

**Business Gold Card**

CHENG

MINGLING CHENG

Closing Date 05/09/25 Next Closing Date 06/09/25

Account Ending 8-61003

p. 1/9

Customer Care: 1-800-492-3344**TTY:** Use Relay 711**Website:** americanexpress.com

New Balance	\$6,671.13
Minimum Payment Due	\$1,721.13
Payment Due Date	06/04/25

Membership Rewards® Points

Available and Pending as of 03/31/25

226,332For more details about Rewards, please visit americanexpress.com/rewardsinfo**Account Summary****Pay In Full Portion**

Previous Balance	\$4,259.73
Payments/Credits	-\$4,776.89
New Charges	+\$2,188.29
Fees	+\$0.00
New Balance	= \$1,671.13

Pay Over Time Portion

Previous Balance	\$5,000.00
Payments/Credits	-\$5,059.84
New Charges	+\$5,059.84
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$5,000.00
Minimum Due	\$50.00

Account Total

Previous Balance	\$9,259.73
Payments/Credits	-\$9,836.73
New Charges	+\$7,248.13
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$6,671.13
Minimum Payment Due	\$1,721.13

Pay Over Time Limit	\$5,000.00
Available Pay Over Time Limit	\$0.00
Days in Billing Period:	30

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 06/04/25, 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 29.99%.

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	18 years	\$14,689

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.

We will debit your bank account for your monthly AutoPay payment of \$6,671.13 on 06/03/25. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 06/03/25. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 06/04/25.

For information on your Pay Over Time feature and limit, please refer to the **Information on Pay Over Time** section.

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/
business**Pay by Phone**

1-800-472-9297

Account Ending 8-61003Enter 15 digit account # on all payments.
Make check payable to American Express.MINGLING CHENG
CHENG
CHENG
1333 LAWSON LANE
MC LEAN VA 22101Payment Due Date
06/04/25New Balance
\$6,671.13AutoPay Amount
\$6,671.13See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270\$ _____
Amount Enclosed

0000349993348017498 000667113000172113 06 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 Gold Card**CHENG
MINGLING CHENG
Closing Date 05/09/25

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Account Ending 8-61003

**Customer Care & Billing Inquiries**International Collect
Lost or Stolen Card
Express Cash
Large Print & Braille Statements**1-800-678-0745**1-336-393-1111
1-800-678-0745
1-800-CASH-NOW
1-800-678-0745**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745****Website:** americanexpress.com**Customer Care
& Billing Inquiries**P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**P.O. BOX 1270
NEWARK NJ 07101-
1270**Payments and Credits****Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$4,776.88	-\$4,364.79	-\$9,141.67
Credits			
MINGLING CHENG 8-61003	-\$0.01	-\$695.05	-\$695.06
Total Payments and Credits	-\$4,776.89	-\$5,059.84	-\$9,836.73

Detail

*Indicates posting date

♦ - Pay Over Time activity

Payments			Amount
05/04/25*	MINGLING CHENG	AUTOPAY PAYMENT RECEIVED - THANK YOU Capital One National Association	-\$9,141.67
Credits			Amount
04/25/25	MINGLING CHENG	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$16.10 ♦
04/29/25	MINGLING CHENG	FLEXIBLE BUSINESS CREDIT GRUBHUB*PULCINELLAITAL	-\$20.00 ♦
04/30/25*	MINGLING CHENG	AMAZON SHOP WITH POINTS CREDIT	-\$0.01
05/01/25	MINGLING CHENG	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$31.79 ♦
05/01/25	MINGLING CHENG	FCPA PARK SERVICES WEB 00-08036678327 FAIRFAX VA 703-3248700	-\$94.00 ♦
05/01/25	MINGLING CHENG	FCPA PARK SERVICES WEB 00-08036678327 FAIRFAX VA 703-3248700	-\$123.00 ♦
05/01/25	MINGLING CHENG	FCPA PARK SERVICES WEB 00-08036678327 FAIRFAX VA 703-3248700	-\$111.00 ♦
05/01/25	MINGLING CHENG	FCPA PARK SERVICES WEB 00-08036678327 FAIRFAX VA 703-3248700	-\$106.00 ♦
05/01/25	MINGLING CHENG	FCPA PARK SERVICES WEB 00-08036678327 FAIRFAX VA 703-3248700	-\$123.00 ♦
05/02/25	MINGLING CHENG	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$17.11 ♦
05/02/25	MINGLING CHENG	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$17.94 ♦

