



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 01/13/23
Account Ending 5-47003

DELTA
SKYMILES

p. 1/10

Customer Care: 1-800-430-1000
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$2,327.13**
Minimum Payment Due **\$46.54**

Delta SkyMiles®
Miles Earned this Period **5,024**

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

Payment Due Date **02/07/23**

Account Summary

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 02/07/23, 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%.

Previous Balance	\$472.09
Payments/Credits	-\$3,581.83
New Charges	+\$5,436.87
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:

New Balance **\$2,327.13**
Minimum Payment Due **\$46.54**

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

\$5,788

\$95

3 years

\$3,431
(Savings = \$2,357)

Credit Limit	\$27,200.00
Available Credit	\$24,872.87
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 9.

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



Payment Coupon

Do not staple or use paper clips



Pay by Computer

americanexpress.com/pbc



Pay by Phone

1-800-472-9297

Account Ending 5-47003

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



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

Payment Due Date
02/07/23

New Balance
\$2,327.13

Minimum Payment Due
\$46.54

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 000232713000004654 09 H

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

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

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

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

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

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

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

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

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

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

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

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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

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

www.americanexpress.com

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

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit americanexpress.com/autopay today to enroll.

Change of Address, phone number, email

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

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

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



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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

SkyMiles Account Balance and Award Redemption
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 or use **Relay dial 711** and **1-800-430-1000**

Payments and Credits

Summary

	Total
Payments	-\$1,972.09
Credits	
STEPHEN J BOERNER 5-47003	-\$1,609.74
Total Payments and Credits	-\$3,581.83

Detail

*Indicates posting date

Payments	Amount
12/15/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$472.09
01/13/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,500.00
Credits	Amount
12/27/22 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA BOOK STORES	-\$18.75
01/05/23 STEPHEN J BOERNER BEST BUY CO 024646 29500024646 SHEPHERDSVILL KY 888BESTBUY	-\$1,589.99
01/11/23* STEPHEN J BOERNER 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.00

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$4,993.99
MELISSA BEMER 5-41014	\$442.88
Total New Charges	\$5,436.87

Detail



STEPHEN J BOERNER
Card Ending 5-47003

	Amount
12/12/22 WF *WAYFAIR3828545965 8662638325 BOSTON MA	\$212.75
12/13/22 TST* RACE STREET CAFE 00043492 RESTAURANT PHILADELPHIA PA	\$24.00
12/13/22 CIGARCLUB.COM 690550110020388 SUPPORT@CIGARCLUB.COM MOBILE AL	\$199.75

Continued on reverse

Detail Continued

				Amount
12/14/22	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA	\$5.00
12/15/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$21.19
12/15/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
12/16/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$18.75
12/16/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
12/16/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$28.00
12/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
12/17/22	STARBUCKS STORE 0784 FAST FOOD RESTAURANT	PHILADELPHIA	PA	\$20.00
12/17/22	STARBUCKS STORE 0784 FAST FOOD RESTAURANT	PHILADELPHIA	PA	\$39.80
12/17/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$7.49
12/17/22	MULBERRY MARKET 628070003056868 215-928-9064	PHILADELPHIA	PA	\$37.34
12/18/22	Uber Trip USNNFLB6 18018	help.uber.com	CA	\$30.96
12/18/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$25.42
12/19/22	GRUBHUB*LEHIGHPIZZA 8775851085	NEW YORK	NY	\$64.45
12/19/22	EXXONMOBIL 4775 00038087 18015 412 421	BETHLEHEM	PA	\$13.03
12/20/22	51450 - SPECTRUM 440 - 4139 CPRK5145 3122742000	PHILADELPHIA	PA	\$25.00
12/20/22	ARAMARK WELLS FARGO CE 021770021795681 691755259039 19148	PHILADELPHIA	PA	\$6.49
12/20/22	ARAMARK WELLS FARGO CE 021770021795681 321634262276 19148	PHILADELPHIA	PA	\$38.19
12/21/22	HULU*HULU 1526089482399-U HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
12/21/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
12/21/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
12/22/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$26.56
12/23/22	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060875262914 Passenger Name: BOERNER/STEPHEN Document Type: ADDITIONAL COLLECTION	ATLANTA		\$11.20
12/23/22	BESTBUYCOM806724989108 50300009944 888BESTBUY	RICHFIELD	MN	\$95.39
12/23/22	SEVEN ARTS FRAMING 050001000837176 215-923-8930	PHILADELPHIA	PA	\$570.49
12/23/22	BESTBUYCOM806724989108 50300009944 888BESTBUY	RICHFIELD	MN	\$527.87

