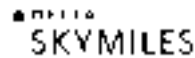




# Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 01/12/24  
Account Ending 5-47003



p. 1/12

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

**New Balance** **\$219.46**  
**Minimum Payment Due** **\$82.13**

**To view your Delta SkyMiles® balance, visit delta.com**

**Payment Due Date** **02/07/24**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 02/07/24, 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%.

**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...
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Only the Minimum Payment Due	5 months	\$232
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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 a notice that your APR will be increased to the Penalty Rate and any other communications on **pages 11 - 12**.

For more information on Plan It®, please see **page 9**

## Account Summary

### Plan Balance

Previous Balance	\$505.83
Payments/Credits	-\$505.83
New Plan Principal	+\$0.00
Plan Fees	+\$0.00
Plan Balance =	\$0.00
Plan Payment Due	\$0.00

### Non-Plan Balance

Previous Balance	\$0.00
Payments/Credits	-\$4,353.90
New Charges	+\$4,492.61
Fees	+\$29.00
Interest Charged	+\$51.75
Non-Plan Balance =	\$219.46
Non-Plan Minimum Due	\$82.13

**New Balance** **\$219.46**

**Minimum Payment Due** **\$82.13**

Credit Limit	\$27,200.00
Available Credit	\$26,980.54
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

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  
2649 TIFTON ST S  
GULFPORT FL 33711-3644

Payment Due Date  
**02/07/24**

New Balance  
**\$219.46**

Minimum Payment Due  
**\$82.13**

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 000021946000008213 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.

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

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

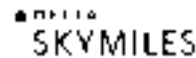
Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 01/12/24



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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](https://americanexpress.com) or use **Relay dial 711** and **1-800-257-0770**



Because your payment was received late, you may have forfeited SkyMiles® earned by using your Card. Please call the number on the back of your Card or log on to your account at [www.americanexpress.com](https://www.americanexpress.com) for more information or to reinstate rewards. There is a \$35.00 fee for each month of rewards you want to reinstate.

## Payments and Credits

### Summary

	Non-Plan Balance	Plan Balance	Total
<b>Payments</b>	-\$4,185.57	-\$505.83	-\$4,691.40
<b>Credits</b>			
STEPHEN J BOERNER 5-47003	-\$152.34	\$0.00	-\$152.34
MELISSA BEMER 5-41014	-\$15.99	\$0.00	-\$15.99
<b>Total Payments and Credits</b>	<b>-\$4,353.90</b>	<b>-\$505.83</b>	<b>-\$4,859.73</b>

### Detail

\*Indicates posting date

<b>Payments</b>			<b>Amount</b>
01/11/24*	STEPHEN J BOERNER	MOBILE PAYMENT - THANK YOU	-\$4,691.40
<b>Credits</b>			<b>Amount</b>
12/20/23	STEPHEN J BOERNER	GRUBHUB*GHPLUS NEW YORK NY 8775851085	-\$10.86
12/21/23	STEPHEN J BOERNER	PETSMART COLONIAL HEIGHTS VA 888-839-9638	-\$23.81
12/22/23	STEPHEN J BOERNER	AIRBNB * HMBQMW4CHZ SAN FRANCISCO CA 4158005959	-\$32.88
01/08/24	STEPHEN J BOERNER	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$84.79
01/12/24	MELISSA BEMER	BT*HOTELBOOKING*SERVFEE LEHI UT 8007279059	-\$15.99

## New Charges

### Summary

	Non-Plan Balance	Plan Balance	Total
STEPHEN J BOERNER 5-47003	\$3,221.00	\$0.00	\$3,221.00
MELISSA BEMER 5-41014	\$1,271.61	\$0.00	\$1,271.61
<b>Total New Charges</b>	<b>\$4,492.61</b>	<b>\$0.00</b>	<b>\$4,492.61</b>

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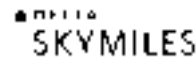
## Detail

**STEPHEN J BOERNER**

Card Ending 5-47003

				Amount
09/04/23	FRONTIER AIRLINES AIRLINES FRONTIER From: PHILADELPHIA INTER To: FT LAUDERDALE/HOLL Ticket Number: JFS6VQ Passenger Name: BOERNER/STEPHENJ Document Type: MISCELLANEOUS TAX(S)/FEE(S) Carrier: F9 Class: T Date of Departure: 09/04	DENVER	CO	\$67.00
12/13/23	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$84.74
12/13/23	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$8.44
12/13/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$17.11
12/13/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$22.23
12/14/23	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$10.48
12/14/23	AplPay POE.COM +16503328820	MOUNTAIN VIEW	CA	\$19.99
12/14/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$3.35
12/14/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$3.35
12/14/23	TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL	\$9.83
12/14/23	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$3.16
12/15/23	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$10.48
12/16/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$25.89
12/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
12/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.15
12/17/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$79.98
12/17/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$34.24
12/17/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$101.06
12/18/23	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$10.48
12/18/23	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$10.48
12/18/23	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$11.56
12/18/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$84.79
12/18/23	GG III SAVE A LOT #463 00000000643986 7273232570	GULFPORT	FL	\$20.50
12/18/23	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$72.33
12/19/23	BESTBUYCOM806887326637 50300009944 888BESTBUY	RICHFIELD	MN	\$203.28

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**Delta SkyMiles® Platinum**STEPHEN J BOERNER  
Closing Date 01/12/24

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Account Ending 5-47003

**Detail Continued**

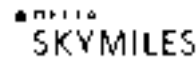
				<b>Amount</b>
12/19/23	IFTTT PRO+ +14152941043	SAN FRANCISCO	CA	\$5.99
12/19/23	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$17.79
12/19/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$38.12
12/20/23	MARATHON PETRO269860 00000269860 904-879-0480	Callahan	FL	\$31.28
12/20/23	SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$42.41
12/20/23	SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$27.59
12/20/23	PILOT_04576 04576 AUTO FUEL DISPENSER	SAINT GEORGE	SC	\$29.24
12/20/23	PILOT_04576 04576 GAS STATION	SAINT GEORGE	SC	\$14.44
12/20/23	THE MATE FACTOR 630768495818760 SAVANNAH@MATEFACTOR.COM	SAVANNAH	GA	\$32.78
12/21/23	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
12/21/23	HAIR CUTTERY HEALTH & BEAUTY SPA	MCLEAN	VA	\$48.00
12/21/23	PETSMART 888-839-9638	COLONIAL HEIGHTS	VA	\$94.87
12/21/23	SHELL SERVICE STATION 57529830200 8045200256	COLONIAL HEIGHTS	VA	\$53.23
12/21/23	HAJARASKITCHEN & SUYASUP 0000 703-774-5659	WOODBIDGE	VA	\$26.43
12/21/23	COMFORT INN PETERSBURG VA36 Arrival Date                      Departure Date 12/19/23                              12/20/23 00000000 LODGING	PETERSBURG	VA	\$146.08
12/21/23	COMFORT INN PETERSBURG VA36 Arrival Date                      Departure Date 12/19/23                              12/20/23 00000000 LODGING	PETERSBURG	VA	\$25.00
12/22/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$26.97
12/22/23	AIRBNB * HMBQMW4CHZ 4158005959	SAN FRANCISCO	CA	\$147.01
12/22/23	ROYAL FARMS #311 311 443-692-1821	WHITE MARSH	MD	\$26.51
12/22/23	ROYAL FARMS #311 311 443-692-1821	WHITE MARSH	MD	\$14.53
12/22/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$10.55
12/22/23	VIC & DEANS PIZZERIA GRIL 000000001 6102250025	WAYNE	PA	\$2.76
12/22/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$26.50
12/25/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$13.35

Continued on reverse

<b>Detail Continued</b>
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				Amount
12/26/23	GOOD KARMA CAFE squareup.com/receipts	Philadelphia	PA	\$19.55
12/26/23	AplPay DD *DOORDASH ALICEPIZZ +16506819470	SAN FRANCISCO	CA	\$47.98
12/26/23	AplPay PARKMOBILE-10 783301464 30309	770-818-9036	GA	\$5.40
12/27/23	AplPay 7-ELEVEN 35020 +18002550711	IRVING	TX	\$38.54
12/27/23	AplPay PARKMOBILE-10 783644038 30309	770-818-9036	GA	\$1.65
12/28/23	NAYAX VENDING 34 650000010595232 4106663800	HUNT VALLEY	MD	\$6.50
12/28/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$43.17
12/30/23	WAWA 8142 0000 610-358-8000	BETHLEHEM	PA	\$30.96
12/30/23	WAWA 8126 0000 610-358-8000	COOPERSBURG	PA	\$4.87
12/30/23	PTC EZ PASS CSC 0000 877-736-6727	HARRISBURG	PA	\$80.00
12/31/23	SHORE STOP 221 000000000462858 4106397441	ROCK HALL	MD	\$12.18
01/02/24	CHATGPT SUBSCRIPTION +14158799686	SAN FRANCISCO	CA	\$20.00
01/03/24	ROYAL FARMS 410-827-2062	QUEENSTOWN	MD	\$38.51
01/03/24	ROYAL FARMS 410-827-2062	QUEENSTOWN	MD	\$22.91
01/03/24	EXXONMOBIL 4761 804-733-1132	PETERSBURG	VA	\$28.77
01/03/24	BURGER KING 252-265-4080	WILSON	NC	\$14.69
01/04/24	SLEEP INN WILSON NC09 Arrival Date 01/02/24 00000000 LODGING	Departure Date 01/03/24 WILSON	NC	\$21.35
01/04/24	SLEEP INN WILSON NC09 Arrival Date 01/02/24 00000000 LODGING	Departure Date 01/03/24 WILSON	NC	\$90.18
01/04/24	WENDYS 9214 000009214 10020054002 28339 FAST FOOD REST.	ERWIN	NC	\$2.45
01/04/24	WENDYS 9214 000009214 10040110004 28339 FAST FOOD REST.	ERWIN	NC	\$11.95
01/04/24	BUC-EE'S #53/UNBRANDED GAS AND CONV	FLORENCE	SC	\$5.03
01/04/24	BUC-EE'S #53 OUTSIDE/UNBRANDED GAS AND CONV	FLORENCE	SC	\$37.43
01/05/24	TST* KID CASHEW 300515994 8435664589	MT. PLEASANT	SC	\$115.16
01/05/24	NAYAX VENDING 49 650000012477959 4106663800	HUNT VALLEY	MD	\$3.00
01/05/24	TST* METTO COFFEE & TEA 00086260 RESTAURANT	MOUNT PLEASANT	SC	\$25.61

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**Delta SkyMiles® Platinum**STEPHEN J BOERNER  
Closing Date 01/12/24

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Account Ending 5-47003

**Detail Continued**

				<b>Amount</b>
01/05/24	PICHARDO VENDING 0000 888-561-4748	TUCKER	GA	\$2.60
01/05/24	PICHARDO VENDING 0000 888-561-4748	TUCKER	GA	\$2.10
01/05/24	PICHARDO VENDING 0000 888-561-4748	TUCKER	GA	\$7.80
01/05/24	TST* METTO COFFEE & TEA 00086260 RESTAURANT	MOUNT PLEASANT	SC	\$4.78
01/05/24	CIRCLE K # 23876/CIRCLE K CONVENIENCE	ROUND O	SC	\$26.00
01/05/24	PICHARDO VENDING 0000 888-561-4748	TUCKER	GA	\$2.60
01/05/24	EXXONMOBIL 9963 904-868-5019	JACKSONVILLE	FL	\$37.43
01/05/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$35.05
01/06/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.79
01/06/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$1.99
01/06/24	THE TIKI BAR AND GRILL 5519 SHORE BLVD 7274988826	GULFPORT	FL	\$7.35
01/06/24	TST* TOMMY'S HIDEAWAY 300621565 7276234288	GULFPORT	FL	\$50.66
01/07/24	THE NORTH END TAPHOUSE & KITCHEN GOODS/SERVICES	Gulfport	FL	\$32.50
01/07/24	JOHNNYS SMOKE SHOP 567140114301644 40114301644@MAVERICKGATEW	GULFPORT	FL	\$167.26
01/07/24	CITGO OIL CO 727-327-8100	479-928-7135	OK	\$15.04
01/08/24	CHEVRON 0376396/CHEVRON SERVICE STN	ST.PETERSBURG	FL	\$8.98
01/08/24	BP#1349700CAVENDER CORNE 1349 00186041 33711 General Merchandise	ST. PETERSBUR	FL	\$4.90
01/08/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$19.13
01/08/24	O'MADDY'S BAR & GRILLE 727-481-2593	GULFPORT	FL	\$26.75
01/09/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$8.44
01/10/24	TWIN BROOKS GOLF COURSE 0208 727-893-7445	ST PETERSBURG	FL	\$18.19
01/10/24	WAWA FUEL/CONVENIENCE 727-822-8168	ST. PETERSBURG	FL	\$19.74
01/10/24	WAWA FUEL/CONVENIENCE 727-822-8168	ST. PETERSBURG	FL	\$17.10
01/11/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.56
01/11/24	THE GULFPORT COMFORT C USFC1TRAN33707	GULFPORT	FL	\$10.88
01/11/24	NEPTUNE GRILL LLC 068880021446240 N/A 33707	GULFPORT	FL	\$59.82

Continued on reverse

**Detail Continued**

				<b>Amount</b>
01/11/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$42.49
01/11/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$8.44
 <b>MELISSA BEMER</b> Card Ending 5-41014				
				<b>Amount</b>
12/17/23	WARBY PARKER 8884927297	NEW YORK CITY	NY	\$95.00
12/18/23	PET SUPERMARKET #307 307 866-434-1991	ST. PETERSBUR	FL	\$89.86
12/21/23	MILK & HONEY CAFE squareup.com/receipts	Colonial Heights	VA	\$19.89
12/21/23	MARSHALLS #0487 000000487 109016 22192 DISCOUNT STORES	PRINCE WILLIA	VA	\$79.42
12/21/23	TJ MAXX 103936 22192 DISCOUNT STORES	WOODBIDGE	VA	\$55.04
12/22/23	ROYAL FARMS #311 311 443-692-1821	WHITE MARSH	MD	\$10.92
12/23/23	WINE/SPIRITS SHOPPE 800-332-7522	BETHLEHEM	PA	\$159.50
12/26/23	SUNOCO 8000478002 8000 610-688-4546	WAYNE	PA	\$71.87
12/29/23	GOOD KARMA CAFE squareup.com/receipts	Philadelphia	PA	\$12.88
12/30/23	WAWA 8142 0000 610-358-8000	BETHLEHEM	PA	\$13.27
12/30/23	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$126.56
01/02/24	WALGREENS #11064 000011064 NONE 21661 PHARMACIES	ROCK HALL	MD	\$45.29
01/02/24	DOLLAR GENERAL 8006789258	ROCK HALL	MD	\$10.34
01/03/24	JAVA ROCK COFFEE HOUSE & 6500000126952 4106399909	ROCK HALL	MD	\$8.96
01/03/24	ROYAL FARMS 410-827-2062	QUEENSTOWN	MD	\$7.93
01/03/24	BT*HOTELBOOKING*SERVFEE 8007279059	LEHI	UT	\$15.99
01/03/24	HTL*COUNTRYINNSUIT R4647644193 75234	800-468-3578	TX	\$87.12
01/06/24	THE TIKI BAR AND GRILL 5519 SHORE BLVD 7274988826	GULFPORT	FL	\$27.61
01/07/24	PHILADELPHIA PARKING AUTHORITY 6500000 8885913636	PHILADELPHIA	PA	\$111.50
01/07/24	THE WOODEN ROOSTER 0000 727-822-7373	SAINT PETERSB	FL	\$14.98
01/08/24	GG III SAVE A LOT #463 000000000643986 7273232570	GULFPORT	FL	\$132.01
01/10/24	EASY-APPLY.US 0476 305-848-8008	FORT LAUDERDA	FL	\$65.00
01/11/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$10.67

Continued on next page





Fees

			Amount
01/07/24	STEPHEN J BOERNER	Late Payment Fee	\$29.00
Total Fees for this Period			\$29.00

Interest Charged

		Amount
01/12/24	Interest Charge on Purchases	\$51.75
<b>Total Interest Charged for this Period</b>		<b>\$51.75</b>

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$29.00
Total Interest in 2024	\$51.75

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			
Purchases	07/02/2022		27.99% (v)	\$2,248.92	\$51.75
Cash Advances	09/30/2015		29.99% (v)	\$0.00	\$0.00
Plan It	09/09/2017		0.00%	\$0.00	\$0.00
Total					\$51.75

(v) Variable Rate

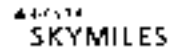
Plan Balance Details

For more details of your plans, visit [www.americanexpress.com/viewyourplans](https://www.americanexpress.com/viewyourplans)

Created On	Description	Duration (Months)	Previous Balance	Payments/ Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
11/27/23	PLAN FOR \$6,013.00	12	\$505.83	\$505.83	\$0.00	\$0.00	\$0.00	\$0.00
Plan Totals			\$505.83	\$505.83	\$0.00	\$0.00	\$0.00	\$0.00

**Miles Earned**

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Forfeited Miles - Current Month	5,672	

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.

Forfeited SkyMiles can be reinstated for a fee by calling the number on the back of your Card.

**IMPORTANT NOTICES****Penalty APR Notice**

You have triggered the Penalty Annual Percentage Rate (*APR*) on your account. The Penalty APR is currently **29.99%**, which is based on the Prime Rate plus 26.74% (not to exceed 29.99%). The Penalty APR is being imposed because of your late payment(s). This change will impact your account as follows:

**Transactions made on or after 01/31/2024:** As of 03/14/2024, the Penalty APR will apply to these transactions. We will review your Account every 6 months after the Penalty APR is applied. Each of these 6 months is a review period. Please note the first review period may be shorter than 6 months. If you make timely payments and have no returned payments during an entire review period, the Penalty APR will cease to apply on the first day of the billing period following that review.

**Transactions made before 01/31/2024:** Current rates will continue to apply to these transactions.

**IMPORTANT NOTICES continued****EFT Error Resolution Notice**

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

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

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

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

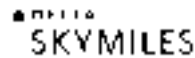
**Updates to Your Card Benefits****Summary of Changes, Effective January 1, 2024**

- **MQD Boost:** We are adding a new benefit, MQD Boost, to your Card. You will be able to earn one Medallion Qualification Dollar (MQD) for each \$20 of eligible purchases charged to the Card Account. Additional Terms apply; see [delta.com/skymilesprogramchanges](http://delta.com/skymilesprogramchanges).
- **Status Boost™ Award:** This benefit will no longer be available.
- **MQD Waiver:** This benefit will no longer be available.
- **Delta Sky Club® Access:** This benefit will no longer be available.



# Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 02/11/24  
Account Ending 5-47003



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

**New Balance** **\$3,095.57**  
**Minimum Payment Due** **\$61.91**

**Payment Due Date** **03/07/24**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 03/07/24, 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%.

**Delta SkyMiles®**  
Miles Earned this Period **7,410**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

## Account Summary

Previous Balance	\$219.46
Payments/Credits	-\$3,293.64
New Charges	+\$6,148.52
Fees	+\$0.00
Interest Charged	+\$21.23

**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

12 years

\$8,566

\$128

3 years

\$4,626  
(Savings = \$3,940)

**New Balance** **\$3,095.57**  
**Minimum Payment Due** **\$61.91**

Credit Limit	\$27,200.00
Available Credit	\$24,104.43
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 to find your Renewal Notice on your Membership, which renews next month, any changes to your Account terms, and any other communications on **pages 11 - 16**.

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](https://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  
2649 TIFTON ST S  
GULFPORT FL 33711-3644

Payment Due Date  
**03/07/24**  
New Balance  
**\$3,095.57**  
Minimum Payment Due  
**\$61.91**

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 000309557000006191 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.

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

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

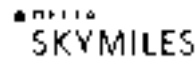
Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 02/11/24



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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](https://americanexpress.com) or use **Relay dial 711** and **1-800-257-0770**

### American Express® High Yield Savings Account

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

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$3,293.64
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$3,293.64</b>

### Detail

\*Indicates posting date

Payments	Amount
01/30/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,500.00
02/03/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,793.64

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$5,727.07
MELISSA BEMER 5-41014	\$421.45
<b>Total New Charges</b>	<b>\$6,148.52</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-47003

	Amount
01/13/24 CHEVRON 0376394/CHEVRON SERVICE STN ST. PETERSBURG FL	\$10.48
01/13/24 TST* GULFPERK COFFEE BAR 300582587 7272722600 GULFPORT FL	\$11.89
01/13/24 AMAZON MARKETPLACE NA PA MERCHANDISE AMZN.COM/BILL WA	\$15.40
01/14/24 AplPay POE.COM +16503328820 MOUNTAIN VIEW CA	\$19.99
01/14/24 SHELL SERVICE STATION 12727748001 7273238682 GULFPORT FL	\$17.02

Continued on reverse

**Detail Continued**

				<b>Amount</b>
01/14/24	TST* DRUNKEN TACO - GULFP 00104408 RESTAURANT	GULFPORT	FL	\$51.25
01/14/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$3.17
01/14/24	SUMITRA ESPRESSO LOUNGE 00-08041603625 MISC FOOD STORE	GULFPORT	FL	\$8.42
01/15/24	S&W LIQUORS KEYS 727-575-7920	SAINT PETERSB	FL	\$30.00
01/15/24	CITGO OIL CO 727-327-8100	479-928-7135	OK	\$9.69
01/15/24	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$13.90
01/15/24	JOHNNYS SMOKE SHOP 567140114301644 40114301644@MAVERICKGATEW	GULFPORT	FL	\$111.04
01/15/24	TB BUCS LOCAL EATS 0000 813-350-6404	TAMPA	FL	\$37.01
01/15/24	TB BUCS LOCAL EATS 0000 813-350-6404	TAMPA	FL	\$33.32
01/15/24	TB BUCS LOCAL EATS 0000 813-350-6404	TAMPA	FL	\$19.16
01/16/24	THE GULFPORT COMFORT C USFC1STRA33707	GULFPORT	FL	\$39.47
01/16/24	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$50.07
01/16/24	WAWA FUEL/CONVENIENCE 727-822-8168	ST. PETERSBURG	FL	\$10.54
01/16/24	PRIME VIDEO *RT2AK2YG2 DIGITAL	888-802-3080	WA	\$3.17
01/16/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$10.48
01/17/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
01/17/24	BLUE FUGU JAPANESE STEAK 0000 727-367-6762	ST PETE BEACH	FL	\$61.83
01/17/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.53
01/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$42.68
01/17/24	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$38.38
01/17/24	WAWA FUEL/CONVENIENCE 727-521-5627	ST PETERSBURG	FL	\$51.12
01/18/24	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$11.56
01/18/24	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$13.67
01/18/24	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$18.25
01/19/24	AplPay SP BYLR LLC +18772957222	ATLANTA	GA	\$47.00
01/19/24	IFTTT PRO+ +14152941043	SAN FRANCISCO	CA	\$5.99
01/19/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$11.58
01/19/24	SUMITRA ESPRESSO LOUNGE 00-08041603625 MISC FOOD STORE	GULFPORT	FL	\$5.28

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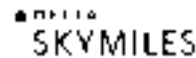
**Detail Continued**

				<b>Amount</b>
01/19/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$37.19
01/19/24	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$52.28
01/20/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$6.98
01/21/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
01/21/24	PATREON* MEMBERSHIP 523885 SUPPORT@PATREON.COM	SAN FRANCISCO	CA	\$2.00
01/21/24	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$28.36
01/21/24	TST* THE WINE HOUSE 00121358 RESTAURANT	GULFPORT	FL	\$14.84
01/21/24	TST* THE WINE HOUSE 00121358 RESTAURANT	GULFPORT	FL	\$14.84
01/22/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$19.06
01/22/24	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$17.10
01/22/24	LASTPASS.COM SAAS	BOSTON	MA	\$51.84
01/23/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$4.99
01/23/24	7-ELEVEN 30053 00073005341 727-865-2962	SAINT PETERSBURG	FL	\$17.32
01/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.43
01/23/24	OFFICE DEPOT #112 000000112 8004633768	ST PETERSBURG	FL	\$297.66
01/23/24	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$177.92
01/23/24	CVS PHARMACY 8007467287 PHARMACIES	SAINT PETERSBURG	FL	\$28.71
01/24/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$10.48
01/24/24	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$100.13
01/25/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$16.01
01/26/24	IC* INSTACART*ALDI 8882467822	SAN FRANCISCO	CA	\$157.97
01/26/24	TST* GULFPERK COFFEE BAR 300582587 7272722600	GULFPORT	FL	\$5.81
01/26/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$8.44
01/26/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$4.90
01/27/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$20.97
01/27/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$16.88

