



American Express® Gold Card

HAO-REN YAO
Closing Date 06/24/25
Account Ending 2-81009

p. 1/9

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

New Balance	\$1,265.14
Payment Due Date	07/19/25

Membership Rewards® Points
Available and Pending as of 05/31/25
711,889

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Late Payment Warning: If we do not receive your payment by the Payment Due Date of 07/19/25, you may have to pay a late fee of up to \$40.00.

- 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.
- We will debit your bank account for your payment of \$1,265.14 on 07/09/25. 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 07/07/25. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.
- 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.

Account Summary

Pay In Full

Previous Balance	\$3,339.72
Payments/Credits	-\$3,343.75
New Charges	+\$1,269.17
Fees	+\$0.00
New Balance	= \$1,265.14

Pay Over Time and/or Cash Advance

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Pay Over Time Charges	+\$0.00
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total

Previous Balance	\$3,339.72
Payments/Credits	-\$3,343.75
New Charges	+\$1,269.17
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$1,265.14

Pay Over Time Limit	\$25,000.00
Available Pay Over Time Limit	\$25,000.00



Payment Coupon
Do not staple or use paper clips



Pay by Computer
americanexpress.com/pbc



Pay by Phone
1-800-472-9297

Account Ending 2-81009

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

HAO-REN YAO
1333 LAWSON LN
MCLEAN VA 22101-3639

Payment Due Date
07/19/25

AutoPay Amount
\$1,265.14

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270



0000349992856412481 000126514000126514 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

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

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
- 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.



HAO-REN YAO
Closing Date 06/24/25

Account Ending 2-81009



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 or use **Relay dial 711** and **1-800-327-2177**



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 / Cash Advance ♦	Total
Payments	-\$3,331.65	\$0.00	-\$3,331.65
Credits			
HAO-REN YAO 2-81009	-\$4.03	\$0.00	-\$4.03
YICHIA LU 2-81025	-\$8.07	\$0.00	-\$8.07
Total Payments and Credits	-\$3,343.75	\$0.00	-\$3,343.75

Detail

*Indicates posting date

Payments			Amount
06/09/25*	HAO-REN YAO	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMorgan Chase Bank, NA	-\$3,331.65
Credits			Amount
06/08/25	HAO-REN YAO	AplPay WHOLEFDS FCH #10775 000010775 FALLS CHURCH VA 8449368255	-\$4.03
06/07/25	YICHIA LU	GW SUPERMARKET OF FAIRFAX 000000001 FAIRFAX VA 9176622775	-\$8.07

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
HAO-REN YAO 2-81009	\$408.06	\$0.00	\$408.06
MINGLING CHENG 2-81017	\$44.71	\$0.00	\$44.71
YICHIA LU 2-81025	\$816.40	\$0.00	\$816.40
Total New Charges	\$1,269.17	\$0.00	\$1,269.17

Detail



HAO-REN YAO
Card Ending 2-81009

				Amount
05/31/25	AplPay CHOPIN NOODLE HOUSE +12026608399	FAIRFAX	VA	\$46.97
05/31/25	AplPay NAI BROTHER SUANCAI FI +13127305592	CHICAGO	IL	\$17.42

Detail Continued

				Amount
06/01/25	GREAT WOLF LODGE PERRY Arrival Date 05/31/25 00000000 LODGING	Departure Date 06/01/25	PERRYVILLE MD	\$15.00
06/01/25	GREAT WOLF LODGE PERRY Arrival Date 05/31/25 00000000 LODGING	Departure Date 06/01/25	PERRYVILLE MD	\$30.00
06/02/25	AplPay MCDONALD'S FAST FOOD RESTAURANT		WILMINGTON DE	\$5.50
06/02/25	AplPay MCDONALD'S FAST FOOD RESTAURANT		WILMINGTON DE	\$19.74
06/03/25	AplPay WHOLEFDS FCH #10775 000010775 8449368255		FALLS CHURCH VA	\$49.50
06/10/25	AplPay PARKMOBILE PARKING		WASHINGTON DC	\$1.60
06/10/25	AplPay GIANT FOOD 72 22314		ALEXANDRIA VA	\$4.04
06/10/25	AplPay DUMPLINGS N BEYOND USFC1DUMP20007		WASHINGTON DC	\$32.94
06/10/25	AplPay WHOLEFDS GPK#10780 000010780 2027475570		WASHINGTON DC	\$2.80
06/10/25	IDENTOGO - PA FINGERPRINT 877-512-6962		877-512-6962 MA	\$25.00
06/11/25	AplPay TST* PETER CHANG MCLEAN 300644282 5714056686		MCLEAN VA	\$5.31
06/11/25	AplPay GIANT 0758 303 22101		MCLEAN VA	\$16.86
06/13/25	AplPay WHOLEFDS FCH #10775 000010775 8449368255		FALLS CHURCH VA	\$57.66
06/19/25	AplPay 7-ELEVEN 34640 00073464001 703-356-1133		MCLEAN VA	\$2.21
06/21/25	AplPay IL POOM HYANG 0000 703-273-4039		FAIRFAX VA	\$67.06
06/21/25	AplPay STORE FAST FOOD RESTAURANT		MCLEAN VA	\$8.45



