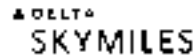




# Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 03/13/22  
Account Ending 5-47003



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

**New Balance** **\$5,374.67**  
**Minimum Payment Due** **\$107.49**  
**Payment Due Date** **04/07/22**

**Delta SkyMiles®**  
Miles Earned this Period **6,821**

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 04/07/22, 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	\$5,299.75
Payments/Credits	-\$5,299.75
New Charges	+\$5,275.67
Fees	+\$99.00
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

\$12,288

\$197

3 years

\$7,076  
(Savings = \$5,212)

**New Balance** **\$5,374.67**  
**Minimum Payment Due** **\$107.49**

Credit Limit	\$27,200.00
Available Credit	\$21,825.33
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**.

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](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  
**04/07/22**  
New Balance  
**\$5,374.67**  
Minimum Payment Due  
**\$107.49**

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 000537467000010749 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

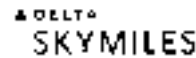
## Please do not add any written communication or address change on this stub

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 03/13/22



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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

### 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
Payments	-\$5,299.75
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$5,299.75</b>

### Detail

\*Indicates posting date

Payments	Amount
03/04/22*    STEPHEN J BOERNER    MOBILE PAYMENT - THANK YOU	-\$5,299.75

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$5,038.24
MELISSA BEMER 5-41014	\$237.43
<b>Total New Charges</b>	<b>\$5,275.67</b>

### Detail



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

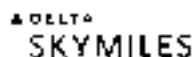
	Amount
02/12/22    AplPay DOORDASH*CHICK-FIL-A +16506819470    SAN FRANCISCO    CA	\$52.08
02/12/22    PRIME VIDEO*YK1MG3DA3 DIGITAL    888-802-3080    WA	\$6.35
02/13/22    SIRIUS XM RADIO INC. RADIO SERVICE    888-635-5144    NY	\$4.93
02/14/22    STARBUCKS STORE 1562 FAST FOOD RESTAURANT    DEVON    PA	\$33.41
02/15/22    AMZN MKTP US*5S1309GD3 BOOK STORES    AMZN.COM/BILL    WA	\$63.60

Continued on reverse

**Detail Continued**

				<b>Amount</b>
02/15/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$5.29
02/15/22	WAWA FUEL/CONVENIENCE 6102548537	WAYNE	PA	\$11.44
02/16/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.12
02/16/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$2.33
02/16/22	NORTHBOUND 650000010570870 2157211001	SOUDERTON	PA	\$49.90
02/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
02/17/22	GARTTMEYER AUTOMOTIVE 650000011721357 6109890828	WAYNE	PA	\$1,815.63
02/17/22	NORTHBOUND 650000010570870 2157211001	SOUDERTON	PA	\$43.16
02/19/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$26.69
02/19/22	YARDS BREWING CO 650000009619506 2156342600	PHILADELPHIA	PA	\$43.96
02/20/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$15.79
02/21/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$8.20
02/22/22	EXPEDIA 72254723295602 TRAVEL	EXPEDIA.COM	WA	\$143.08
02/22/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.95
02/22/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$20.33
02/22/22	WAWA FUEL/CONVENIENCE 2155382074	QUAKERTOWN	PA	\$88.39
02/23/22	FAMOUSFOOTWEAR#3443 0000 SHOE STORE	TANNERSVILLE	PA	\$209.97
02/23/22	BETHLEHEM BREWWORKS 461682001282581 JEFF@THEBREWWORKS.COM	BETHLEHEM	PA	\$115.60
02/23/22	CHATEAU RESORT Arrival Date Departure Date 02/22/22 02/23/22 00000000 LODGING	TANNERSVILLE	PA	\$25.00
02/24/22	TST* THE CHATEAU RESORT 300567537 5706295900	TANNERSVILLE	PA	\$36.46
02/24/22	TST* TERESAS CAFE 00046769 RESTAURANT	WAYNE	PA	\$27.30
02/24/22	ApI Pay DOORDASH*DANDAN +16506819470	SAN FRANCISCO	CA	\$56.56
02/24/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$4.83
02/24/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$7.15
02/26/22	TOPGOLF EDISON 033-2 0085 866-867-4653	EDISON	NJ	\$5.60
02/26/22	TOPGOLF EDISON 033-2 0085 866-867-4653	EDISON	NJ	\$237.30
02/26/22	WAWA FUEL/CONVENIENCE 6105843281	SKIPPACK	PA	\$8.13

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**Delta SkyMiles® Gold Card**STEPHEN J BOERNER  
Closing Date 03/13/22

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Account Ending 5-47003

**Detail Continued**

				<b>Amount</b>
02/26/22	WAWA FUEL/CONVENIENCE 6105843281	SKIPPACK	PA	\$49.04
02/26/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.12
02/26/22	TIO TACO & TEQUILA BAR 563900000058545 KRISTI@TTTNJ.COM	EDISON	NJ	\$252.19
02/27/22	AplPay INSTACART +18882467822	SAN FRANCISCO	CA	\$302.82
02/27/22	SPORTSLINE 888-508-3055	SAN FRANCISCO	CA	\$9.99
02/27/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
02/28/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$3.17
03/01/22	LifeTimeFitness.COM MONTHLY DUES 888-430-6432	888-430-6432	MN	\$72.42
03/02/22	CLICKFUNNELS.COM +12083239451	EAGLE	ID	\$97.00
03/02/22	AplPay WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$3.48
03/03/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$12.07
03/04/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$12.30
03/05/22	TRANSPORTATION & PARKI 0024 215-573-4940	PHILADELPHIA	PA	\$14.00
03/05/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$10.91
03/06/22	FORK RESTAURANT 215-625-9425	PHILADELPHIA	PA	\$367.54
03/08/22	LIBERTY INSPECTION GROUP 6500000120442 8773696870	MEDIA	PA	\$433.50
03/09/22	SUNOCO 8000810302 8000 610-688-2188	WAYNE	PA	\$63.73
03/11/22	ONENOTARY +18882552650	CLAYMONT	DE	\$25.00
03/11/22	GODADDY.COM 000000000000002085284	480-505-8855	AZ	\$12.17
03/11/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$11.65
03/11/22	LEGACYFOODSTORAGE +18885437345	SALT LAKE CITY	UT	\$44.00
03/13/22	WPC @ FILLMORE311133 93768311133 214-2326728	PHILADELPHIA	PA	\$20.00
03/13/22	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62

**MELISSA BEMER**  
Card Ending 5-41014

				<b>Amount</b>
02/14/22	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE	PA	\$114.86
02/20/22	GRUBHUB*VICDEANS 8775851085	NEW YORK	NY	\$48.13

Continued on reverse

**Detail Continued**

				Amount
03/11/22	ACME 3753 3753 800-898-4027	WAYNE	PA	\$74.44

**Fees**

			Amount
03/13/22	STEPHEN J BOERNER	ANNUAL MEMBERSHIP FEE	\$99.00
<b>Total Fees for this Period</b>			<b>\$99.00</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	\$34.05

**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	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



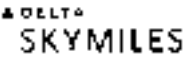
	Current Period	Year to Date
Miles Earned for Eligible Purchases	5,274	12,940
Total Bonus Miles Earned and Adjustments	1,547	3,522
<b>Total Miles Earned</b>	<b>6,821</b>	<b>16,462</b>

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Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 03/13/22



Account Ending 5-47003

Bonus Miles Earned and Adjustments	
	Current Period
2X Miles at U.S. Supermarkets	492
2X Miles at Restaurants	1,055
Total	1,547





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

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

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

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