

**Business Gold Card**

CHENG

MINGLING CHENG

Closing Date 04/09/25 Next Closing Date 05/09/25

Account Ending 8-61003

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

New Balance	\$9,259.73
Minimum Payment Due	\$4,309.73
Payment Due Date	05/04/25

Membership Rewards® Points

Available and Pending as of 02/28/25

26,181For more details about Rewards, please visit americanexpress.com/rewardsinfo**Account Summary****Pay In Full Portion**

Previous Balance	\$375.00
Payments/Credits	-\$6,570.49
New Charges	+\$10,455.22
Fees	+\$0.00
New Balance	= \$4,259.73

Pay Over Time Portion

Previous Balance	\$132.71
Payments/Credits	-\$15,676.30
New Charges	+\$20,543.59
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$5,000.00
Minimum Due	\$50.00

Account Total

Previous Balance	\$507.71
Payments/Credits	-\$22,246.79
New Charges	+\$30,998.81
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$9,259.73
Minimum Payment Due	\$4,309.73

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 05/04/25, 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	\$14,578

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.

We will debit your bank account for your monthly AutoPay payment of \$9,259.73 on 05/04/25. 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 05/04/25. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 05/04/25.

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

Continued on page 3**Payment Coupon**

Do not staple or use paper clips

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

1-800-472-9297

Account Ending 8-61003

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

MINGLING CHENG
CHENG
CHENG
1333 LAWSON LANE
MC LEAN VA 22101

Payment Due Date
05/04/25

New Balance
\$9,259.73

AutoPay Amount
\$9,259.73

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

\$ _____
Amount Enclosed

0000349993348017498 000925973000430973 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 04/09/25

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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**Congratulations! You used your Amex Offer.** Please refer to the Payments and Credit section of your statement. View all available offers when you log in to your Card account online at americanexpress.com**Payments and Credits****Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$375.00	\$0.00	-\$375.00
Credits			
MINGLING CHENG 8-61003	-\$6,195.49	-\$15,676.30	-\$21,871.79
Total Payments and Credits	-\$6,570.49	-\$15,676.30	-\$22,246.79

Detail

*Indicates posting date

♦ - Pay Over Time activity

Payments			Amount
04/04/25*	MINGLING CHENG	AUTOPAY PAYMENT RECEIVED - THANK YOU Capital One National Association	-\$375.00
Credits			Amount
03/18/25	MINGLING CHENG	UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01624676380460 Passenger Name: CHENG/MINGLING Document Type: SUPPORTED REFUND	-\$7,727.61 ♦
03/18/25	MINGLING CHENG	UNITED AIRLINES HOUSTON TX UNITED AIRLINES Ticket Number: 01624676380471 Passenger Name: CHENG/MINGJUI Document Type: SUPPORTED REFUND	-\$7,727.61 ♦
03/20/25	MINGLING CHENG	FLEXIBLE BUSINESS CREDIT GRUBHUB*BURGER7	-\$20.00 ♦
03/24/25	MINGLING CHENG	FCPA PARK SERVICES WEB 00-08036678327 FAIRFAX VA 703-3248700	-\$9.00 ♦
03/24/25	MINGLING CHENG	FCPA PARK SERVICES WEB 00-08036678327 FAIRFAX VA 703-3248700	-\$127.00 ♦
03/28/25	MINGLING CHENG	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$9.03 ♦
03/30/25	MINGLING CHENG	LOWE'S OF FAIRFAX VA FAIRFAX Amex Offer Credit	-\$50.00 ♦
03/31/25	MINGLING CHENG	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$6.05 ♦

Continued on reverse

Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

			Amount
04/09/25*	MINGLING CHENG	CREDIT ADJUSTMENT	-\$6,195.49

New Charges**Summary**

	Pay In Full	Pay Over Time ◆	Total
MINGLING CHENG 8-61003	\$10,455.22	\$16,440.47	\$26,895.69
HAOREN YAO 8-61011	\$0.00	\$4,103.12	\$4,103.12
Total New Charges	\$10,455.22	\$20,543.59	\$30,998.81

