



Delta SkyMiles® Platinum

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

DELTA
SKYMILES

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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

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

www.americanexpress.com

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

Change of Address, phone number, email

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

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

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit americanexpress.com/autopay today to enroll.

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



Delta SkyMiles® Platinum

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

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



Website: americanexpress.com

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

Payments
PO BOX 6031
CAROL STREAM IL
60197-6031

Hearing Impaired

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



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 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
Payments	-\$4,185.57	-\$505.83	-\$4,691.40
Credits			
STEPHEN J BOERNER 5-47003	-\$152.34	\$0.00	-\$152.34
MELISSA BEMER 5-41014	-\$15.99	\$0.00	-\$15.99
Total Payments and Credits	-\$4,353.90	-\$505.83	-\$4,859.73

Detail

*Indicates posting date

Payments			Amount
01/11/24*	STEPHEN J BOERNER	MOBILE PAYMENT - THANK YOU	-\$4,691.40
Credits			Amount
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*SERV FEE 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
Total New Charges	\$4,492.61	\$0.00	\$4,492.61

Continued on reverse

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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Detail Continued

				Amount
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

Detail Continued

				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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				Amount
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

				Amount
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
 MELISSA BEMER Card Ending 5-41014				
				Amount
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
Total Interest Charged for this Period		\$51.75

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

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

 SKYMILES

	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 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.

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.
- **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.