



Delta SkyMiles® Platinum

STEPHEN J BOERNER
Closing Date 07/13/23
Account Ending 5-47003

DELTA
SKYMILES

p. 1/12

Customer Care: 1-800-257-0770
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$5,550.69**
Minimum Payment Due **\$111.01**
Payment Due Date **08/07/23**

Delta SkyMiles®
Miles Earned this Period **22,126**

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

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 08/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

Account Summary

| | |
|------------------|-------------|
| Previous Balance | \$2,326.74 |
| Payments/Credits | -\$2,393.28 |
| New Charges | +\$5,449.66 |
| Fees | +\$167.57 |
| Interest Charged | +\$0.00 |

Minimum Payment Warning: If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan 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

17 years

\$16,767

\$230


3 years

\$8,266
(Savings = \$8,501)

New Balance **\$5,550.69**
Minimum Payment Due **\$111.01**

| | |
|--------------------|-------------|
| Credit Limit | \$27,200.00 |
| Available Credit | \$21,649.31 |
| Cash Advance Limit | \$5,000.00 |
| Available Cash | \$5,000.00 |

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 on **page 11.**

Continued on page 3

↓ 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



Pay by Phone

1-800-472-9297

Account Ending 5-47003

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



STEPHEN J BOERNER
APT 4D
246 N 3RD ST
PHILADELPHIA PA 19106-1125

Payment Due Date
08/07/23

New Balance
\$5,550.69

Minimum Payment Due
\$111.01

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

0000349991917655243 000555069000011101 09 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. You may pay more than the Minimum Payment Due, up to your New Balance, at any time.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset 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 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. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will 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 (such as airlines) 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.

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.

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

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Delta SkyMiles® Platinum

STEPHEN J BOERNER
Closing Date 07/13/23



p. 3/12

Account Ending 5-47003



Customer Care & Billing Inquiries
International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements

1-800-257-0770
1-336-393-1111
1-800-CASH-NOW
1-800-257-0770



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
PO BOX 6031
CAROL STREAM IL
60197-6031

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-257-0770**

Expect More From Your Checking

Because it's designed for Members, American Express® Rewards Checking provides the rewards you want with the powerful backing you expect. Apply in minutes at www.americanexpress.com/rewardschecking623.

Available for eligible Card Members
Terms apply. Member FDIC.

FDIC
Accounts offered by American Express National Bank. Member FDIC. Each depositor is insured to at least \$250,000. Learn More from FDIC.gov.

Payments and Credits

Summary

| | Total |
|-----------------------------------|--------------------|
| Payments | -\$2,326.74 |
| Credits | |
| STEPHEN J BOERNER 5-47003 | -\$66.54 |
| Total Payments and Credits | -\$2,393.28 |

Detail

*Indicates posting date

| Payments | Amount |
|--|-------------|
| 07/01/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU | -\$2,326.74 |
| Credits | Amount |
| 07/11/23* STEPHEN J BOERNER CR ADJ - ANNUAL MEMBERSHIP FEE | -\$66.54 |

New Charges

Summary

| | Total |
|---------------------------|-------------------|
| STEPHEN J BOERNER 5-47003 | \$5,163.77 |
| MELISSA BEMER 5-41014 | \$285.89 |
| Total New Charges | \$5,449.66 |

Detail

| | | | | Amount |
|----------|--|------------------|----|---------|
| 06/12/23 | TST* FRESCOS WATERFRONT B 00016735 RESTAURANT | SAINT PETERSBURG | FL | \$64.43 |
| 06/13/23 | Uber Trip XL4LFEVH 33701 | help.uber.com | CA | \$1.00 |