**Detail Continued**

				<b>Amount</b>
01/27/24	THE TIKI BAR AND GRILL 727-498-8826	GULFPORT	FL	\$6.49
01/28/24	FAJITA JAX squareup.com/receipts	Pinellas Park	FL	\$18.46
01/28/24	WAWA FUEL/CONVENIENCE 727-521-5627	ST PETERSBURG	FL	\$22.86
01/29/24	WWW.PERPLEXITY.AI +13103872377	SAN FRANCISCO	CA	\$20.00
01/29/24	PET SUPERMARKET #307 307 866-434-1991	ST. PETERSBUR	FL	\$12.66
01/29/24	PET SUPERMARKET #307 307 866-434-1991	ST. PETERSBUR	FL	\$68.47
01/29/24	SIRIS GOURMET BURGERS & 727-258-4949	GULFPORT	FL	\$35.89
01/30/24	LOW TIDES CREATIONS LLC 0000 727-804-9754	GULFPORT	FL	\$2.84
01/30/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$21.98
01/30/24	7-ELEVEN 38483 00073848301 941-524-0904	BRADENTON	FL	\$26.24
01/30/24	BLUE MARTINI 561-820-8071	NAPLES	FL	\$33.92
01/31/24	LOW TIDES CREATIONS LLC 0000 727-804-9754	GULFPORT	FL	\$6.16
01/31/24	LOW TIDES CREATIONS LLC 0000 727-804-9754	GULFPORT	FL	\$2.14
01/31/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$32.97
01/31/24	CVS PHARMACY 8007467287 PHARMACIES	NAPLES	FL	\$70.48
01/31/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$4.76
01/31/24	WAWA FUEL/CONVENIENCE 941-545-5186	VENICE	FL	\$75.28
01/31/24	TIBUR?N GOLF CLUB-RETA 068880021867654 0542200765 34019	NAPLES	FL	\$161.96
02/01/24	ETSY, INC. ARTIST SUPPLY & CRAFT	BROOKLYN	NY	\$0.20
02/01/24	GULFPORT BEACH BAZAAR, 727-381-8548	GULFPORT	FL	\$47.06
02/01/24	SCOTT LAW TEAM LLC OP 899000004720205 SHOUSKA@SCOTTWAGNERLAW.CO	JUPITER	FL	\$750.00
02/01/24	PIAS TRATTORIA 068880021469937 N/A 33707	GULFPORT	FL	\$48.52
02/01/24	O'MADDY'S BAR & GRILLE 727-481-2593	GULFPORT	FL	\$28.68
02/02/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$35.02
02/02/24	IFTTT PRO* TRIAL OVER +14152941043	SAN FRANCISCO	CA	\$3.49
02/02/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$14.96
02/02/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.41
02/04/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$20.95

Continued on next page

**Delta SkyMiles® Platinum**STEPHEN J BOERNER  
Closing Date 02/11/24

p. 7/16

Account Ending 5-47003

**Detail Continued**

				<b>Amount</b>
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$21.39
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$43.49
02/05/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$15.01
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$53.49
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$11.76
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$6.41
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$28.88
02/05/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$43.41
02/05/24	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$50.07
02/05/24	OFFICE DEPOT #112 000000112 8004633768 LETTER TRAY,FRNT LOAD,MTL,BLK FILE,WALL,3 PACK,CLEAR	ST PETERSBURG	FL	\$177.84
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$7.48
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$7.48
02/05/24	CHICK-FIL-A #01661 00000000566010 7273438645	ST PETERSBURG	FL	\$41.46
02/05/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.99
02/06/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$68.47
02/06/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$8.55
02/07/24	LOW TIDES CREATIONS LLC 0000 727-804-9754	GULFPORT	FL	\$5.28
02/07/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$29.09
02/07/24	TST* STELLAS 00020950 RESTAURANT	GULFPORT	FL	\$99.98
02/08/24	IC* INSTACART*ALDI 8882467822	SAN FRANCISCO	CA	\$179.07
02/08/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$23.97
02/08/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.40
02/09/24	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$67.86
02/09/24	TST* POPPOS TAQUERIA - S 00002400 RESTAURANT	ST. PETERSBERG	FL	\$12.84
02/09/24	SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$17.02
02/10/24	VERIZON*DIGITAL CHAT EQUIPMENT	800-922-0204	FL	\$619.97

Continued on reverse

**Detail Continued**

				Amount
02/10/24	SIRIS GOURMET BURGERS & 727-258-4949	GULFPORT	FL	\$44.27
02/11/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.98
02/11/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.40
02/11/24	AIRWALXHK*BRILLIANT LABS AIRWALXHK1083 bobak@itsbrilliant.co	HONG KONG	HK	\$349.00

**MELISSA BEMER**

Card Ending 5-41014

				Amount
01/15/24	WINN-DIXIE 8775299466 GROCERY STORES	SOUTH PASADENA	FL	\$228.59
01/15/24	TB BUCS LOCAL EATS 0000 813-350-6404	TAMPA	FL	\$31.64
01/24/24	SLICE OF GULFPORT 727-329-8697	GULFPORT	FL	\$34.66
01/30/24	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$126.56

**Fees**

				Amount
<b>Total Fees for this Period</b>				<b>\$0.00</b>

**Interest Charged**

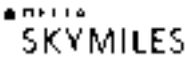
		Amount
02/11/24	Interest Charge on Purchases	\$21.23
<b>Total Interest Charged for this Period</b>		<b>\$21.23</b>

**About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

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

	Amount
Total Fees in 2024	\$29.00
Total Interest in 2024	\$72.98



Interest Charge Calculation

Days in Billing Period: 30

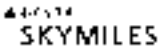
Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/31/2024		27.99% (v)	\$0.00	\$0.00
Purchases	07/02/2022	01/30/2024	27.99% (v)	\$922.84	\$21.23
Cash Advances	01/31/2024		29.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$21.23</b>

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	6,141	6,141
Total Bonus Miles Earned and Adjustments	1,269	1,269
<b>Total Miles Earned</b>	<b>7,410</b>	<b>7,410</b>

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	652
2X Miles at U.S. Supermarkets	617
<b>Total</b>	<b>1,269</b>

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.



**IMPORTANT NOTICES**

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**Renewal Notice**

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. **Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.**

**Annual Membership Fee:** The annual membership fee for your Account is \$250.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number found on your statement to cancel your Account. You must call within 30 days of the Closing Date of the billing statement on which that fee appears.

**Plan Fee (Fixed Finance Charge):** The Plan It feature will be in effect when your Account renews unless we tell you otherwise. Your Plan Fee will be a monthly fee of up to 1.33% of each purchase placed in a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors. If you have active plans, further details can be found in the Plan It section.

**APR Information:** The Annual Percentage Rates (*APRs*) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to your Account if you make one or more late payments or if your payment is returned. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

Please refer to the **Interest Charge Calculation** section within this billing statement for the APRs that apply to this account as of the Closing Date of this statement.

**IMPORTANT NOTICES continued****Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the Account referenced by this notice. We encourage you to read this notice, share it with Additional Card Members on your Account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

Summary of Changes, Effective February 1, 2024	
<b>How you receive additional miles</b>	We are expanding one of the categories for which you can receive additional miles: you will now be able to earn 2 additional miles (a total of 3 miles) for each \$1 of eligible purchases on your Card Account charged directly with Delta for Delta Stays prepaid hotels and vacation rentals.

ID 13462

**Detail of Changes to Your Cardmember Agreement**

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Effective February 1, 2024**, the section in the Supplement to the Cardmember Agreement titled "*How you receive additional miles*" is amended by adding the following:

"Delta Stays prepaid hotels and vacation rentals"

to the list of eligible purchases to receive 2 additional miles (a total of 3 miles) for each \$1 of eligible purchases on your Card Account charged directly with Delta.

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

We are making changes to the Card benefits for the Account referenced in this notice. We encourage you to read the notice, share it with Additional Card Members on your Account, and file it for future reference.

Summary of Changes, Effective February 1, 2024	
<b>New Benefits</b>	<p><b>MQD Headstart</b> - Receive \$2,500 Medallion Qualification Dollars (MQDs), which will be deposited into your SkyMiles account linked to your Basic Card during each Medallion Qualification Year.</p> <p><b>Complimentary Upgrade List</b> - Get added to the complimentary upgrade list for Delta One® (within the 50 United States), First Class, and Delta Comfort+® when flying on an eligible ticket purchased on or after February 1, 2024, after Medallion Members and Delta SkyMiles® Reserve and Reserve Business American Express Basic Card Members.</p> <p><b>\$120 Resy Credit</b> - Earn up to \$120 in annual statement credits (up to \$10 each month) when you pay for eligible Resy purchases with your Card.</p> <p><b>\$120 Rideshare Credit</b> - Earn up to \$120 in annual statement credits (up to \$10 each month) when you pay for eligible rideshare purchases with your Card.</p> <p><b>\$150 Delta Stays Credit</b> - Earn up to \$150 in annual statement credits when you pay for eligible Delta Stays purchases with your Card.</p> <p><b>Hertz Five Star® Status</b> - Receive complimentary Hertz Five Star Status.</p>



**IMPORTANT NOTICES continued**

<b>Change to Benefit</b>	<b>Companion Certificate</b> - Receive a Companion Certificate each year after Card Account renewal, now with additional departure and destination locations. Companion Certificate is now eligible for use on select Delta Connection carrier and flights for one roundtrip Main Cabin Companion ticket originating within the United States, Puerto Rico or the U.S. Virgin Islands (USVI) to the following destinations: the United States, Puerto Rico, USVI, Mexico, Antigua, Aruba, Bermuda, Bonaire, Grand Cayman, Cuba, Jamaica, Bahamas, Turks and Caicos, Dominican Republic, Saint Kitts, St. Maarten, St. Lucia, Costa Rica, Belize, Guatemala, Panama, Honduras, and El Salvador.
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**Detail of Changes to Your Card Benefits****MQD Headstart**

You will receive two thousand five hundred (2,500) Medallion Qualification Dollars (MQDs) which will be deposited into your SkyMiles account linked to your Card during each Qualification Year. Additional Card Members are not eligible.

Starting with the 2024 Qualification Year, MQDs will be deposited within 6 to 8 weeks after February 1 for existing Card Members. New Card Members and Card Members upgrading from another Delta SkyMiles American Express Card that is not eligible for the MQD Headstart benefit to an Eligible Card will be eligible for the MQD Headstart benefit. MQDs will be deposited within 6 to 8 weeks after an Eligible Card Account is opened, and thereafter every subsequent year within 6 to 8 weeks after February 1 while the Eligible Card Account is open.

All Medallion Status Qualification and Medallion Benefit rules and policies apply and may be viewed at [delta.com/medallion](https://delta.com/medallion). A Qualification Year is from January 1 to December 31 of a given year. Regardless of the number of Eligible Cards a SkyMiles Member may hold, each SkyMiles Member may only receive one \$2,500 MQD deposit per Eligible Card type each Medallion Qualification Year and is limited to a maximum of four deposits across all Eligible Cards each Medallion Qualification Year (for \$10,000 MQDs total). Card Members who upgrade from an Eligible Platinum or Platinum Business Card to an Eligible Reserve or Reserve Business Card will not be awarded an additional \$2,500 MQD deposit for the Reserve or Reserve Business Card. Additional terms apply; see <https://global.americanexpress.com/card-benefits/detail/mqd-headstart/delta-platinum>.

**Complimentary Upgrade List**

You will be eligible to receive complimentary upgrades for Delta One® (within the 50 United States), First Class, and Delta Comfort+® for tickets purchased on or after February 1, 2024 after Medallion Members and Delta SkyMiles® Reserve and Reserve Business American Express Basic Card Members. Basic Economy (E) fares are not eligible for Complimentary Upgrades, regardless of Medallion or other elite status. Complimentary Upgrades are subject to availability and may not be available on all flights or in all markets. All Delta complimentary upgrade rules apply. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/complimentary-upgrade-list/delta-platinum>.

**\$120 Resy Credit**

Enrollment is required to receive this benefit. You can earn up to \$10 in statement credits each month when the Basic Card or an Additional Card on the enrolled Account is used to pay for eligible Resy purchases. Eligible Resy purchases can be made by both the Basic Card Member and Additional Card Members on the enrolled Card Account. However, the total amount of statement credits for eligible Resy purchases will not exceed \$10 per month, for a total of \$120 per calendar year in statement credits, per Card Account.

Eligible Resy purchases include purchases at U.S. restaurants that offer reservations on Resy.com and the Resy app, and purchases made directly on Resy.com or in the Resy app. Restaurants must be live on Resy.com or the Resy app at time of purchase to be eligible for the statement credit and are subject to change at any time.

Purchases made via Resy Pay and purchases of Resy OS restaurant management software are not eligible.

Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/resy-statement-credit/delta-platinum>.

**IMPORTANT NOTICES continued****\$120 Rideshare Credit**

Enrollment through American Express is required to receive this benefit. You can earn up to \$10 in statement credits per month when the Basic Card or Additional Cards on the enrolled Account are used to make eligible purchases in the U.S. with the following rideshare services: Uber, Lyft, Curb, Revel, and Alto, which are subject to change. However, each enrolled Card Account is only eligible for up to \$10 in statement credits per month, for a total of up to \$120 per calendar year, per Card Account.

Eligible purchases are for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of traveler's checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of any cash equivalents. Eligible purchases do not include delivery services (for example, food, packages, groceries, pet food, toys or retail clothing), bikeshare, scooter, car rental, transit, membership, or any other non-rideshare services offered by the rideshare providers. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/rideshare-statement-credit/delta-platinum>.

**\$150 Delta Stays Credit**

You can earn up to \$150 in statement credits per calendar year when a Basic Card or an Additional Card on the Account is used to pay for a new Delta Stays prepaid hotel or vacation rental booking on the Delta Stays platform (delta.com/stays) (each, an "Eligible Delta Stays Booking").

Purchases by both the Basic Card Member and any Additional Card Members on the Card Account are eligible for statement credits. However, the total amount of statement credits for Eligible Delta Stays Bookings will not exceed \$150 on the Card Account per calendar year. Eligible Delta Stays Booking does not include interest charges, cancellation fees, property fees, resort fees, or other similar fees, or any charges by a property to you (whether for your booking, your stay or otherwise). For additional information on Delta Stays, visit delta.com/stays. The Delta Stays program is subject to change, and American Express has no control over those changes. Bookings through Delta Vacations and products other than prepaid hotels and vacation rentals booked through Delta Stays will not qualify for statement credits. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/delta-stays-credit/delta-platinum>.

**Hertz Five Star® Status**

You are eligible to receive complimentary Hertz Five Star Status. To receive Five Star status, Eligible Card Members must have a U.S. Hertz Gold Plus Rewards membership; if not a member already, Eligible Card Members may join directly through [www.hertz.com/rentacar/member/enrollment/skinnyGold/fast](http://www.hertz.com/rentacar/member/enrollment/skinnyGold/fast). To receive the benefit, Eligible Card Members must add their U.S. Hertz Gold Plus Rewards Account to the Delta SkyMiles Account associated with their Eligible Card through the "Other Loyalty Programs" page of the Eligible Card Member's SkyMiles Profile at <https://www.delta.com/myprofile/loyalty-programs>. Once the U.S. Hertz Gold Plus Rewards Account is linked to the Eligible Card Member's SkyMiles Account, Eligible Card Members must register to participate in the Hertz promotion on the "Eligible Promotions" page located at <https://www.delta.com/mypromos/eligible>, and then enroll in the promotion to receive complimentary Hertz Five Star Status on the "Promotions Details" page located at <https://www.delta.com/us/en/skymiles/promotions/hertz-partnership>. All steps must be completed for an Eligible Card Member to receive complimentary Hertz Five Star Status. All Hertz Gold Plus Rewards Membership and Rental Terms and Conditions apply, including the right to change, limit or modify the Five Star Program or portions of the program at any time. The Hertz Gold Plus Rewards program may be terminated by Hertz upon six months' notice to Members. Minimum age to join Hertz Gold Plus Rewards is 21. All rentals are subject to all other Hertz requirements and terms and conditions of the Hertz rental agreement. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/hertz-five-star/delta-platinum>.

**IMPORTANT NOTICES continued****Companion Certificate**

You will receive a Companion Certificate each year after Card Account renewal, eligible for use on Delta, Delta Connection carrier and Delta Shuttle flights only (excludes all other Delta-designated codeshare flights). Companion Certificate is valid for one roundtrip Main Cabin Companion ticket with the purchase of certain adult roundtrip fares on published routings originating within the United States, Puerto Rico or the U.S. Virgin Islands (USVI) to the following destinations: the United States, Puerto Rico, USVI, Mexico, Antigua, Aruba, Bermuda, Bonaire, Grand Cayman, Cuba, Jamaica, Bahamas, Turks and Caicos, Dominican Republic, Saint Kitts, St. Maarten, St. Lucia, Costa Rica, Belize, Guatemala, Panama, Honduras, and El Salvador. Qualifying tickets must be operated by Delta or its Delta Connection carriers and are limited to Delta-served airports; routes, frequencies and destinations offered by Delta are subject to change at any time in Delta's sole discretion without prior notice. It is the responsibility of the passenger to be in possession of all necessary documentation (e.g., valid passport, visa where applicable) at the time and place of departure. Travel to Cuba is subject to compliance with applicable law. Each year, the Companion Certificate will be made available for redemption on delta.com in your Card Account renewal month. If your Account anniversary month changes (for example, due to a Card replacement), the Companion Certificate will be awarded annually within the new Card Account renewal month. Reservations are only available at delta.com. Companion Certificate terms and conditions may vary each year of Card Membership. Additional terms apply; see <https://global.americanexpress.com/card-benefits/detail/companion-certificate/delta-platinum>.

**IMPORTANT NOTICES continued****EFT Error Resolution Notice**

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

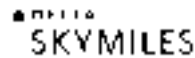
1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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



## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 03/13/24  
Account Ending 5-48001



p. 1/16

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

**New Balance** **\$13,305.81**

**Minimum Payment Due** **\$266.11**

**Payment Due Date** **04/07/24**

### Delta SkyMiles®

Miles Earned this Period

**15,369**



For more details about Rewards, please  
visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

### Account Summary

Previous Balance	\$3,095.57
Payments/Credits	-\$3,613.77
New Charges	+\$13,574.01
Fees	+\$250.00
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

24 years

\$38,614

\$523

3 years

\$18,839

(Savings = \$19,775)

**New Balance** **\$13,305.81**  
**Minimum Payment Due** **\$266.11**

Credit Limit	\$27,200.00
Available Credit	\$13,894.19
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 for any changes to  
your Account terms and any other communications on  
**pages 13 - 16.**

↓ Please fold on the perforation below, detach and return with your payment ↓



#### Payment Coupon

Do not staple or use paper clips



#### Pay by Computer

[americanexpress.com/pbc](https://americanexpress.com/pbc)



#### Pay by Phone

1-800-472-9297

#### Account Ending 5-48001

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

STEPHEN J BOERNER  
2649 TIFTON ST S  
GULFPORT FL 33711-3644

Payment Due Date  
**04/07/24**

New Balance  
**\$13,305.81**

Minimum Payment Due  
**\$266.11**

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 001330581000026611 09 4

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

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

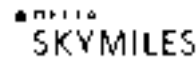
Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 03/13/24



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Account Ending 5-48001



**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](https://americanexpress.com) or use **Relay dial 711** and **1-800-257-0770**

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$3,595.57
<b>Credits</b>	
STEPHEN J BOERNER 5-48001	-\$18.20
<b>Total Payments and Credits</b>	<b>-\$3,613.77</b>

### Detail

\*Indicates posting date

Payments	Amount
02/16/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$3,095.57
02/16/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$500.00
<b>Credits</b>	<b>Amount</b>
02/15/24 STEPHEN J BOERNER ACE HARDWARE SOUTH PASADENA FL 727-344-3377	-\$18.20

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-48001	\$12,178.34
MELISSA BEMER 5-41014	\$1,395.67
<b>Total New Charges</b>	<b>\$13,574.01</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-48001

	Amount
02/11/24 AMAZON MARKETPLACE NA PA MERCHANDISE AMZN.COM/BILL WA	\$8.98
02/11/24 AMAZON MARKETPLACE NA PA MERCHANDISE AMZN.COM/BILL WA	\$60.89
02/11/24 GODADDY.COM 480-505-8855 AZ 00000000000000002985284 BUSINESS SERVICES	\$12.17
02/11/24 THE GULFPORT MARKET 0000 781-417-9802 GULFPORT FL	\$8.55
02/11/24 AMAZON MARKETPLACE NA PA MERCHANDISE AMZN.COM/BILL WA	\$5.33
02/12/24 LOW TIDES CREATIONS LLC 0000 727-804-9754 GULFPORT FL	\$4.11

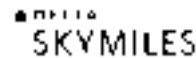
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**Detail Continued**

				<b>Amount</b>
02/12/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$23.93
02/12/24	APPLE ONLINE STORE 2155300545 33711- COM*PUTER/SOFTWARE W1480151208 MA63088226	CUPERTINO	CA	\$105.93
02/12/24	SUPERPOWER CHATGPT +14154652729	MIDDLETOWN	DE	\$120.00
02/13/24	THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$27.00
02/13/24	LOW TIDES CREATIONS LLC 0000 727-804-9754	GULFPORT	FL	\$4.26
02/13/24	THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$9.50
02/14/24	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$40.66
02/14/24	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$11.60
02/14/24	ACE HARDWARE 727-344-3377	SOUTH PASADENA	FL	\$58.83
02/14/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00
02/14/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$3.17
02/15/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$8.99
02/15/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$17.10
02/16/24	LOW TIDES CREATIONS LLC 0000 727-804-9754	GULFPORT	FL	\$3.14
02/16/24	THE GABBER NEWSPAPER +17276565420	GULFPORT	FL	\$25.00
02/16/24	THE GABBER NEWSPAPER +17276565420	GULFPORT	FL	\$25.00
02/16/24	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$10.00
02/16/24	MOMENT +13235779975	SEATTLE	WA	\$20.70
02/16/24	TIKI DOCKS ST PETE 727-810-8454	ST PETERSBURG	FL	\$9.48
02/17/24	LOW TIDES CREATIONS LLC 0000 727-804-9754	GULFPORT	FL	\$2.84
02/17/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$20.95
02/17/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.99
02/17/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
02/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.44
02/17/24	JOHNNYS SMOKE SHOP 567140114301644 40114301644@MAVERICKGATEW	GULFPORT	FL	\$107.00
02/18/24	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$11.56
02/18/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.55

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**Delta SkyMiles® Platinum**STEPHEN J BOERNER  
Closing Date 03/13/24