Continued on reverse

Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

			Amount
05/02/25	MINGLING CHENG	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$21.61 ◆
05/02/25	MINGLING CHENG	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$13.50 ◆

New Charges

Summary

	Pay In Full	Pay Over Time ◆	Total
MINGLING CHENG 8-61003	\$2,168.29	\$2,276.51	\$4,444.80
HAOREN YAO 8-61011	\$20.00	\$2,783.33	\$2,803.33
Total New Charges	\$2,188.29	\$5,059.84	\$7,248.13

Detail

*Indicates posting date

◆ - Pay Over Time activity



MINGLING CHENG
Card Ending 8-61003

				Foreign Spend	Amount
04/09/25	AplPay OPERA DELLA PRIMAZIALE P BOOK STORE	PISA		1,00 European Union Euro	\$1.11 ◆
04/10/25	AplPay AUTOLINEE-TOSCANE BUS LINE	BORGIO SAN LORENZO	IT	1,70 European Union Euro	\$1.87 ◆
04/10/25	PROPAY RESIDENTIAL RENT 39367210080244 MLAGO@TSYS.COM	Newton	MA		\$696.94 ◆
04/11/25	PAYPAL *WASHINGTON WASHINGTON 4029357733	4029357733	KS		\$95.56 ◆
04/14/25	AplPay SMARTTRIP WASHINGTON DC 000130064 2029625711	WASHINGTON	DC		\$5.00 ◆
04/14/25	AplPay 525310 SSPFRING49 YOHAN SALAMA	ROISSY	FR	30,00 European Union Euro	\$34.43 ◆
04/16/25	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA		\$14.83 ◆
04/16/25	PAYPAL *DOMINION EN 8048192917	8048192917	VA		\$413.07 ◆
04/18/25	AplPay PARKMOBILE ParkMobile 8777275457	ATLANTA	GA		\$1.95 ◆
04/18/25	AplPay PARKMOBILE ParkMobile 8777275457	ATLANTA	GA		\$1.20 ◆
04/18/25	AplPay ARAMARK EPICUREAN CAFE ARAMARK EPIC 202-687-3282	WASHINGTON	DC		\$19.34 ◆
04/18/25	AplPay ARAMARK EPICUREAN CAFE ARAMARK EPIC 202-687-3282	WASHINGTON	DC		\$2.85 ◆
04/19/25	TST* PETER CHANG MCLEAN 300644282 5714056686	MCLEAN	VA		\$172.00 ◆
04/19/25	AplPay GOOD FORTUNE SUPERMARKET 718-326-8988	FALLS CHURCH	VA		\$16.14 ◆
04/19/25	GOOGLE*YOUTUBEPREMIUM GOOGLE PAYMENT VIDEO PRODUCTION	G.CO HELPPAY#			\$22.99 ◆
04/20/25	MARUFUJI MARKET 203-914-1801	VIENNA	VA		\$97.53 ◆
04/21/25	FIRSTENERGY 17199526 44308	888-544-4877	OH		\$54.07 ◆



Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

			Foreign Spend	Amount
04/21/25	TST* PULCINELLA 00184921 RESTAURANT	MCLEAN	VA	\$151.00 ◆
04/22/25	TST* MARUICHI SELECT - VI 00221093 RESTAURANT	VIENNA	VA	\$47.67
04/22/25	AplPay TST* MARUICHI SELECT - VI 00221093 RESTAURANT	VIENNA	VA	\$3.71 ◆
04/22/25	FCPA PARK SERVICES WEB 00-08036678327 703-3248700	FAIRFAX	VA	\$111.00 ◆
04/22/25	FCPA PARK SERVICES WEB 00-08036678327 703-3248700	FAIRFAX	VA	\$94.00 ◆
04/22/25	FCPA PARK SERVICES WEB 00-08036678327 703-3248700	FAIRFAX	VA	\$123.00
04/22/25	FCPA PARK SERVICES WEB 00-08036678327 703-3248700	FAIRFAX	VA	\$123.00 ◆
04/22/25	FCPA PARK SERVICES WEB 00-08036678327 703-3248700	FAIRFAX	VA	\$106.00 ◆
04/22/25	AplPay MARUFUJI MARKET 203-914-1801	VIENNA	VA	\$6.05
04/26/25	BURLINGTON STORES 1158 1158 609-387-7800	VIENNA	VA	\$35.46
04/27/25	AplPay FALAFEL INC TYSONS squareup.com/receipts	McLean	VA	\$6.36 ◆
04/27/25	AplPay VENCHI TYSONS CORNER LLC CANDY & CONFECTIONERY	MCLEAN	FL	\$16.65
04/28/25	AplPay TST* PULCINELLA 00184921 RESTAURANT	MCLEAN	VA	\$4.24 ◆
04/29/25	AplPay GRUBHUB*PULCINELLAITAL 8775851085	NEW YORK	NY	\$20.72
04/29/25	AplPay DR UPPASNA CHAND LLC 703-448-9100	MCLEAN	VA	\$54.00
04/30/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$36.16
04/30/25	AplPay Flower Child Bethesda 30012 20814	Bethesda	MD	\$25.96
04/30/25	AMAZON.COM AMZN.COM/BILL	AMZN.COM/BILL	WA	\$0.01 ◆
04/30/25	DAYCAREFEE* COLUMBIACH +18443546337	SEA GIRT	NJ	\$1,550.00
04/30/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$8.82 ◆
04/30/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$16.00
04/30/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$13.11 ◆
05/01/25	CLICKPAY=FIRSTSERVICEFINA 8005337901	FAIRFAX	VA	\$207.03
05/02/25	AplPay GIANT 0758 2 22101	MCLEAN	VA	\$6.67
05/02/25	WALGREENS #18089 000018089 NONE 22101 PHARMACIES	MCLEAN	VA	\$14.30 ◆
05/04/25	AplPay GIANT 0758 230 22101	MCLEAN	VA	\$13.00 ◆