Continued on reverse

Detail Continued

| | | | | Amount |
|----------|--|-----------------|----|----------|
| 06/13/23 | Uber Trip XL4LFEVH 33701 | help.uber.com | CA | \$6.89 |
| 06/13/23 | HYATT PLACE ST PETERSBURG Arrival Date 06/11/23 00000000 LODGING Departure Date 06/13/23 | ST PETERSBURG | FL | \$57.75 |
| 06/13/23 | AplPay VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO | CARLSBAD | | \$19.00 |
| 06/14/23 | Uber Trip WGPOKUIO 33607 | help.uber.com | CA | \$37.96 |
| 06/14/23 | Uber Trip 4SXRUBVM 19106 | help.uber.com | CA | \$18.93 |
| 06/14/23 | Uber Trip ZWADYWN5 33701 | help.uber.com | CA | \$2.00 |
| 06/14/23 | KINGDOM 0059 395697 19047 APPAREL/ACCESSORIES | PHILADELPHIA | PA | \$128.01 |
| 06/14/23 | SP THEOHMSTORE 6302041433 | DARIEN | IL | \$84.95 |
| 06/15/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$13.44 |
| 06/15/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$17.94 |
| 06/15/23 | GRUBHUB*DIGRITTENHOUSE 8775851085 | NEW YORK | NY | \$37.92 |
| 06/16/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 06/16/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 06/16/23 | RIVERWARDS PRODUCE-BREAD 2 215-592-4650 | PHILADELPHIA | PA | \$49.94 |
| 06/16/23 | CAFE OLE INC 0000 917-532-9174 | PHILADELPHIA | PA | \$18.74 |
| 06/17/23 | APPLE.COM/BILL RECORD STORE | INTERNET CHARGE | CA | \$2.99 |
| 06/17/23 | PAH PHARMACY 0000 215-829-5873 | PHILADELPHIA | PA | \$5.00 |
| 06/17/23 | WAWA FUEL/CONVENIENCE 610-758-8646 | BETHLEHEM | PA | \$42.33 |
| 06/17/23 | WAWA FUEL/CONVENIENCE 610-758-8646 | BETHLEHEM | PA | \$19.57 |
| 06/18/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 06/18/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 06/18/23 | CAFE OLE INC 0000 917-532-9174 | PHILADELPHIA | PA | \$5.04 |
| 06/19/23 | ISTANBUL CAFE MISC/SPECIALTY RETAIL | PHILADELPHIA | PA | \$5.47 |
| 06/19/23 | GODADDY.COM GODADDY.COM AI Domain Name Registration - 2 Years | 480-505-8855 | AZ | \$199.98 |
| 06/19/23 | AMAZON MARKETPLACE NA PA BOOK STORES | AMZN.COM/BILL | WA | \$25.43 |
| 06/19/23 | PTC EZ PASS AUTO TOLLS 877-736-6727 | HARRISBURG | PA | \$80.00 |

Continued on next page

**Detail Continued**

| | | | | Amount |
|----------|---|---------------|----|---------------|
| 06/20/23 | AMAZON MARKETPLACE NA PA BOOK STORES | AMZN.COM/BILL | WA | \$12.71 |
| 06/20/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 06/20/23 | CAFE OLE INC 0000 917-532-9174 | PHILADELPHIA | PA | \$5.04 |
| 06/21/23 | HULU 877-8244858 CA HULU.COM/BILL | HULU.COM/BILL | CA | \$8.47 |
| 06/21/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 06/21/23 | AMAZON MARKETPLACE NA PA BOOK STORES | AMZN.COM/BILL | WA | \$31.79 |
| 06/21/23 | AMAZON MARKETPLACE NA PA BOOK STORES | AMZN.COM/BILL | WA | \$42.39 |
| 06/21/23 | CAFE OLE INC 0000 917-532-9174 | PHILADELPHIA | PA | \$5.04 |
| 06/22/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 06/22/23 | 3RD STREET HARDWARE 0000 267-541-2110 | PHILADELPHIA | PA | \$9.91 |
| 06/22/23 | Blokes Barbershop & Ge 267-314-5557 | PHILADELPHIA | PA | \$48.00 |
| 06/23/23 | Uber Trip SDWKN6TG 19122 | help.uber.com | CA | \$9.79 |
| 06/23/23 | SUGAR HOUSE SPORTS BOOK 9087 19125 RESTAURANT | PHILADELPHIA | PA | \$14.00 |
| 06/23/23 | TST* RACE STREET CAFE 00043492 RESTAURANT | PHILADELPHIA | PA | \$57.00 |
| 06/23/23 | CVS/PHARMACY #10526 000010526 8007467287 PHARMACIES | PHILADELPHIA | PA | \$70.19 |
| 06/23/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 06/23/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$8.97 |
| 06/23/23 | WINE/SPIRITS SHOPPE 800-332-7522 | PHILADELPHIA | PA | \$29.36 |
| 06/24/23 | Uber Trip 22QL7VAV 19148 | help.uber.com | CA | \$15.21 |
| 06/24/23 | Uber Trip KRO3GRUU 19106 | help.uber.com | CA | \$20.99 |
| 06/24/23 | Uber Trip FKGDNLZA 19106 | help.uber.com | CA | \$8.96 |
| 06/24/23 | Uber Trip FKGDNLZA 19106 | help.uber.com | CA | \$1.00 |
| 06/24/23 | ARAMARK CITIZENS BANK PARK ARAMARK CIT 215-271-2300 | PHILADELPHIA | PA | \$55.43 |
| 06/24/23 | WAWA FUEL/CONVENIENCE 215-755-5858 | PHILADELPHIA | PA | \$31.07 |
| 06/25/23 | Uber Trip 5X7T7GPN 19148 | help.uber.com | CA | \$21.94 |
| 06/25/23 | Uber Trip TRY6OWCH 19106 | help.uber.com | CA | \$23.56 |

