



Delta SkyMiles® Platinum

STEPHEN J BOERNER
Closing Date 05/13/24
Account Ending 5-48001



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Customer Care: 1-800-257-0770
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$3,725.32**
Minimum Payment Due **\$74.50**
Payment Due Date **06/07/24**

Delta SkyMiles®
Miles Earned this Period **4,622**
 For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Previous Balance	\$3,944.38
Payments/Credits	-\$3,944.38
New Charges	+\$3,725.32
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$3,725.32**
Minimum Payment Due **\$74.50**


Credit Limit	\$27,200.00
Available Credit	\$23,474.68
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 06/07/24, 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...
Only the Minimum Payment Due	13 years	\$9,601
\$149	3 years	\$5,359 (Savings = \$4,242)

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.

American Express® High Yield Savings Account

No monthly fees. No minimum opening deposit. 24/7 customer support. Help meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting americanexpress.com/save

↓ 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 5-48001

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
06/07/24
New Balance
\$3,725.32
Minimum Payment Due
\$74.50

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 000372532000007450 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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STEPHEN J BOERNER
Closing Date 05/13/24

Account Ending 5-48001



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

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **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

Payments and Credits

Summary

	Total
Payments	-\$3,839.41
Credits	
STEPHEN J BOERNER 5-48001	-\$104.97
Total Payments and Credits	-\$3,944.38

Detail

*Indicates posting date

Payments	Amount
04/27/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$76.79
04/29/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$3,762.62
Credits	Amount
04/14/24 STEPHEN J BOERNER AplPay APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$49.99
04/22/24 STEPHEN J BOERNER AplPay APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$39.99
04/22/24 STEPHEN J BOERNER AplPay APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$14.99

New Charges

Summary

	Total
STEPHEN J BOERNER 5-48001	\$2,734.31
MELISSA BEMER 5-41014	\$991.01
Total New Charges	\$3,725.32

Detail



STEPHEN J BOERNER
Card Ending 5-48001

	Amount
04/12/24 AplPay LOW TIDE KAVA BAR 0000 727-244-3080 GULFPORT FL	\$7.00
04/13/24 AplPay MAMA PEARL'S squareup.com/receipts Gulfport FL	\$11.24
04/13/24 ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW GULFPORT FL	\$20.01

Continued on reverse

Detail Continued

				Amount
04/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$24.39
04/14/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.70
04/14/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$3.41
04/15/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$16.04
04/15/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$9.33
04/15/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
04/16/24	NOTION LABS, INC. +14154004291	SAN FRANCISCO	CA	\$384.00
04/16/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$9.63
04/16/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
04/16/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$10.45
04/17/24	GOOGLE *CHROME DIGITAL GOODS: GAMES	G.CO/HELPPAY#	CA	\$5.00
04/17/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
04/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$100.67
04/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$8.55
04/17/24	AplPay CHICK-FIL-A #01661 000000000403288 7273438645	ST PETERSBURG	FL	\$38.25
04/17/24	AplPay ALDI 74157 000000000004010 8003257894	ST.PETERSBURG	FL	\$228.44
04/18/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99
04/18/24	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$11.56
04/18/24	PROTON +41912280226	GENEVA	ZH	\$9.99
04/20/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$41.23
04/20/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$39.04
04/21/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
04/21/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
04/21/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.46
04/22/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$28.00
04/22/24	PATREON* MEMBERSHIP 523885 SUPPORT@PATREON.COM	SAN FRANCISCO	CA	\$2.00
04/22/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
04/23/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$28.00

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**Detail Continued**

				Amount
04/23/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
04/23/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.17
04/23/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$6.18
04/24/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
04/25/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$34.24
04/25/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
04/25/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.46
04/26/24	AplPay TST* STELLAS 00020950 RESTAURANT	GULFPORT	FL	\$20.20
04/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$13.09
04/27/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$10.99
04/29/24	POE.COM +16503328820	MOUNTAIN VIEW	CA	\$19.99
04/29/24	AplPay CVS PHARMACY 8007467287 PHARMACIES	SAINT PETERSBURG	FL	\$17.71
04/29/24	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$159.68
04/29/24	AplPay CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$10.00
04/29/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$7.38
04/29/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
04/29/24	TGMG PINELLAS PARK 813-844-4669	PINELLAS PARK	FL	\$50.00
04/30/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$43.92
04/30/24	TST* STELLAS 00020950 RESTAURANT	GULFPORT	FL	\$74.00
04/30/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$2.05
04/30/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$11.53
04/30/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$17.11
05/01/24	CIVITAI +15159926915	MERIDIAN	ID	\$5.00
05/01/24	GOOGLE *GSUITE_THEAIMI DIGITAL GOODS: APPS	CC@GOOGLE.COM	CA	\$68.88
05/01/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$17.11
05/01/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$14.95

