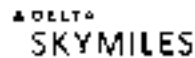




# Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 12/13/22  
Account Ending 5-47003



p. 1/12

**Customer Care:** 1-800-430-1000  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](https://americanexpress.com)

**New Balance** **\$472.09**

**Minimum Payment Due** **\$40.00**

**Payment Due Date** **01/07/23**

**Delta SkyMiles®**  
Miles Earned this Period

**8,975**

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

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 01/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

## Account Summary

Previous Balance	\$2,717.42
Payments/Credits	-\$9,682.29
New Charges	+\$7,436.96
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 months

\$553

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

**New Balance** **\$472.09**  
**Minimum Payment Due** **\$40.00**

Credit Limit	\$27,200.00
Available Credit	\$26,727.91
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 11 - 12.**

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

Payment Due Date  
**01/07/23**

New Balance  
**\$472.09**

Minimum Payment Due  
**\$40.00**

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



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

\$ \_\_\_\_\_  
**Amount Enclosed**

0000349991917655243 000047209000004000 09 H

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid. You may pay more than the Minimum Payment Due, up to your New Balance, at any time.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement

represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

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

You may also contact us on the Web: [www.americanexpress.com](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.

## 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.

## 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

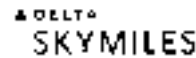
## Please do not add any written communication or address change on this stub

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® Gold Card

STEPHEN J BOERNER  
Closing Date 12/13/22



p. 3/12

Account Ending 5-47003



### Customer Care & Billing Inquiries

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

1-800-430-1000

1-336-393-1111

1-800-CASH-NOW

1-800-430-1000



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

### SkyMiles Account Balance and Award Redemption

[delta.com/skymiles](https://delta.com/skymiles)

1-800-325-3999

### Hearing Impaired

Online chat at [americanexpress.com](https://americanexpress.com) or use Relay dial 711 and 1-800-430-1000

### Customer Care & Billing Inquiries

P.O. BOX 981535  
EL PASO, TX  
79998-1535

### Payments

P.O. BOX 1270  
NEWARK NJ 07101-  
1270



## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$9,572.35
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$109.94
<b>Total Payments and Credits</b>	<b>-\$9,682.29</b>

### Detail

\*Indicates posting date

Payments	Amount
11/15/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,717.42
11/15/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,030.20
11/29/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,500.00
12/10/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$3,324.73
<b>Credits</b>	<b>Amount</b>
11/19/22 STEPHEN J BOERNER THRIVE MARKET GOODS MARINA DEL REY CA 012442614 90292	-\$59.95
11/28/22 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA BOOK STORES	-\$49.99

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$6,803.95
MELISSA BEMER 5-41014	\$633.01
<b>Total New Charges</b>	<b>\$7,436.96</b>

## Detail

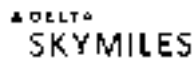


STEPHEN J BOERNER

Card Ending 5-47003

				Amount
11/11/22	SHEETZ 000-0000000	EPHRATA	PA	\$86.86
11/11/22	SHEETZ 000-0000000	EPHRATA	PA	\$20.49
11/12/22	GRUBHUB*SANTUCCISORIGI 8775851085	NEW YORK	NY	\$52.92
11/12/22	PRIME VIDEO *HB8JE6K10 DIGITAL	888-802-3080	WA	\$5.29
11/12/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$9.18
11/13/22	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62
11/13/22	AMTRAK INT From: PHL To: NYP Ticket Number: 3170677012500 AMTRAK	WASHINGTON	DC	\$158.00
11/13/22	CVS/PHARMACY #10526 000010526 8007467287 PHARMACIES	PHILADELPHIA	PA	\$24.02
11/13/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$8.47
11/14/22	EXPEDIA.COM AMERICAN AIRLINES From: PHILADELPHIA INTER To: COLUMBUS PORT COLU PHILADELPHIA INTER Ticket Number: 00178519449253 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$425.21
11/14/22	EXPEDIA 72430417749400 TRAVEL	EXPEDIA.COM	WA	\$527.97
11/14/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$90.37
11/14/22	Uber Trip DTTHLKJZ 19104	help.uber.com	CA	\$41.02
11/15/22	Uber Trip DTTHLKJZ 19104	help.uber.com	CA	\$3.00
11/15/22	UNCOMMONGOODS 8883650056	BROOKLYN	NY	\$82.63
11/15/22	TST* NORIKOH - IZAKAYA BA 00054261 RESTAURANT	NEW YORK	NY	\$34.81
11/15/22	DUNKIN #335835 Q35 3358 215-222-4838	PHILADELPHIA	PA	\$5.11
11/15/22	KABOOZ'S BAR & GRILL 739297525300004 KABOOZS@AOL.COM	NEW YORK	NY	\$34.16
11/16/22	Uber Trip 5Z5LSXUX 19106	help.uber.com	CA	\$31.78
11/16/22	Uber Trip 4PEQBVHP 19153	help.uber.com	CA	\$45.42
11/16/22	Uber Trip 4PEQBVHP 19153	help.uber.com	CA	\$3.00
11/16/22	SHAMROCK TAXI 041 squareup.com/receipts	COLUMBUS	OH	\$68.38
11/16/22	WIFIONBOARD INTERNET ACC	CHICAGO	IL	\$13.00