Continued on reverse

Amount

Continued on next page

**Detail Continued**

| | | | | Amount |
|----------|--|-----------------|----|---------------|
| 06/30/23 | WAWA FUEL/CONVENIENCE 610-446-9487 | HAVERTOWN | PA | \$14.92 |
| 07/01/23 | APPLE.COM/BILL RECORD STORE | INTERNET CHARGE | CA | \$22.66 |
| 07/03/23 | 7-ELEVEN 36875 00073687501 215-574-3560 | PHILADELPHIA | PA | \$11.23 |
| 07/03/23 | 3RD STREET HARDWARE 0000 267-541-2110 | PHILADELPHIA | PA | \$4.31 |
| 07/04/23 | BESTBUYCOM806774437626 50300009944 888BESTBUY | RICHFIELD | MN | \$201.39 |
| 07/04/23 | OTB TAX +18434508123 | GREER | SC | \$99.00 |
| 07/04/23 | AMAZON.COM MERCHANDISE | AMZN.COM/BILL | WA | \$190.78 |
| 07/04/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$14.70 |
| 07/05/23 | GRUBHUB*EMMYSQUARED 8775851085 | NEW YORK | NY | \$77.06 |
| 07/05/23 | AMAZON.COM MERCHANDISE | AMZN.COM/BILL | WA | \$15.89 |
| 07/05/23 | MENAGERIE COFFEE squareup.com/receipts | Philadelphia | PA | \$5.05 |
| 07/05/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 07/06/23 | AMAZON.COM*A16UP2XY3 MERCHANDISE | AMZN.COM/BILL | WA | \$247.23 |
| 07/06/23 | GRUBHUB*GHPLUS 8775851085 | NEW YORK | NY | \$10.86 |
| 07/06/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 07/06/23 | TST* RACE STREET CAFE 00043492 RESTAURANT | PHILADELPHIA | PA | \$73.75 |
| 07/07/23 | AMAZON TIPS*OT02466Z3 MERCHANDISE | AMZN.COM/BILL | WA | \$10.00 |
| 07/07/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 07/07/23 | GOLF SCIENCE CENTER 0437 856-261-0829 | PHILADELPHIA | PA | \$480.00 |
| 07/07/23 | TST* RACE STREET CAFE 00043492 RESTAURANT | PHILADELPHIA | PA | \$19.00 |
| 07/08/23 | Uber Trip IRWQ2L7M 19107 | help.uber.com | CA | \$8.94 |
| 07/08/23 | Uber Trip YAIDPOWO 19106 | help.uber.com | CA | \$8.67 |
| 07/08/23 | ApI Pay BT*GOBRANDS INC. - FAM 8554007833 | PHILADELPHIA | PA | \$7.99 |
| 07/08/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 07/08/23 | COMCAST CABLE SVCS | 800-COMCAST | NJ | \$81.43 |
| 07/09/23 | SASSAFRAS MARKET. 0000 215-413-7078 | PHILADELPHIA | PA | \$6.99 |
| 07/09/23 | AMAZON MARKETPLACE NA PA BOOK STORES | AMZN.COM/BILL | WA | \$22.21 |