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Account Ending 5-48001

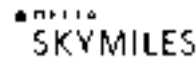
**Detail Continued**

				<b>Amount</b>
02/18/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$20.75
02/19/24	BESTBUYCOM806918967706 50300009944 888BESTBUY	RICHFIELD	MN	\$190.69
02/19/24	LOCK BUSTERS OF SOUTHWEST FLORIDA, INC squareup.com/receipts	Gulfport	FL	\$192.59
02/19/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$17.10
02/19/24	HURRICANE EDDIES GULFPORT 545500001650 MONDREY40@GMAIL.COM	GULFPORT	FL	\$8.42
02/20/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$49.00
02/20/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$24.67
02/20/24	PAW PAWS 436845560138819 KSUATL1@AOL.COM	GULFPORT	FL	\$7.48
02/20/24	PADDLE.NET* ADBLOCKINC +17745236658	ASTORIA	NY	\$10.00
02/21/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
02/21/24	GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$9.37
02/21/24	TST* DRUNKEN TACO - GULFP 00104408 RESTAURANT	GULFPORT	FL	\$29.62
02/21/24	SCOTT LAW TEAM LLC TR 899000004720213 SHOUSKA@SCOTTWAGNERLAW.CO	JUPITER	FL	\$7,500.00
02/22/24	LOW TIDES CREATIONS LLC 0000 727-804-9754	GULFPORT	FL	\$5.31
02/22/24	PATREON* MEMBERSHIP 523885 SUPPORT@PATREON.COM	SAN FRANCISCO	CA	\$2.00
02/22/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$28.00
02/22/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$16.25
02/22/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$29.00
02/22/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$2.78
02/22/24	GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$9.74
02/23/24	O'MADDY'S BAR & GRILLE 727-481-2593	GULFPORT	FL	\$18.04
02/23/24	TST* DRUNKEN TACO - GULFP 00104408 RESTAURANT	GULFPORT	FL	\$16.84
02/23/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.35
02/23/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$17.10
02/24/24	HABANA CAFE 0000 727-321-8855	GULFPORT	FL	\$136.69
02/24/24	SUMITRA ESPRESSO LOUNGE 00-08041603625 MISC FOOD STORE	GULFPORT	FL	\$5.28
02/24/24	GOOD FOR THE SOUL 863-873-4329	SEBRING	FL	\$10.66

Continued on reverse

<b>Detail Continued</b>
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				Amount
02/25/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$25.99
02/26/24	DELTA AIR LINES DELTA AIR LINES From: TAMPA INTERNATIONAL To: ATLANTA HARTSFIELD AUSTIN ROBERT MUEL Ticket Number: 0060892085325 Passenger Name: BOERNER/STEPHEN Document Type: ADDITIONAL COLLECTION	ATLANTA		\$5.60
02/26/24	TST* GULFPERK COFFEE BAR 300582587 7272722600	GULFPORT	FL	\$11.16
02/26/24	717-PARKMOBILE-OD 0000 813-228-7722	TAMPA	FL	\$10.49
02/26/24	SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$43.98
02/26/24	THE UPS STORE 0107 068880021677042 V0107-2924022617233711	SAINT PETERSB	FL	\$8.33
02/26/24	STONES THROW 927549766715437 AP@THREEOAKSTAMPA.COM	TAMPA	FL	\$25.15
02/26/24	AW BAR 927549767267073 AP@THREEOAKSTAMPA.COM	TAMPA	FL	\$9.53
02/26/24	ULELE 068880021649454 0226010000429 33602	TAMPA	FL	\$135.73
02/26/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$69.54
02/27/24	AplPay DOMINO'S 9462 000009462 8137797900 FAST FOOD REST.	SAINT PETERSB	FL	\$28.40
02/27/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$8.55
02/28/24	READWISE +14165693633	RALEIGH	NC	\$12.99
02/28/24	ANSWERTHEPUBLIC PRO +441273760950	BRIGHTON	GB	\$99.00
02/28/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$6.35
02/28/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.28
02/28/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00
02/28/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$17.10
02/29/24	THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$9.50
02/29/24	TRIDENTDATA LLC +15126868487	SHERIDAN	WY	\$9.90
02/29/24	WWW.PERPLEXITY.AI +17203131436	SAN FRANCISCO	CA	\$20.00
03/01/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$26.95
03/01/24	CIVITAI.COM +15159926915	MERIDIAN	ID	\$5.00
03/01/24	TST* GULFPERK COFFEE BAR 300582587 7272722600	GULFPORT	FL	\$5.28
03/01/24	THURSDAY MORNING MEDIA, INC DBA THE GA squareup.com/receipts	Gulfport	FL	\$25.00

**Delta SkyMiles® Platinum**

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STEPHEN J BOERNER  
Closing Date 03/13/24

Account Ending 5-48001

**Detail Continued**

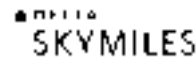
				<b>Amount</b>
03/01/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$3.14
03/01/24	GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$11.56
03/01/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.37
03/01/24	HURRICANE EDDIES GULFPORT 545500001650 MONDREY40@GMAIL.COM	GULFPORT	FL	\$24.26
03/01/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$5.99
03/02/24	IFTTT PRO +14152941043	SAN FRANCISCO	CA	\$3.49
03/02/24	AplPay UBER EATS 8005928996	help.uber.com	CA	\$54.76
03/02/24	UNDERTOW BEACH BAR RESTAURANT	ST PETE BEACH	FL	\$19.00
03/02/24	PARKMOBILE 809169418 33706	ST. PETE BEACH	FL	\$12.80
03/02/24	PLANT LOVE ICE CREAM LLC 0000 704-776-2555	GULFPORT	FL	\$17.05
03/02/24	FS *CHATGPT4GOOGLE 9993BC2AE6B2AA27 93101	877-327-8914	CA	\$119.00
03/03/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$10.03
03/03/24	THE HOME DEPOT #0257 800-654-0688	ST PETERSBURG	FL	\$345.54
03/03/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
03/03/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$19.14
03/03/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.35
03/03/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
03/04/24	HOPPER USA INC AMERICAN AIRLINES From: AUSTIN ROBERT MUEL To: DALLAS/FORT WORTH TAMPA INTERNATIONAL Ticket Number: 00170095861902 Passenger Name: BOERNER/STEPHENMR Document Type: PASSENGER TICKET	BOSTON	MA	\$261.61
03/04/24	HOPPER *TRAVEL TRANSPORTATION SERVICES	CAMBRIDGE	MA	\$4.99
03/04/24	TST* STELLAS 00020950 RESTAURANT	GULFPORT	FL	\$25.38
03/04/24	WALGREENS NONE 33707 PHARMACIES	GULFPORT	FL	\$10.98
03/04/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$10.55
03/04/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
03/04/24	FS *MONICA.IM 5B01FDA2DC3F3287 93101	877-327-8914	CA	\$99.00

Continued on reverse

<b>Detail Continued</b>
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				Amount
03/05/24	GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$27.46
03/05/24	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$33.37
03/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$6.71
03/06/24	SCRIBD *627036960 4152336230	SAN FRANCISCO	CA	\$11.99
03/06/24	TST* BUYA - ST PETE 300579742 7272027010	ST. PETERSBUR	FL	\$52.16
03/06/24	COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$22.50
03/06/24	COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$43.55
03/06/24	AplPay CNP Columbia Cafe TPA 16141082005 7697 33607	TAMPA	FL	\$23.68
03/06/24	TPA 3225A Tampa Bay Times 1511282004 10073 33607 EVIAN 1 LITER	Tampa	FL	\$4.79
03/07/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$13.54
03/07/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$12.19
03/07/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$10.90
03/07/24	AplPay NAME-CHEAP.COM* V9EQ04 3233752822	PHOENIX	AZ	\$4.16
03/07/24	AplPay NAME-CHEAP.COM* DRI4YP 3233752822	PHOENIX	AZ	\$30.80
03/07/24	COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$6.50
03/07/24	AplPay NAME-CHEAP.COM* UJAGDP 3233752822	PHOENIX	AZ	\$10.46
03/07/24	COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$8.90
03/07/24	AplPay NAME-CHEAP.COM* EX4FQD 3233752822	PHOENIX	AZ	\$10.17
03/08/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$5.74
03/08/24	AplPay UBER *LIME 8005928996	SAN FRANCISCO	CA	\$7.51
03/08/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$8.98
03/08/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.19
03/08/24	AplPay COSMIC COFFEE EAST SIDE 0513 512-769-1280	AUSTIN	TX	\$46.00
03/08/24	AplPay LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$17.97
03/09/24	AplPay UBER *LIME 8005928996	SAN FRANCISCO	CA	\$8.23
03/09/24	AUSTIN PROPER HOTEL AND RESIDENCES squareup.com/receipts	Austin	TX	\$51.79
03/09/24	AplPay UBER *LIME 8005928996	SAN FRANCISCO	CA	\$5.17

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**Delta SkyMiles® Platinum**STEPHEN J BOERNER  
Closing Date 03/13/24

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Account Ending 5-48001

**Detail Continued**

				<b>Amount</b>
03/09/24	AplPay UBER *LIME 8005928996	SAN FRANCISCO	CA	\$12.77
03/09/24	TST* CODEPENDENT 300548270 5124578884	AUSTIN	TX	\$12.46
03/09/24	TST* COMEDY MOTHERSHIP 300633203 8187204848	AUSTIN	TX	\$251.36
03/09/24	TST* EL COCKFIGHT 300622914 7377103101	AUSTIN	TX	\$68.00
03/09/24	7-ELEVEN 35995 00073599501 303-722-7208	DENVER	CO	\$35.46
03/10/24	MERIT SEAHOLM squareup.com/receipts	Austin	TX	\$12.64
03/10/24	AUS 3188T BARTON SPRNGS WEST 162132110 4296 78719	Austin	TX	\$7.04
03/11/24	ANTHROPIC +14152360599	SAN FRANCISCO	CA	\$10.00
03/11/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$29.00
03/11/24	VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$19.00
03/11/24	EINSTEIN BROS. BAGELS DFW AIRPORT A11 squareup.com/receipts	DALLAS	TX	\$10.57
03/11/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$13.01
03/11/24	AplPay HURRICANE EDDIES GULFPORT 545500001 MONDREY40@GMAIL.COM	GULFPORT	FL	\$5.21
03/11/24	AplPay HURRICANE EDDIES GULFPORT 545500001 MONDREY40@GMAIL.COM	GULFPORT	FL	\$4.21
03/12/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.76
03/12/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$3.21
03/12/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00

**MELISSA BEMER**  
Card Ending 5-41014

				<b>Amount</b>
02/11/24	EMANUEL CITGO 00030553001 727-327-8100	SAINT PETERSBURG	FL	\$30.43
02/13/24	BAKED BY MELISSA 2002848163 90291	NEW YORK	NY	\$80.95
02/15/24	WAL-MART SUPERCENTER 5218 5218 DISCOUNT STORE	SAINT PETERSBURG	FL	\$161.55
02/17/24	FORDS GARAGE ST. PETE 727-295-3673	ST PETERSBURG	FL	\$43.96
02/20/24	WAL-MART SUPERCENTER 5218 5218 DISCOUNT STORE	SAINT PETERSBURG	FL	\$197.56
02/22/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$20.63
02/22/24	ALMA*44IACM squareup.com/receipts	Brooklyn	NY	\$25.00
02/22/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$17.01

Continued on reverse

Detail Continued

				Amount
02/28/24	ALDI 74070 000000000901675 8003257894	SAINT PETERSBURG	FL	\$172.68
03/01/24	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$126.56
03/06/24	WAL-MART SUPERCENTER 5218 5218 DISCOUNT STORE	SAINT PETERSBURG	FL	\$105.35
03/11/24	PET SUPERMARKET #307 307 866-434-1991	ST. PETERSBUR	FL	\$89.86
03/12/24	SAFETY TIRE AUTO SERVICE 0835 727-365-8161	GULFPORT	FL	\$65.76
03/12/24	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$59.37
03/12/24	MEDICAL MARIJUANA TREATME 332000000126 RAYV@MMTCFL.COM	ST PETERSBURG	FL	\$199.00

Fees

			Amount
03/13/24	STEPHEN J BOERNER	ANNUAL MEMBERSHIP FEE	\$250.00
Total Fees for this Period			\$250.00

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.

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$279.00
Total Interest in 2024	\$72.98

Interest Charge Calculation

Days in Billing Period: 31

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/31/2024		23.99% (v)	\$0.00	\$0.00



Interest Charge Calculation Continued

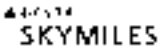
Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Cash Advances	01/31/2024		29.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	13,577	19,718
Total Bonus Miles Earned and Adjustments	1,792	3,061
<b>Total Miles Earned</b>	<b>15,369</b>	<b>22,779</b>

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	296
3X Miles at Delta	12
2X Miles at Restaurants	1,484
<b>Total</b>	<b>1,792</b>

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.





**IMPORTANT NOTICES****We decreased your Annual Percentage Rate (APR)**

We recently reviewed the interest rates on your account, and we are pleased to let you know that we have lowered the rate(s) described below. The new interest rate(s) is **effective beginning on 02/12/24**.

Annual Percentage Rates	Prime + Margin	APR
Purchases	Prime + 15.49%	<b>23.99%</b>

For information on the "Go To" APR on promotional balances or additional information on other balances, please refer to the Interest Charge Calculation section of the billing statement.

**IMPORTANT NOTICES** continued

**IMPORTANT NOTICES continued****Notice of Important Change to Your Account Terms**

We are making a change to your Account Terms referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Account Terms can be found after the below summary chart.

**Important Change to Your Account Terms**

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your Account Terms. The detailed change to your Cardmember Agreement can be found below.

We are increasing the Annual Membership Fee to **\$350** beginning at your account renewal that occurs on or after **June 12, 2024**.

**How to avoid the change:** You have the right to reject this change. If you do reject the change, your account will be cancelled and you will not be able to use your account for new transactions. If you cancel, you will receive a prorated refund of your annual fee. **To reject this change, you must call us at 1-800-528-4800 or collect at 336-393-1111 no later than 5:00pm Eastern time on June 11, 2024.**

**Revised Terms, as of June 12, 2024**

<b>Annual Membership Fee</b>	<b>\$350</b>
------------------------------	--------------

ID 13454

**Detail of Change to Your Cardmember Agreement**

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Annual Membership Fee**

**Effective June 12, 2024**, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

<b>Annual Membership Fee</b>	<b>\$350</b>
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CMLENGDPRUS0001

**IMPORTANT NOTICES continued****EFT Error Resolution Notice**

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

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

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

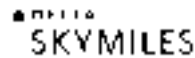
**Updates to Your Card Benefits****Summary of Changes, Effective February 1, 2024**

- **How you receive additional miles:** We are expanding one of the categories for which you can receive additional miles: you will now be able to earn 2 additional miles (a total of 3 miles) for each \$1 of eligible purchases on your Card Account charged directly with Delta for Delta Stays prepaid hotels and vacation rentals. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/delta-platinum-miles-earn/delta-platinum](http://global.americanexpress.com/card-benefits/detail/delta-platinum-miles-earn/delta-platinum).
- **MQD Headstart:** Receive \$2,500 Medallion Qualification Dollars (MQDs), which will be deposited into your SkyMiles account linked to your Basic Card during each Medallion Qualification Year. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/mqd-headstart/delta-platinum](http://global.americanexpress.com/card-benefits/detail/mqd-headstart/delta-platinum).
- **Complimentary Upgrade List:** Get added to the complimentary upgrade list for Delta One® (within the 50 United States), First Class, and Delta Comfort+® when flying on an eligible ticket purchased on or after February 1, 2024, after Medallion Members and Delta SkyMiles® Reserve and Reserve Business American Express Basic Card Members. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/complimentary-upgrade-list/delta-platinum](http://global.americanexpress.com/card-benefits/detail/complimentary-upgrade-list/delta-platinum).
- **\$120 Resy Credit:** Earn up to \$120 in annual statement credits (up to \$10 each month) after you enroll and pay for eligible Resy purchases with your Card. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/resy-statement-credit/delta-platinum](http://global.americanexpress.com/card-benefits/detail/resy-statement-credit/delta-platinum).
- **\$120 Rideshare Credit:** Earn up to \$120 in annual statement credits (up to \$10 each month) after you enroll and pay for eligible rideshare purchases with your Card. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/rideshare-statement-credit/delta-platinum](http://global.americanexpress.com/card-benefits/detail/rideshare-statement-credit/delta-platinum).
- **\$150 Delta Stays Credit:** Earn up to \$150 in annual statement credits when you pay for eligible Delta Stays purchases with your Card. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/delta-stays-credit/delta-platinum](http://global.americanexpress.com/card-benefits/detail/delta-stays-credit/delta-platinum).
- **Hertz Five Star® Status:** Receive complimentary Hertz Five Star Status. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/hertz-five-star/delta-platinum](http://global.americanexpress.com/card-benefits/detail/hertz-five-star/delta-platinum).
- **Companion Certificate:** Receive a Companion Certificate each year after Card Account renewal, now with additional departure and destination locations. Companion Certificate is now eligible for use on select Delta Connection carrier and flights for one roundtrip Main Cabin Companion ticket originating within the United States, Puerto Rico or the U.S. Virgin Islands (USVI) to the following destinations: the United States, Puerto Rico, USVI, Mexico, Antigua, Aruba, Bermuda, Bonaire, Grand Cayman, Cuba, Jamaica, Bahamas, Turks and Caicos, Dominican Republic, Saint Kitts, St. Maarten, St. Lucia, Costa Rica, Belize, Guatemala, Panama, Honduras, and El Salvador. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/companion-certificate/delta-platinum](http://global.americanexpress.com/card-benefits/detail/companion-certificate/delta-platinum).



# Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 04/12/24  
Account Ending 5-48001



p. 1/11

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

**New Balance** **\$3,944.38**  
**Minimum Payment Due** **\$78.88**

**Payment Due Date** **05/07/24**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 05/07/24, 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%.

**Delta SkyMiles®**  
Miles Earned this Period **6,326**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

## Account Summary

Previous Balance	\$13,305.81
Payments/Credits	-\$14,286.81
New Charges	+\$4,925.38
Fees	+\$0.00
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

14 years

\$10,291

\$158

3 years

\$5,696  
(Savings = \$4,595)

**New Balance** **\$3,944.38**  
**Minimum Payment Due** **\$78.88**

Credit Limit	\$27,200.00
Available Credit	\$23,255.62
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.**

↓ Please fold on the perforation below, detach and return with your payment ↓



### Payment Coupon

Do not staple or use paper clips



### Pay by Computer

[americanexpress.com/pbc](https://americanexpress.com/pbc)



### Pay by Phone

1-800-472-9297

### Account Ending 5-48001

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

STEPHEN J BOERNER  
2649 TIFTON ST S  
GULFPORT FL 33711-3644

Payment Due Date  
**05/07/24**  
New Balance  
**\$3,944.38**  
Minimum Payment Due  
**\$78.88**

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 000394438000007888 09 4

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

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

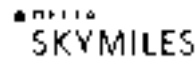
Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 04/12/24



p. 3/11

Account Ending 5-48001



**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](https://americanexpress.com) or use **Relay dial 711** and **1-800-257-0770**

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$14,000.00
<b>Credits</b>	
STEPHEN J BOERNER 5-48001	-\$286.81
<b>Total Payments and Credits</b>	<b>-\$14,286.81</b>

### Detail

\*Indicates posting date

Payments	Amount
03/25/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$3,500.00
04/03/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$4,000.00
04/04/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$6,500.00
<b>Credits</b>	<b>Amount</b>
03/30/24 STEPHEN J BOERNER SPEECHIFY.COM/RECEIPT KENTFIELD CA +17473024454	-\$69.50
04/07/24 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$10.69
04/07/24 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$31.01
04/07/24 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$7.47
04/07/24 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$32.09
04/09/24 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$7.05
04/11/24 STEPHEN J BOERNER XMIND LTD CENTRAL HK +85221159628	-\$129.00

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-48001	\$3,605.86

Continued on reverse

## Summary Continued

	Total
MELISSA BEMER 5-41014	\$1,319.52
<b>Total New Charges</b>	<b>\$4,925.38</b>

## Detail

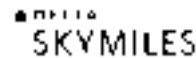
**STEPHEN J BOERNER**

Card Ending 5-48001

				Amount
03/12/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$1.99
03/13/24	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES Ticket Number: 0010646687263 Passenger Name: KLINE/JUSTIN MR Document Type: ADDITIONAL COLLECTION	800-433-7300  Date of Departure: 03/13	TX	\$16.75
03/13/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
03/14/24	IC* INSTACART*ALDI 8882467822	SAN FRANCISCO	CA	\$190.01
03/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$5.33
03/14/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$3.17
03/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$10.66
03/15/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$18.62
03/15/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$35.47
03/15/24	GOOGLE *YOUTUBE TV SELLER	G.CO/HELPPAY#	CA	\$77.37
03/15/24	AMAZON PRIME*RH9S50AH0 DIGITAL	888-802-3080	WA	\$4.23
03/16/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$34.99
03/16/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$6.99
03/16/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$23.38
03/17/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
03/18/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$4.99
03/18/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$4.27
03/18/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$16.19
03/18/24	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$11.56
03/18/24	PROTON +41225483551	GENEVA	ZH	\$2.31
03/19/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.55
03/19/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$35.52

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**Delta SkyMiles® Platinum**STEPHEN J BOERNER  
Closing Date 04/12/24

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Account Ending 5-48001

**Detail Continued**

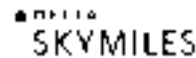
				<b>Amount</b>
03/20/24	GUMRD.COM* JORDI BRUIN +16502043486	SAN FRANCISCO	CA	\$31.51
03/21/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
03/21/24	AplPay UBER EATS 8005928996	help.uber.com	CA	\$51.94
03/21/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.87
03/21/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$32.99
03/22/24	PATREON* MEMBERSHIP 523885 SUPPORT@PATREON.COM	SAN FRANCISCO	CA	\$2.00
03/22/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$28.00
03/22/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$29.00
03/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$10.69
03/23/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$11.99
03/23/24	GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$12.58
03/24/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$27.19
03/24/24	THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$10.50
03/24/24	PIN ON CAFE ASIAN FUSI USFC1STRI33705	ST PETERSBURG	FL	\$30.61
03/24/24	GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$23.30
03/24/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
03/24/24	GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$19.77
03/25/24	GOLDEN DINOSAURS squareup.com/receipts	Gulfport	FL	\$12.84
03/25/24	GOLDEN DINOSAURS squareup.com/receipts	Gulfport	FL	\$7.42
03/25/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$299.99
03/25/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
03/25/24	WALGREENS NONE 33707 PHARMACIES	GULFPORT	FL	\$54.50
03/25/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
03/25/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$9.77
03/26/24	IC* INSTACART*ALDI +18882467822	SAN FRANCISCO	CA	\$358.98
03/26/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$44.37

Continued on reverse

**Detail Continued**

				<b>Amount</b>
03/26/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$139.99
03/26/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$66.58
03/26/24	TST* DRUNKEN TACO - GULFP 00104408 RESTAURANT	GULFPORT	FL	\$45.42
03/26/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$11.53
03/28/24	GULFPORT BEACH BAZAAR, 727-381-8548	GULFPORT	FL	\$42.78
03/28/24	GOLDEN DINOSAURS squareup.com/receipts	Gulfport	FL	\$9.56
03/28/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$14.41
03/28/24	SPEECHIFY.COM/RECEIPT +17473024454	KENTFIELD	CA	\$139.00
03/28/24	THE TIKI BAR AND GRILL 727-498-8826	GULFPORT	FL	\$8.01
03/29/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$14.95
03/29/24	POE.COM +16503328820	MOUNTAIN VIEW	CA	\$19.99
03/29/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$49.99
03/29/24	GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.17
03/29/24	LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
03/29/24	GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.21
03/30/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99
03/31/24	GOOGLE *YOUTUBE PREMIUM SELLER	G.CO/HELPPAY#	CA	\$26.13
03/31/24	THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	St. Pete Beach	FL	\$9.00
04/01/24	HURRICANE EDDIES GULFPORT 545500001650 MONDREY40@GMAIL.COM	GULFPORT	FL	\$8.42
04/02/24	GOOGLE *GSUITE_THEAIMI BUSINESS SERVICE	CC@GOOGLE.COM	CA	\$8.35
04/02/24	IFTTT PRO +14152941043	SAN FRANCISCO	CA	\$3.49
04/02/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$9.53
04/02/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$41.70
04/02/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
04/02/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.76
04/02/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.17
04/02/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$32.09
04/03/24	PLANNER5D YEARLY +37052143071	+37052143071	CO	\$59.99

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**Delta SkyMiles® Platinum**STEPHEN J BOERNER  
Closing Date 04/12/24

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Account Ending 5-48001

**Detail Continued**

				<b>Amount</b>
04/03/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.76
04/04/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$29.99
04/04/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.99
04/04/24	GOOGLE *GSUITE_THEAIMI COMPUTER PROGRAMMING	CC@GOOGLE.COM	CA	\$30.00
04/04/24	READWISE +14165693633	RALEIGH	NC	\$12.99
04/05/24	BESTBUYCOM806929504990 50300009944 888BESTBUY	RICHFIELD	MN	\$320.99
04/05/24	PADDLE.NET* SETAPP +17745236658	ASTORIA	NY	\$134.88
04/05/24	AplPay TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL	\$5.28
04/05/24	EXXONMOBIL 9741 00650933 33710 420 450	SAINT PETERSB	FL	\$38.03
04/06/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$39.99
04/06/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
04/06/24	GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$10.20
04/06/24	AplPay PLANT LOVE ICE CREAM LLC 0000 704-776-2555	GULFPORT	FL	\$16.00
04/06/24	CIVITAI.COM +15159926915	MERIDIAN	ID	\$5.00
04/07/24	FL PARKING CO. 868800000006262 ASHER@UNIFIEDPARKINGPARTN	TREASURE ISLA	FL	\$11.00
04/07/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
04/08/24	OBSIDIAN.MD +12262203323	OAKVILLE		\$5.00
04/08/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.19
04/08/24	AplPay TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL	\$5.28
04/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$21.35
04/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$11.65
04/09/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
04/09/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.17
04/10/24	XMIND LTD GOODS/SERVICES	CENTRAL	HK	\$129.00
04/10/24	OPENGNIUS.COM +442070975185	TERRA NOVA WAY	GB	\$17.00
04/10/24	THE TIKI BAR AND GRILL 727-498-8826	GULFPORT	FL	\$27.76

Continued on reverse

**Detail Continued**

				<b>Amount</b>
04/11/24	XMIND (SINGAPORE) LTD +6566046110	SINGAPORE	SG	\$79.00
04/11/24	AplPay TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL	\$5.28
04/11/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$11.29
04/12/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$74.97

**MELISSA BEMER**

Card Ending 5-41014

				<b>Amount</b>
03/14/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00
03/15/24	THE UPS STORE 0107 068880021677042 V0107-2924031515133711	SAINT PETERSB	FL	\$42.39
03/16/24	O'MADDY'S BAR & GRILLE 727-481-2593	GULFPORT	FL	\$141.80
03/17/24	WAL-MART SUPERCENTER 5218 5218 DISCOUNT STORE	SAINT PETERSBURG	FL	\$128.46
03/22/24	BP#2761336GIANT # 108 2761 727-557-4615	SAINT PETERSB	FL	\$75.58
03/23/24	HOMEGOODS 103693 33710 DISCOUNT STORES	SAINT PETERSBURG	FL	\$43.80
03/26/24	STATE FARM INSURANCE 8009566310	BLOOMINGTON	IL	\$69.97
03/27/24	HOPPER *TRAVEL TRANSPORTATION SERVICES	CAMBRIDGE	MA	\$83.96
03/27/24	TAMPA GEN HOSP 16179266003 10105548 33606	TAMPA	FL	\$4.17
03/30/24	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$126.56
03/31/24	CIRCLE K 09792/CIRCLE K CONVENIENT S	TAMPA	FL	\$39.86
04/07/24	TRADER JOE S #767 000000767 6265993700	ST. PETERSBUR	FL	\$282.90
04/10/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00
04/11/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$30.07

**Fees**

	<b>Amount</b>
<b>Total Fees for this Period</b>	<b>\$0.00</b>



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.

