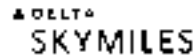




## Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 02/10/22  
Account Ending 5-47003



p. 1/10

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

**New Balance** **\$5,299.75**  
**Minimum Payment Due** **\$105.99**  
**Payment Due Date** **03/07/22**

**Delta SkyMiles®**  
Miles Earned this Period **5,872**

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

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 03/07/22, 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	\$634.40
Payments/Credits	-\$1,495.91
New Charges	+\$6,161.26
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

15 years

\$12,095

\$194

3 years

\$6,977  
(Savings = \$5,118)

**New Balance** **\$5,299.75**  
**Minimum Payment Due** **\$105.99**

Credit Limit	\$27,200.00
Available Credit	\$21,900.25
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, and to find any other communications on **pages 9 - 10**.

↓ 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](http://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  
424 N NEW ST  
BETHLEHEM PA 18018-5803

Payment Due Date  
**03/07/22**  
New Balance  
**\$5,299.75**  
Minimum Payment Due  
**\$105.99**

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 000529975000010599 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

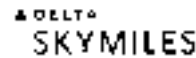
## Please do not add any written communication or address change on this stub

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 02/10/22



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Account Ending 5-47003



### Customer Care & Billing Inquiries

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

1-800-430-1000

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

### Customer Care & Billing Inquiries

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

### Payments

P.O. BOX 1270  
NEWARK NJ 07101-  
1270

### Hearing Impaired

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

## Payments and Credits

### Summary

	Total
<b>Payments</b>	\$0.00
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$1,495.91
<b>Total Payments and Credits</b>	<b>-\$1,495.91</b>

### Detail

	Credits	Amount
01/16/22	STEPHEN J BOERNER BEST BUY PLYMOUTH MEETING PA 888BESTBUY	-\$1,319.69
01/17/22	STEPHEN J BOERNER EXPEDIA 72225254720428 EXPEDIA.COM WA TRAVEL	-\$176.22

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$5,746.41
MELISSA BEMER 5-41014	\$414.85
<b>Total New Charges</b>	<b>\$6,161.26</b>

### Detail



#### STEPHEN J BOERNER

Card Ending 5-47003

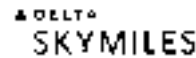
	Amount
01/13/22 WAWA FUEL/CONVENIENCE 6106887313 WAYNE PA	\$11.19
01/13/22 USPS PO 4189640087 001386730 8002758777 WAYNE PA	\$31.22
01/13/22 NORTHBOUND 650000010570870 2157211001 SOUDERTON PA	\$42.41
01/14/22 WAWA FUEL/CONVENIENCE 6106887313 WAYNE PA	\$13.37
01/15/22 AplPay APPLE.COM/BILL RECORD STORE INTERNET CHARGE CA	\$12.70

Continued on reverse

**Detail Continued**

				<b>Amount</b>
01/16/22	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES Ticket Number: 0010645810065 Passenger Name: BOERNER/STEPHEN Document Type: UPGRADE CHARGE	800-433-7300  Date of Departure: 01/16	TX	\$92.10
01/16/22	7-ELEVEN 40150 00074015001 610-688-2188	WAYNE	PA	\$10.03
01/16/22	SUNOCO 8000810302 8000 610-688-2188	WAYNE	PA	\$58.31
01/17/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: KANSAS CITY INTERN Ticket Number: 00176422172533 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE  Carrier: AA Class: K Date of Departure: 01/18	WA	\$456.60
01/17/22	AMZN MKTP US*403IH5DF3 BOOK STORES	AMZN.COM/BILL	WA	\$32.43
01/18/22	AplPay AMERICAN AIRLINES INC American Airlines From: PHILADELPHIA INTER To: KANSAS CITY INTERN Ticket Number: 0010645876367 Passenger Name: STEPHEN BOERNER Document Type: PREFERRED SEAT UPGRADE	FT WORTH  Carrier: AA Class: C Date of Departure: 01/18	TX	\$36.96
01/18/22	AplPay LYFT 1633045591596527294104 RIDE TUE 11AM	855-280-0278	CA	\$40.81
01/18/22	AplPay LYFT 1632944602252258394104 RIDE TUE 5AM	855-280-0278	CA	\$44.99
01/18/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
01/19/22	EXPERIAN* CREDIT REPORT 479-343-6237	479-343-6237	CA	\$26.49
01/19/22	WALKTHROUGH MARKET B 100373 19153 RESTAURANT	PHILADELPHIA	PA	\$4.39
01/19/22	WALKTHROUGH MARKET B 100382 19153 RESTAURANT	PHILADELPHIA	PA	\$9.72
01/19/22	AplPay LYFT 1633521882725328694104 RIDE WED 6PM	855-280-0278	CA	\$13.20
01/20/22	MCIDT BAR CENTRAL 16155266003 3156 64105	Kansas City	MO	\$22.93
01/20/22	AplPay LYFT 1633900666093333194104 RIDE THU 6PM	855-280-0278	CA	\$13.79
01/20/22	AplPay LYFT 1633543774032230994104 RIDE WED 7PM	855-280-0278	CA	\$14.02
01/20/22	AplPay LYFT 1633900666093333194104 RIDE THU 6PM	855-280-0278	CA	\$2.00
01/21/22	AplPay LYFT 1633920932390961494104 RIDE THU 8PM	855-280-0278	CA	\$14.02
01/21/22	AplPay LYFT 1634138508955011094104 RIDE FRI 10AM	855-280-0278	CA	\$30.91

