



Delta SkyMiles® Platinum

STEPHEN J BOERNER
Closing Date 06/12/24
Account Ending 5-48001



p. 1/11

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

New Balance	\$2,461.79
Minimum Payment Due	\$112.31
Payment Due Date	07/07/24

Delta SkyMiles®
Miles Earned this Period
5,961

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

Account Summary

Previous Balance	\$3,725.32
Payments/Credits	-\$6,225.32
New Charges	+\$4,873.21
Fees	+\$0.00
Interest Charged	+\$88.58

New Balance	\$2,461.79
Minimum Payment Due	\$112.31

Credit Limit	\$27,200.00
Available Credit	\$24,738.21
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 07/07/24, 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	10 years	\$5,595

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.

↓ 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	07/07/24
New Balance	\$2,461.79
Minimum Payment Due	\$112.31

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 000246179000011231 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 06/12/24

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	-\$6,225.32
Credits	\$0.00
Total Payments and Credits	-\$6,225.32

Detail

*Indicates posting date

Payments	Amount
05/14/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,000.00
05/29/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,100.00
06/08/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,625.32
06/10/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,500.00

New Charges

Summary

	Total
STEPHEN J BOERNER 5-48001	\$3,322.49
MELISSA BEMER 5-41014	\$1,550.72
Total New Charges	\$4,873.21

Detail



STEPHEN J BOERNER
Card Ending 5-48001

	Amount
05/13/24 AplPay LOW TIDE KAVA BAR 0000 727-244-3080 GULFPORT FL	\$7.00
05/14/24 AplPay TST* STELLAS 00020950 RESTAURANT GULFPORT FL	\$0.05
05/14/24 AplPay TST* STELLAS 00020950 RESTAURANT GULFPORT FL	\$16.00
05/14/24 AplPay LOW TIDE KAVA BAR 0000 727-244-3080 GULFPORT FL	\$5.76
05/14/24 AplPay LOW TIDE KAVA BAR 0000 727-244-3080 GULFPORT FL	\$5.76
05/14/24 PRIME VIDEO CHANNELS DIGITAL AMZN.COM/BILL WA	\$3.41
05/14/24 AMAZON MARKETPLACE NA PA MERCHANDISE AMZN.COM/BILL WA	\$42.75

Continued on reverse

Detail Continued

				Amount
05/15/24	AplPay THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$8.50
05/15/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$14.86
05/15/24	AplPay SUMITRA ESPRESSO LOUNGE 00-08041603 MISC FOOD STORE	GULFPORT	FL	\$11.70
05/15/24	AplPay SUMITRA ESPRESSO LOUNGE 00-08041603 MISC FOOD STORE	GULFPORT	FL	\$5.28
05/15/24	BOKHARI MEDICAL CONSOR BOKHARI MEDICAL COUNSELING SERVICE	LARGO	FL	\$10.00
05/16/24	NOTION LABS, INC. +14154004291	SAN FRANCISCO	CA	\$0.52
05/16/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/17/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
05/17/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
05/17/24	AplPay SP JLAB AUDIO +18663586640	FRISCO	TX	\$42.80
05/17/24	AplPay GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$8.74
05/18/24	IC* INSTACART*ALDI +18882467822	SAN FRANCISCO	CA	\$397.00
05/18/24	AplPay UBER EATS 8005928996	help.uber.com	CA	\$59.19
05/18/24	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$30.87
05/18/24	PROTON +41912280226	GENEVA	ZH	\$9.99
05/19/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$5.73
05/19/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/20/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.99
05/20/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$19.96
05/20/24	AplPay TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL	\$5.28
05/20/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$14.70
05/21/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$14.13
05/21/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
05/21/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$12.79
05/21/24	AplPay NAME-CHEAP.COM* ZO2AZV 3233752822	PHOENIX	AZ	\$16.25
05/21/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$25.03
05/21/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$47.17
05/21/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00

Continued on next page

**Detail Continued**

				Amount
05/21/24	THE TIKI BAR AND GRILL 727-498-8826	GULFPORT	FL	\$18.65
05/22/24	PATREON* MEMBERSHIP 523885 SUPPORT@PATREON.COM	SAN FRANCISCO	CA	\$2.00
05/22/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$28.00
05/22/24	ApI Pay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/23/24	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$11.40
05/23/24	ApI Pay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
05/23/24	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$22.80
05/24/24	ApI Pay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/24/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$27.37
05/25/24	ApI Pay SIRIS GOURMET BURGERS & P 650000007 7272584949	GULFPORT	FL	\$23.54
05/25/24	ApI Pay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.00
05/25/24	ApI Pay SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$62.46
05/26/24	ApI Pay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
05/27/24	ApI Pay FH* COASTAL CRUISES +18554955551	ST. PETERSBURG, FL	FL	\$84.75
05/27/24	ApI Pay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$3.99
05/27/24	ApI Pay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
05/27/24	ApI Pay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.99
05/27/24	PROTON +41912280226	GENEVA	ZH	\$2.91
05/27/24	ApI Pay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
05/28/24	ApI Pay BEECH KOMBUCHA LLC squareup.com/receipts	St. Petersburg	FL	\$7.42
05/28/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$11.55
05/28/24	ApI Pay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/28/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$21.40
05/29/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$56.65
05/29/24	POE.COM +16503328820	MOUNTAIN VIEW	CA	\$19.99
05/29/24	ApI Pay CORNER CAFE 068880021990241 LUMNIJE65@GMAIL.COM	GULFPORT	FL	\$20.56
05/29/24	ApI Pay FH* COASTAL CRUISES +18554955551	ST. PETERSBURG, FL	FL	\$21.40