Continued on reverse

Detail Continued

				Amount
05/01/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/01/24	AplPay O'MADDY'S BAR & GRILLE 727-481-2593	GULFPORT	FL	\$47.57
05/02/24	THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$9.50
05/02/24	IFTTT PRO +14152941043	SAN FRANCISCO	CA	\$3.49
05/02/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.55
05/02/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
05/02/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$8.03
05/02/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.17
05/03/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.24
05/03/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.44
05/03/24	SIRIS GOURMET BURGERS & P 650000007605 7272584949	GULFPORT	FL	\$63.86
05/03/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$24.56
05/03/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
05/04/24	CLAUDE.AI SUBSCRIPTION +14152360599	SAN FRANCISCO	CA	\$20.00
05/04/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
05/05/24	CHATGPT SUBSCRIPTION +14158799686	SAN FRANCISCO	CA	\$20.00
05/05/24	AplPay COURSERA.ORG +16509639884	MOUNTAIN VIEW	CA	\$49.00
05/05/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
05/05/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$7.46
05/07/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.03
05/07/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.80
05/08/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.19
05/08/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00
05/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$6.41
05/09/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/09/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
05/09/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$27.66
05/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.99

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STEPHEN J BOERNER
Closing Date 05/13/24

Account Ending 5-48001

Detail Continued

				Amount
05/09/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$27.66
05/10/24	OPENAI +14158799686	SAN FRANCISCO	CA	\$20.00
05/10/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.98
05/10/24	LEMSQZY* THOMASFRANK +12134567895	SALT LAKE CITY	UT	\$229.00
05/10/24	OPENGENIUS.COM +442070975185	TERRA NOVA WAY	GB	\$17.00
05/10/24	CAPPYS PIZZA squareup.com/receipts	St Pete FL	FL	\$56.50
05/10/24	AplPay TST* STELLAS 00020950 RESTAURANT	GULFPORT	FL	\$13.38
05/11/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
05/12/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20

MELISSA BEMER
Card Ending 5-41014

				Amount
04/22/24	PMT*FL LICENSE/TAG RENEW 000001037 8778184323	CLEARWATER	FL	\$338.19
04/24/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00
04/26/24	WAWA FUEL/CONVENIENCE 941-749-0560	BRADENTON	FL	\$58.16
04/28/24	ALDI 74070 000000000901675 8003257894	SAINT PETERSBURG	FL	\$255.48
04/30/24	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$126.56
05/04/24	WAL-MART SUPERCENTER 5218 5218 DISCOUNT STORE	SAINT PETERSBURG	FL	\$83.37
05/13/24	PINELLAS SOLID WASTE 4301 757-464-7500	SAINT PETERSB	FL	\$4.25

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.

Continued on reverse

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$279.00
Total Interest in 2024	\$72.98

Interest Charge Calculation

Days in Billing Period: 31

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	01/31/2024		29.99% (v)	\$0.00	\$0.00
Cash Advances	01/31/2024		29.99% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	3,615	28,258
Total Bonus Miles Earned and Adjustments	1,007	5,469
Total Miles Earned	4,622	33,727

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	524
2X Miles at U.S. Supermarkets	483
Total	1,007

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.

**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.

Updates to Your Card Benefits**Summary of Changes, Effective February 1, 2024**

- **How you receive additional miles:** We are expanding one of the categories for which you can receive additional miles: you will now be able to earn 2 additional miles (a total of 3 miles) for each \$1 of eligible purchases on your Card Account charged directly with Delta for Delta Stays prepaid hotels and vacation rentals. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/delta-platinum-miles-earn/delta-platinum.
- **MQD Headstart:** Receive \$2,500 Medallion Qualification Dollars (MQDs), which will be deposited into your SkyMiles account linked to your Basic Card during each Medallion Qualification Year. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/mqd-headstart/delta-platinum.
- **Complimentary Upgrade List:** Get added to the complimentary upgrade list for Delta One® (within the 50 United States), First Class, and Delta Comfort+® when flying on an eligible ticket purchased on or after February 1, 2024, after Medallion Members and Delta SkyMiles® Reserve and Reserve Business American Express Basic Card Members. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/complimentary-upgrade-list/delta-platinum.
- **\$120 Resy Credit:** Earn up to \$120 in annual statement credits (up to \$10 each month) after you enroll and pay for eligible Resy purchases with your Card. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/resy-statement-credit/delta-platinum.
- **\$120 Rideshare Credit:** Earn up to \$120 in annual statement credits (up to \$10 each month) after you enroll and pay for eligible rideshare purchases with your Card. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/rideshare-statement-credit/delta-platinum.
- **\$150 Delta Stays Credit:** Earn up to \$150 in annual statement credits when you pay for eligible Delta Stays purchases with your Card. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/delta-stays-credit/delta-platinum.
- **Hertz Five Star® Status:** Receive complimentary Hertz Five Star Status. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/hertz-five-star/delta-platinum.
- **Companion Certificate:** Receive a Companion Certificate each year after Card Account renewal, now with additional departure and destination locations. Companion Certificate is now eligible for use on select Delta Connection carrier and flights for one roundtrip Main Cabin Companion ticket originating within the United States, Puerto Rico or the U.S. Virgin Islands (USVI) to the following destinations: the United States, Puerto Rico, USVI, Mexico, Antigua, Aruba, Bermuda, Bonaire, Grand Cayman, Cuba, Jamaica, Bahamas, Turks and Caicos, Dominican Republic, Saint Kitts, St. Maarten, St. Lucia, Costa Rica, Belize, Guatemala, Panama, Honduras, and El Salvador. Additional Terms apply; see global.americanexpress.com/card-benefits/detail/companion-certificate/delta-platinum.

