



# American Express® Gold Card

SPENCER C LUKEHART  
Closing Date 08/25/24  
Account Ending 0-51000

p. 1/14

**Customer Care:** 1-800-327-2177  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

<b>New Balance</b>	<b>\$3,248.22</b>
<b>Minimum Payment Due</b>	<b>\$171.55</b>
<b>Payment Due Date</b>	<b>09/19/24</b>

**Membership Rewards® Points**  
Available and Pending as of 07/31/24  
**12,838**  
For more details about Rewards, please  
visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

## Account Summary

**Pay In Full**

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$29.00
New Balance	= \$29.00

**Pay Over Time and/or Cash Advance**

Previous Balance	\$2,315.40
Payments/Credits	-\$2,315.40
New Pay Over Time Charges	+\$3,107.74
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$111.48
New Balance	= \$3,219.22
Minimum Due	\$142.55

**Account Total**

<b>Previous Balance</b>	<b>\$2,315.40</b>
Payments/Credits	-\$2,315.40
New Charges	+\$3,107.74
New Cash Advances	+\$0.00
Fees	+\$29.00
Interest Charged	+\$111.48
<b>New Balance</b>	<b>\$3,248.22</b>
<b>Minimum Payment Due</b>	<b>\$171.55</b>

<b>Pay Over Time Limit</b>	\$15,000.00
<b>Available Pay Over Time Limit</b>	\$11,780.78

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/19/24, you may have to pay a late fee of up to \$40.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you have a Pay Over Time and/or Cash Advance balance and 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 balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	13 years	\$9,108

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.
- For more information on your Pay Over Time Limit and your purchasing options, please refer to the **Information on Pay Over Time and Purchasing Options** section.

## American Express® High Yield Savings Account

No monthly fees. No minimum opening deposit. 24/7 customer support. Help meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting [americanexpress.com/save](https://americanexpress.com/save)

↓ 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 0-51000**

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

SPENCER C LUKEHART  
28 BLAKE ST  
APT C  
CHARLESTON SC 29403-5099

Payment Due Date  
**09/19/24**  
New Balance  
**\$3,248.22**  
Minimum Payment Due  
**\$171.55**

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

AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

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



000034993252008707 000324822000017155 21 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 and/or Cash Advance 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 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. If you have Pay Over Time, we will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date. If you have Pay Over Time Select: we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.

**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.

**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).



## American Express® Gold Card

p. 3/14

SPENCER C LUKEHART  
Closing Date 08/25/24

Account Ending 0-51000



### Customer Care & Billing Inquiries

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

**1-800-327-2177**

1-336-393-1111  
1-800-992-3404  
1-800-CASH-NOW  
**1-800-327-2177**

### Hearing Impaired

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-327-2177**



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

### Customer Care & Billing Inquiries

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

### Payments

PO BOX 6031  
CAROL STREAM IL  
60197-6031

## Payments and Credits

### Summary

	Pay In Full	Pay Over Time / Cash Advance ♦	Total
<b>Payments</b>	\$0.00	-\$2,315.40	-\$2,315.40
<b>Credits</b>	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>\$0.00</b>	<b>-\$2,315.40</b>	<b>-\$2,315.40</b>

### Detail

\*Indicates posting date

Payments	Amount
08/01/24* MOBILE PAYMENT - THANK YOU	-\$76.89
08/01/24* MOBILE PAYMENT - THANK YOU	-\$72.00
08/01/24* MOBILE PAYMENT - THANK YOU	-\$82.62
08/01/24* MOBILE PAYMENT - THANK YOU	-\$1,000.00
08/14/24* MOBILE PAYMENT - THANK YOU	-\$1,083.89
08/19/24* MOBILE PAYMENT - THANK YOU	-\$10.49
08/19/24* MOBILE PAYMENT - THANK YOU	-\$91.15
08/19/24* MOBILE PAYMENT - THANK YOU	-\$60.74
08/19/24* MOBILE PAYMENT - THANK YOU	-\$80.61
08/19/24* MOBILE PAYMENT - THANK YOU	-\$14.93
08/20/24* MOBILE PAYMENT - THANK YOU	-\$52.45
08/22/24* ONLINE PAYMENT - THANK YOU	-\$3,588.91
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$13.82
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$7.77
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$27.99
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$24.51
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$60.47
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$68.00
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$500.00
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$300.00
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$45.21
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$23.20
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$12.88
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$603.22
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$14.48
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$54.38
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$34.86
07/24/24* RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$16.12