Continued on reverse

Detail Continued

				Amount
05/30/24	BALANCEDSYSTEMS.IO +48502960731	+48502960731	CO	\$40.00
05/30/24	AplPay THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$10.00
05/30/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
05/30/24	AplPay THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$8.55
05/31/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$13.97
05/31/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$20.12
05/31/24	AplPay WAWA FUEL/CONVENIENCE 941-990-4449	BRADENTON	FL	\$65.27
05/31/24	AplPay VEO RIDE +18558362256	SANTA MONICA	CA	\$10.00
05/31/24	AplPay GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$30.04
06/01/24	AplPay FERGS SPORTS BAR & GRILL 0489 727-742-5957	ST PETERSBURG	FL	\$26.40
06/01/24	CIVITAI +15159926915	MERIDIAN	ID	\$5.00
06/01/24	GOOGLE *GSUITE_THEAIMI COMPUTER NETWORK/INFO	CC@GOOGLE.COM	CA	\$100.80
06/01/24	AplPay THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$9.00
06/02/24	ETSY, INC. GOODS/SERVICES	BROOKLYN	NY	\$0.20
06/02/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.55
06/02/24	IFTTT PRO +14152941043	SAN FRANCISCO	CA	\$3.49
06/02/24	YAMM.COM +3228997995	BRUSSELS	VL	\$50.00
06/02/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$17.08
06/02/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$106.99
06/02/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$8.67
06/03/24	AplPay VEO RIDE +18558362256	SANTA MONICA	CA	\$1.22
06/03/24	AplPay BAD MOTHER squareup.com/receipts	St. Petersburg	FL	\$38.00
06/03/24	AplPay GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$6.60
06/03/24	AplPay GRASSROOTS KAVA HOUSE 727-220-3041	ST PETERSBURG	FL	\$10.36
06/03/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
06/04/24	AplPay THE NORTH END TAPHOUSE & KITCHEN GOODS/SERVICES	Gulfport	FL	\$9.50
06/04/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$1.99
06/04/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99

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**Detail Continued**

				Amount
06/04/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.76
06/04/24	YAMM.COM +3228997995	BRUSSELS	VL	\$150.00
06/05/24	IC* INSTACART*ALDI 8882467822	SAN FRANCISCO	CA	\$157.93
06/05/24	OPENAI *CHATGPT SUBSCR +14158799686	SAN FRANCISCO	CA	\$20.00
06/05/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
06/05/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
06/05/24	AplPay THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$16.28
06/06/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.48
06/06/24	PLAY.HT +917338614420	BANGALORE	BE	\$374.40
06/06/24	PLAY.HT +917338614420	BANGALORE	BE	\$136.80
06/07/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
06/08/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.19
06/09/24	BESTBUYCOM806941981709 50300009944 888BESTBUY	RICHFIELD	MN	\$223.62
06/09/24	AplPay THE NORTH END TAPHOUSE & KITCHEN squareup.com/receipts	Gulfport	FL	\$18.00
06/09/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$12.00
06/09/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.00
06/10/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$24.39
06/10/24	OPENGNIUS.COM +442070975185	TERRA NOVA WAY	GB	\$17.00
06/10/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$79.68
06/11/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$10.68
06/11/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$5.76

**MELISSA BEMER**
Card Ending 5-41014

				Amount
05/14/24	STATE FARM INSURANCE 8009566310	BLOOMINGTON	IL	\$69.97
05/14/24	EMANUEL CITGO 00030553001 727-327-8100	SAINT PETERSBURG	FL	\$68.01
05/16/24	TAMPA GENERAL HOSPITAL OU 000000001 8138447000	TAMPA	FL	\$27.95
05/22/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00

Detail Continued

				Amount
05/28/24	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$280.86
05/29/24	STATE FARM INSURANCE 8009566310	BLOOMINGTON	IL	\$359.91
05/29/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00
05/30/24	ANIMAL HOSPITAL OF TRE 727-360-5545	TREASURE ISLA	FL	\$157.46
05/30/24	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$5.83
05/30/24	PET SUPERMARKET #307 307 866-434-1991	ST. PETERSBUR	FL	\$79.17
05/30/24	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$126.56
06/05/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00

Fees

				Amount
Total Fees for this Period				\$0.00

Interest Charged

		Amount
06/12/24	Interest Charge on Purchases	\$88.58
Total Interest Charged for this Period		\$88.58

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				\$279.00
Total Interest in 2024				\$161.56

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	01/31/2024		29.99% (v)	\$3,591.99	\$88.58



Interest Charge Calculation Continued

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			
Cash Advances	01/31/2024		29.99% (v)	\$0.00	\$0.00
Total					\$88.58

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	4,872	33,130
Total Bonus Miles Earned and Adjustments	1,089	6,558
Total Miles Earned	5,961	39,688

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	509
2X Miles at U.S. Supermarkets	580
Total	1,089

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.