MINGLING CHENG
Card Ending 2-81017

				Amount
05/26/25	LIDL #1523 GROCERY STORE		MCLEAN VA	\$29.87
06/02/25	MCDONALD'S FAST FOOD RESTAURANT		WILMINGTON DE	\$7.42
06/13/25	STORE FAST FOOD RESTAURANT		MCLEAN VA	\$7.42



YICHIA LU
Card Ending 2-81025

				Amount
05/26/25	TOTAL WINE & MORE 205 205 855-328-9463		MCLEAN VA	\$53.50
05/30/25	TRADER JOE S #641 000000641 6265993700		FALLS CHURCH VA	\$29.97
05/31/25	GW SUPERMARKET OF FAIRFAX 000000001 9176622775		FAIRFAX VA	\$8.07



Detail Continued

				Amount
05/31/25	GW SUPERMARKET OF FAIRFAX 000000001 9176622775	FAIRFAX	VA	\$34.68
06/01/25	WEEE INC. 5105734967	FREMONT	CA	\$81.44
06/04/25	TST* SHO SUSHI & IZAKAYA 300714631 7036598265	MC LEAN	VA	\$212.00
06/05/25	UNION 76 09519794 UNION 76	FALLS CHURCH	VA	\$37.22
06/07/25	GW SUPERMARKET OF FAIRFAX 000000001 9176622775	FAIRFAX	VA	\$10.28
06/08/25	AplPay EL TIO MCLEAN 068880021768532 0608010000122 22101	MCLEAN	VA	\$30.47
06/08/25	AplPay WHOLE FOODS MARKET 7033192000	VIENNA	VA	\$32.44
06/09/25	AplPay STORE FAST FOOD RESTAURANT	MCLEAN	VA	\$7.42
06/11/25	AplPay DR UPPASNA CHAND LLC 703-448-9100	MCLEAN	VA	\$151.80
06/12/25	AplPay TST* VIENNA INN 00002126 RESTAURANT	VIENNA	VA	\$8.48
06/16/25	WHOLEFDS FCH #10775 000010775 8449368255	FALLS CHURCH	VA	\$47.34
06/16/25	AplPay STORE FAST FOOD RESTAURANT	MCLEAN	VA	\$7.42
06/19/25	AplPay STORE FAST FOOD RESTAURANT	MCLEAN	VA	\$6.03
06/22/25	GOOD FORTUNE SUPERMARKET 718-326-8988	FALLS CHURCH	VA	\$45.74
06/22/25	LILLY'S DUMPLING HOUSE 0001 571-551-1034	FALLS CHURCH	VA	\$12.10

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 (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.

2025 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2025	\$325.00
Total Interest in 2025	\$0.00

Interest Charge Calculation

Days in Billing Period: 30

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	05/14/2024		23.24% (v)	\$0.00	\$0.00
Cash Advances	03/12/2021		29.49% (v)	\$0.00	\$0.00
Total					\$0.00
(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: \$25,000.00

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. Charges will be added to your Pay Over Time balance, subject to your Available Pay Over Time Limit, at time of transaction. A charge or portion of a charge may be later added, subject to your Available Pay Over Time Limit, on the Statement Closing Date. **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.