Continued on reverse

**Detail Continued**

\*Indicates posting date

		Amount
07/24/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$2.14
07/24/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$11.79
07/24/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$15.20
07/24/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$49.68
07/24/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$17.64
07/24/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$11.00
07/24/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$3.78
07/24/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$44.67
07/24/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$47.04
08/01/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$72.00
08/01/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$82.62
08/01/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$76.89
08/01/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$1,000.00
08/19/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$10.49
08/19/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$60.74
08/19/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$14.93
08/19/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$80.61
08/19/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$91.15
08/21/24*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$400.00

**New Charges****Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$0.00</b>	<b>\$3,107.74</b>	<b>\$3,107.74</b>

**Detail**

♦ - Pay Over Time and/or Cash Advance activity

**SPENCER C LUKEHART**

Card Ending 0-51000

				Amount
07/25/24	HARRIS TEETER 8437226821 GROCERY STORES	CHARLESTON	SC	\$15.25 ♦
07/25/24	JUANITA GREENBERG'S NACHO 620633470096 MONICA@JUANITAGREENBERGS.	MT PLEASANT	SC	\$38.62 ♦
07/26/24	Uber Trip NNLR5DXH 29403	help.uber.com	CA	\$27.50 ♦
07/26/24	Uber Trip COMVWF54 29401	help.uber.com	CA	\$8.62 ♦
07/26/24	Uber Trip X4ANMRBF 29403	help.uber.com	CA	\$3.00 ♦
07/26/24	HARRIS TEETER 8437226821 GROCERY STORES	CHARLESTON	SC	\$29.41 ♦
07/26/24	TST* HEAVYS BARBURGER 00083330 RESTAURANT	CHARLESTON	SC	\$22.82 ♦
07/27/24	THE ROYAL AMERICAN 970 MORRISON DR 5404497916	CHARLESTON	SC	\$76.89 ♦
07/28/24	TERRACE THEATER +18437624247	RAVENEL	SC	\$12.08 ♦

Continued on next page

SPENCER C LUKEHART  
Closing Date 08/25/24

Account Ending 0-51000

## Detail Continued

◆ - Pay Over Time and/or Cash Advance activity

				Amount
07/28/24	UBER EATS YHFKKCQQ 94103	help.uber.com	CA	\$23.68 ◆
07/28/24	Uber Trip YF7TKAW6 29403	help.uber.com	CA	\$5.00 ◆
07/28/24	Uber Trip YF7TKAW6 29403	help.uber.com	CA	\$8.44 ◆
07/28/24	Uber Trip UJAWUIYA 29403	help.uber.com	CA	\$21.47 ◆
07/28/24	TST* PROHIBITION - CHS 300605625 8434052949	CHARLESTON	SC	\$72.00 ◆
07/28/24	HARRIS TEETER 8437226821 GROCERY STORES	CHARLESTON	SC	\$17.43 ◆
07/30/24	TST* LEWIS BBQ 300537064 8438059500	CHARLESTON	SC	\$29.48 ◆
07/30/24	TRADER JOE S #752 000000752 6265993700	MT. PLEASANT	SC	\$6.11 ◆
07/30/24	XERCISE TEACHER, INC +18432033658	CHARLESTON	SC	\$8.00 ◆
07/31/24	CASIO AMERICA, INC. squareup.com/receipts	Dover	NJ	\$82.62 ◆
07/31/24	HARRIS TEETER 8437226821 GROCERY STORES	CHARLESTON	SC	\$74.82 ◆
08/01/24	UBER ONE 8005928996	help.uber.com	CA	\$9.99 ◆
08/02/24	C.P.M. 0000 843-722-1196	CHARLESTON	SC	\$50.00 ◆
08/02/24	HARRIS TEETER 8437226821 GROCERY STORES	CHARLESTON	SC	\$5.39 ◆
08/02/24	KING STREET, SC-ANF 000011521 8666813115	CHARLESTON	SC	\$63.20 ◆
08/03/24	Uber Trip 2V5CNZC5 29403	help.uber.com	CA	\$5.00 ◆
08/03/24	Uber Trip 2V5CNZC5 29403	help.uber.com	CA	\$0.95 ◆
08/03/24	Uber Trip EYKVR3WD 29403	help.uber.com	CA	\$13.96 ◆
08/03/24	THE COCKTAIL CLUB 8432978385	CHARLESTON	SC	\$42.80 ◆
08/03/24	THE ROYAL AMERICAN 970 MORRISON DR 5404497916	CHARLESTON	SC	\$37.92 ◆
08/03/24	FRONTIER LOUNGE 0000 843-718-1598	CHARLESTON	SC	\$51.36 ◆
08/03/24	HARBINGER CAFE & BAKERY 0000 704-877-5045	CHARLESTON	SC	\$7.47 ◆
08/03/24	HARRIS TEETER 8437226821 GROCERY STORES	CHARLESTON	SC	\$45.76 ◆
08/03/24	MOZZO DELI 0000 843-388-5755	CHARLESTON	SC	\$7.86 ◆
08/03/24	XERCISE TEACHER, INC +18432033658	CHARLESTON	SC	\$2.50 ◆