2024 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2024 \$279.00  
Total Interest in 2024 \$72.98

Interest Charge Calculation

Days in Billing Period: 30

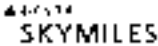
Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/31/2024		29.99% (v)	\$0.00	\$0.00
Cash Advances	01/31/2024		29.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	4,925	24,643
Total Bonus Miles Earned and Adjustments	1,401	4,462
<b>Total Miles Earned</b>	<b>6,326</b>	<b>29,105</b>

Bonus Miles Earned and Adjustments

Current Period

2X Miles at Restaurants	569
2X Miles at U.S. Supermarkets	832
<b>Total</b>	<b>1,401</b>

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.



**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](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

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

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

**Updates to Your Card Benefits****Summary of Changes, Effective February 1, 2024**

- **How you receive additional miles:** We are expanding one of the categories for which you can receive additional miles: you will now be able to earn 2 additional miles (a total of 3 miles) for each \$1 of eligible purchases on your Card Account charged directly with Delta for Delta Stays prepaid hotels and vacation rentals. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/delta-platinum-miles-earn/delta-platinum](http://global.americanexpress.com/card-benefits/detail/delta-platinum-miles-earn/delta-platinum).
- **MQD Headstart:** Receive \$2,500 Medallion Qualification Dollars (MQDs), which will be deposited into your SkyMiles account linked to your Basic Card during each Medallion Qualification Year. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/mqd-headstart/delta-platinum](http://global.americanexpress.com/card-benefits/detail/mqd-headstart/delta-platinum).
- **Complimentary Upgrade List:** Get added to the complimentary upgrade list for Delta One® (within the 50 United States), First Class, and Delta Comfort+® when flying on an eligible ticket purchased on or after February 1, 2024, after Medallion Members and Delta SkyMiles® Reserve and Reserve Business American Express Basic Card Members. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/complimentary-upgrade-list/delta-platinum](http://global.americanexpress.com/card-benefits/detail/complimentary-upgrade-list/delta-platinum).
- **\$120 Resy Credit:** Earn up to \$120 in annual statement credits (up to \$10 each month) after you enroll and pay for eligible Resy purchases with your Card. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/resy-statement-credit/delta-platinum](http://global.americanexpress.com/card-benefits/detail/resy-statement-credit/delta-platinum).
- **\$120 Rideshare Credit:** Earn up to \$120 in annual statement credits (up to \$10 each month) after you enroll and pay for eligible rideshare purchases with your Card. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/rideshare-statement-credit/delta-platinum](http://global.americanexpress.com/card-benefits/detail/rideshare-statement-credit/delta-platinum).
- **\$150 Delta Stays Credit:** Earn up to \$150 in annual statement credits when you pay for eligible Delta Stays purchases with your Card. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/delta-stays-credit/delta-platinum](http://global.americanexpress.com/card-benefits/detail/delta-stays-credit/delta-platinum).
- **Hertz Five Star® Status:** Receive complimentary Hertz Five Star Status. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/hertz-five-star/delta-platinum](http://global.americanexpress.com/card-benefits/detail/hertz-five-star/delta-platinum).
- **Companion Certificate:** Receive a Companion Certificate each year after Card Account renewal, now with additional departure and destination locations. Companion Certificate is now eligible for use on select Delta Connection carrier and flights for one roundtrip Main Cabin Companion ticket originating within the United States, Puerto Rico or the U.S. Virgin Islands (USVI) to the following destinations: the United States, Puerto Rico, USVI, Mexico, Antigua, Aruba, Bermuda, Bonaire, Grand Cayman, Cuba, Jamaica, Bahamas, Turks and Caicos, Dominican Republic, Saint Kitts, St. Maarten, St. Lucia, Costa Rica, Belize, Guatemala, Panama, Honduras, and El Salvador. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/companion-certificate/delta-platinum](http://global.americanexpress.com/card-benefits/detail/companion-certificate/delta-platinum).



## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 05/13/24  
Account Ending 5-48001



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

**New Balance** **\$3,725.32**  
**Minimum Payment Due** **\$74.50**  
**Payment Due Date** **06/07/24**

**Delta SkyMiles®**  
Miles Earned this Period **4,622**  
 For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

### Account Summary

Previous Balance	\$3,944.38
Payments/Credits	-\$3,944.38
New Charges	+\$3,725.32
Fees	+\$0.00
Interest Charged	+\$0.00

**New Balance** **\$3,725.32**  
**Minimum Payment Due** **\$74.50**

Credit Limit	\$27,200.00
Available Credit	\$23,474.68
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 06/07/24, 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%.

**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	13 years	\$9,601
\$149	3 years	\$5,359 (Savings = \$4,242)

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.

### American Express® High Yield Savings Account

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

↓ Please fold on the perforation below, detach and return with your payment ↓



**Payment Coupon**  
Do not staple or use paper clips



**Pay by Computer**  
[americanexpress.com/pbc](https://americanexpress.com/pbc)



**Pay by Phone**  
1-800-472-9297

**Account Ending 5-48001**

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

STEPHEN J BOERNER  
2649 TIFTON ST S  
GULFPORT FL 33711-3644

Payment Due Date  
**06/07/24**  
New Balance  
**\$3,725.32**  
Minimum Payment Due  
**\$74.50**

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 000372532000007450 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.

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

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



Delta SkyMiles® Platinum



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STEPHEN J BOERNER  
Closing Date 05/13/24

Account Ending 5-48001



**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**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-257-0770**



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

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

**Payments**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$3,839.41
<b>Credits</b>	
STEPHEN J BOERNER 5-48001	-\$104.97
<b>Total Payments and Credits</b>	<b>-\$3,944.38</b>

### Detail

\*Indicates posting date

	Amount
<b>Payments</b>	
04/27/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$76.79
04/29/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$3,762.62
<b>Credits</b>	
04/14/24 STEPHEN J BOERNER AplPay APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$49.99
04/22/24 STEPHEN J BOERNER AplPay APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$39.99
04/22/24 STEPHEN J BOERNER AplPay APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$14.99

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-48001	\$2,734.31
MELISSA BEMER 5-41014	\$991.01
<b>Total New Charges</b>	<b>\$3,725.32</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-48001

	Amount
04/12/24 AplPay LOW TIDE KAVA BAR 0000 727-244-3080 GULFPORT FL	\$7.00
04/13/24 AplPay MAMA PEARL'S squareup.com/receipts Gulfport FL	\$11.24
04/13/24 ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW GULFPORT FL	\$20.01

Continued on reverse

<b>Detail Continued</b>
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				Amount
04/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$24.39
04/14/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.70
04/14/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$3.41
04/15/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$16.04
04/15/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$9.33
04/15/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
04/16/24	NOTION LABS, INC. +14154004291	SAN FRANCISCO	CA	\$384.00
04/16/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$9.63
04/16/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
04/16/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$10.45
04/17/24	GOOGLE *CHROME DIGITAL GOODS: GAMES	G.CO/HELPPAY#	CA	\$5.00
04/17/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
04/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$100.67
04/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$8.55
04/17/24	AplPay CHICK-FIL-A #01661 000000000403288 7273438645	ST PETERSBURG	FL	\$38.25
04/17/24	AplPay ALDI 74157 000000000004010 8003257894	ST.PETERSBURG	FL	\$228.44
04/18/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99
04/18/24	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$11.56
04/18/24	PROTON +41912280226	GENEVA	ZH	\$9.99
04/20/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$41.23
04/20/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$39.04
04/21/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
04/21/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
04/21/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.46
04/22/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$28.00
04/22/24	PATREON* MEMBERSHIP 523885 SUPPORT@PATREON.COM	SAN FRANCISCO	CA	\$2.00
04/22/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
04/23/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$28.00

Continued on next page

STEPHEN J BOERNER  
Closing Date 05/13/24

Account Ending 5-48001

**Detail Continued**

				<b>Amount</b>
04/23/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
04/23/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.17
04/23/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$6.18
04/24/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
04/25/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$34.24
04/25/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
04/25/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.46
04/26/24	AplPay TST* STELLAS 00020950 RESTAURANT	GULFPORT	FL	\$20.20
04/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$13.09
04/27/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$10.99
04/29/24	POE.COM +16503328820	MOUNTAIN VIEW	CA	\$19.99
04/29/24	AplPay CVS PHARMACY 8007467287 PHARMACIES	SAINT PETERSBURG	FL	\$17.71
04/29/24	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$159.68
04/29/24	AplPay CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$10.00
04/29/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$7.38
04/29/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
04/29/24	TGMG PINELLAS PARK 813-844-4669	PINELLAS PARK	FL	\$50.00
04/30/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$43.92
04/30/24	TST* STELLAS 00020950 RESTAURANT	GULFPORT	FL	\$74.00
04/30/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$2.05
04/30/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$11.53
04/30/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$17.11
05/01/24	CIVITAI +15159926915	MERIDIAN	ID	\$5.00
05/01/24	GOOGLE *GSUITE_THEAIMI DIGITAL GOODS: APPS	CC@GOOGLE.COM	CA	\$68.88
05/01/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$17.11
05/01/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$14.95

Continued on reverse

<b>Detail Continued</b>
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				Amount
05/01/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/01/24	AplPay O'MADDY'S BAR & GRILLE 727-481-2593	GULFPORT	FL	\$47.57
05/02/24	THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$9.50
05/02/24	IFTTT PRO +14152941043	SAN FRANCISCO	CA	\$3.49
05/02/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.55
05/02/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
05/02/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$8.03
05/02/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.17
05/03/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.24
05/03/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.44
05/03/24	SIRIS GOURMET BURGERS & P 650000007605 7272584949	GULFPORT	FL	\$63.86
05/03/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$24.56
05/03/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
05/04/24	CLAUDE.AI SUBSCRIPTION +14152360599	SAN FRANCISCO	CA	\$20.00
05/04/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
05/05/24	CHATGPT SUBSCRIPTION +14158799686	SAN FRANCISCO	CA	\$20.00
05/05/24	AplPay COURSERA.ORG +16509639884	MOUNTAIN VIEW	CA	\$49.00
05/05/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
05/05/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.46
05/07/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.03
05/07/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.80
05/08/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.19
05/08/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00
05/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$6.41
05/09/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/09/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
05/09/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$27.66
05/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.99

Continued on next page

STEPHEN J BOERNER  
Closing Date 05/13/24

Account Ending 5-48001

**Detail Continued**

				<b>Amount</b>
05/09/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$27.66
05/10/24	OPENAI +14158799686	SAN FRANCISCO	CA	\$20.00
05/10/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.98
05/10/24	LEMSQZY* THOMASFRANK +12134567895	SALT LAKE CITY	UT	\$229.00
05/10/24	OPENGENIUS.COM +442070975185	TERRA NOVA WAY	GB	\$17.00
05/10/24	CAPPYS PIZZA squareup.com/receipts	St Pete FL	FL	\$56.50
05/10/24	AplPay TST* STELLAS 00020950 RESTAURANT	GULFPORT	FL	\$13.38
05/11/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
05/12/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20

**MELISSA BEMER**  
Card Ending 5-41014

				<b>Amount</b>
04/22/24	PMT*FL LICENSE/TAG RENEW 000001037 8778184323	CLEARWATER	FL	\$338.19
04/24/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00
04/26/24	WAWA FUEL/CONVENIENCE 941-749-0560	BRADENTON	FL	\$58.16
04/28/24	ALDI 74070 000000000901675 8003257894	SAINT PETERSBURG	FL	\$255.48
04/30/24	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$126.56
05/04/24	WAL-MART SUPERCENTER 5218 5218 DISCOUNT STORE	SAINT PETERSBURG	FL	\$83.37
05/13/24	PINELLAS SOLID WASTE 4301 757-464-7500	SAINT PETERSB	FL	\$4.25

**Fees**

	<b>Amount</b>
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**Interest Charged**

	<b>Amount</b>
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

Continued on reverse

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$279.00
Total Interest in 2024	\$72.98

Interest Charge Calculation

Days in Billing Period: 31

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/31/2024		29.99% (v)	\$0.00	\$0.00
Cash Advances	01/31/2024		29.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	3,615	28,258
Total Bonus Miles Earned and Adjustments	1,007	5,469
<b>Total Miles Earned</b>	<b>4,622</b>	<b>33,727</b>

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	524
2X Miles at U.S. Supermarkets	483
<b>Total</b>	<b>1,007</b>

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.

**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](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

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

**Updates to Your Card Benefits****Summary of Changes, Effective February 1, 2024**

- **How you receive additional miles:** We are expanding one of the categories for which you can receive additional miles: you will now be able to earn 2 additional miles (a total of 3 miles) for each \$1 of eligible purchases on your Card Account charged directly with Delta for Delta Stays prepaid hotels and vacation rentals. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/delta-platinum-miles-earn/delta-platinum](http://global.americanexpress.com/card-benefits/detail/delta-platinum-miles-earn/delta-platinum).
- **MQD Headstart:** Receive \$2,500 Medallion Qualification Dollars (MQDs), which will be deposited into your SkyMiles account linked to your Basic Card during each Medallion Qualification Year. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/mqd-headstart/delta-platinum](http://global.americanexpress.com/card-benefits/detail/mqd-headstart/delta-platinum).
- **Complimentary Upgrade List:** Get added to the complimentary upgrade list for Delta One® (within the 50 United States), First Class, and Delta Comfort+® when flying on an eligible ticket purchased on or after February 1, 2024, after Medallion Members and Delta SkyMiles® Reserve and Reserve Business American Express Basic Card Members. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/complimentary-upgrade-list/delta-platinum](http://global.americanexpress.com/card-benefits/detail/complimentary-upgrade-list/delta-platinum).
- **\$120 Resy Credit:** Earn up to \$120 in annual statement credits (up to \$10 each month) after you enroll and pay for eligible Resy purchases with your Card. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/resy-statement-credit/delta-platinum](http://global.americanexpress.com/card-benefits/detail/resy-statement-credit/delta-platinum).
- **\$120 Rideshare Credit:** Earn up to \$120 in annual statement credits (up to \$10 each month) after you enroll and pay for eligible rideshare purchases with your Card. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/rideshare-statement-credit/delta-platinum](http://global.americanexpress.com/card-benefits/detail/rideshare-statement-credit/delta-platinum).
- **\$150 Delta Stays Credit:** Earn up to \$150 in annual statement credits when you pay for eligible Delta Stays purchases with your Card. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/delta-stays-credit/delta-platinum](http://global.americanexpress.com/card-benefits/detail/delta-stays-credit/delta-platinum).
- **Hertz Five Star® Status:** Receive complimentary Hertz Five Star Status. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/hertz-five-star/delta-platinum](http://global.americanexpress.com/card-benefits/detail/hertz-five-star/delta-platinum).
- **Companion Certificate:** Receive a Companion Certificate each year after Card Account renewal, now with additional departure and destination locations. Companion Certificate is now eligible for use on select Delta Connection carrier and flights for one roundtrip Main Cabin Companion ticket originating within the United States, Puerto Rico or the U.S. Virgin Islands (USVI) to the following destinations: the United States, Puerto Rico, USVI, Mexico, Antigua, Aruba, Bermuda, Bonaire, Grand Cayman, Cuba, Jamaica, Bahamas, Turks and Caicos, Dominican Republic, Saint Kitts, St. Maarten, St. Lucia, Costa Rica, Belize, Guatemala, Panama, Honduras, and El Salvador. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/companion-certificate/delta-platinum](http://global.americanexpress.com/card-benefits/detail/companion-certificate/delta-platinum).







## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 06/12/24  
Account Ending 5-48001



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

<b>New Balance</b>	<b>\$2,461.79</b>
<b>Minimum Payment Due</b>	<b>\$112.31</b>
<b>Payment Due Date</b>	<b>07/07/24</b>

**Delta SkyMiles®**  
Miles Earned this Period  
**5,961**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

### Account Summary

Previous Balance	\$3,725.32
Payments/Credits	-\$6,225.32
New Charges	+\$4,873.21
Fees	+\$0.00
Interest Charged	+\$88.58

<b>New Balance</b>	<b>\$2,461.79</b>
<b>Minimum Payment Due</b>	<b>\$112.31</b>

Credit Limit	\$27,200.00
Available Credit	\$24,738.21
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 07/07/24, 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%.

**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	10 years	\$5,595

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.

↓ Please fold on the perforation below, detach and return with your payment ↓



**Payment Coupon**  
Do not staple or use paper clips



**Pay by Computer**  
[americanexpress.com/pbc](https://americanexpress.com/pbc)



**Pay by Phone**  
1-800-472-9297

**Account Ending 5-48001**

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

STEPHEN J BOERNER  
2649 TIFTON ST S  
GULFPORT FL 33711-3644

Payment Due Date	<b>07/07/24</b>
New Balance	<b>\$2,461.79</b>
Minimum Payment Due	<b>\$112.31</b>

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 000246179000011231 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.

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

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



Delta SkyMiles® Platinum



p. 3/11

STEPHEN J BOERNER  
Closing Date 06/12/24

Account Ending 5-48001



**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**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-257-0770**



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

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

**Payments**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$6,225.32
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$6,225.32</b>

### Detail

\*Indicates posting date

Payments	Amount
05/14/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,000.00
05/29/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,100.00
06/08/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,625.32
06/10/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,500.00

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-48001	\$3,322.49
MELISSA BEMER 5-41014	\$1,550.72
<b>Total New Charges</b>	<b>\$4,873.21</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-48001

	Amount
05/13/24 AplPay LOW TIDE KAVA BAR 0000 727-244-3080 GULFPORT FL	\$7.00
05/14/24 AplPay TST* STELLAS 00020950 RESTAURANT GULFPORT FL	\$0.05
05/14/24 AplPay TST* STELLAS 00020950 RESTAURANT GULFPORT FL	\$16.00
05/14/24 AplPay LOW TIDE KAVA BAR 0000 727-244-3080 GULFPORT FL	\$5.76
05/14/24 AplPay LOW TIDE KAVA BAR 0000 727-244-3080 GULFPORT FL	\$5.76
05/14/24 PRIME VIDEO CHANNELS DIGITAL AMZN.COM/BILL WA	\$3.41
05/14/24 AMAZON MARKETPLACE NA PA MERCHANDISE AMZN.COM/BILL WA	\$42.75

Continued on reverse

<b>Detail Continued</b>
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				Amount
05/15/24	AplPay THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$8.50
05/15/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$14.86
05/15/24	AplPay SUMITRA ESPRESSO LOUNGE 00-08041603 MISC FOOD STORE	GULFPORT	FL	\$11.70
05/15/24	AplPay SUMITRA ESPRESSO LOUNGE 00-08041603 MISC FOOD STORE	GULFPORT	FL	\$5.28
05/15/24	BOKHARI MEDICAL CONSOR BOKHARI MEDICAL COUNSELING SERVICE	LARGO	FL	\$10.00
05/16/24	NOTION LABS, INC. +14154004291	SAN FRANCISCO	CA	\$0.52
05/16/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/17/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
05/17/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
05/17/24	AplPay SP JLAB AUDIO +18663586640	FRISCO	TX	\$42.80
05/17/24	AplPay GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$8.74
05/18/24	IC* INSTACART*ALDI +18882467822	SAN FRANCISCO	CA	\$397.00
05/18/24	AplPay UBER EATS 8005928996	help.uber.com	CA	\$59.19
05/18/24	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$30.87
05/18/24	PROTON +41912280226	GENEVA	ZH	\$9.99
05/19/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$5.73
05/19/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/20/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.99
05/20/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$19.96
05/20/24	AplPay TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL	\$5.28
05/20/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$14.70
05/21/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$14.13
05/21/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
05/21/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$12.79
05/21/24	AplPay NAME-CHEAP.COM* ZO2AZV 3233752822	PHOENIX	AZ	\$16.25
05/21/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$25.03
05/21/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$47.17
05/21/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00

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**Detail Continued**

				<b>Amount</b>
05/21/24	THE TIKI BAR AND GRILL 727-498-8826	GULFPORT	FL	\$18.65
05/22/24	PATREON* MEMBERSHIP 523885 SUPPORT@PATREON.COM	SAN FRANCISCO	CA	\$2.00
05/22/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$28.00
05/22/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/23/24	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$11.40
05/23/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
05/23/24	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$22.80
05/24/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/24/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$27.37
05/25/24	AplPay SIRIS GOURMET BURGERS & P 650000007 7272584949	GULFPORT	FL	\$23.54
05/25/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
05/25/24	AplPay SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$62.46
05/26/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
05/27/24	AplPay FH* COASTAL CRUISES +18554955551	ST. PETERSBURG, FL	FL	\$84.75
05/27/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$3.99
05/27/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
05/27/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.99
05/27/24	PROTON +41912280226	GENEVA	ZH	\$2.91
05/27/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
05/28/24	AplPay BEECH KOMBUCHA LLC squareup.com/receipts	St. Petersburg	FL	\$7.42
05/28/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$11.55
05/28/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/28/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$21.40
05/29/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$56.65
05/29/24	POE.COM +16503328820	MOUNTAIN VIEW	CA	\$19.99
05/29/24	AplPay CORNER CAFE 068880021990241 LUMNIJE65@GMAIL.COM	GULFPORT	FL	\$20.56
05/29/24	AplPay FH* COASTAL CRUISES +18554955551	ST. PETERSBURG, FL	FL	\$21.40