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER  
Closing Date 12/13/22

p. 5/12

Account Ending 5-47003

**Detail Continued**

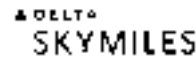
				<b>Amount</b>
11/16/22	Uber Trip 6KZQLWVC 43017	help.uber.com	CA	\$18.91
11/16/22	LOCAL 00-08039660769 FAST FOOD RESTAURANT	PHILADELPHIA	PA	\$34.32
11/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.83
11/17/22	Uber Trip RJR3PCJ6 43017	help.uber.com	CA	\$15.98
11/17/22	PINS MECHANICAL CO. DU 617-218-7576	DUBLIN	OH	\$11.72
11/17/22	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$15.85
11/17/22	Marriott Columbus Northwest 1611823500 1666 43017	Dublin	OH	\$24.43
11/18/22	Uber Trip 8005928996	help.uber.com	CA	\$55.86
11/18/22	Uber Trip SZ7IIRZ 43219	help.uber.com	CA	\$8.37
11/18/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$7.91
11/18/22	BESTBUYCOM806703780015 50300009944 888BESTBUY	RICHFIELD	MN	\$2,415.73
11/18/22	CNP Eddie Grge Grille CMH -QP 16151757 7296 43219	COLUMBUS	OH	\$22.40
11/18/22	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$35.64
11/18/22	WIFIONBOARD INTERNET ACC	CHICAGO	IL	\$15.00
11/19/22	MARRIOTT COLUMB NW DUBLIN Arrival Date                      Departure Date 11/16/22                              11/18/22 00000000 LODGING	DUBLIN	OH	\$13.90
11/19/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$49.99
11/19/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$58.22
11/20/22	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$200.34
11/20/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$19.81
11/20/22	PENN MEDICINE PHYSICIA 0253 800-406-1177	PHILADELPHIA	PA	\$20.00
11/20/22	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$59.35
11/20/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
11/20/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$10.26
11/21/22	HLU*HULU 1526089486561-U HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
11/21/22	HUBSPOT INC. COMPUTER PROGRAMMING	CAMBRIDGE, MASSACHUSE	MA	\$21.60
11/22/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99

Continued on reverse

**Detail Continued**

				<b>Amount</b>
11/22/22	BR FACTORY.COM 2624 084870005026241 8442377746	GROVEPORT	OH	\$88.00
11/23/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
11/23/22	RIVERWARDS PRODUCE-BREAD 2 215-592-4650	PHILADELPHIA	PA	\$138.53
11/23/22	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
11/23/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
11/24/22	ACME 3753 3753 800-898-4027	WAYNE	PA	\$15.47
11/24/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
11/25/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.55
11/26/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$7.91
11/26/22	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$1.47
11/26/22	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$0.35
11/26/22	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$64.72
11/28/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.19
11/29/22	AMAZON.COM*7Z1B69E03 MERCHANDISE	AMZN.COM/BILL	WA	\$250.52
11/30/22	AMAZON TIPS*SV8S45PD3 MERCHANDISE	AMZN.COM/BILL	WA	\$10.00
12/01/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$49.07
12/01/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
12/01/22	PRIME VIDEO *V09VB6D03 DIGITAL	888-802-3080	WA	\$4.23
12/02/22	MENAGERIE COFFEE squareup.com/receipts	Philadelphia	PA	\$3.97
12/02/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$119.20
12/03/22	SONNY'S FAMOUS 436845556564259 KEVIN@SONNYSSTEAKS.COM	PHILADELPHIA	PA	\$24.00
12/04/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
12/04/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$28.00
12/05/22	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$9.49
12/05/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
12/06/22	WAPPALYZER GOODS/SERVICES	NORTH MELBOURNE	AU	\$149.00
12/06/22	7-ELEVEN 33358 00073335801 215-574-1248	PHILADELPHIA	PA	\$1.50
12/06/22	CVS/PHARMACY #10526 000010526 8007467287 PHARMACIES	PHILADELPHIA	PA	\$18.99