Continued on reverse

## Detail Continued

◆ - Pay Over Time and/or Cash Advance activity

				Amount
08/04/24	Uber Trip HIXTTOJ5 29401	help.uber.com	CA	\$8.03 ◆
08/04/24	TST* PROHIBITION - CHS 300605625 8434052949	CHARLESTON	SC	\$78.40 ◆
08/04/24	THE ROYAL AMERICAN 970 MORRISON DR 5404497916	CHARLESTON	SC	\$70.45 ◆
08/05/24	BARRELLI BARBER OFFICE 000000001 8433272209	CHARLESTON	SC	\$43.00 ◆
08/08/24	GOGIBOP FUSION GRILL squareup.com/receipts	Charleston	SC	\$16.77 ◆
08/08/24	LADLES SOUPS DOWNTOWN squareup.com/receipts	Charleston	SC	\$15.36 ◆
08/08/24	TST* RED PALM TAVERN 300656372 8434127075	CHARLESTON	SC	\$69.05 ◆
08/08/24	HARRIS TEETER 8437226821 GROCERY STORES	CHARLESTON	SC	\$9.45 ◆
08/09/24	BARELLI BARBER 000000001 8435137667	CHARLESTON	SC	\$36.16 ◆
08/09/24	JERSEY MIKES 7086 0708 803-397-8777	CHARLESTON	SC	\$12.65 ◆
08/09/24	XERCISE TEACHER, INC +18432033658	CHARLESTON	SC	\$2.50 ◆
08/09/24	CIRCLE K # 21521/CIRCLE K CONVENIENCE	CHARLESTON	SC	\$17.00 ◆
08/09/24	MOZZO DELI 0000 843-388-5755	CHARLESTON	SC	\$7.66 ◆
08/10/24	Uber Trip J662OIPX 29403	help.uber.com	CA	\$28.54 ◆
08/10/24	XERCISE TEACHER, INC +18432033658	CHARLESTON	SC	\$68.00 ◆
08/10/24	FRONTIER LOUNGE 0000 843-718-1598	CHARLESTON	SC	\$30.30 ◆
08/10/24	TST* RITUAL 300602261 8434101747	CHARLESTON	SC	\$14.56 ◆
08/10/24	THE COCKTAIL CLUB 8432978385	CHARLESTON	SC	\$14.60 ◆
08/10/24	TST* RITUAL 300602261 8434101747	CHARLESTON	SC	\$11.56 ◆
08/10/24	TST* HEAVYS BARBURGER 00083330 843-212-3302	CHARLESTON	SC	\$20.50 ◆
08/10/24	XPRESS MART #2 0000 224-260-1341	CHARLESTON	SC	\$15.25 ◆
08/10/24	THE WINDJAMMER 565500000787313 WINDJAMMERIOP@GMAIL.COM	ISLE OF PALMS	SC	\$34.17 ◆
08/10/24	WINDJAMMER TICKETS 565500000205258 windjammer@comcast.net	ISLE OF PALMS	SC	\$29.97 ◆
08/11/24	UBER EATS E2GXQ5AD 94103	help.uber.com	CA	\$22.79 ◆
08/11/24	Uber Trip XP75WZF2 29401	help.uber.com	CA	\$8.91 ◆
08/11/24	Uber Trip GZY5CNHZ 29403	help.uber.com	CA	\$12.55 ◆
08/11/24	Uber Trip YX6FUFLV 29464	help.uber.com	CA	\$26.94 ◆
08/11/24	TST* SHELTER KITCHEN AND 300666100 8433883625	MOUNT PLEASAN	SC	\$56.53 ◆

Continued on next page

SPENCER C LUKEHART  
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Account Ending 0-51000