Continued on reverse

Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

**HAOREN YAO**

Card Ending 8-61011

				Foreign Spend	Amount
				Foreign Spend	Amount
04/08/25	IDEXE' FAMILY CLOTHING	LUCCA		65,00 European Union Euro	\$72.14 ◆
04/09/25	OPERA DELLA PRIMAZIALE PISANA TOURIST ATTRACTION	PISA		60,00 European Union Euro	\$66.59 ◆
04/09/25	VARRONE PASTA RESTAURANT	LUCCA		106,90 European Union Euro	\$118.64 ◆
04/09/25	LUCCA SS DPR PASSENGER RAILWAY	LUCCA		15,60 European Union Euro	\$17.31 ◆
04/09/25	PISA S. ROSSORE SS DPR PASSENGER RAILWAY	PISA		15,60 European Union Euro	\$17.31 ◆
04/09/25	MC DONALD'S FAST FOOD RESTAURANT	PISA		37,20 European Union Euro	\$41.62 ◆
04/09/25	MC DONALD'S FAST FOOD RESTAURANT	PISA		1,00 European Union Euro	\$1.12 ◆
04/10/25	SUMUP*LAZZARONI DI TONY LAZZARONI +393356085999	SANGIULIANO TERME	IT	132,00 European Union Euro	\$146.49 ◆
04/10/25	LAGRAPPA SRL RESTAURANT	LUCCA		130,00 European Union Euro	\$145.46 ◆
04/10/25	LA BOTTEGA DEL TARTUFO MISC FOOD STORE	LUCCA		213,00 European Union Euro	\$238.33 ◆
04/10/25	LA BOTTEGA DEL TARTUFO MISC FOOD STORE	LUCCA		15,00 European Union Euro	\$16.78 ◆
04/10/25	ANTICA E PREMIATA TINTORIA VERCIANI RESTAURANT	LUCCA		84,00 European Union Euro	\$93.99 ◆
04/10/25	CONAD CITY GROCERY STORE	LUCCA		163,38 European Union Euro	\$182.81 ◆
04/10/25	LAGRAPPA SRL RESTAURANT	LUCCA		20,00 European Union Euro	\$22.38 ◆
04/11/25	SUMUP*EDOTOURING DI EDOARDO LUISO +393384282113	LUCCA		230,00 European Union Euro	\$257.35 ◆
04/11/25	RISTORANTE SANTA MARIA NOVELLA RESTAURANT	FIRENZE		230,42 European Union Euro	\$264.41 ◆
04/11/25	CARREFOUR EXPRESS GROCERY STORE	FIRENZE		38,96 European Union Euro	\$44.71 ◆
04/11/25	BOTTEGA DEL TARTUFO MISC FOOD STORE	FIRENZE		105,00 European Union Euro	\$120.49 ◆
04/11/25	GELATERIA PASCO BAR/NIGHTCLUB	FIRENZE		17,90 European Union Euro	\$20.54 ◆
04/11/25	ANTICA GIOSTRA TOSCANA RECREATION SERVICE	FIRENZE		5,00 European Union Euro	\$5.74 ◆
04/11/25	L'OPERA CAFFE' WOMEN'S CLOTHING	FIRENZE		4,00 European Union Euro	\$4.59 ◆
04/12/25	CARREFOUR EXPRESS GROCERY STORE	FIRENZE		25,32 European Union Euro	\$29.05 ◆
04/12/25	PERCHE NO FREEZER & LOCKER MEAT	FIRENZE		17,00 European Union Euro	\$19.51 ◆
04/12/25	NEW BAHIA CAFE BAR/NIGHTCLUB	FIRENZE		63,40 European Union Euro	\$72.75 ◆
04/12/25	HOTEL PORTRAIT FIRENZE LODGING	FIRENZE		96,00 European Union Euro	\$109.69 ◆

Continued on next page



Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

			Foreign Spend	Amount
04/12/25	TABACCHI CIGAR STORE & STAND	FIRENZE	6,80 European Union Euro	\$7.77 ◆
04/13/25	CARREFOUR EXPRESS GROCERY STORE	FIRENZE	9,32 European Union Euro	\$10.69 ◆
04/13/25	CARREFOUR EXPRESS GROCERY STORE	FIRENZE	9,32 European Union Euro	\$10.69 ◆
04/16/25	APPLE ONLINE STORE 5713178179 22101- COM*PUTER/SOFTWARE W1688457858 MB67480674	CUPERTINO	CA	\$157.94 ◆
04/16/25	CVS PHARMACY 8007467287	VIENNA	VA	\$34.98 ◆
04/17/25	MICRO CENTER 81 7032048400	FAIRFAX	VA	\$137.79 ◆
04/17/25	766 JGILBERT MCLEAN 000000766 9139012500	MCLEAN	VA	\$248.00 ◆
04/18/25	TST* PARIS BAGUETTE - MCL 300547055 7033455077	MCLEAN	VA	\$45.67 ◆
05/01/25	OPENAI *CHATGPT SUBSCR +14158799686	SAN FRANCISCO	CA	\$20.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

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.

2025 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2025	\$375.00
Total Interest in 2025	\$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Introductory Pay Over Time Rate Expires 09/09/2025 then will go to 27.49% (v)	0.00%	\$0.00	\$0.00
Pay Over Time option	27.49% (v)	\$0.00	\$0.00
Total			\$0.00
(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

Your Pay Over Time Limit is \$5,000.00. Your Pay Over Time Limit is the maximum amount you can revolve at any given time. 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 by the Payment Due Date any charge or portion of a charge that is not added to a Pay Over Time balance.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$0.00 and is accurate as of your statement date. The Available Pay Over Time Limit is your Pay Over Time Limit minus your Pay Over Time balance. 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

This 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 are automatically added to 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

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.

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.