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER  
Closing Date 12/13/22

p. 7/12

Account Ending 5-47003

**Detail Continued**

				<b>Amount</b>
12/06/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$35.56
12/06/22	WINE/SPIRITS SHOPPE 800-332-7522	PHILADELPHIA	PA	\$21.59
12/07/22	GRUBHUB*JERSEYMIKES 8775851085	NEW YORK	NY	\$25.85
12/07/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$34.56
12/08/22	GRUBHUB*JERSEYMIKES 8775851085	NEW YORK	NY	\$15.00
12/08/22	COMCAST CABLE SVCS	800-COMCAST	NJ	\$79.69
12/08/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$52.56
12/09/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$29.12
12/09/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
12/09/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
12/10/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$54.56
12/10/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$11.00
12/10/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
12/10/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
12/11/22	IC* INSTACART +18882467822	SAN FRANCISCO	CA	\$188.53
12/11/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$51.07
12/12/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
12/12/22	SP THEOHMSTORE 6302041433	DARIEN	IL	\$101.93
12/13/22	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62

**MELISSA BEMER**

Card Ending 5-41014

				<b>Amount</b>
11/11/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
11/12/22	DSW ARDMORE SUITES 000029076 8663797463 SHOE SHOPS	WYNNEWOOD	PA	\$90.38
11/14/22	CVS PHARMACY #10896 000010896 8007467287 PHARMACIES	WAYNE	PA	\$86.13
11/14/22	WHOLEFDS DEV 10053 000010053 6106889400	WAYNE	PA	\$234.76
11/15/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00

Continued on reverse

**Detail Continued**

				Amount
11/17/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
11/23/22	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA	\$77.74
12/05/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00

**Fees**

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

**Interest Charged**

	Amount
<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.

**2022 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2022	\$99.00
Total Interest in 2022	\$305.48

**Interest Charge Calculation**

Days in Billing Period: 32

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		26.49% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		28.99% (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	7,329	74,043
Total Bonus Miles Earned and Adjustments	1,646	15,497

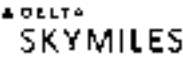
Continued on next page





Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 12/13/22



Account Ending 5-47003

Total Miles Earned	8,975	89,540
--------------------	-------	--------

Bonus Miles Earned and Adjustments

Current Period

2X Miles at U.S. Supermarkets	797
2X Miles at Restaurants	849
Total	1,646



**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 11/12/22**.

Annual Percentage Rates	Prime + Margin	APR
Purchases	Prime + 19.49%	<b>26.49%</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****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® Gold Card

DELTA  
SKYMILES

STEPHEN J BOERNER  
Closing Date 12/13/22

Account Ending 5-47003

## Worldwide Golf Tours & Cruises 2023/2024/2025

*Play the Game. See the World.™*

Exceptional golf is only the beginning of an international vacation that can also include small ship cruising, iconic sightseeing, wine tasting, natural beauty, famous resorts – even luxury safaris – in more than twenty of the world's most memorable destinations. Whether you prefer a personalized **Custom Tour**, a fixed-itinerary and fully managed **Escorted Tour**, or a luxury **Golf Cruise**, every aspect for men, women and couples is arranged with the experience you expect from the innovative leader of worldwide golf travel since 1984.

**Pricing & Detailed Itineraries** available at [PerryGolf.com/T&C](https://PerryGolf.com/T&C)

800.344.5257 | [Expert@PerryGolf.com](mailto:Expert@PerryGolf.com)

ROYAL TRONN, SCOTLAND



PerryGolf™  
EST. 1984

PLAY THE GAME  
SEE THE WORLD.™



Warmly Welcomed

**American Express®  
Cards Warmly  
Welcomed**

**PETER THOMAS ROTH**

Peter Thomas Roth Fine Jewelry is designed in New York City and artisan crafted to be cherished for generations.  
**peterthomasrothjewelry.com**  
**212-628-1000**

**GRIOT'S GARAGE**

Since 1990 we've developed, manufactured, & bottled liquid car care products in the USA - washes, waxes, buffers & more. See full assortment at **Griots.com**

**AKERS ELLIS**

Escape to Kiawah Island, South Carolina! Akers Ellis offers premier vacation rentals from oceanfront estates to luxury villas.  
**akersellis.com**  
**888-909-8110**

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