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER  
Closing Date 02/10/22

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Account Ending 5-47003

**Detail Continued**

				<b>Amount</b>
01/21/22	Picnic - Bar G36 MCI 1550748000 9888663928655826 64153	Kansas City	MO	\$15.90
01/21/22	RITE AID 11124 1112 717-975-5881	PHILADELPHIA	PA	\$9.17
01/21/22	WHITE DOG CAFE WAYNE 0000 610-896-8860	WAYNE	PA	\$142.14
01/21/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$5.82
01/22/22	AplPay LYFT 1634218289424997394104 RIDE FRI 4PM	855-280-0278	CA	\$25.79
01/22/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.95
01/23/22	MCIDT PMS 16155273004 2227437 64105	Kansas City	MO	\$27.57
01/23/22	LOGMEIN*LASTPASS ONLINE SVCS	LOGMEIN.COM	MA	\$48.68
01/23/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$17.31
01/24/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.12
01/26/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$14.40
01/27/22	SPORTSLINE 888-508-3055	SAN FRANCISCO	CA	\$9.99
01/27/22	DIBRUNO BROS 000000001 2156659220	PHILADELPHIA	PA	\$38.83
01/28/22	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62
01/28/22	GRUBHUB*NEWWAYNEPIZZA 8775851085	NEW YORK	NY	\$25.41
01/29/22	CLICKFUNNE* TRIAL OVER +12083239451	EAGLE	ID	\$297.00
01/30/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
01/30/22	FS *TECHSMITH DD0CD9749582F4ED 93101	877-327-8914	CA	\$148.39
01/31/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$11.34
01/31/22	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$12.17
02/01/22	LifeTimeFitness.COM MONTHLY DUES 888-430-6432	888-430-6432	MN	\$226.78
02/01/22	AplPay INSTACART +18882467822	SAN FRANCISCO	CA	\$331.98
02/01/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$14.40
02/02/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$18.12
02/02/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$2.21
02/05/22	GREAT AMERICAN PUB 6109649535	WAYNE	PA	\$87.30

Continued on reverse

**Detail Continued**

				<b>Amount</b>
02/05/22	GRUBHUB*CHINESEDELIGHT 8775851085	NEW YORK	NY	\$86.13
02/05/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.12
02/05/22	SUNOCO 0616500500 0616 610-664-8311	BELMONT HILLS	PA	\$25.22
02/07/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$13.65
02/08/22	STARBUCKS STORE 1562 FAST FOOD RESTAURANT	DEVON	PA	\$8.91
02/08/22	WAWA FUEL/CONVENIENCE 6102548537	WAYNE	PA	\$2.11
02/08/22	PROTONVPN +41225483551	GENEVA	ZH	\$96.00
02/08/22	GULF OIL 6106888838	800-774-4853	MA	\$49.60
02/08/22	GARTTMEYER AUTOMOTIVE 650000011721357 6109890828	WAYNE	PA	\$2,500.00
02/08/22	GRUBHUB*BERTUCCIS 8775851085	NEW YORK	NY	\$87.11
02/09/22	LEDGER* LEDGER +33600000000	PARIS	PA	\$157.94
02/09/22	AMZN MKTP US*T58WC4OQ3 BOOK STORES	AMZN.COM/BILL	WA	\$20.13
02/10/22	GREAT AMERICAN PUB 6109649535	WAYNE	PA	\$81.52

**MELISSA BEMER**

Card Ending 5-41014

				<b>Amount</b>
01/16/22	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE	PA	\$85.56
01/19/22	ACME 3753 3753 800-898-4027	WAYNE	PA	\$42.69
01/24/22	ACME 3753 3753 800-898-4027	WAYNE	PA	\$108.05
01/27/22	BP#9821075DEVON BP AMOCO 9821 610-688-8554	DEVON	PA	\$48.55
01/27/22	SARAH SCIARRA +18339535902	BERWYN	PA	\$130.00

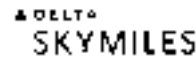
**Fees**

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



## Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 02/10/22



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Account Ending 5-47003

### 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	\$0.00
Total Interest in 2022	\$34.05

### Interest Charge Calculation

Days in Billing Period: 28

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	05/02/2019		18.74% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		25.24% (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	4,664	7,666
Total Bonus Miles Earned and Adjustments	1,208	1,975
<b>Total Miles Earned</b>	<b>5,872</b>	<b>9,641</b>

### Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	590
2X Miles at U.S. Supermarkets	618
<b>Total</b>	<b>1,208</b>





**IMPORTANT NOTICES****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 \$99.00. 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 on page 3 to cancel your Account.

**Plan Fee (Fixed Finance Charge):** The Plan It feature will be in effect when your Account renews unless we tell you otherwise. We will charge a Plan Fee of up to 1.33% of each purchase moved into 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. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account. 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.

The following APRs apply to your Account as of the Closing Date of this statement.

(v) Indicates variable rate

\* Indicates variable penalty APR will not exceed 29.99%

**Purchases**

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	05/02/2019		Prime + 15.49%	18.74% (v)
Penalty	05/02/2019		Prime + 26.74%*	29.99% (v)*

**Cash Advances**

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	09/30/2015		Prime + 21.99%	25.24% (v)
Penalty	09/30/2015		Prime + 26.74%*	29.99% (v)*

**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.