Detail

*Indicates posting date

◆ - Pay Over Time activity

**MINGLING CHENG**

Card Ending 8-61003

Foreign
Spend**Amount**

03/10/25	FCPA PARK SERVICES WEB 00-08036678327 703-3248700	FAIRFAX	VA	\$9.00 ◆
03/11/25	UNITED AIRLINES UNITED AIRLINES From: WASHINGTON DULLES To: SAN FRANCISCO INTL TAIWAN TAOYUAN INT SAN FRANCISCO INTL WASHINGTON DULLES Ticket Number: 01624676380471 Passenger Name: CHENG/MINGJUI Document Type: PASSENGER TICKET	HOUSTON	TX	\$7,727.61
03/11/25	UNITED AIRLINES UNITED AIRLINES From: WASHINGTON DULLES To: SAN FRANCISCO INTL TAIWAN TAOYUAN INT SAN FRANCISCO INTL WASHINGTON DULLES Ticket Number: 01624676380460 Passenger Name: CHENG/MINGLING Document Type: PASSENGER TICKET	HOUSTON	TX	\$7,727.61 ◆
03/17/25	MCLEAN COMMUNITY CENTER 65000001164926 7037900123	MCLEAN	VA	\$105.00 ◆
03/18/25	PAYPAL *WASHINGTON WASHINGTON 4029357733	4029357733	KS	\$108.62 ◆
03/19/25	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$29.67 ◆
03/20/25	GRUBHUB*BURGER7 8775851085	NEW YORK	NY	\$20.12 ◆
03/20/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$21.19 ◆
03/21/25	FIRSTENERGY 13701663 44308	888-544-4877	OH	\$71.65 ◆
03/21/25	AMAZON.COM*WC9OQ6CX3 MERCHANDISE	AMZN.COM/BILL	WA	\$33.29 ◆
03/21/25	AMAZON.COM*Y88W74GS3 MERCHANDISE	AMZN.COM/BILL	WA	\$5.55 ◆
03/21/25	AplPay PARKMOBILE ParkMobile 8777275457	ATLANTA	GA	\$1.45 ◆
03/21/25	AplPay NIH BLDG 10 B1 CAFE 6220 1729300 20892 RESTAURANT	BETHESDA	MD	\$19.20 ◆

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Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

			Foreign Spend	Amount
03/21/25	LIDL #1523 GROCERY STORE	MCLEAN VA		\$5.12 ◆
03/21/25	AplPay FAES BOOKSTORE 301-827-5779	BETHESDA MD		\$6.36 ◆
03/22/25	AplPay TST* VIENNA INN 00002126 RESTAURANT	VIENNA VA		\$22.39 ◆
03/23/25	K MARKET 000000000000000001	ANNANDALE VA		\$40.49 ◆
03/23/25	AplPay EXXONMOBIL 9978 814-735-7272	BREEZEWOOD PA		\$6.49 ◆
03/24/25	AplPay STARBUCKS GIFT CARD	800-782-7282 WA		\$10.00 ◆
03/24/25	AplPay CHARGEPOINT INC ChargePoint Inc chargepoint.com	CAMPBELL CA		\$24.08 ◆
03/24/25	AplPay TST* CHIANG MAI THAI COOK 00155873 RESTAURANT	MCLEAN VA		\$193.98 ◆
03/24/25	AplPay SHEETZ 0225 0225 800-487-5444	BREEZEWOOD PA		\$4.87 ◆
03/24/25	GIANT 0758 136 22101	MCLEAN VA		\$67.15 ◆
03/25/25	Courtyard By Marriott Tysons M Arrival Date 03/23/25 00000000 LODGING Departure Date 03/24/25	McLean VA		\$187.58 ◆
03/25/25	TST* PULCINELLA 00184921 703-893-7777	MCLEAN VA		\$125.24 ◆
03/25/25	LIDL #1523 GROCERY STORE	MCLEAN VA		\$4.61 ◆
03/26/25	AplPay GIANT 0758 22 22101	MCLEAN VA		\$10.00 ◆
03/27/25	AIRBNB * HMDB2FBZB5 4158005959	SAN FRANCISCO CA		\$766.20 ◆
03/27/25	TST* MARUICHI SELECT - VI 00221093 RESTAURANT	VIENNA VA		\$11.65 ◆
03/27/25	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL WA		\$3.81 ◆
03/27/25	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL WA		\$23.29 ◆
03/27/25	AplPay LIDL #1523 GROCERY STORE	MCLEAN VA		\$3.93 ◆
03/27/25	MARUFUJI MARKET 203-914-1801	VIENNA VA		\$47.20 ◆
03/28/25	AplPay TST* PULCINELLA 00184921 703-893-7777	MCLEAN VA		\$108.00 ◆
03/28/25	LIDL #1523 GROCERY STORE	MCLEAN VA		\$10.66 ◆
03/28/25	AplPay HUNAN EXPRESS 00-08044006495 RESTAURANT	MCLEAN VA		\$12.67 ◆
03/29/25	DOMINION WINE AND BEER squareup.com/receipts	Falls Church VA		\$11.00 ◆
03/29/25	LOWE'S OF FAIRFAX, VA 3274 703-332-0000	FAIRFAX VA		\$200.00 ◆