## Detail Continued

◆ - Pay Over Time and/or Cash Advance activity

				Amount
08/11/24	HARRIS TEETER 8437226821 GROCERY STORES	CHARLESTON	SC	\$24.75 ◆
08/12/24	TRADER JOE S #752 000000752 6265993700	MT. PLEASANT	SC	\$19.35 ◆
08/12/24	HARRIS TEETER 8437226821 GROCERY STORES	CHARLESTON	SC	\$20.94 ◆
08/12/24	CIRCLE K # 21521/CIRCLE K CONVENIENCE	CHARLESTON	SC	\$2.95 ◆
08/14/24	MASTRO'S FIRE, LLC squareup.com/receipts	Charleston	SC	\$15.90 ◆
08/14/24	TST* TACO BOY - DT NEW 00180422 RESTAURANT	CHARLESTON	SC	\$28.66 ◆
08/15/24	RED'S ICE HOUSE 620655160036426 SHELLY@REDSICEHOUSE.COM	MOUNT PLEASAN	SC	\$52.45 ◆
08/15/24	TST* THE MILL STREET TAVE 00023482 RESTAURANT	MOUNT PLEASANT	SC	\$12.44 ◆
08/15/24	CIRCLE K # 21521/CIRCLE K CONVENIENCE	CHARLESTON	SC	\$14.05 ◆
08/15/24	AIRGARAGE PARKING +14154170975	SAN FRANCISCO	CA	\$10.00 ◆
08/15/24	MOZZO DELI 0000 843-388-5755	CHARLESTON	SC	\$7.66 ◆
08/16/24	HOPPER *TRAVEL TRANSPORTATION SERVICES	CAMBRIDGE	MA	\$96.00 ◆
08/16/24	HOPPER *TRAVEL 8582889035	CAMBRIDGE	MA	\$1.00 ◆
08/16/24	TST* RED PALM TAVERN 300656372 8434127075	CHARLESTON	SC	\$25.56 ◆
08/16/24	JERSEY MIKES 7086 0708 803-397-8777	CHARLESTON	SC	\$16.14 ◆
08/17/24	CHICO FEO squareup.com/receipts	Folly Beach	SC	\$24.62 ◆
08/17/24	SALTWATER COWBOYS 0000 843-856-0700	MT PLEASANT	SC	\$45.90 ◆
08/17/24	TST* BABAS ON MEETING 00053457 RESTAURANT	CHARLESTON	SC	\$15.14 ◆
08/18/24	Uber Trip DHYUBDPA 29403	help.uber.com	CA	\$11.67 ◆
08/18/24	LS WESTCOTT GOLF CLUB +18437405838	SUMMERVILLE	SC	\$91.15 ◆
08/18/24	Uber Trip NIJHELVV 29403	help.uber.com	CA	\$10.99 ◆
08/18/24	LS WESTCOTT GOLF CLUB +18437405838	SUMMERVILLE	SC	\$12.00 ◆
08/18/24	LS THE GOLF CLUB AT WE 8437405838	SUMMERVILLE	SC	\$10.49 ◆
08/18/24	TST* RED PALM TAVERN 300656372 8434127075	CHARLESTON	SC	\$60.74 ◆
08/18/24	TST* PROHIBITION - CHS 300605625 8434052949	CHARLESTON	SC	\$80.61 ◆
08/18/24	TST* PROHIBITION - CHS 300605625 8434052949	CHARLESTON	SC	\$14.93 ◆

Continued on reverse

**Detail Continued**

◆ - Pay Over Time and/or Cash Advance activity

				Amount
08/18/24	SHELL SERVICE STATION 12667712009 GAS STATION	NORTH CHARLESTON	SC	\$4.59 ◆
08/19/24	HARRIS TEETER 8437226821	CHARLESTON	SC	\$5.49 ◆
08/19/24	HARRIS TEETER 8437226821 GROCERY STORES	CHARLESTON	SC	\$6.93 ◆
08/19/24	10165 CAVA MT. PLSNT RESTAURANT	MT PLEASANT	SC	\$12.49 ◆
08/19/24	BROWN DOG DELI 620797780089185 BROWNDOG225@GMAIL.COM	CHARLESTON	SC	\$22.17 ◆
08/20/24	RECOVERY ROOM TAVERN 0000 843-727-0999	CHARLESTON	SC	\$19.06 ◆
08/20/24	TRADER JOE S #752 000000752 6265993700	MT. PLEASANT	SC	\$72.33 ◆
08/20/24	KING STREET DISPENSARY 0000 843-368-8600	CHARLESTON	SC	\$76.86 ◆
08/20/24	KING STREET DISPENSARY 0000 843-368-8600	CHARLESTON	SC	\$452.68 ◆

**Fees**

\*Indicates posting date

			Amount
08/19/24*	RETURNED PAYMENT FEE		\$29.00
<b>Total Fees for this Period</b>			<b>\$29.00</b>

**Interest Charged**

			Amount
08/25/24	Interest Charge on Pay Over Time Purchases		\$111.48
<b>Total Interest Charged for this Period</b>			<b>\$111.48</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.