Continued on reverse

<b>Detail Continued</b>
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				Amount
05/30/24	BALANCEDSYSTEMS.IO +48502960731	+48502960731	CO	\$40.00
05/30/24	AplPay THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$10.00
05/30/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/30/24	AplPay THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$8.55
05/31/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$13.97
05/31/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$20.12
05/31/24	AplPay WAWA FUEL/CONVENIENCE 941-990-4449	BRADENTON	FL	\$65.27
05/31/24	AplPay VEO RIDE +18558362256	SANTA MONICA	CA	\$10.00
05/31/24	AplPay GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$30.04
06/01/24	AplPay FERGS SPORTS BAR & GRILL 0489 727-742-5957	ST PETERSBURG	FL	\$26.40
06/01/24	CIVITAI +15159926915	MERIDIAN	ID	\$5.00
06/01/24	GOOGLE *GSUITE_THEAIMI COMPUTER NETWORK/INFO	CC@GOOGLE.COM	CA	\$100.80
06/01/24	AplPay THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$9.00
06/02/24	ETSY, INC. GOODS/SERVICES	BROOKLYN	NY	\$0.20
06/02/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.55
06/02/24	IFTTT PRO +14152941043	SAN FRANCISCO	CA	\$3.49
06/02/24	YAMM.COM +3228997995	BRUSSELS	VL	\$50.00
06/02/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$17.08
06/02/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$106.99
06/02/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$8.67
06/03/24	AplPay VEO RIDE +18558362256	SANTA MONICA	CA	\$1.22
06/03/24	AplPay BAD MOTHER squareup.com/receipts	St. Petersburg	FL	\$38.00
06/03/24	AplPay GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$6.60
06/03/24	AplPay GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$10.36
06/03/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
06/04/24	AplPay THE NORTH END TAPHOUSE & KITCHEN GOODS/SERVICES	Gulfport	FL	\$9.50
06/04/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$1.99
06/04/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99

Continued on next page

**Detail Continued**

				<b>Amount</b>
06/04/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.76
06/04/24	YAMM.COM +3228997995	BRUSSELS	VL	\$150.00
06/05/24	IC* INSTACART*ALDI 8882467822	SAN FRANCISCO	CA	\$157.93
06/05/24	OPENAI *CHATGPT SUBSCR +14158799686	SAN FRANCISCO	CA	\$20.00
06/05/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
06/05/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
06/05/24	AplPay THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$16.28
06/06/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
06/06/24	PLAY.HT +917338614420	BANGALORE	BE	\$374.40
06/06/24	PLAY.HT +917338614420	BANGALORE	BE	\$136.80
06/07/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
06/08/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.19
06/09/24	BESTBUYCOM806941981709 50300009944 888BESTBUY	RICHFIELD	MN	\$223.62
06/09/24	AplPay THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$18.00
06/09/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$12.00
06/09/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
06/10/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$24.39
06/10/24	OPENGNIUS.COM +442070975185	TERRA NOVA WAY	GB	\$17.00
06/10/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$79.68
06/11/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$10.68
06/11/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.76

**MELISSA BEMER**  
Card Ending 5-41014

				<b>Amount</b>
05/14/24	STATE FARM INSURANCE 8009566310	BLOOMINGTON	IL	\$69.97
05/14/24	EMANUEL CITGO 00030553001 727-327-8100	SAINT PETERSBURG	FL	\$68.01
05/16/24	TAMPA GENERAL HOSPITAL OU 000000001 8138447000	TAMPA	FL	\$27.95
05/22/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00



Detail Continued

				Amount
05/28/24	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$280.86
05/29/24	STATE FARM INSURANCE 8009566310	BLOOMINGTON	IL	\$359.91
05/29/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00
05/30/24	ANIMAL HOSPITAL OF TRE 727-360-5545	TREASURE ISLA	FL	\$157.46
05/30/24	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$5.83
05/30/24	PET SUPERMARKET #307 307 866-434-1991	ST. PETERSBUR	FL	\$79.17
05/30/24	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$126.56
06/05/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00

Fees

				Amount
Total Fees for this Period				\$0.00

Interest Charged

		Amount
06/12/24	Interest Charge on Purchases	\$88.58
Total Interest Charged for this Period		\$88.58

**About Trailing Interest**  
You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2024 Fees and Interest Totals Year-to-Date

				Amount
Total Fees in 2024				\$279.00
Total Interest in 2024				\$161.56

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			
Purchases	01/31/2024		29.99% (v)	\$3,591.99	\$88.58



Interest Charge Calculation Continued

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			
Cash Advances	01/31/2024		29.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$88.58</b>

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	4,872	33,130
Total Bonus Miles Earned and Adjustments	1,089	6,558
<b>Total Miles Earned</b>	<b>5,961</b>	<b>39,688</b>

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	509
2X Miles at U.S. Supermarkets	580
<b>Total</b>	<b>1,089</b>

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.



**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](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

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





# Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 07/12/24  
Account Ending 5-48001



p. 1/11

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

**New Balance** **\$5,103.50**  
**Minimum Payment Due** **\$102.07**  
**Payment Due Date** **08/07/24**

**Delta SkyMiles®**  
Miles Earned this Period **6,838**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

## Account Summary

Previous Balance	\$2,461.79
Payments/Credits	-\$2,462.59
New Charges	+\$5,060.29
Fees	+\$0.00
Interest Charged	+\$44.01

**New Balance** **\$5,103.50**  
**Minimum Payment Due** **\$102.07**

Credit Limit	\$27,200.00
Available Credit	\$22,096.50
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 08/07/24, 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%.

**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	16 years	\$13,762
\$202	3 years	\$7,285 (Savings = \$6,477)

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.

↓ Please fold on the perforation below, detach and return with your payment ↓



**Payment Coupon**  
Do not staple or use paper clips



**Pay by Computer**  
[americanexpress.com/pbc](https://americanexpress.com/pbc)



**Pay by Phone**  
1-800-472-9297

**Account Ending 5-48001**

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

STEPHEN J BOERNER  
2649 TIFTON ST S  
GULFPORT FL 33711-3644

Payment Due Date  
**08/07/24**  
New Balance  
**\$5,103.50**  
Minimum Payment Due  
**\$102.07**

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 000510350000010207 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.

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

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



Delta SkyMiles® Platinum



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STEPHEN J BOERNER  
Closing Date 07/12/24

Account Ending 5-48001



**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**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-257-0770**



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

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

**Payments**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$2,400.31
<b>Credits</b>	
STEPHEN J BOERNER 5-48001	-\$62.28
<b>Total Payments and Credits</b>	<b>-\$2,462.59</b>

### Detail

\*Indicates posting date

Payments	Amount
06/28/24*    STEPHEN J BOERNER    MOBILE PAYMENT - THANK YOU	-\$2,400.31
<b>Credits</b>	<b>Amount</b>
06/13/24    STEPHEN J BOERNER    AMAZON MARKETPLACE NA PA AMZN.COM/BILL    WA MERCHANDISE	-\$23.49
06/13/24    STEPHEN J BOERNER    AMAZON MARKETPLACE NA PA AMZN.COM/BILL    WA MERCHANDISE	-\$12.99
06/13/24    STEPHEN J BOERNER    TGMG PINELLAS PARK PINELLAS PARK    FL 813-844-4669	-\$25.00
07/10/24    STEPHEN J BOERNER    AplPay APPLE.COM/BILL INTERNET CHARGE    CA RECORD STORE	-\$0.80

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-48001	\$3,731.63
MELISSA BEMER 5-41014	\$1,328.66
<b>Total New Charges</b>	<b>\$5,060.29</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-48001

	Amount
06/12/24    AMAZON MARKETPLACE NA PA MERCHANDISE    AMZN.COM/BILL    WA	\$5.75
06/12/24    AplPay LOW TIDE KAVA BAR 0000 727-244-3080    GULFPORT    FL	\$7.00

Continued on reverse



<b>Detail Continued</b>
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				<b>Amount</b>
06/12/24	AplPay BOKHARI MEDICAL CONSOR BOKHARI MEDI COUNSELING SERVICE	LARGO	FL	\$10.00
06/13/24	TST* DRUNKEN TACO - GULFP 00104408 RESTAURANT	GULFPORT	FL	\$28.49
06/13/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
06/14/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$19.17
06/14/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$0.56
06/14/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
06/14/24	AplPay CLOUDFLARE +18889935273	SAN FRANCISCO	CA	\$9.77
06/15/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
06/16/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$16.04
06/16/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$33.77
06/16/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$13.90
06/16/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$10.65
06/16/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$9.52
06/16/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$10.69
06/16/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
06/16/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$17.11
06/16/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$29.32
06/16/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$10.69
06/17/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
06/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.45
06/17/24	AMAZON PRIME*9V8Q096J3 DIGITAL	888-802-3080	WA	\$4.99
06/17/24	AplPay UBER EATS 8005928996	help.uber.com	CA	\$55.60
06/17/24	AplPay WALGREENS NONE 33707 PHARMACIES	GULFPORT	FL	\$71.04
06/17/24	AplPay SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$65.40
06/17/24	AplPay SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$8.54
06/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$48.14
06/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.04
06/17/24	FS *TURBOCOLLAGE 63BA5BB8F1EFED6C 93101	877-327-8914	CA	\$26.99

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STEPHEN J BOERNER  
Closing Date 07/12/24

Account Ending 5-48001

**Detail Continued**

				<b>Amount</b>
06/18/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$15.24
06/18/24	AplPay UBER EATS 8005928996	help.uber.com	CA	\$7.00
06/18/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.76
06/18/24	AplPay SUMITRA ESPRESSO LOUNGE 00-08041603 MISC FOOD STORE	GULFPORT	FL	\$5.28
06/20/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$13.01
06/21/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$3.17
06/22/24	PATREON* MEMBERSHIP 523885 SUPPORT@PATREON.COM	SAN FRANCISCO	CA	\$2.00
06/22/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$28.00
06/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$11.54
06/23/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$14.42
06/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$68.60
06/23/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$11.98
06/23/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
06/23/24	DNA COMPREHENSIVE THERAPY 00-080297285 DOCTOR & PHYSICIAN	CAPE CORAL	FL	\$25.00
06/24/24	AplPay WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$38.25
06/24/24	AplPay WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$18.04
06/24/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$13.01
06/25/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$98.99
06/25/24	GUIDDE INC +14158139004	BELMONT	CA	\$44.00
06/26/24	Amazon Prime SUBSCRIPTION	Amazon.com	WA	\$140.18
06/26/24	AplPay UBER EATS 8005928996	help.uber.com	CA	\$64.53
06/26/24	AplPay WALGREENS NONE 33707 PHARMACIES	GULFPORT	FL	\$4.28
06/26/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
06/27/24	PROTON +41912280226	GENEVA	ZH	\$9.99
06/27/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$13.01
06/27/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$8.03

Continued on reverse

<b>Detail Continued</b>
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				<b>Amount</b>
06/28/24	AplPay TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$11.96
06/28/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$43.99
06/29/24	POE.COM +16503328820	MOUNTAIN VIEW	CA	\$19.99
06/29/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$10.99
06/30/24	LOOM SUBSCRIPTION +16284003532	SAN FRANCISCO	CA	\$20.00
07/01/24	CIVITAI +15159926915	MERIDIAN	ID	\$5.00
07/01/24	CHAINDESK +33661838314	PARIS		\$25.00
07/01/24	GOOGLE *GSUITE_THEAIMI COMPUTER PROGRAMMING	CC@GOOGLE.COM	CA	\$100.80
07/01/24	AplPay TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$30.07
07/01/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$13.01
07/01/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$11.25
07/01/24	AplPay SIRIS GOURMET BURGERS & P 650000007 7272584949	GULFPORT	FL	\$13.69
07/02/24	AplPay TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$14.77
07/02/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
07/03/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$29.99
07/03/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$20.00
07/03/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.55
07/03/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$12.67
07/03/24	AplPay ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$58.39
07/03/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
07/03/24	AplPay CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$10.94
07/03/24	DocuSign DIGITAL GOODS: APPS	SEATTLE	WA	\$15.00
07/04/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$58.31
07/04/24	AplPay UBER EATS 8005928996	HTTPS://HELP.UBER.COM	CA	\$141.31
07/05/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$43.40
07/05/24	OPENAI *CHATGPT SUBSCR +14158799686	SAN FRANCISCO	CA	\$20.00
07/05/24	AplPay THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$8.50
07/06/24	AplPay TST* BUYA - ST PETE 300579742 7272027010	ST. PETERSBUR	FL	\$71.34

Continued on next page



## Detail Continued

				Amount
07/06/24	THE DIME 000000001 3525148021	GAINESVILLE	FL	\$20.00
07/06/24	VOODOO MART 623 650000012512219 5045586210	NEW ORLEANS	LA	\$38.13
07/06/24	HOLIDAY INN UNIVERSITY CENTER Arrival Date 07/05/24 00000000 LODGING Departure Date 07/06/24	GAINESVILLE	FL	\$206.38
07/06/24	AplPay PUBLIX 8636471171	TALLAHASSEE	FL	\$40.58
07/06/24	AplPay DD *DOORDASH DOLLARGEN +16506819470	SAN FRANCISCO	CA	\$41.28
07/06/24	AplPay SHELL SERVICE STATION 57529611907 8508772455	TALLAHASSEE	FL	\$48.87
07/06/24	AplPay SHELL SERVICE STATION 57529611907 8508772455	TALLAHASSEE	FL	\$6.33
07/07/24	PROHIBITION 739297025300101 DNO.OLIVIER@GMAIL.COM	NEW ORLEANS	LA	\$38.47
07/07/24	AplPay GRUBHUB*PANERABREAD 8775851085	NEW YORK	NY	\$39.64
07/07/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$27.47
07/07/24	AplPay PRICELN*SHERATON NEW O 8007742354	NORWALK	CT	\$295.97
07/07/24	AplPay CHEVRON 0208850/CHEVRON SERVICE STN	ELLINGER	TX	\$2.89
07/07/24	PADDLE.NET* WEBCATALOG +17745236658	ASTORIA	NY	\$4.99
07/08/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$9.49
07/08/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$5.00
07/08/24	WHIMSICAL, INC. +17205514360	DENVER	CO	\$120.00
07/08/24	AplPay UBER *LIME 8005928996	SAN FRANCISCO	CA	\$11.04
07/08/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.19
07/08/24	PADDLE.NET* WEBCATALOG +17745236658	ASTORIA	NY	\$42.89
07/08/24	PADDLE.NET* SETAPP +17745236658	ASTORIA	NY	\$92.15
07/08/24	CHAINDESK +33661838314	PARIS		\$56.71
07/08/24	AplPay COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$6.41
07/08/24	FS *TECHSMITH D959CD58DF5B19C2 93101	877-327-8914	CA	\$199.99
07/09/24	SHERATON NEW ORLEANS HOTEL Arrival Date 07/06/24 00000000 LODGING Departure Date 07/07/24	NEW ORLEANS	LA	\$75.00

## Detail Continued

				Amount
07/09/24	AplPay TST* COSMIC TACOS 300673278 5127637216	AUSTIN	TX	\$7.76
07/09/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$3.00
07/09/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$8.03
07/09/24	AplPay TST* LOUS 00039870 RESTAURANT	AUSTIN	TX	\$25.73
07/09/24	AplPay BIRD APP* PRELOAD +18662052442	MIAMI	FL	\$25.00
07/10/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99
07/10/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
07/10/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$11.64
07/10/24	AplPay TST* COSMIC TACOS 300673278 5127637216	AUSTIN	TX	\$5.96
07/10/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/10/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/11/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$7.46
07/11/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$7.46
07/11/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/11/24	TST* REVELRY KITCHEN AND 300604174 5123225223	AUSTIN	TX	\$9.58
07/11/24	AplPay COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$15.63
07/11/24	AplPay COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$6.41
07/12/24	AplPay VAN WEBBERVILLE - 10 +17815833699	AUATIN	TX	\$6.52

**MELISSA BEMER**

Card Ending 5-41014

				Amount
06/12/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00
06/13/24	PUBLIX #1541 000001541 8636881188	SAINT PETERSB	FL	\$241.11
06/14/24	TAMPA GENERAL HOSPITAL OU 000000001 8138447000	TAMPA	FL	\$41.31
06/19/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00
06/27/24	STATE FARM INSURANCE 8009566310	BLOOMINGTON	IL	\$359.91
06/30/24	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$126.56
07/03/24	PUBLIX #1541 000001541 8636881188	SAINT PETERSB	FL	\$202.81
07/03/24	PET SUPERMARKET #307 307 866-434-1991	ST. PETERSBUR	FL	\$106.96



Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
07/12/24 Interest Charge on Purchases	\$44.01
Total Interest Charged for this Period	\$44.01

**About Trailing Interest**  
You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$279.00
Total Interest in 2024	\$205.57

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			
Purchases	01/31/2024		29.99% (v)	\$1,784.62	\$44.01
Cash Advances	01/31/2024		29.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$44.01</b>

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	4,997	38,127
Total Bonus Miles Earned and Adjustments	1,841	8,399
<b>Total Miles Earned</b>	<b>6,838</b>	<b>46,526</b>

**Bonus Miles Earned and Adjustments**

	<b>Current Period</b>
3X Miles on purchases made directly at Hotels	562
2X Miles at Restaurants	794
2X Miles at U.S. Supermarkets	485
<b>Total</b>	<b>1,841</b>

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.

**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](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

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

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







## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 08/13/24  
Account Ending 5-49009



p. 1/13

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

**New Balance** **\$6,218.04**  
**Minimum Payment Due** **\$124.36**  
**Payment Due Date** **09/07/24**

**Delta SkyMiles®**  
Miles Earned this Period **11,189**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

### Account Summary

Previous Balance	\$5,103.50
Payments/Credits	-\$8,689.49
New Charges	+\$9,804.03
Fees	+\$0.00
Interest Charged	+\$0.00

**New Balance** **\$6,218.04**  
**Minimum Payment Due** **\$124.36**

Credit Limit	\$27,200.00
Available Credit	\$20,981.96
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/07/24, 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%.

**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	18 years	\$17,126
\$246	3 years	\$8,840 (Savings = \$8,286)

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.

### American Express® High Yield Savings Account

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

↓ Please fold on the perforation below, detach and return with your payment ↓



**Payment Coupon**  
Do not staple or use paper clips



**Pay by Computer**  
[americanexpress.com/pbc](https://americanexpress.com/pbc)



**Pay by Phone**  
1-800-472-9297

**Account Ending 5-49009**

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

STEPHEN J BOERNER  
2649 TIFTON ST S  
GULFPORT FL 33711-3644

Payment Due Date  
**09/07/24**  
New Balance  
**\$6,218.04**  
Minimum Payment Due  
**\$124.36**

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 000621804000012436 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.

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

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 08/13/24



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Account Ending 5-49009



**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**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-257-0770**



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

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

**Payments**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$8,603.50
<b>Credits</b>	
STEPHEN J BOERNER 5-49009	-\$85.99
<b>Total Payments and Credits</b>	<b>-\$8,689.49</b>

### Detail

\*Indicates posting date

Payments	Amount
07/22/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$3,000.00
07/23/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,103.50
07/25/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,000.00
08/11/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,500.00
<b>Credits</b>	<b>Amount</b>
07/25/24 STEPHEN J BOERNER AplPay APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$69.00
07/25/24 STEPHEN J BOERNER AplPay APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$16.99

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-49009	\$9,679.03
MELISSA BEMER 5-41014	\$125.00
<b>Total New Charges</b>	<b>\$9,804.03</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-49009

	Amount
07/13/24 AplPay OYE TAQUITO 956 0000 512-783-4241 AUSTIN TX	\$15.07
07/14/24 AplPay LIME*RIDE +18885463345 SAN FRANCISCO CA	\$3.59
07/14/24 AMAZON MARKETPLACE NA PA MERCHANDISE AMZN.COM/BILL WA	\$64.94

Continued on reverse

<b>Detail Continued</b>
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				<b>Amount</b>
07/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$31.35
07/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$64.95
07/14/24	AplPay IC* INSTACART +18882467822	SAN FRANCISCO	CA	\$153.12
07/14/24	AplPay UBER 7ELEVEN1705 8005928996	HTTPS://HELP.UBER.COM	CA	\$10.00
07/14/24	AplPay UBER EATS 8005928996	HTTPS://HELP.UBER.COM	CA	\$110.34
07/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$48.70
07/14/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$27.77
07/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$75.76
07/14/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$5.70
07/14/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$7.46
07/14/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$7.46
07/14/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.08
07/14/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/15/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$11.94
07/15/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$2.29
07/15/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$11.94
07/15/24	AplPay TST* CODEPENDENT 300548270 5124578884	AUSTIN	TX	\$6.45
07/15/24	TST* LAZARUS BREWING CO. 00041876 BAR/NIGHTCLUB	AUSTIN	TX	\$8.80
07/15/24	USPS.COM RETAIL PCK INT 660849000 8007826724	800-344-7779	DC	\$17.50
07/15/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/16/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$11.28
07/16/24	AplPay TST* PERSHING EAST 00143074 RESTAURANT	AUSTIN	TX	\$7.48
07/16/24	AplPay LS SCRUFFYS VENTURES +15124578700	AUSTIN	TX	\$8.25
07/16/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$6.93
07/16/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$7.51
07/17/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/17/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$69.00
07/17/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$214.99

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**Detail Continued**

				<b>Amount</b>
07/17/24	TST* COMEDY MOTHERSHIP 300633203 8187204848	AUSTIN	TX	\$50.30
07/17/24	TST* COMEDY MOTHERSHIP 300633203 8187204848	AUSTIN	TX	\$79.03
07/17/24	AplPay TST* PERSHING EAST 00143074 RESTAURANT	AUSTIN	TX	\$7.48
07/17/24	AplPay GROVE MARKET 512-704-4006	AUSTIN	TX	\$8.65
07/17/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$9.85
07/18/24	CODEPEN.IO/CHARGE +17275423162	BEND	OR	\$96.00
07/18/24	COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$45.53
07/18/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$17.37
07/18/24	AplPay TST* COSMIC TACOS 300673278 5127637216	AUSTIN	TX	\$36.55
07/18/24	AplPay 7-ELEVEN 38413 00073841301 512-550-6470	AUSTIN	TX	\$33.19
07/18/24	AplPay TST* PERSHING EAST 00143074 RESTAURANT	AUSTIN	TX	\$6.86
07/18/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$2.84
07/19/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$13.36
07/19/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$14.94
07/19/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$4.59
07/19/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$7.51
07/19/24	AplPay COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$6.41
07/19/24	COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$22.08
07/20/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$7.46
07/20/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/20/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$7.46
07/20/24	AplPay TST* COSMIC TACOS 300673278 5127637216	AUSTIN	TX	\$19.64
07/20/24	AplPay 7-ELEVEN 38413 00073841301 512-550-6470	AUSTIN	TX	\$15.78
07/20/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$5.48
07/20/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$13.01
07/20/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$6.73
07/21/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$5.48

Continued on reverse

## Detail Continued

				Amount
07/21/24	OPENGENIUS.COM +442070975185	TERRA NOVA WAY	GB	\$17.00
07/21/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$3.17
07/21/24	AplPay LITTLE PLAZA TACOS AND MORE. squareup.com/receipts	Austin	TX	\$27.26
07/21/24	AplPay ROYAL BLUE GROCERY EAS 512-524-0740	AUSTIN	TX	\$23.38
07/21/24	AplPay COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$6.41
07/21/24	AUSTIN GARDEN AND STUDIO 0000 214-733-3686	AUSTIN	TX	\$41.04
07/21/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/21/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/21/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/21/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/22/24	PATREON* MEMBERSHIP 523885 SUPPORT@PATREON.COM	SAN FRANCISCO	CA	\$2.00
07/22/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/22/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/22/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$28.00
07/22/24	AplPay TST* COSMIC TACOS 300673278 5127637216	AUSTIN	TX	\$12.27
07/22/24	AplPay COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$6.41
07/22/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$19.99
07/22/24	AplPay TST* PERSHING EAST 00143074 RESTAURANT	AUSTIN	TX	\$21.81
07/22/24	AplPay TST* PERSHING EAST 00143074 512-382-9857	AUSTIN	TX	\$15.63
07/22/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/23/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/23/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$2.54
07/23/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/23/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$7.46
07/23/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/23/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/23/24	TST* MAMA DEAREST 300593140 7139075532	AUSTIN	TX	\$21.00
07/23/24	AplPay SMOKE N CHILL # 5 580400000042564 SMOKENCHILL05@GMAIL.COM	AUSTIN	TX	\$25.19