Continued on reverse

Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

				Foreign Spend	Amount
03/29/25	IL POOM HYANG 0000 703-273-4039	FAIRFAX	VA		\$61.57 ◆
03/30/25	AplPay IL POOM HYANG 0000 703-273-4039	FAIRFAX	VA		\$80.26 ◆
03/31/25	AplPay WALGREENS #18089 000018089 NONE 22101 PHARMACIES	MCLEAN	VA		\$33.91 ◆
03/31/25	DAYCAREFEE* COLUMBIACH +18443546337	SEA GIRT	NJ		\$1,550.00 ◆
04/01/25	CLICKPAY=FIRSTSERVICEFINA 8005337901	FAIRFAX	VA		\$207.03 ◆
04/01/25	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA		\$114.21 ◆
04/01/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		\$24.04 ◆
04/02/25	AplPay MID ATLANTIC SERVICES GRO 125900001 301-681-3058	BETHESDA	MD		\$4.00 ◆
04/02/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		\$50.81 ◆
04/02/25	FCPA PARK SERVICES WEB 00-08036678327 703-3248700	FAIRFAX	VA		\$127.00 ◆
04/02/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		\$9.58 ◆
04/02/25	FREETAXUSA.COM 877-269-90 923500164379 SUPPORT@TAXHAWK.COM	PROVO	UT		\$14.99 ◆
04/04/25	AIRALO GOODS/SERVICES	SINGAPORE	SG		\$14.50 ◆
04/04/25	AplPay Uber Trip 8005928996	help.uber.com	CA		\$48.22 ◆
04/06/25	AplPay SOTTO SOTTO +393792613727	LUCCA	IT	94,00 European Union Euro	\$104.26 ◆
04/06/25	AplPay PIZZICHERIA LA GROTTA RESTAURANT	LUCCA		32,00 European Union Euro	\$35.49 ◆
04/08/25	WASHPOST *ADVERTISI ADVERTISING	202-334-4875	DC		\$433.60 ◆
04/09/25*	DEBIT ADJUSTMENT				\$6,195.49 ◆

**HAOREN YAO**

Card Ending 8-61011

				Foreign Spend	Amount
03/26/25	REMARKABLE +4723652440	OSLO	OS		\$793.94 ◆
03/31/25	APPLE ONLINE STORE 5713178179 22101- COM*PUTER/SOFTWARE W1560688689 MB64555137	CUPERTINO	CA		\$1,758.54 ◆
04/04/25	EXXONMOBIL 4784 703-356-1133	MCLEAN	VA		\$63.52 ◆
04/05/25	FRENCH TASTE 0170038215	ROISSY CDG CEDEX	FR	79,00 European Union Euro	\$87.62 ◆
04/05/25	AIRALO +6583029360	SINGAPORE	SG		\$30.00 ◆
04/05/25	OSTERIA PARLASCIO RESTAURANT	LUCCA		152,50 European Union Euro	\$169.14 ◆

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Business Gold Card
CHENG
MINGLING CHENG
Closing Date 04/09/25