**2024 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2024	\$279.00
Total Interest in 2024	\$111.48





Interest Charge Calculation

Days in Billing Period: 31

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time	06/04/2024		29.24% (v)	\$4,489.54	\$111.48
Cash Advances	06/04/2024		29.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$111.48</b>
(v) Variable Rate					

Information on Pay Over Time and Purchasing Options

Your Card has no preset spending limit

No preset spending limit means your spending limit is flexible. In fact, unlike a traditional credit card with a set limit, the amount you can spend adapts based on factors such as your purchase, payment, and credit history. If you're ever unsure if a large purchase will be approved, you can use the Check Spending Power tool in your online account or mobile app. Please note that in a small number of cases, we may assign a specific spending limit to a Card Member's account due to a variety of factors such as the Card Member's credit score, past due payments with us or other creditors, or high balances on revolving credit accounts.

Pay Over Time Limit: \$15,000.00

The total of your Pay Over Time and/or Cash Advance balance and Plan balance cannot exceed your Pay Over Time Limit. No charge or portion of a charge during the billing period will be added to a Pay Over Time balance if it would cause the total of your Pay Over Time, Cash Advance, and Plan balances to go over your Pay Over Time Limit. **This is not a spending limit.** We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is accurate as of your statement date. This Limit is the remaining amount that can be added to the total of your Pay Over Time, Cash Advance, and/or Plan balances. Remember that you can continue to create plans for purchases that are currently in your Pay Over Time balance even if you have reached your Pay Over Time Limit. Your total Cash Advance balance is subject to your Cash Advance Limit, which you can find in your Cardmember Agreement. 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 your Available Pay Over Time Limit.



**IMPORTANT NOTICES****Notice of Important Changes to Your Card Benefits**

We are making changes to your American Express Card benefits 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 changes to your Card benefits can be found after the below summary chart.

Summary of Changes, Effective July 25, 2024	
<b>New Benefits</b>	<p>The following benefits have been added to the American Express® Gold Card and are now available:</p> <ul style="list-style-type: none"><li>• <b>\$100 Resy Credit</b></li><li>• <b>\$84 Dunkin' Credit</b></li></ul> <p>You can learn more about these benefits by reading the information below or visiting <a href="https://americanexpress.com/gold">americanexpress.com/gold</a> for further details.</p>
<b>\$120 Dining Credit</b>	<p>Five Guys has been added to the benefit and eligible purchases at Five Guys can now earn up to \$10 in statement credits monthly when you pay with the American Express® Gold Card at Five Guys. Enrollment required.</p> <p>Additional terms apply; see <a href="https://americanexpress.com/gold">americanexpress.com/gold</a> for further details.</p>
Summary of Changes, Effective September 26, 2024	
<b>\$120 Dining Credit</b>	<p>Milk Bar and Shake Shack will be removed from the benefit and purchases at Milk Bar or Shake Shack will no longer be eligible for the benefit.</p>
Summary of Changes, Effective January 1, 2025	
<b>Membership Rewards® Program</b>	<p>We are updating the way you earn additional points on the American Express® Gold Card. You will continue to earn 3 additional points (for a total of 4 points) for each dollar of eligible purchases charged at restaurants worldwide now on up to the first \$50,000 of these purchases per calendar year.</p>

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**IMPORTANT NOTICES continued****Additional Information about New or Updated Benefits****\$100 Resy Credit**

**Effective July 25, 2024**, the \$100 Resy Credit is a **new** benefit on the American Express® Gold Card. Card Members can earn up to \$50 in statement credits from January through June and up to \$50 in statement credits from July through December, for a total of up to \$100 per calendar year in statement credits across all Cards on the Account. Card Members can earn statement credits by using the American Express® Gold Card or Additional Cards on the enrolled Account to make eligible purchases directly at U.S. restaurants that offer reservations on Resy.com and the Resy app, and purchases made directly on Resy.com or the Resy app.