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Detail Continued

				Amount
12/23/22	TARGET 612-3044357	PHILADELPHIA	PA	\$20.00
12/24/22	AMC ONLINE 9640 8884404262	LEAWOOD	KS	\$76.80
12/26/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
12/27/22	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA	\$69.11
12/27/22	TST* TOMO SUSHI & RAMEN 00047720 RESTAURANT	PHILADELPHIA	PA	\$171.48
12/27/22	THE UPS STORE 4242 021770021642363 V4242-2922122715119106	PHILADELPHIA	PA	\$19.63
12/28/22	Uber Trip Q7NOGE4O 19107	help.uber.com	CA	\$10.51
12/28/22	Uber Trip PNOR43XD 19106	help.uber.com	CA	\$22.98
12/28/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
12/30/22	SP NEWPORT VESSELS +18667210002	SAN RAFAEL	CA	\$1,270.94
12/31/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
01/01/23	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$17.22
01/03/23	Uber Trip CYXC7TJ4 19146	help.uber.com	CA	\$15.00
01/03/23	WINE/SPIRITS SHOPPE 800-332-7522	PHILADELPHIA	PA	\$32.38
01/03/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.48
01/03/23	GIORGIO ON PINE 650000009819510 2155456265	PHILADELPHIA	PA	\$118.28
01/04/23	Uber Trip LYNWNAMI 19106	help.uber.com	CA	\$11.90
01/04/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
01/05/23	WIFIONBOARD INTERNET ACC	CHICAGO	IL	\$17.95
01/05/23	Uber Trip IMBBDLE 19153	help.uber.com	CA	\$31.99
01/05/23	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$10.25
01/05/23	MSP POD4 VERO 00-08039757524 RESTAURANT	PHILADELPHIA	PA	\$8.53
01/05/23	CHICKIES & PETES AI 2156049960	PHILADELPHIA	PA	\$56.85
01/06/23	Uber Trip 8005928996	help.uber.com	CA	\$30.94
01/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$10.86
01/06/23	7-ELEVEN 25586 00072558620 702-731-1511	LAS VEGAS	NV	\$10.64

Continued on reverse

Detail Continued

				Amount
01/06/23	SUGARCANE RAW BAR GRILL 2339 89109 RESTAURANT	LAS VEGAS	NV	\$78.28
01/06/23	FIRST CITYCAB CORP. FIRST CITYCAB C TAXICAB & LIMOUSINE	QUEENS	NY	\$42.37
01/07/23	AplPay DELTA AIR LINES DELTA AIR LINES Ticket Number: 00615424366896 Passenger Name: BOERNER/STEPHEN Document Type: MISCELLANEOUS TAX(S)/FEE(S)	ATLANTA		\$5.00
01/07/23	Uber Trip REQKH5OG 89109	help.uber.com	CA	\$3.00
01/07/23	Uber Trip AJUCTLY3 89109	help.uber.com	CA	\$13.97
01/07/23	SUBWAY FAST FOOD RESTAURANT	LAS VEGAS	NV	\$14.93
01/07/23	CARL'S JR 756 0001 702-735-8373	LAS VEGAS	NV	\$34.53
01/07/23	RWLV BANQUETS RWLV BANQUETS 702-676-6101	LAS VEGAS	NV	\$13.55
01/07/23	RWLV BANQUETS RWLV BANQUETS 702-676-6101	LAS VEGAS	NV	\$15.00
01/07/23	RWLV HIGH LIMIT BAR RWLV HIGH LIMIT 702-676-6101	LAS VEGAS	NV	\$26.68
01/07/23	EXPO & CONV CTR 2068658 89169 OTHER	LAS VEGAS	NV	\$11.65
01/07/23	AplPay EB *AVN ADULT ENTERTAI 8014137200	SAN FRANCISCO	CA	\$99.35
01/08/23	7-ELEVEN 25586 00072558620 702-731-1511	LAS VEGAS	NV	\$28.90
01/08/23	Uber Trip MDCES2PA 89109	help.uber.com	CA	\$12.97
01/08/23	PALAZZO ELECTRA BAR 702-414-1000	LAS VEGAS	NV	\$30.93
01/08/23	TST* FAT TUESDAY - VENETI 300617366 7863187956	LAS VEGAS	NV	\$14.00
01/08/23	Uber Trip ZOHV46WX 89104	help.uber.com	CA	\$23.89
01/08/23	Uber Trip HRKICVCP 89119	help.uber.com	CA	\$16.90
01/08/23	AplPay MSP POD1 MIMOSA 00-08039757375 RESTAURANT	PHILADELPHIA	PA	\$17.82
01/08/23	MSP POD1 SHOYU MARKET 00-08039757425 MISC FOOD STORE	PHILADELPHIA	PA	\$7.43
01/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ	\$79.69
01/08/23	METRO PIZZA D-SW 9472 89111	LAS VEGAS	NV	\$18.17
01/09/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$37.27
01/12/23	WAWA FUEL/CONVENIENCE 215-755-5858	PHILADELPHIA	PA	\$14.47
01/12/23	NMX*DIVIDEND MACHINE 800-485-4350	800-485-4350	FL	\$114.95
01/12/23	SOUTHPORT LIBERTY 650000011024505 3016952767	PHILADELPHIA	PA	\$38.59

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Delta SkyMiles® Gold Card

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Detail Continued

				Amount
01/13/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$9.04
01/13/23	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62



MELISSA BEMER
Card Ending 5-41014

				Amount
12/16/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
12/21/22	TARGET 612-3044357	PHILADELPHIA	PA	\$96.67
12/27/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$28.40
12/27/22	AMC 0595 FASHION DISTR 0595 913-213-2000	PHILADELPHIA	PA	\$16.15
12/28/22	SHOPRITE WHITMANPLZ 123 19148	PHILADELPHIA	PA	\$249.89
01/04/23	RIVERWARDS PRODUCE-BREAD 2 215-592-4650	PHILADELPHIA	PA	\$15.77

Fees

			Amount
Total Fees for this Period			\$0.00

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.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$0.00
Total Interest in 2023	\$0.00

Interest Charge Calculation

Days in Billing Period: 31

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		26.99% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		29.49% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Miles Earned▲ 50.74
SKYMILES

SkyMiles® Account Number: XXXXXX8603

	Current Period	Year to Date
Miles Earned for Eligible Purchases	3,827	-357
Total Bonus Miles Earned and Adjustments	1,197	1,197
Total Miles Earned	5,024	840

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	373
2X Miles at Restaurants	808
2X Miles on Delta	16
Total	1,197

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

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

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

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

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