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Account Ending 8-61003

Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

			Foreign Spend	Amount
04/05/25	SUMUP*EDOTOURING DI EDOARDO LUISO +393384282113	LUCCA	200,00 European Union Euro	\$221.82 ◆
04/05/25	RICORDO LUCCA SOUVENIR CARD & SOUVENIR STORE	LUCCA	8,90 European Union Euro	\$9.84 ◆
04/06/25	SOTTO SOTTO +393792613727	LUCCA IT	47,00 European Union Euro	\$52.13 ◆
04/06/25	GELATERIA VENETA CS3 BAR/NIGHTCLUB	LUCCA	10,80 European Union Euro	\$11.98 ◆
04/06/25	SOUVENIR LUCCA N 2 CARD & SOUVENIR STORE	LUCCA	41,00 European Union Euro	\$45.47 ◆
04/06/25	PEPEROSA RESTAURANT	LUCCA	145,00 European Union Euro	\$160.82 ◆
04/07/25	SUMUP*GALLACCI ALBERTO +393485745290	LUCCA IT	9,00 European Union Euro	\$9.98 ◆
04/07/25	L'OSTE DI LUCCA RESTAURANT	LUCCA	214,00 European Union Euro	\$236.51 ◆
04/07/25	PIZZERIA...IN S.MARIA...DI MA&RO SNC RESTAURANT	LUCCA	99,00 European Union Euro	\$109.41 ◆
04/07/25	LIBRERIA BOOK STORE	LUCCA	7,95 European Union Euro	\$8.79 ◆
04/07/25	SOUVENIR LUCCA N 2 CARD & SOUVENIR STORE	LUCCA	10,00 European Union Euro	\$11.05 ◆
04/08/25	L'IDEA CARD & SOUVENIR STORE	LUCCA	93,95 European Union Euro	\$103.18 ◆
04/08/25	LAGRAPPA SRL RESTAURANT	LUCCA	162,00 European Union Euro	\$177.91 ◆
04/08/25	ESSELUNGA LUCCA GROCERY STORE	LUCCA	37,76 European Union Euro	\$41.47 ◆

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.

Continued on reverse

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

Notice of Important Changes to the Cardmember Agreement and Your Agreement for Transferring Funds Electronically - Express Cash Removal

We are discontinuing the Express Cash service and are removing all references to Express Cash from Part 2 of your Cardmember Agreement and Your Agreement for Transferring Funds Electronically (the *EFT Agreement*). We encourage you to read this notice, share it with any Additional Cardmembers on your account, and file it for future reference. If you have any questions, please call the number on the back of your card or on your billing statement.

These changes will take effect on **July 1, 2025**. For more detailed information, please see the Detail of Changes below. Any terms in the Cardmember Agreement or EFT Agreement conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Detail of Changes to the Cardmember Agreement & EFT Agreement

Effective July 1, 2025, we are making the following changes.

The Cardmember Agreement is amended by deleting the sentence in the *Using the card* subsection of the *About using your card* section of Part 2 which states: "You may also use the card at an ATM to get cash from a checking account you designate."

In the third paragraph, we are deleting the first sentence and replacing it with the following: "We decide whether to approve a charge based on how you spend and pay on this Account and other Accounts you have with us."

The EFT Agreement is amended as follows:

The *How Express Cash works* section is deleted.

The *Limits on amounts and frequency of withdrawals* section is deleted.

The *Unauthorized transactions* section is deleted and replaced with the following:

"Unauthorized transactions"

Tell us AT ONCE if you believe that a transaction has been made without your permission using your card or information about your card account. Calling us is the best way of keeping your possible losses down. You could lose all of the money in your bank account (plus your maximum overdraft line of credit, if applicable).

Call anytime at 1-800-528-4800 (or 1-336-393-1111 collect, if not in the U.S.) You may also write to us at American Express, Electronic Funds Services, P.O. Box 981532, El Paso, TX 79998-1532."

The third bulleted sentence of the *Improper transactions or payments* section is deleted and the words "terminal or" are deleted from the sixth bulleted sentence of this section.

The *How to contact us about the services* section is deleted and replaced with the following:

"How to contact us about the services"

You can call us at 1-800-472-9297 for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531."

The *In case of errors or questions* section is amended by deleting the words "or receipt".

The *We may end the services* section is amended by deleting the first paragraph of that section and adding the sentence "We may stop a service at any time."

The *Optional limit on obtaining cash* section is deleted.

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IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.