Enrollment is required to receive this benefit. U.S. Consumer Traditional Gold, Senior Gold, Classic Gold, and Ameriprise Gold Cards are not eligible. Additional terms apply; see [global.americanexpress.com/card-benefits/detail/resy-credit/gold](https://global.americanexpress.com/card-benefits/detail/resy-credit/gold) for further details.

**\$84 Dunkin' Credit**

**Effective July 25, 2024**, the \$84 Dunkin' Credit is a **new** benefit on the American Express® Gold Card. Card Members can earn up to \$7 in statement credits per month, for a total of up to \$84 per calendar year in statement credits across all Cards on the Account, when the American Express® Gold Card or Additional Cards on the enrolled Account are used at U.S. Dunkin' locations.

Enrollment is required to receive this benefit. U.S. Consumer Traditional Gold, Senior Gold, Classic Gold, and Ameriprise Gold Cards are not eligible. Additional terms apply; see [global.americanexpress.com/card-benefits/detail/dunkin-credit/gold](https://global.americanexpress.com/card-benefits/detail/dunkin-credit/gold) for further details.

**\$120 Dining Credit**

We are updating the partners participating in the \$120 Dining Credit through which Basic Card Members can receive up to \$10 in statement credits per month on eligible purchases at participating partners, for a total of \$120 per calendar year in statement credits across all Cards on the Account.

**Effective July 25, 2024**, Five Guys has been **added** to the benefit, in addition to current participating partners Grubhub (including Seamless), The Cheesecake Factory, Milk Bar, and select Shake Shack locations.

**Effective September 26, 2024**, Milk Bar and Shake Shack will be **removed** from the benefit and purchases at Milk Bar and Shake Shack will no longer be eligible for the benefit.

Enrollment is required to receive this benefit. Additional terms apply; see [global.americanexpress.com/card-benefits/detail/dining-credit/gold](https://global.americanexpress.com/card-benefits/detail/dining-credit/gold) for further details.

**IMPORTANT NOTICES continued****Membership Rewards® Program**

**Effective January 1, 2025**, we are updating the way you earn additional points on the American Express® Gold Card. You will continue to earn 3 additional points (for a total of 4 points) for each dollar of eligible purchases charged at restaurants worldwide now on up to the first \$50,000 of these purchases per calendar year.

Basic Card Members will earn one point for each dollar charged for an eligible purchase in each billing period on The American Express® Gold Card or an Additional Card on their Account. Basic Card Members will earn: 3 additional points (for a total of 4 points) for each dollar of eligible purchases charged at restaurants worldwide (on the first \$50,000 of eligible purchases per calendar year beginning 1/1/2025); 3 additional points (for a total of 4 points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores, convenience stores, warehouse clubs, and meal-kit delivery services are not considered supermarkets); 2 additional points (for a total of 3 points) for each dollar of eligible purchases charged on airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded) and airfare charged directly through amextravel.com; and 1 additional point (for a total of 2 points) for each dollar of eligible purchases charged through amextravel.com for prepaid hotels, prepaid car rentals, or cruise reservations (non-prepaid car rentals, non-prepaid hotels, ticketing services or other fees are excluded). Bonuses you may receive with your Card on other purchase categories or in connection with promotions or offers from American Express may not be combined with this benefit. Basic Card Members may not earn additional points for purchases at a restaurant located within another establishment (e.g. a restaurant inside a hotel, casino, or event venue events held within a restaurant, purchases made through third-party food delivery services outside of the U.S., or purchases at bars, nightclubs, cafeterias, caterers, theatre clubs, breweries, bakeries, and meeting venues. Please allow 8-12 weeks after the qualifying purchase is charged to your Card Account for points to be posted to the account. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, person to person payments, purchases of gift cards, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Additional terms and restrictions apply. Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional points. A purchase with a merchant will not earn additional points if the merchant's code is not included in an additional points category. Basic Card Members may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for an additional points category. For example, Basic Card Members may not receive additional points when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet. Please visit [americanexpress.com/rewards-info](https://americanexpress.com/rewards-info) for more information about rewards.

Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](https://membershiprewards.com/terms) for more information. Participating partners and available rewards are subject to change without notice. The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to [membershiprewards.com/pointsinfo](https://membershiprewards.com/pointsinfo).

**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. 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.

**Corrected Car Rental Loss and Damage Insurance Phone Numbers**

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.

**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](http://americanexpress.com/mrupdates).