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## Detail Continued

				Amount
07/23/24	AplPay TST* LAZARUS BREWING CO. 00041876 BAR/NIGHTCLUB	AUSTIN	TX	\$19.81
07/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.05
07/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.05
07/23/24	COUNTER CAFE EAST 000000001 5127088800	AUSTIN	TX	\$25.57
07/24/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$10.66
07/24/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$6.34
07/24/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$15.25
07/24/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$62.57
07/24/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$34.64
07/24/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$7.51
07/25/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$5.17
07/25/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$49.99
07/25/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$27.98
07/25/24	AplPay TST* MAMA DEAREST 300593140 7139075532	AUSTIN	TX	\$10.00
07/25/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$10.52
07/25/24	AplPay TST* APT 115 300598910 7373330780	AUSTIN	TX	\$129.31
07/25/24	AplPay COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$15.63
07/25/24	COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$8.00
07/25/24	AplPay AV* FTG ATX +15128865509	AUSTIN	TX	\$13.62
07/25/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/25/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/25/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/25/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/25/24	AplPay WESTERNBID.COM +13053070382	PEMBROKE PARK	FL	\$4.99
07/25/24	AplPay THE UPS STORE 7190 068880021648472 V7190-2924072519278702	AUSTIN	TX	\$13.19
07/26/24	AllianzTravelInsurance.com866-884-3556 8042853300	RICHMOND	VA	\$28.69
07/26/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$29.50

Continued on reverse



<b>Detail Continued</b>
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				<b>Amount</b>
07/26/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$95.99
07/26/24	AplPay TST* MAMA DEAREST 300593140 7139075532	AUSTIN	TX	\$10.00
07/26/24	AMTRAK INT From: AUS To: CHI Ticket Number: 2080749048476 AMTRAK	WASHINGTON	DC	\$603.90
07/26/24	AplPay TST* PERSHING EAST 00143074 RESTAURANT	AUSTIN	TX	\$6.18
07/26/24	AplPay TST* POETA 00154408 RESTAURANT	AUSTIN	TX	\$4.16
07/26/24	AplPay LIME*RIDE KXKJ +18885463345	SAN FRANCISCO	CA	\$9.24
07/26/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/26/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/26/24	BOKHARI MEDICAL CONSOR BOKHARI MEDICAL COUNSELING SERVICE	LARGO	FL	\$187.93
07/27/24	PROTON +41912280226	GENEVA	ZH	\$9.99
07/27/24	AplPay Bufalina LLC 512-524-2523	Austin	TX	\$55.92
07/27/24	AplPay 7-ELEVEN 38413 00073841301 512-550-6470	AUSTIN	TX	\$14.37
07/27/24	AplPay TST* CLIVE BAR 00062814 BAR/NIGHTCLUB	AUSTIN	TX	\$21.60
07/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$25.64
07/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$26.16
07/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$21.64
07/27/24	AplPay LIME*RIDE KXKJ +18885463345	SAN FRANCISCO	CA	\$19.29
07/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$35.69
07/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$12.98
07/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$40.01
07/27/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/27/24	AplPay LIME*RIDE KXKJ +18885463345	SAN FRANCISCO	CA	\$8.62
07/28/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$18.99
07/28/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$24.99
07/28/24	AplPay TST* IDLE HANDS - RAINEY 300646914 3303282731	AUSTIN	TX	\$63.56
07/28/24	AplPay LIME*RIDE KXKJ +18885463345	SAN FRANCISCO	CA	\$7.36
07/28/24	AplPay LIME*RIDE KXKJ +18885463345	SAN FRANCISCO	CA	\$6.11

Continued on next page

STEPHEN J BOERNER  
Closing Date 08/13/24

Account Ending 5-49009

**Detail Continued**

				<b>Amount</b>
07/28/24	AplPay BT*DD *DOORDASH HALALGYRO 8559731040	SAN FRANCISCO	CA	\$51.47
07/28/24	AMTRAK PLU From: AUS To: CHI Ticket Number: 2100990000719 AMTRAK	WASHINGTON	DC	\$387.60
07/28/24	AplPay TST* PERSHING EAST 00143074 RESTAURANT	AUSTIN	TX	\$2.71
07/28/24	AplPay LIME*RIDE KXKJ +18885463345	SAN FRANCISCO	CA	\$11.13
07/28/24	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
07/29/24	POE.COM +16503328820	MOUNTAIN VIEW	CA	\$19.99
07/30/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$19.90
07/30/24	AMTRAK RSA From: CHI To: WAS Ticket Number: 2122471026443 AMTRAK	WASHINGTON	DC	\$698.70
07/30/24	LOOM SUBSCRIPTION +16284003532	SAN FRANCISCO	CA	\$20.00
07/31/24	AMTRAK RSA From: WAS To: ORL Ticket Number: 2130194113356 AMTRAK	WASHINGTON	DC	\$555.70
08/01/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$13.46
08/01/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$3.00
08/01/24	CIVITAI +15159926915	MERIDIAN	ID	\$5.00
08/01/24	AplPay TST* JAMBA JUICE - 1286 - 300559656 3476053390	WASHINGTON	DC	\$17.79
08/01/24	GOOGLE *GSUITE_THEAIMI COMPUTER NETWORK/INFO	CC@GOOGLE.COM	CA	\$91.50
08/01/24	7-ELEVEN 32101 00073210141 407-872-7664	ORLANDO	FL	\$24.03
08/01/24	AplPay 7-ELEVEN 32101 00073210141 407-872-7664	ORLANDO	FL	\$4.77
08/01/24	AplPay BEST BUY 888BESTBUY	LAKELAND	FL	\$153.19
08/01/24	AplPay PETCO 2704 0270 858-453-7845	LAKELAND	FL	\$97.43
08/02/24	AplPay BT*TEMU.COM 13024806118	BOSTON	MA	\$18.41
08/02/24	AplPay BT*TEMU.COM 13024806118	BOSTON	MA	\$454.12
08/02/24	AplPay BT*TEMU.COM 13024806118	BOSTON	MA	\$126.56
08/02/24	AplPay BT*TEMU.COM 13024806118	BOSTON	MA	\$12.81

Continued on reverse

<b>Detail Continued</b>
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				Amount
08/02/24	AplPay BT*TEMU.COM 13024806118	BOSTON	MA	\$44.74
08/02/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
08/02/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.50
08/03/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$35.49
08/03/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.55
08/03/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$20.00
08/03/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.80
08/03/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$27.69
08/03/24	AplPay ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$44.50
08/03/24	AplPay APPLE ONLINE STORE ELECTRONICS STORE	CUPERTINO	CA	\$99.00
08/04/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$127.33
08/04/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$12.99
08/04/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$32.08
08/04/24	GOLFRANK +18339337200	ENCINITAS	CA	\$29.95
08/04/24	AplPay IC* INSTACART*ALDI +18882467822	SAN FRANCISCO	CA	\$238.36
08/04/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$193.12
08/04/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$281.37
08/05/24	AplPay BEST BUY 888BESTBUY	SAINT PETERSBURG	FL	\$188.99
08/05/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$14.18
08/05/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$2.15
08/05/24	OPENAI *CHATGPT SUBSCR +14158799686	SAN FRANCISCO	CA	\$20.00
08/05/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$162.22
08/05/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$4.57
08/05/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
08/05/24	AVIS RENT A CAR Location: ORLANDO FL Rental: 24/08/01 Return: SAINT PETERSBURG FL Agreement Number: 769459810 Renter Name: BOERNER,STEPHEN JEFFREY	ORLANDO Date: 24/08/01 24/08/05	FL	\$749.09
08/06/24	AplPay TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$10.03

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**Detail Continued**

				<b>Amount</b>
08/06/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$56.15
08/06/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$12.01
08/07/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.10
08/07/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$44.91
08/07/24	AplPay WALGREENS NONE 33707 PHARMACIES	GULFPORT	FL	\$51.53
08/07/24	GODADDY.COM GODADDY.COM COM Domain Name Renewal - 1 Year recur	480-505-8855	AZ	\$22.17
08/08/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.49
08/08/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.19
08/08/24	DocuSign DIGITAL GOODS: APPS	SEATTLE	WA	\$15.00
08/08/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
08/09/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$28.00
08/09/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99
08/09/24	AplPay PAW PAWS 436845560138819 KSUATL1@AOL.COM	GULFPORT	FL	\$29.94
08/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$19.25
08/10/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$51.91
08/10/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$43.86
08/10/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$4.40
08/10/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.25
08/10/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$63.39
08/13/24	TST* DRUNKEN TACO - GULFP 300683108 9547764229	GULFPORT	FL	\$16.77

**MELISSA BEMER**  
Card Ending 5-41014

				<b>Amount</b>
07/17/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00

**Fees**

				<b>Amount</b>
<b>Total Fees for this Period</b>				<b>\$0.00</b>

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.

2024 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2024 \$279.00  
Total Interest in 2024 \$205.57

Interest Charge Calculation

Days in Billing Period: 32

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			
Purchases	01/31/2024		29.99% (v)	\$0.00	\$0.00
Cash Advances	01/31/2024		29.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	9,718	47,845
Total Bonus Miles Earned and Adjustments	1,471	9,870
<b>Total Miles Earned</b>	<b>11,189</b>	<b>57,715</b>

Bonus Miles Earned and Adjustments

Current Period

2X Miles at Restaurants	1,057
2X Miles at U.S. Supermarkets	414
<b>Total</b>	<b>1,471</b>

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.

**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](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

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

**Update to Fee Credit for Global Entry or TSA PreCheck®**

**Effective October 1, 2024**, we are increasing the amount of the statement credit available to Delta SkyMiles® Platinum Card Members when they pay for the Global Entry application fee with their Cards. Delta SkyMiles® Platinum Card Members or Additional Card Members will be eligible to earn a \$120 statement credit (increased from \$100) every 4 years for the Global Entry application fee (to be increased from \$100 to \$120 on October 1, 2024) or up to \$85 every 4.5 years for the TSA PreCheck® application fee (when applying through a TSA official enrollment provider). The charge for the application fee can be made by the Basic Card Member or any Additional Card Members on a single Card account, but no more than one credit across the account can be earned. Global Entry includes TSA PreCheck®. Additional terms apply, please visit [americanexpress.com/card-benefits/view-all/delta-platinum](http://americanexpress.com/card-benefits/view-all/delta-platinum).





# Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 09/12/24  
Account Ending 5-49009



p. 1/11

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

**New Balance** **\$4,418.09**  
**Minimum Payment Due** **\$88.36**  
**Payment Due Date** **10/07/24**

**Delta SkyMiles®**  
Miles Earned this Period **9,702**  
 For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

## Account Summary

Previous Balance	\$6,218.04
Payments/Credits	-\$11,213.25
New Charges	+\$9,164.97
Cash Advances	+\$226.75
Fees	+\$20.00
Interest Charged	+\$1.58

**New Balance** **\$4,418.09**  
**Minimum Payment Due** **\$88.36**

Credit Limit	\$27,200.00
Available Credit	\$22,781.91
Cash Advance Limit	\$5,000.00
Available Cash	\$4,751.67

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 10/07/24, 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%.

**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	16 years	\$12,808
\$176	3 years	\$6,330 (Savings = \$6,478)

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.

↓ Please fold on the perforation below, detach and return with your payment ↓



**Payment Coupon**  
Do not staple or use paper clips



**Pay by Computer**  
[americanexpress.com/pbc](https://americanexpress.com/pbc)



**Pay by Phone**  
1-800-472-9297

**Account Ending 5-49009**

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

STEPHEN J BOERNER  
2649 TIFTON ST S  
GULFPORT FL 33711-3644

Payment Due Date  
**10/07/24**  
New Balance  
**\$4,418.09**  
Minimum Payment Due  
**\$88.36**

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 000441809000008836 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.

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

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
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Delta SkyMiles® Platinum



p. 3/11

STEPHEN J BOERNER  
Closing Date 09/12/24

Account Ending 5-49009



**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**

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Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-257-0770**



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

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

**Payments**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$11,036.05
<b>Credits</b>	-\$177.20
<b>Total Payments and Credits</b>	<b>-\$11,213.25</b>

### Detail

\*Indicates posting date

	Amount
<b>Payments</b>	
08/19/24* MOBILE PAYMENT - THANK YOU	-\$2,000.00
09/02/24* MOBILE PAYMENT - THANK YOU	-\$2,300.00
09/07/24* MOBILE PAYMENT - THANK YOU	-\$1,887.24
09/08/24* MOBILE PAYMENT - THANK YOU	-\$2,500.00
09/08/24* MOBILE PAYMENT - THANK YOU	-\$2,348.81
<b>Credits</b>	
08/28/24 AplPay BT*TEMU.COM	-\$30.80
BOSTON MA	
13024806118	
09/09/24 METAPAY*GB5V7D8TG2	-\$26.49
OCULUS.COM CA	
DIGITALGOODS	
09/10/24 LADDERS	-\$119.91
866-937-1005 NY	
866-937-1005	

## New Charges

### Summary

	Total
<b>Total New Charges</b>	<b>\$9,164.97</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-49009

	Amount
08/12/24 AplPay LOW TIDE KAVA BAR 0000	\$7.50
727-244-3080	
08/13/24 AplPay LOW TIDE KAVA BAR 0000	\$7.20
727-244-3080	
08/14/24 TST* DRUNKEN TACO - GULFP 300683108	\$10.00
9547764229	

Continued on reverse

<b>Detail Continued</b>
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				<b>Amount</b>
08/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$13.90
08/14/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$5.70
08/14/24	NEPTUNE GRILL LLC 068880021446240 N/A 33707	GULFPORT	FL	\$10.00
08/15/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$31.15
08/15/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$4.40
08/15/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
08/15/24	AplPay CORNER CAFE 068880021990241 LUMNIJE65@GMAIL.COM	SAINT PETERSB	FL	\$27.11
08/15/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$24.42
08/15/24	THE TIKI BAR AND GRILL 727-498-8826	GULFPORT	FL	\$6.86
08/15/24	THE TIKI BAR AND GRILL 727-498-8826	GULFPORT	FL	\$42.02
08/16/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
08/16/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
08/16/24	AplPay GIGABRAIN PRO +13109169351	IRVINE	CA	\$80.00
08/17/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.99
08/17/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.85
08/17/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$1.99
08/17/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$42.00
08/17/24	AplPay IC* INSTACART*SUBSCRIP +18882467822	SAN FRANCISCO	CA	\$49.00
08/17/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$84.68
08/17/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$8.00
08/17/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$8.00
08/17/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$6.39
08/17/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$8.00
08/17/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$7.47
08/17/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$19.94
08/17/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$6.92
08/17/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$6.39
08/17/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$8.00

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STEPHEN J BOERNER  
Closing Date 09/12/24

Account Ending 5-49009

**Detail Continued**

				<b>Amount</b>
08/17/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$6.39
08/17/24	KINDLE UNLTD*RU53I50U1 DIGITAL	888-802-3080	WA	\$11.99
08/17/24	AplPay GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$32.75
08/17/24	AplPay LONNI'S SANDWICHES 850-723-2574	ST PETERSBURG	FL	\$4.69
08/17/24	AplPay GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$5.68
08/17/24	AplPay LONNI'S SANDWICHES 850-723-2574	ST PETERSBURG	FL	\$29.98
08/17/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$13.58
08/18/24	TST* CRAFTY SQUIRREL 300005802 7278984888	ST. PETERSBUR	FL	\$9.00
08/18/24	SAM'S GYRO & SEAFOOD 727-767-0010	ST PETERSBURG	FL	\$27.78
08/18/24	AplPay DD *DOORDASH WAWA +16506819470	SAN FRANCISCO	CA	\$47.06
08/18/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$9.29
08/18/24	AplPay ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$44.50
08/19/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$11.40
08/19/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$119.99
08/19/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$29.99
08/19/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
08/19/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$12.82
08/19/24	LADDERS 866-937-1005	866-937-1005	NY	\$119.91
08/20/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
08/20/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.24
08/21/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$3.17
08/21/24	OPENGNIUS.COM +442070975185	TERRA NOVA WAY	GB	\$17.00
08/21/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
08/22/24	PATREON* MEMBERSHIP 523885 SUPPORT@PATREON.COM	SAN FRANCISCO	CA	\$2.00
08/22/24	WEBFLOW.COM +14159640555	SAN FRANCISCO	CA	\$28.00
08/23/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$55.45
08/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$170.08

Continued on reverse

<b>Detail Continued</b>
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				Amount
08/23/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$42.36
08/23/24	ApI Pay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
08/23/24	ApI Pay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$4.40
08/24/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.98
08/24/24	ApI Pay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$11.05
08/24/24	ApI Pay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
08/25/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$533.93
08/25/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$30.06
08/25/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$21.53
08/25/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$299.00
08/25/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$352.03
08/25/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$24.98
08/25/24	ApI Pay ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$64.52
08/25/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$7.65
08/25/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$5.34
08/25/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$137.13
08/25/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$595.56
08/26/24	PUBLIX 8636881188	SOUTH PASADENA	FL	\$11.10
08/26/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.80
08/26/24	ApI Pay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$5.63
08/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$62.05
08/28/24	VISUALSITEMAPS.COM +16467973320	NEW YORK	NY	\$59.00
08/28/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$47.99
08/28/24	METAPAY*GB5V7D8TG2 DIGITALGOODS	OCULUS.COM	CA	\$26.49
08/28/24	ApI Pay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
08/28/24	ApI Pay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$9.55
08/29/24	POE.COM +16503328820	MOUNTAIN VIEW	CA	\$19.99
08/29/24	ApI Pay STATE FARM INSURANCE 8009566310	BLOOMINGTON	IL	\$201.62

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STEPHEN J BOERNER  
Closing Date 09/12/24

Account Ending 5-49009

**Detail Continued**

				<b>Amount</b>
08/29/24	PROTON +41912280226	GENEVA	ZH	\$9.99
08/30/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$71.99
08/31/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$9.55
08/31/24	AplPay GOOD FOR THE SOUL 863-873-4329	SEBRING	FL	\$12.77
09/01/24	GOOGLE*GSUITE_THEAIMINDED.COM ADVERTISING SERVICE	MOUNTAIN VIEW	CA	\$28.80
09/01/24	AVIS RENT A CAR Location Rental: ORLANDO FL Return: DOWNTOWNO FL Agreement Number: 769459810 Renter Name: BOERNER,STEPHEN JEFFREY	ORLANDO Date 24/09/01 24/09/01	FL	\$20.67
09/02/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$32.04
09/02/24	JUSTREAD +17066625901	NEW YORK	NY	\$12.00
09/03/24	PADDLE.NET* CIVITAIINC +17745236658	ASTORIA	NY	\$5.00
09/03/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.55
09/03/24	DocuSign DIGITAL GOODS: APPS	SEATTLE	WA	\$15.00
09/03/24	AplPay SAM'S GYRO & SEAFOOD 727-767-0010	ST PETERSBURG	FL	\$4.13
09/03/24	AplPay GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$14.98
09/03/24	AplPay GRUBHUB*SAMSGYROSSEAFO 8775851085	NEW YORK	NY	\$22.45
09/03/24	AplPay ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$44.18
09/04/24	KEYSTONE CITGO GAS, MORE 00034666073 727-202-6188	CLEARWATER	FL	\$35.69
09/05/24	OPENAI *CHATGPT SUBSCR +14158799686	SAN FRANCISCO	CA	\$20.00
09/05/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$3.00
09/05/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$44.91
09/05/24	AplPay GRUBHUB*SAMSGYROSSEAFO 8775851085	NEW YORK	NY	\$16.02
09/05/24	AplPay SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$6.40
09/05/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$10.99
09/05/24	NATIONAL CAR R017117 06020017117 Location Rental: CLEARWATER FL Return: CLEARWATER FL Agreement Number: 661872058 Renter Name: STEPHEN BOERNER	CLEARWATER Date 24/09/02 24/09/05	FL	\$203.03
09/06/24	AplPay GRUBHUB*SAMSGYROSSEAFO 8775851085	NEW YORK	NY	\$34.52

Continued on reverse

<b>Detail Continued</b>
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				<b>Amount</b>
09/06/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
09/06/24	AplPay TST* STELLAS 00020950 RESTAURANT	GULFPORT	FL	\$17.38
09/06/24	AplPay WINN-DIXIE 8775299466 GROCERY STORES	SOUTH PASADENA	FL	\$28.19
09/06/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
09/06/24	AplPay THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$14.31
09/07/24	AplPay WINN-DIXIE 8775299466 GROCERY STORES	SOUTH PASADENA	FL	\$31.74
09/07/24	AplPay THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$5.19
09/07/24	SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$67.48
09/08/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.19
09/08/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$18.99
09/08/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$12.04
09/08/24	TESTA & PAGNANELLI LLC OP 899000003887 ENRICO@TPFAMILYLAW.COM	NORRISTOWN	PA	\$3,500.00
09/09/24	AplPay IMMERSED +15122985799	AUSTIN	TX	\$4.99
09/09/24	AplPay GRUBHUB*SAMSGYROSSEAFO 8775851085	NEW YORK	NY	\$21.16
09/09/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99
09/09/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
09/10/24	AplPay TST* DRUNKEN TACO - GULFP 300683108 9547764229	GULFPORT	FL	\$20.33
09/10/24	AMTRAK MOB From: SFA To: LOR Ticket Number: 2540609075992 AMTRAK	WASHINGTON	DC	\$397.60
09/10/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$6.89
09/10/24	AplPay SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$79.06
09/10/24	AplPay SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$19.07
09/11/24	AplPay TST* GULFPORT BREWERY AND 300688193 8134077415	GULFPORT	FL	\$27.54
09/11/24	WAWA FUEL/CONVENIENCE 727-822-8168	ST. PETERSBURG	FL	\$27.65
09/11/24	WAWA FUEL/CONVENIENCE 727-822-8168	ST. PETERSBURG	FL	\$59.50
09/12/24	WAL-MART SUPERCENTER 1283 1283 DISCOUNT STORE	STARKE	FL	\$31.48

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Cash Advances

			Amount
09/02/24	2832 BEACH BLVD S GULFPORT FL Cash Advance Transaction		\$104.00
09/08/24	2902 BEACH BLVD. SOUTH GULFPORT FL Cash Advance Transaction		\$122.75
Total Cash Advances for this Period			\$226.75

Fees

			Amount
09/02/24	CASH ADVANCE FEE 2832 BEACH BLVD S \$104.00		\$10.00
09/08/24	CASH ADVANCE FEE 2902 BEACH BLVD. SOUTH \$122.75		\$10.00
Total Fees for this Period			\$20.00

Interest Charged

			Amount
09/12/24	Interest Charge on Cash Advances		\$1.58
Total Interest Charged for this Period			\$1.58

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$299.00
Total Interest in 2024	\$207.15

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			
Purchases	01/31/2024		29.99% (v)	\$0.00	\$0.00



Interest Charge Calculation Continued

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			
Cash Advances	01/31/2024		29.99% (v)	\$64.13	\$1.58
<b>Total</b>					<b>\$1.58</b>
(v) Variable Rate					

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	8,988	56,833
Total Bonus Miles Earned and Adjustments	714	10,584
<b>Total Miles Earned</b>	<b>9,702</b>	<b>67,417</b>

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	139
2X Miles at Restaurants	575
<b>Total</b>	<b>714</b>

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.

**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](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

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

**Update to Fee Credit for Global Entry or TSA PreCheck®**

**Effective October 1, 2024**, we are increasing the amount of the statement credit available to Delta SkyMiles® Platinum Card Members when they pay for the Global Entry application fee with their Cards. Delta SkyMiles® Platinum Card Members or Additional Card Members will be eligible to earn a \$120 statement credit (increased from \$100) every 4 years for the Global Entry application fee (to be increased from \$100 to \$120 on October 1, 2024) or up to \$85 every 4.5 years for the TSA PreCheck® application fee (when applying through a TSA official enrollment provider). The charge for the application fee can be made by the Basic Card Member or any Additional Card Members on a single Card account, but no more than one credit across the account can be earned. Global Entry includes TSA PreCheck®. Additional terms apply, please visit [americanexpress.com/card-benefits/view-all/delta-platinum](http://americanexpress.com/card-benefits/view-all/delta-platinum).