Interest on Your Pay Over Time Balance(s)

For charges added automatically to a Pay Over Time balance at the time they post to your account, we charge interest from the transaction date. For charges that we automatically move from your Pay In Full balance to your Pay Over Time balance on your Closing Date, we charge interest from the day after they are added to your Pay Over Time balance. We will not charge interest on charges automatically added to your Pay Over Time balances if you pay your Account Total New Balance by the Payment Due Date each month. If at the time you activate Pay Over Time, you're already carrying a Pay Over Time balance from your last billing period, we will charge interest on new eligible charges added to a Pay Over Time balance from the transaction date. However, for charges that we move from your Pay In Full balance to your Pay Over Time balance on your Closing Date, we will charge interest from the day after they are added to your Pay Over Time balance. We will begin charging interest on cash advances on the transaction date. You must pay in full, by the Payment Due Date, any charge or a portion of a charge that is not added to a Pay Over Time, Cash Advance, or Plan balance.

**IMPORTANT NOTICES****Notice of Important Changes to Your Card Member Agreement**

We are making changes to your American Express Card Member 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. Additional detail of the changes to your Agreement can be found after the below summary chart. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Please visit www.americanexpress.com or call the number on the back of your Card to request a copy of the updated Agreement or if you have any questions.

Summary of Changes, Effective June 4, 2025**For Accounts with the Pay Over Time feature:**

Penalty APR and When it Applies	We are clarifying the <i>Penalty APR and When it Applies</i> section on page 1 of Part 1 of the Agreement. In addition, we are moving any relevant information from the section <i>Penalty APR for new transactions</i> to this section.
Penalty APR for new transactions	We are deleting the <i>Penalty APR for new transactions</i> section from page 2 of Part 1 and moving any relevant information from this section to the <i>Penalty APR and When it Applies</i> section on page 1 of Part 1 of the Agreement.

For all Accounts:

Words we use in the Agreement	We are renaming the section <i>Words we use in the Agreement</i> to <i>Definitions</i> and modifying some defined terms in Part 2 of the Agreement.
Other changes	We are reorganizing and simplifying existing language in your Card Member Agreement. These changes will not affect the way your Account works and may not be included in the Detail of Changes to Your Card Member Agreement below.

ID 13631

See the following for the Detail of Changes to Your Agreement

CMLENGDPRUS0326

IMPORTANT NOTICES continued**Detail of Changes to Your Card Member Agreement**

This notice amends your Agreement as described below. In addition, your Agreement is amended to reflect other changes to reorganize and simplify existing language.

Effective June 4, 2025, we will be making the following changes:

- If you have the *Pay Over Time* feature, the *Penalty APR and When it Applies* section on page 1 of Part 1 of the Agreement is amended by deleting the penalty criteria and replacing it with the following:

We have the right to apply the penalty APR to new transactions in a Pay Over Time balance if:

- you do not pay at least the Minimum Payment Due (or amount due, if applicable) by the Payment Due Date; or
- your payment is returned by your bank

and we will notify you if we do.

- We are deleting the *Penalty APR for new transactions* section from page 2 of Part 1 and are moving any relevant information from this section to the *Penalty APR and When it Applies* section on page 1 of Part 1 of the Agreement.
- We are deleting the section *Words we use in the Agreement* in Part 2 of the Agreement and replacing it with the following:

Definitions: *We*, *us*, and *our* mean the issuer shown on page 1 of Part 1. *You* and *your* mean the person who applied for this Account and for whom we opened the Account. We will refer to you as either the **Basic** or **Primary Card Member**. You may request **Additional Cards** (which include Companion Cards, if available) for **Additional Card Members**. **Card** means any American Express Card or other device that we issue to access your Account.

A **charge** is any amount added to your Account, such as purchases, cash advances, fees, and interest charges. A **purchase** is a charge for goods, services, or person-to-person transactions. A **cash advance** is a charge to get cash or cash equivalents, including travelers cheques, gift cheques, foreign currency, money orders, digital currency, casino gaming chips, race track wagers, and other offline and online betting transactions. A **person-to-person transaction** is a charge for funds sent to another person or a charge to add funds to your Amex Send™ Account. A **plan** is a portion of your Account balance that you have selected to pay through a set number of monthly payments using Plan It. The **Closing Date** appears on each billing statement and is the last day of the billing period covered by the billing statement.

**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 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.