Detail Continued

| | | | | Amount |
|----------|---|---------------------|----|---------------|
| 07/09/23 | RDS VENDING 0000 888-561-4748 | CAMDEN | NJ | \$2.20 |
| 07/09/23 | CAMDEN COUNTY 0000 888-561-4748 | MERCHANTVILLE | NJ | \$10.00 |
| 07/09/23 | TST* RACE STREET CAFE 00043492 RESTAURANT | PHILADELPHIA | PA | \$27.00 |
| 07/09/23 | CAMDEN COUNTY 0000 888-561-4748 | MERCHANTVILLE | NJ | \$10.00 |
| 07/09/23 | WAWA 8449 0000 610-358-8000 | PENNSAUKEN | NJ | \$14.90 |
| 07/09/23 | BONEJOUR PET SUPPLY 215-574-1225 | PHILADELPHIA | PA | \$105.76 |
| 07/10/23 | WAWA FUEL/CONVENIENCE 215-538-2074 | QUAKERTOWN | PA | \$49.21 |
| 07/10/23 | WAWA FUEL/CONVENIENCE 215-538-2074 | QUAKERTOWN | PA | \$12.65 |
| 07/11/23 | AplPay AMERICAN AIRLINES INC American Airlines From: PHILADELPHIA INTER To: TAMPA INTERNATIONAL PHILADELPHIA INTER Ticket Number: 0010631138447 Passenger Name: STEPHEN BOERNER Document Type: PREFERRED SEAT UPGRADE | FT WORTH | TX | \$56.47 |
| 07/11/23 | AplPay AMERICAN AIRLINES INC American Airlines From: PHILADELPHIA INTER To: TAMPA INTERNATIONAL PHILADELPHIA INTER Ticket Number: 0010631138446 Passenger Name: STEPHEN BOERNER Document Type: PREFERRED SEAT UPGRADE | FT WORTH | TX | \$55.64 |
| 07/11/23 | VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO | CARLSBAD | | \$19.00 |
| 07/11/23 | APPLE.COM/BILL RECORD STORE | INTERNET CHARGE | CA | \$7.55 |
| 07/11/23 | 7-ELEVEN 10249 00071024941 727-360-4758 | ST PETERSBURG BEACH | FL | \$33.84 |
| 07/11/23 | Uber Trip 7ZFDN226 19153 | help.uber.com | CA | \$32.91 |
| 07/11/23 | 6821121 - PIATTINO 62109 RESTAURANT | PHILADELPHIA | PA | \$28.73 |
| 07/11/23 | JACK DUGGAN S PUB 00-08023605077 BAR/NIGHTCLUB | PHILADELPHIA | PA | \$9.50 |
| 07/12/23 | TST* CADDY'S ON THE BEACH 300526517 7273604993 | TREASURE ISLA | FL | \$129.33 |
| 07/12/23 | THEHOSTCO(256)960-8557 +12569608557 | OAKLAND | CA | \$54.30 |
| 07/13/23 | TST* CADDY'S ON THE BEACH 300526517 7273604993 | TREASURE ISLA | FL | \$68.96 |



MELISSA BEMER
Card Ending 5-41014

| | | | | Amount |
|----------|---|--------------|----|---------------|
| 06/16/23 | TRADER JOE S #618 000000618 6265993700 | PHILADELPHIA | PA | \$285.89 |



Fees

Amount

| | | | |
|----------------------------|-------------------|-----------------------|----------|
| 07/11/23 | STEPHEN J BOERNER | ANNUAL MEMBERSHIP FEE | \$167.57 |
| Total Fees for this Period | | | \$167.57 |

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.

2023 Fees and Interest Totals Year-to-Date

Amount

| | |
|------------------------|----------|
| Total Fees in 2023 | \$200.03 |
| Total Interest in 2023 | \$0.00 |

Interest Charge Calculation

Days in Billing Period: 31

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

| | Transactions Dated | | Annual Percentage Rate | Balance Subject to Interest Rate | Interest Charge |
|---------------|--------------------|----|------------------------------|--|--------------------|
| | From | To | | | |
| Purchases | 07/02/2022 | | 27.74% (v) | \$0.00 | \$0.00 |
| Cash Advances | 09/30/2015 | | 29.99% (v) | \$0.00 | \$0.00 |
| Total | | | | | \$0.00 |

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



| | Current Period | Year to Date |
|--|----------------|--------------|
| Miles Earned for Eligible Purchases | 5,453 | 29,986 |
| Total Bonus Miles Earned and Adjustments | 16,673 | 24,335 |
| Total Miles Earned | 22,126 | 54,321 |

Bonus Miles Earned and Adjustments

| | Current Period |
|---|-----------------------|
| Upgrade Bonus | 15,000 |
| 3X Miles on purchases made directly at Hotels | 116 |
| 2X Miles at Restaurants | 813 |
| 2X Miles at U.S. Supermarkets | 744 |
| Total | 16,673 |

**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. 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 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.



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If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 1 of your statement or the number that is on the back of your Card.