in Pay Over Time Direct

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay the Account Total New Balance, pay the minimum due, or pay any amount in between, with interest.