**Prepared for**

STEPHEN J BOERNER  
Account Ending 5-41006  
Closing Date 10/13/24

**Payment Summary**

<b>New Balance</b>	<b>\$3,869.45</b>
<b>Minimum Payment Due</b>	<b>\$77.38</b>
<b>Payment Due Date</b>	<b>11/07/24</b>

**Important Messages**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 11/07/24, 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%.

**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 only the Minimum Payment Due, you will pay off the balance provided on this statement in about 15 years, and you will pay an estimated total of \$11,820. If you make no additional charges and each month you pay \$151, you will pay off the balance provided on this statement in about 3 years, and you will pay an estimated total of \$5,443 (savings = \$6,377). If you would like information about credit counseling services, call 1-888-733-4139.

Please refer to the Important Information Section for details about your account.

Please refer to the Important Notices Section.

**Account Summary**

Previous Balance	\$4,418.09
Less Payments/Credits	\$11,512.34
Plus New Charges	\$10,948.73
Plus Fees	\$10.00
Plus Interest Charged	\$4.97
Equals New Balance	\$3,869.45

**Credit Summary**

Credit Limit	\$27,200.00
Available Credit	\$23,330.55
Cash Advance Limit	\$5,000.00
Available Cash	\$4,995.03

**Year-to-Date Fees and Interest Summary**

Total Fees in 2024	\$309.00
Total Interest in 2024	\$212.12

**Rewards Summary**

**Delta SkyMiles® Miles Earned this Period:** 12,019  
For more details about Rewards, please visit [www.americanexpress.com/rewardsinfo](http://www.americanexpress.com/rewardsinfo)



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## **Pay Your Bill**

**By Computer:** Visit [www.americanexpress.com/pbc](http://www.americanexpress.com/pbc)

**By Phone:** Call 1-800-472-9297

**With AutoPay:** Deduct your payment from your bank account automatically each month. Avoid late fees and save time! Visit [www.americanexpress.com/autopay](http://www.americanexpress.com/autopay) today to enroll.



### Payments and Credits Summary

Category	Account Details	Total
Payments	STEPHEN J BOERNER 5-41006	-\$11,500.00
Credits	STEPHEN J BOERNER 5-41006	-\$12.34
Total Payments and Credits		-\$11,512.34

### Payments Details

\*Indicates posting date

STEPHEN J BOERNER

Card Ending 5-41006

Date	Description	Amount
09/17/24*	MOBILE PAYMENT - THANK YOU	-\$2,500.00
10/07/24*	MOBILE PAYMENT - THANK YOU	-\$3,000.00
10/12/24*	MOBILE PAYMENT - THANK YOU	-\$6,000.00

### Credits Details

\*Indicates posting date

STEPHEN J BOERNER

Card Ending 5-41006

Date	Description	Amount
09/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$6.69
09/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$0.36
09/29/24	OCULUS * OCULUS.COM CA DIGITALGOODS	-\$5.29

### New Charges Summary

Category	Account Details	Total
Total New Charges		\$10,948.73

### New Charges Details

STEPHEN J BOERNER

Card Ending 5-41006

Date	Description	Amount
09/12/24	RENTALTOLL661872058 877-860-1283 FL 877-860-1283	\$6.11
09/12/24	MURPHY USA 7907 0927 STARKE FL 800-843-4298	\$48.29
09/13/24	WAFFLE HOUSE 1059 DARIEN GA RESTAURANT	\$19.75
09/13/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$8.98
09/13/24	BP#8694366SAVANNAH TRAVE 8694 RICHMOND HILL GA 912-756-3381	\$59.85
09/13/24	ApIPay BP#8694366SAVANNAH TRAVE 8694 RICHMOND HILL GA 00330639 31324 General Merchandise	\$40.21



Date	Description	Amount
09/13/24	ApI Pay BP#8694366SAVANNAH TRAVE 8694 RICHMOND HILL GA 00330640 31324 General Merchandise	\$6.47
09/14/24	WAL-MART SUPERCENTER 1358 1358 WALTERBORO SC DISCOUNT STORE	\$65.99
09/14/24	DOLLAR TREE 000003543 WALTERBORO SC 8775308733 VARIETY STORES	\$12.63
09/14/24	SHELL SERVICE STATION 12690795005 RICHMOND HILL GA 7602671724	\$6.82
09/14/24	BP#8694366SAVANNAH TRAVE 8694 RICHMOND HILL GA 912-756-3381	\$31.54
09/14/24	ApI Pay TA # 177 SAVANNAH 000000000257392 RICHMOND HILL GA 9127563381	\$6.78
09/14/24	PRIME VIDEO CHANNELS AMZN.COM/BILL WA DIGITAL	\$5.70
09/15/24	ApI Pay PRICELN*SLEEP INN WALT NORWALK CT 8007742354	\$76.97
09/15/24	7-ELEVEN 40041 00074004101 FREDERICKSBURG VA 540-898-3850	\$24.32
09/15/24	SLEEP INN SC108 SC10 WALTERBORO SC Arrival Date : 09/14/24 Departure Date : 09/15/24 00000000 LODGING	\$22.40
09/15/24	SHELL SERVICE STATION 53286480099 WILSON NC 2522371044	\$77.06
09/15/24	EXXONMOBIL 4788 FREDERICKSBUR VA 540-891-4478	\$33.38
09/15/24	ApI Pay JERSEY MIKES 3184 0000 ROANOKE RAPID NC 252-308-1866	\$16.05
09/16/24	UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: PHILADELPHIA INTER To: CHICAGO O'HARE INT Carrier: UA Class: 00 Ticket Number: 01644340627145 Date of Departure: 09/16 Passenger Name: BOERNER /INFLIGHT WI-FI Document Type: WIFI	\$10.00
09/16/24	DOLLAR CAR RENTAL 866-434-2226 FL Rental Location : TAMPA FL Rental Date : 24/09/04 Return Location : PHILADELPHIA PA Return Date : 24/09/16 Agreement Number: 375784986 Renter Name: BOERNER /STEPHEN	\$2,709.74
09/16/24	WTF SPORTING CLUB 0000 AUSTIN TX 512-520-5066	\$29.96
09/16/24	ApI Pay BIRD APP* RIDE PASS MIAMI FL +18662052442	\$8.65
09/16/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$7.51
09/16/24	ApI Pay LIME*PASS KXKJ SAN FRANCISCO CA +18885463345	\$6.48
09/16/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$15.20
09/16/24	ApI Pay DUNKIN #343288 3432 PHILADELPHIA PA 215-937-0659	\$17.55
09/17/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$18.66
09/17/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$2.92
09/17/24	KINDLE UNLTD*AG4J34B83 888-802-3080 WA DIGITAL	\$11.99



Date	Description	Amount
09/17/24	ApIPay BENNU COFFEE Austin TX squareup.com/receipts	\$7.60
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$187.64
09/17/24	ApIPay COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$11.99
09/17/24	COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$26.05
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$32.46
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$103.27
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$27.06
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$29.21
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$29.22
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$1,297.92
09/17/24	ApIPay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/18/24	CANVA US INC.*CANVA* 04278-75805220 KENT DE PHOTOGRAPHIC STUDIO	\$30.00
09/18/24	ApIPay BT*GO PUFF*GOPUFF PHILADELPHIA PA 18554007833	\$47.26
09/18/24	ApIPay BT*GO PUFF*GOBR TX PHILADELPHIA PA 18554007833	\$2.95
09/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$200.00
09/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$22.00
09/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$159.99
09/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$9.99
09/18/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$186.70
09/19/24	WHIMSICAL, INC. DENVER CO +17205514360	\$12.00
09/19/24	USPS CHANGE OF ADDRESS 670178000 800-238-3150 TN 8002383150	\$1.10
09/19/24	ApIPay Uber Trip help.uber.com CA 8005928996	\$9.70
09/19/24	ApIPay TST* COSMIC TACOS 300673278 AUSTIN TX 5127637216	\$15.70
09/19/24	COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$32.56
09/19/24	XREAL SHOP US SUNNYVALE CA +14085241583	\$27.05
09/19/24	ApIPay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/19/24	GARTTMEYER AUTOMOTIVE 650000011721357 WAYNE PA 6109890828	\$280.37
09/20/24	ApIPay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00





Date	Description	Amount
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$2.54
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$7.46
09/20/24	ApI Pay TST* COSMIC TACOS 300673278 AUSTIN TX 5127637216	\$14.07
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/20/24	ApI Pay COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$8.98
09/21/24	OPENGENIUS.COM TERRA NOVA WAY GB +442070975185	\$17.00
09/21/24	THE HIDEOUT THEATRE & COFFEE HOUSE Austin TX squareup.com/receipts	\$22.40
09/21/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$79.99
09/21/24	HULU 877-8244858 CA HULU.COM/BILL CA HULU.COM/BILL	\$3.17
09/21/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$13.92
09/21/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$20.38
09/21/24	ApI Pay City of Austin, TX 000000415 Charlotte NC 7048172500	\$8.65
09/21/24	ApI Pay City of Austin, TX 000000415 Charlotte NC 7048172500	\$2.90
09/21/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/21/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/21/24	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$10.81
09/22/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$19.99
09/22/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$2.51
09/22/24	PATREON* MEMBERSHIP 523885 SAN FRANCISCO CA SUPPORT@PATREON.COM	\$2.00
09/22/24	WEBFLOW.COM SAN FRANCISCO CA +14159640555	\$28.00
09/22/24	H-E-B AUSTIN TX 9999999999	\$77.77
09/22/24	DEOVR.COM +38669615096 CO +38669615096	\$12.99
09/22/24	ApI Pay TST* PERSHING EAST 00143074 AUSTIN TX RESTAURANT	\$7.14
09/22/24	USPS CHANGE OF ADDRESS 670178000 800-238-3150 TN 8002383150	\$1.10



Date	Description	Amount
09/22/24	USPS CHANGE OF ADDRESS 670178000 800-238-3150 TN 8002383150	\$1.10
09/22/24	ApIPay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$1.88
09/23/24	ApIPay Uber Trip help.uber.com CA 8005928996	\$1.00
09/23/24	ApIPay BENNU COFFEE Austin TX squareup.com/receipts	\$11.51
09/23/24	ApIPay Uber Trip help.uber.com CA 8005928996	\$9.93
09/23/24	ApIPay COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$8.98
09/23/24	ApIPay COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$12.66
09/23/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$32.45
09/24/24	ApIPay Uber Trip help.uber.com CA 8005928996	\$7.87
09/25/24	BETTER PROPOSALS LONDON GB 440281238413	\$29.00
09/25/24	FS *MONICA.IM 877-327-8914 CA 5B01FDA2DC3F3287 93101	\$43.84
09/25/24	ApIPay THE UPS STORE 7190 068880021648472 AUSTIN TX V7190-2924092523578702	\$139.12
09/26/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$5.29
09/26/24	ApIPay PADDLE.NET* MONICA IM ASTORIA NY +17745236658	\$106.00
09/26/24	COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$17.96
09/26/24	DOLLARTOLL 37578498 877-411-4300 FL 877-411-4300	\$15.99
09/26/24	REPLIT, INC. FOSTER CITY CA +16282002281	\$120.00
09/27/24	PROTON AG* PROTON AG GENEVA ZH +41912280226	\$9.99
09/27/24	ApIPay TST* PERSHING EAST 00143074 AUSTIN TX RESTAURANT	\$2.71
09/28/24	VOICE IN PLUS BENGALURU KA +18572538697	\$59.99
09/28/24	TST* LEFTY'S BRICK BAR 300552081 AUSTIN TX 7372427550	\$7.50
09/28/24	TST* COSMIC TACOS 300673278 AUSTIN TX 5127637216	\$15.99
09/28/24	ApIPay 7-ELEVEN 38413 00073841301 AUSTIN TX 512-550-6470	\$9.61
09/28/24	UBER ONE help.uber.com CA 8005928996	\$9.99
09/29/24	POE.COM MOUNTAIN VIEW CA +16503328820	\$19.99
09/29/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$31.79
09/30/24	ApIPay 7-ELEVEN 38413 00073841301 AUSTIN TX 512-550-6470	\$19.88
10/01/24	ApIPay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$0.50



Date	Description	Amount
10/01/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$3.36
10/01/24	GOOGLE *GSUITE_THEAIMI CC@GOOGLE.COM CA BUSINESS SERVICE	\$28.80
10/01/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$7.60
10/01/24	ApI Pay VAN LINE- 08 AUSTIN TX +17815833699	\$10.27
10/01/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$6.98
10/01/24	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$46.48
10/02/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$49.99
10/02/24	ETSY, INC. BROOKLYN NY ARTIST SUPPLY & CRAFT	\$0.20
10/02/24	ApI Pay TST* RECREATION SPORTS AN 00192781 AUSTIN TX RESTAURANT	\$45.30
10/02/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$4.27
10/02/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$77.93
10/02/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$85.49
10/03/24	DocuSign SEATTLE WA DIGITAL GOODS: APPS	\$15.00
10/03/24	PADDLE.NET* CIVITAI INC ASTORIA NY +17745236658	\$5.00
10/03/24	ApI Pay 7-ELEVEN 38413 00073841301 AUSTIN TX 512-550-6470	\$22.30
10/04/24	WEBFLOW.COM SAN FRANCISCO CA +14159640555	\$129.00
10/05/24	ApI Pay UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: HOUSTON INTERCONTI To: PHILADELPHIA INTER Carrier: UA Class: 00 Ticket Number: 01644389390630 Date of Departure: 10/06 Passenger Name: BOERNER /PREMIUM CABIN Document Type: UPGRADE CHARGE	\$520.00
10/05/24	ApI Pay UBER EATS help.uber.com CA 8005928996	\$17.20
10/05/24	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA +14158799686	\$20.00
10/05/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$82.80
10/05/24	ApI Pay TST* WRIGHT BROS. BREW & 00018755 AUSTIN TX RESTAURANT	\$20.70
10/05/24	ApI Pay FOODIE'S CORNER 6 AUSTIN TX 512-480-9514	\$15.45
10/05/24	ApI Pay ROYAL BLUE GROCERY 0000 AUSTIN TX 512-476-5700	\$3.25
10/05/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$6.28
10/05/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$14.44
10/05/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$4.39
10/05/24	ApI Pay THE GLASSMITH AUSTIN TX 912-656-0029	\$16.18



Date	Description	Amount
10/05/24	ApI Pay THE GLASSMITH AUSTIN TX 912-656-0029	\$8.66
10/06/24	ApI Pay UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: AUSTIN ROBERT MUEL To: HOUSTON INTERCONTI Carrier: UA Class: 00 To: PHILADELPHIA INTER Carrier: UA Class: 00 Ticket Number: 01644391970200 Date of Departure: 10/06 Passenger Name: BOERNER /WIFI DAY PASS Document Type: WIFI	\$16.00
10/06/24	ApI Pay United Airlines Houston UNITED AIRLINES From: AUSTIN ROBERT MUEL To: HOUSTON INTERCONTI Carrier: UA Class: V Ticket Number: 0164439118134 Date of Departure: 10/06 Passenger Name: BOERNER /PREMIUM CABIN UP Document Type: UPGRADE CHARGE	\$113.00
10/06/24	ApI Pay TST* EQUIPMENT ROOM 300613230 AUSTIN TX 5125205890	\$47.96
10/06/24	ApI Pay BENNU COFFEE Austin TX squareup.com/receipts	\$20.20
10/06/24	ApI Pay AUSTIN AIRPORT-F&B AUSTIN TX 450959 78719 RESTAURANT	\$19.56
10/06/24	ApI Pay IAH E TANGLEWOOD 00-08039924066 HOUSTON TX RESTAURANT	\$10.85
10/06/24	ApI Pay OTTER* IDK PHILLY LOS ANGELES CA +18186725999	\$35.67
10/06/24	ApI Pay VERIFONE TRANS TAXI PHILADELPHIA PA 718-786-8585	\$39.48
10/07/24	ApI Pay TST* ALMOST HOME GENERAL 00186355 PHILADELPHIA PA RESTAURANT	\$6.59
10/07/24	ApI Pay TST* RACE STREET CAFE 00043492 PHILADELPHIA PA RESTAURANT	\$21.12
10/08/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$26.49
10/08/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$14.19
10/08/24	ApI Pay UBER EATS help.uber.com CA 8005928996	\$34.80
10/08/24	ApI Pay UBER EATS HTTPS://HELP.UBER.COM CA 8005928996	\$170.56
10/08/24	ApI Pay TST* RACE STREET CAFE 00043492 PHILADELPHIA PA RESTAURANT	\$35.26
10/08/24	ApI Pay 3RD STREET HARDWARE 0000 PHILADELPHIA PA 267-541-2110	\$182.65
10/09/24	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$82.78
10/09/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$12.99
10/09/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$47.95
10/09/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$9.99
10/09/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$19.99
10/09/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$9.55
10/09/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$9.92



Date	Description	Amount
10/09/24	ApIPay TST* ALMOST HOME GENERAL 00186355 PHILADELPHIA PA RESTAURANT	\$4.12
10/09/24	ApIPay WAWA FUEL/CONVENIENCE PHILADELPHIA PA 215-923-1404	\$7.50
10/09/24	ApIPay SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$73.22
10/09/24	ApIPay TST* RACE STREET CAFE 00043492 PHILADELPHIA PA RESTAURANT	\$25.45
10/09/24	ApIPay WAWA FUEL/CONVENIENCE ESSINGTON PA 610-521-5324	\$9.10
10/09/24	ApIPay SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$11.97
10/09/24	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$77.37
10/09/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$26.77
10/09/24	ApIPay CAFE OLE INC 0000 PHILADELPHIA PA 917-532-9174	\$5.76
10/10/24	ApIPay GRUBHUB*TORCHWOODCAFE NEW YORK NY 8775851085	\$8.63
10/10/24	ApIPay ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$15.82
10/11/24	ApIPay IMMERSED AUSTIN TX +15122985799	\$699.99
10/11/24	ApIPay IMMERSED AUSTIN TX +15122985799	\$6.38
10/11/24	ApIPay IMMERSED AUSTIN TX +15122985799	\$4.99
10/11/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$8.47
10/11/24	ApIPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$7.63
10/11/24	ApIPay TST* ADMIRALS CLUB - BEAC 00082385 HIDDEN ACRES MD 410-778-6697	\$37.04
10/11/24	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$14.23
10/11/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$59.73
10/12/24	ApIPay THE SOOTY DOG Chestertown MD squareup.com/receipts	\$14.84
10/12/24	ApIPay CKE*BAD ALFRED'S DISTILLI 000023972 CHESTERTOWN MD 4432820163	\$33.64
10/12/24	ApIPay TST* ADMIRALS CLUB - BEAC 00082385 HIDDEN ACRES MD BAR/NIGHTCLUB	\$12.90
10/12/24	SP RUGGABLE LLC GARDENA CA +18773314662	\$164.27

## Fees

\* Indicates posting date

Date	Description	Amount
10/08/24*	Delivery Rush Fee	\$10.00
Total Fees for this Period		\$10.00

## Interest Charged

Date	Description	Amount
10/13/24	Interest Charge on Cash Advances	\$4.97



**Total Interest Charged for this Period** **\$4.97**

**About Trailing Interest**

Interest may be reflected 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 refer to the "When we charge interest" sub-section in your Cardmember Agreement for details.

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account. Variable APRs will not exceed 29.99%. Days in Billing Period: 31

Category	Transactions Dated From	Transactions Dated To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	01/31/2024		29.99% Variable	\$0.00	\$0.00
Cash Advances	01/31/2024		29.99% Variable	\$195.20	\$4.97
<b>Total Interest Charged for this Period</b>					<b>\$4.97</b>

**IMPORTANT NOTICES**

**Electronic Funds Transfer Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone 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. 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](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- 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.
- 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](http://www.americanexpress.com).

**Update to Fee Credit for Global Entry or TSA PreCheck®**

**Effective October 1, 2024**, we are increasing the amount of the statement credit available to Delta SkyMiles® Platinum Card Members when they pay for the Global Entry application fee with their Cards. Delta SkyMiles® Platinum Card Members or Additional Card Members will be eligible to earn a \$120 statement credit (increased from \$100) every 4 years for the Global Entry application fee (to be increased from \$100 to \$120 on October 1, 2024) or up to \$85 every 4.5 years for the TSA PreCheck® application fee (when applying through a TSA official enrollment provider). The charge for the application fee can be made by the Basic Card Member or any Additional Card Members on a single Card account, but no more than one credit across the account can be earned. Global Entry includes TSA PreCheck®. Additional terms apply, please visit [here](#).

End of Important Notices.



## Important Information

### Payments

Your payment must be sent to the payment address provided 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:

- include the remittance coupon from your statement,
- 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
- 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

- 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.
- 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 listed in the Contact Us Section 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 reflected 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, P.O. Box 981535, El Paso TX 79998-1535. You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:



- 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.)
- 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.
- 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, P.O. Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision.

At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

## **Contact Us**

**Customer Care & Billing Inquiries:** 1-800-257-0770

**International Collect:** 1-336-393-1111

**Cash Advance at ATM Inquiries:** 1-800-227-4669

**Large Print & Braille Statements:** 1-800-257-0770

**Hearing Impaired:** Online chat at [www.americanexpress.com](http://www.americanexpress.com) or use Relay dial 711 and 1-800-257-0770

**Website:** [www.americanexpress.com](http://www.americanexpress.com)

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

**Payments Address:** P.O. BOX 1270, NEWARK NJ 07101-1270







## **Change of Address, phone number, email**

Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)

Via mobile device

Voice automated: call the number on the back of your card

For name, company name, and foreign address or phone changes, please call Customer Care

## **Written Communications**

**Please do not add any written communication or address change on the Remittance Coupon.**

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).

## **Remittance Coupon**

Please cut the remittance coupon and return with your payment.

If you have a paper statement copy from American Express, we recommend using the remittance coupon from that copy instead for faster payment processing.

### **Account Address**

STEPHEN J BOERNER  
21090 W SHARP ST  
UNIT 132  
ROCK HALL MD 21661-1573

### **American Express Address**

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

### **Account Ending 5-41006**

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

Payment Due Date

**11/07/24**

New Balance

**\$3,869.45**

Minimum Payment Due

**\$77.38**

**Amount Enclosed**

\$ \_\_\_\_\_ . \_\_\_\_\_

0000349991917655243 000386945000007738 09 H





**Delta SkyMiles® Platinum**

Screen Reader Optimized version

**Prepared for**

STEPHEN J BOERNER  
Account Ending 5-41006  
Closing Date 11/12/24

**Payment Summary**

<b>New Balance</b>	<b>\$2,845.82</b>
<b>Minimum Payment Due</b>	<b>\$56.91</b>
<b>Payment Due Date</b>	<b>12/07/24</b>

**Important Messages**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 12/07/24, 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%.

**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 only the Minimum Payment Due, you will pay off the balance provided on this statement in about 11 years, and you will pay an estimated total of \$6,732. If you make no additional charges and each month you pay \$111, you will pay off the balance provided on this statement in about 3 years, and you will pay an estimated total of \$3,989 (savings = \$2,743). If you would like information about credit counseling services, call 1-888-733-4139.

Please refer to the Important Information Section for details about your account.

Please refer to the Important Notices Section.

**Account Summary**

Previous Balance	\$3,869.45
Less Payments/Credits	\$3,869.45
Plus New Charges	\$2,845.82
Plus Fees	\$0.00
Plus Interest Charged	\$0.00
Equals New Balance	\$2,845.82

**Credit Summary**

Credit Limit	\$27,200.00
Available Credit	\$24,354.18
Cash Advance Limit	\$5,000.00
Available Cash	\$4,995.03

**Year-to-Date Fees and Interest Summary**

Total Fees in 2024	\$309.00
Total Interest in 2024	\$212.12

**Rewards Summary**

**Delta SkyMiles® Miles Earned this Period:** 2,831  
For more details about Rewards, please visit [www.americanexpress.com/rewardsinfo](http://www.americanexpress.com/rewardsinfo)



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## **Pay Your Bill**

**By Computer:** Visit [www.americanexpress.com/pbc](http://www.americanexpress.com/pbc)

**By Phone:** Call 1-800-472-9297

**With AutoPay:** Deduct your payment from your bank account automatically each month. Avoid late fees and save time! Visit [www.americanexpress.com/autopay](http://www.americanexpress.com/autopay) today to enroll.



Payments and Credits Summary

Category	Account Details	Total
Payments		-\$3,700.07
Credits	STEPHEN J BOERNER 5-41006	-\$169.38
Total Payments and Credits		-\$3,869.45

Payments Details

\*Indicates posting date

STEPHEN J BOERNER

Card Ending 5-41006

Date	Description	Amount
10/19/24*	MOBILE PAYMENT - THANK YOU	-\$1,500.00
10/24/24*	MOBILE PAYMENT - THANK YOU	-\$2,200.07

Credits Details

\*Indicates posting date

STEPHEN J BOERNER

Card Ending 5-41006

Date	Description	Amount
10/19/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$16.67
10/19/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$140.71
10/20/24	WHIMSICAL, INC. DENVER CO +17205514360	-\$12.00

New Charges Summary

Category	Account Details	Total
Total New Charges		\$2,845.82

New Charges Details

STEPHEN J BOERNER

Card Ending 5-41006

Date	Description	Amount
10/12/24	ApIPay APPLE ONLINE STORE CUPERTINO CA ELECTRONICS STORE	\$99.00
10/13/24	ApIPay SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$14.90
10/14/24	ApIPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$8.22
10/14/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$52.99
10/14/24	PRIME VIDEO CHANNELS AMZN.COM/BILL WA DIGITAL	\$3.70
10/15/24	ApIPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$7.16
10/15/24	PADDLE.NET* IMAZING ASTORIA NY +17745236658	\$39.99
10/15/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$15.89



Date	Description	Amount
10/15/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$7.41
10/15/24	ApIPay SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$9.04
10/16/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$10.59
10/17/24	ApIPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$3.66
10/17/24	ApIPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$5.18
10/17/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$42.39
10/17/24	TEMU.COM DOVER DE DEPARTMENT STORE	\$22.20
10/17/24	KINDLE UNLTD*9J1V45LM3 888-802-3080 WA DIGITAL	\$12.71
10/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$31.41
10/17/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$13.76
10/17/24	HARBOR SHACK 068880021775179 ROCK HALL MD 100864 21661	\$11.41
10/18/24	CANVA US INC.*CANVA* 04308-72962059 KENT DE PHOTOGRAPHIC STUDIO	\$30.00
10/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$11.65
10/18/24	ApIPay PLAY IT AGAIN SAM Chestertown MD squareup.com/receipts	\$4.38
10/18/24	ApIPay SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$7.15
10/18/24	ApIPay ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$17.47
10/18/24	ApIPay DOLLAR GENERAL ROCK HALL MD 8006789258	\$18.02
10/18/24	ApIPay THE UPS STORE 1198 068880021666090 CHESTERTOWN MD 1198-POS1198A-17221620	\$15.31
10/18/24	ApIPay USPS PO 2317640620 001357875 CHESTERTOWN MD 8282621171	\$19.40
10/19/24	WHIMSICAL, INC. DENVER CO +17205514360	\$12.00
10/19/24	LAPP'S FAMILY BAKERY-MD Chestertown MD squareup.com/receipts	\$15.00
10/21/24	HLU*HULUPLUS HULU.COM/BILL CA HULU.COM/BILL	\$3.17
10/21/24	OPENGENIUS.COM TERRA NOVA WAY GB +442070975185	\$17.00
10/21/24	ApIPay ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$22.89
10/21/24	ApIPay ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$5.25
10/21/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$42.39
10/22/24	PATREON* MEMBERSHIP 523885 SAN FRANCISCO CA SUPPORT@PATREON.COM	\$2.00
10/22/24	WEBFLOW.COM SAN FRANCISCO CA +14159640555	\$28.00



Date	Description	Amount
10/23/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$4.22
10/23/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$21.20
10/23/24	THE FLETCHER METHOD ENCINITAS CA 8003915616	\$27.00
10/23/24	THE FLETCHER METHOD ENCINITAS CA 8003915616	\$297.00
10/24/24	ApiPay SP META STORE - US MENLO PARK CA +16505434800	\$79.49
10/24/24	ApiPay APPLE ONLINE STORE CUPERTINO CA ELECTRONICS STORE	\$29.00
10/25/24	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$11.05
10/25/24	BETTER PROPOSALS LONDON GB 440281238413	\$29.00
10/25/24	ApiPay USPS PO 2378300661 001379611 ROCK HALL MD 8282621171	\$9.90
10/26/24	ApiPay ROYAL FARMS CHESTERTOWN MD 123-456-7899	\$6.96
10/26/24	ApiPay ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$8.47
10/26/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$18.24
10/26/24	ApiPay TST* ADMIRALS CLUB - BEAC 00082385 HIDDEN ACRES MD BAR/NIGHTCLUB	\$4.36
10/27/24	PROTON AG* PROTON AG GENEVA ZH +41912280226	\$9.99
10/27/24	RADIANT RAVEN YOGA AND WELLNESS Rock Hall MD squareup.com/receipts	\$25.00
10/28/24	ApiPay JAVA ROCK COFFEE HOUSE & 65000000126 ROCK HALL MD 4106399909	\$5.45
10/28/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$29.05
10/29/24	POE.COM MOUNTAIN VIEW CA +16503328820	\$19.99
10/29/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$52.97
10/30/24	ApiPay JAVA ROCK COFFEE HOUSE & 65000000126 ROCK HALL MD 4106399909	\$6.89
10/30/24	ApiPay JAVA ROCK COFFEE HOUSE & 65000000126 ROCK HALL MD 4106399909	\$22.88
10/30/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$21.19
10/30/24	SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$31.67
10/31/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$21.08
10/31/24	ApiPay TST* ADMIRALS CLUB - BEAC 00082385 HIDDEN ACRES MD BAR/NIGHTCLUB	\$12.90
10/31/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$9.53
10/31/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$10.59
11/01/24	GOOGLE *GSUITE_THEAIMI CC@GOOGLE.COM CA BUSINESS SERVICE	\$28.80





Date	Description	Amount
11/01/24	UBER ONE help.uber.com CA 8005928996	\$9.99
11/02/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$62.49
11/03/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$8.57
11/03/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$10.59
11/03/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$8.47
11/03/24	DocuSign SEATTLE WA DIGITAL GOODS: APPS	\$15.00
11/03/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$5.29
11/03/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$31.78
11/03/24	PADDLE.NET* CIVITAIINC ASTORIA NY +17745236658	\$5.00
11/03/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$18.01
11/03/24	TST* WATERMANS CRAB HOUS 00106946 ROCK HALL MD RESTAURANT	\$17.96
11/04/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$9.63
11/04/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$24.59
11/05/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$10.59
11/05/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$10.59
11/05/24	FRAMER.COM AMSTERDAM NL +3183335031	\$20.00
11/05/24	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA +14158799686	\$20.00
11/05/24	HERTZ CAR RENTAL OKLAHOMA CITY OK Rental Location : OKLAHOMA CITY OK Rental Date : 24/10/26 Return Location : OKLAHOMA CITY OK Return Date : 24/11/05 Agreement Number: 375784986 Renter Name: STEPHEN BOERNER	\$15.59
11/05/24	ApiPay WALGREENS #11064 000011064 ROCK HALL MD NONE 21661 PHARMACIES	\$18.01
11/06/24	FIGMA ANNUAL RENEWAL SAN FRANCISCO CA +14158905404	\$180.00
11/06/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$9.28
11/06/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$9.39
11/07/24	RADIANT RAVEN YOGA AND WELLNESS Rock Hall MD squareup.com/receipts	\$23.60
11/07/24	RADIANT RAVEN YOGA AND WELLNESS Rock Hall MD squareup.com/receipts	\$23.60
11/07/24	LTO CHESTERTOWN MD 240-472-2348	\$10.72
11/07/24	OCULUS *3TGQ4J8TG2 OCULUS.COM CA DIGITALGOODS	\$26.49
11/07/24	OCULUS *NN6ZHEUSG2 OCULUS.COM CA DIGITALGOODS	\$6.35



Date	Description	Amount
11/08/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$13.49
11/08/24	OCULUS *FHXYHEYS2 OCULUS.COM CA DIGITALGOODS	\$5.29
11/08/24	WL *STEAM PURCHASE SEATTLE WA 425-952-2985	\$23.30
11/09/24	365 MARKET H 888 432-3299 650000009552 TROY MI 8883657382	\$10.00
11/09/24	365 MARKET H 888 432-3299 650000009552 TROY MI 8883657382	\$4.23
11/09/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$9.99
11/09/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$13.09
11/09/24	ApIPay WALGREENS #11064 000011064 ROCK HALL MD NONE 21661 PHARMACIES	\$34.24
11/10/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$8.47
11/10/24	BACK 50 TAVERN 068880022149334 CHESTERTOWN MD ARAUJO_FREDDY@HOTMAIL.COM	\$16.49
11/10/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$18.77
11/11/24	ApIPay IMMERSED AUSTIN TX +15122985799	\$4.99
11/11/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$13.77
11/11/24	ApIPay DOLLAR GENERAL ROCK HALL MD 8006789258	\$32.07
11/11/24	ApIPay SPO*PLAYITAGAINSAM 000003258 CHESTERTOWN MD 4434800368	\$9.49
11/12/24	RELUME.IO DURAL AU +61430088894	\$480.00

## Fees

<b>Total Fees for this Period</b>	<b>\$0.00</b>
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## Interest Charged

<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>
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## About Trailing Interest

Interest may be reflected 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 refer to the "When we charge interest" sub-section in your Cardmember Agreement for details.

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. Variable APRs will not exceed 29.99%.  
Days in Billing Period: 30

Category	Transactions Dated From	Transactions Dated To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	01/31/2024		23.24% Variable	\$0.00	\$0.00



Category	Transactions Dated From	Transactions Dated To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Cash Advances	01/31/2024		29.74% Variable	\$0.00	\$0.00
<b>Total Interest Charged for this Period</b>					<b>\$0.00</b>

## IMPORTANT NOTICES

### Electronic Funds Transfer Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone 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. 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](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- 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.
- 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.

End of Important Notices.



## Important Information

### Payments

Your payment must be sent to the payment address provided 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:

- include the remittance coupon from your statement,
- 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
- 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

- 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.
- 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 listed in the Contact Us Section 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 reflected 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, P.O. Box 981535, El Paso TX 79998-1535. You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:



- 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.)
- 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.
- 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, P.O. Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision.

At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

## **Contact Us**

**Customer Care & Billing Inquiries:** 1-800-257-0770

**International Collect:** 1-336-393-1111

**Cash Advance at ATM Inquiries:** 1-800-227-4669

**Large Print & Braille Statements:** 1-800-257-0770

**Hearing Impaired:** Online chat at [www.americanexpress.com](http://www.americanexpress.com) or use Relay dial 711 and 1-800-257-0770

**Website:** [www.americanexpress.com](http://www.americanexpress.com)

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

**Payments Address:** P.O. BOX 1270, NEWARK NJ 07101-1270



**Change of Address, phone number, email**

Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)  
Via mobile device  
Voice automated: call the number on the back of your card  
For name, company name, and foreign address or phone changes, please call Customer Care

**Written Communications**

**Please do not add any written communication or address change on the Remittance Coupon.**

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).

**Remittance Coupon**

Please cut the remittance coupon and return with your payment.  
If you have a paper statement copy from American Express, we recommend using the remittance coupon from that copy instead for faster payment processing.

**Account Address**

STEPHEN J BOERNER  
21090 W SHARP ST  
UNIT 132  
ROCK HALL MD 21661-1573

**American Express Address**

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

**Account Ending 5-41006**

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

Payment Due Date

**12/07/24**

New Balance

**\$2,845.82**

Minimum Payment Due

**\$56.91**

**Amount Enclosed**

\$ \_\_\_\_\_ . \_\_\_\_\_

0000349991917655243 000284582000005691 09 H





## Delta SkyMiles® Platinum

Screen Reader Optimized version

### **Prepared for**

STEPHEN J BOERNER  
Account Ending 5-41006  
Closing Date 12/13/24

### **Payment Summary**

<b>New Balance</b>	<b>\$6,132.23</b>
<b>Minimum Payment Due</b>	<b>\$231.63</b>
Includes the past due amount of \$56.91	
<b>Payment Due Date</b>	<b>01/07/25</b>

### **Important Messages**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 01/07/25, 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%.

**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 only the Minimum Payment Due, you will pay off the balance provided on this statement in about 18 years, and you will pay an estimated total of \$16,483. If you make no additional charges and each month you pay \$239, you will pay off the balance provided on this statement in about 3 years, and you will pay an estimated total of \$8,593 (savings = \$7,890). If you would like information about credit counseling services, call 1-888-733-4139.

Please refer to the Important Information Section for details about your account.

Your account is past due.

Please refer to the Important Notices Section for a notice that your APR will be increased to the Penalty Rate and any other communications.

Because your payment was received late, you may have forfeited SkyMiles® earned by using your Card. Please call the number on the back of your Card or log on to your account at [www.americanexpress.com](http://www.americanexpress.com) for more information or to reinstate rewards. There is a \$35.00 fee for each month of rewards you want to reinstate.

### **Account Summary**

Previous Balance	\$2,845.82
Less Payments/Credits	\$0.00
Plus New Charges	\$3,171.86
Plus Fees	\$29.00
Plus Interest Charged	\$85.55
Equals New Balance	\$6,132.23

### **Credit Summary**

Credit Limit	\$27,200.00
Available Credit	\$21,067.77
Cash Advance Limit	\$5,000.00
Available Cash	\$4,995.03





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## Year-to-Date Fees and Interest Summary

Total Fees in 2024	\$338.00
Total Interest in 2024	\$297.67

## Rewards Summary

For details about your Delta SkyMiles® balance, visit [www.delta.com](http://www.delta.com)

## Pay Your Bill

**By Computer:** Visit [www.americanexpress.com/pbc](http://www.americanexpress.com/pbc)

**By Phone:** Call 1-800-472-9297

**With AutoPay:** Deduct your payment from your bank account automatically each month. Avoid late fees and save time! Visit [www.americanexpress.com/autopay](http://www.americanexpress.com/autopay) today to enroll.



## New Charges Summary

Category	Account Details	Total
Total New Charges		\$3,171.86

## New Charges Details

STEPHEN J BOERNER

Card Ending 5-41006

Date	Description	Amount
11/12/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$8.45
11/12/24	ApiPay ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$9.53
11/14/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$5.66
11/14/24	ApiPay TST* ADMIRALS CLUB - BEAC 00082385 HIDDEN ACRES MD 410-778-6697	\$13.08
11/14/24	PRIME VIDEO CHANNELS AMZN.COM/BILL WA DIGITAL	\$1.57
11/15/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$4.98
11/15/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$1.00
11/15/24	TST* ADMIRALS CLUB - BEAC 00082385 HIDDEN ACRES MD BAR/NIGHTCLUB	\$26.80
11/15/24	WL *STEAM PURCHASE SEATTLE WA 425-952-2985	\$4.23
11/16/24	ApiPay SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$14.90
11/17/24	KINDLE UNLTD*RE1MG4Y53 888-802-3080 WA DIGITAL	\$12.71
11/17/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$20.13
11/17/24	OCULUS **OCULUS *8PUVZGCTG2 MENLO PARK CA HOBBY, TOY & GAME	\$10.59
11/18/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$4.38
11/18/24	CANVA US INC.*CANVA* 04339-77455697 KENT DE PHOTOGRAPHIC STUDIO	\$30.00
11/18/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$4.71
11/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$11.65
11/19/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$5.29
11/19/24	ApiPay SPARK DUBLIN CO +35314429013	\$59.99
11/19/24	OCULUS *W4TJ5HCTG2 OCULUS.COM CA DIGITALGOODS	\$10.59
11/20/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$4.66
11/20/24	FRAMER.COM AMSTERDAM NL +3183335031	\$180.00
11/20/24	SIEG COUNSELING CENTER L 0263 GULFPORT FL 727-301-0016	\$125.00
11/20/24	OCULUS *7DE6SEUTG2 OCULUS.COM CA DIGITALGOODS	\$31.79



Date	Description	Amount
11/20/24	ApIPay TST* BLUE HERON OYSTER HO 300644532 ROCK HALL MD 4106394374	\$23.20
11/21/24	HLU*HULUPLUS HULU.COM/BILL CA HULU.COM/BILL	\$3.17
11/21/24	OCULUS *VZTVSEUTG2 OCULUS.COM CA DIGITALGOODS	\$1.05
11/21/24	ApIPay ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$9.34
11/21/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$9.39
11/22/24	365 MARKET H 888 432-3299 650000009552 TROY MI 8883657382	\$6.21
11/22/24	ApIPay JAVA ROCK COFFEE HOUSE & 65000000126 ROCK HALL MD 4106399909	\$8.10
11/22/24	ApIPay JAVA ROCK COFFEE HOUSE & 65000000126 ROCK HALL MD 4106399909	\$21.80
11/22/24	PATREON* MEMBERSHIP 523885 SAN FRANCISCO CA SUPPORT@PATREON.COM	\$2.00
11/22/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$9.52
11/22/24	WEBFLOW.COM SAN FRANCISCO CA +14159640555	\$28.00
11/23/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$25.43
11/23/24	MICROSOFT*STORE 0000 MSBILL.INFO WA Z629TD2FWZXC 19106 COMPUTER HRDWR/SFTWR	\$1.07
11/23/24	MICROSOFT*STORE MSBILL.INFO Z624TCKC6GGC 98052	\$214.92
11/23/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$9.39
11/23/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$16.58
11/24/24	LTO CHESTERTOWN MD 240-472-2348	\$45.91
11/25/24	BETTER PROPOSALS LONDON GB 440281238413	\$29.00
11/25/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$32.83
11/25/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$23.32
11/27/24	PROTON AG* PROTON AG GENEVA ZH +41912280226	\$9.99
11/29/24	POE.COM MOUNTAIN VIEW CA +16503328820	\$19.99
11/30/24	PRIME VIDEO *ZL1C09C30 888-802-3080 WA DIGITAL	\$21.19
11/30/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$10.59
11/30/24	ApIPay ROCK HALL LIQUORS 0000 ROCK HALL MD 410-490-2623	\$11.21
11/30/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$187.33
11/30/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$230.32
11/30/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$30.10



Date	Description	Amount
12/01/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$15.14
12/01/24	GOOGLE *GSUITE_THEAIMI CC@GOOGLE.COM CA COMPUTER PROGRAMMING	\$28.80
12/01/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$8.47
12/02/24	WAL-MART 2555 2555 NEW CASTLE DE DISCOUNT STORE	\$70.01
12/02/24	SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$18.70
12/02/24	ApiPay SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$20.87
12/03/24	PADDLE.NET* CIVITAIINC ASTORIA NY +17745236658	\$5.00
12/03/24	NIC MYDMVPORTAL TALLAHASSEE FL 850-617-2000	\$22.00
12/03/24	AMERICAN TRUCK & BUS, INC 000000001 ROCK HALL MD 4108974281	\$108.45
12/04/24	DocuSign SEATTLE WA DIGITAL GOODS: APPS	\$15.00
12/04/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$13.45
12/04/24	AMERICAN TRUCK & BUS, INC 000000001 ROCK HALL MD 4108974281	\$138.81
12/04/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$23.29
12/04/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$63.64
12/04/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$268.15
12/05/24	FRAMER.COM AMSTERDAM NL +3183335031	\$20.00
12/05/24	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA +14158799686	\$20.00
12/05/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$12.71
12/05/24	ApiPay TST* ADMIRALS CLUB - BEAC 00082385 HIDDEN ACRES MD 410-778-6697	\$14.90
12/06/24	OCULUS *4KSS4GLTG2 OCULUS.COM CA DIGITALGOODS	\$10.59
12/06/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$21.20
12/06/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$5.29
12/06/24	UBER ONE help.uber.com CA 8005928996	\$9.99
12/06/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$13.43
12/06/24	ApiPay VILLAGE HDWR GARDEN CTR 0000 ROCK HALL MD 410-639-7014	\$35.76
12/08/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$13.49
12/08/24	CBI*PARALLELS 800-799-9570 IL 487640957 21661	\$89.99
12/09/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$9.99



Date	Description	Amount
12/10/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$10.59
12/10/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$42.38
12/11/24	WEBFLOW.COM SAN FRANCISCO CA +14159640555	\$29.00
12/12/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$23.30
12/12/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$26.27
12/12/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$25.95
12/13/24	WEBFLOW.COM SAN FRANCISCO CA +14159640555	\$274.61

### Fees

Date	Description	Amount
12/07/24	Late Payment Fee	\$29.00
Total Fees for this Period		\$29.00

### Interest Charged

Date	Description	Amount
12/13/24	Interest Charge on Purchases	\$85.55
Total Interest Charged for this Period		\$85.55

### About Trailing Interest

Interest may be reflected 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 refer to the "When we charge interest" sub-section in your Cardmember Agreement for details.

### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. Variable APRs will not exceed 29.99%.  
Days in Billing Period: 31

Category	Transactions Dated From	Transactions Dated To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	01/31/2024		23.24% Variable	\$4,332.34	\$85.55
Cash Advances	01/31/2024		29.74% Variable	\$0.00	\$0.00
Total Interest Charged for this Period					\$85.55

### IMPORTANT NOTICES

#### Penalty APR Notice

You have triggered the Penalty Annual Percentage Rate (APR) on your account. The Penalty APR is currently **29.99%**, which is based on the Prime Rate plus 26.74% (not to exceed 29.99%). The Penalty APR is being imposed because of your late payment(s). This change will impact your account as follows:



**Transactions made on or after 01/01/2025:** As of 02/11/2025, the Penalty APR will apply to these transactions. We will review your Account every 6 months after the Penalty APR is applied. Each of these 6 months is a review period. Please note the first review period may be shorter than 6 months. If you make timely payments and have no returned payments during an entire review period, the Penalty APR will cease to apply on the first day of the billing period following that review.

**Transactions made before 01/01/2025:** Current rates will continue to apply to these transactions.

### **Electronic Funds Transfer Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone 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. 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](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- 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.
- 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.

End of Important Notices.



## Important Information

### Payments

Your payment must be sent to the payment address provided 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:

- include the remittance coupon from your statement,
- 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
- 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

- 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.
- 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 listed in the Contact Us Section 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 reflected 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, P.O. Box 981535, El Paso TX 79998-1535. You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:



- 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.)
- 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.
- 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, P.O. Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision.

At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

## **Contact Us**

**Customer Care & Billing Inquiries:** 1-800-257-0770

**International Collect:** 1-336-393-1111

**Cash Advance at ATM Inquiries:** 1-800-227-4669

**Large Print & Braille Statements:** 1-800-257-0770

**Hearing Impaired:** Online chat at [www.americanexpress.com](http://www.americanexpress.com) or use Relay dial 711 and 1-800-257-0770

**Website:** [www.americanexpress.com](http://www.americanexpress.com)

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

**Payments Address:** P.O. BOX 1270, NEWARK NJ 07101-1270







**Change of Address, phone number, email**

Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)  
Via mobile device  
Voice automated: call the number on the back of your card  
For name, company name, and foreign address or phone changes, please call Customer Care

**Written Communications**

**Please do not add any written communication or address change on the Remittance Coupon.**

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).

**Remittance Coupon**

Please cut the remittance coupon and return with your payment.  
If you have a paper statement copy from American Express, we recommend using the remittance coupon from that copy instead for faster payment processing.

**Account Address**

STEPHEN J BOERNER  
21090 W SHARP ST  
UNIT 132  
ROCK HALL MD 21661-1573

**American Express Address**

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

**Account Ending 5-41006**

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

Payment Due Date

**01/07/25**

New Balance

**\$6,132.23**

Minimum Payment Due

**\$231.63**

**Amount Enclosed**

\$ \_\_\_\_\_ . \_\_\_\_\_

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