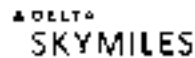




Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 12/13/22
Account Ending 5-47003



p. 1/12

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

New Balance **\$472.09**

Minimum Payment Due **\$40.00**

Payment Due Date **01/07/23**

Delta SkyMiles®
Miles Earned this Period

8,975

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

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 01/07/23, 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%.

Account Summary

Previous Balance	\$2,717.42
Payments/Credits	-\$9,682.29
New Charges	+\$7,436.96
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:

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

14 months

\$553

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

New Balance **\$472.09**
Minimum Payment Due **\$40.00**

Credit Limit	\$27,200.00
Available Credit	\$26,727.91
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 11 - 12.**

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

Payment Due Date
01/07/23

New Balance
\$472.09

Minimum Payment Due
\$40.00

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 000047209000004000 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

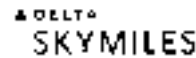
Please do not add any written communication or address change on this stub

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



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 12/13/22



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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

SkyMiles Account Balance and Award Redemption

delta.com/skymiles

1-800-325-3999

Hearing Impaired

Online chat at 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	-\$9,572.35
Credits	
STEPHEN J BOERNER 5-47003	-\$109.94
Total Payments and Credits	-\$9,682.29

Detail

*Indicates posting date

Payments	Amount
11/15/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,717.42
11/15/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,030.20
11/29/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,500.00
12/10/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$3,324.73
Credits	Amount
11/19/22 STEPHEN J BOERNER THRIVE MARKET GOODS MARINA DEL REY CA 012442614 90292	-\$59.95
11/28/22 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA BOOK STORES	-\$49.99

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$6,803.95
MELISSA BEMER 5-41014	\$633.01
Total New Charges	\$7,436.96

Detail

**STEPHEN J BOERNER**

Card Ending 5-47003

				Amount
11/11/22	SHEETZ 000-0000000	EPHRATA	PA	\$86.86
11/11/22	SHEETZ 000-0000000	EPHRATA	PA	\$20.49
11/12/22	GRUBHUB*SANTUCCISORIGI 8775851085	NEW YORK	NY	\$52.92
11/12/22	PRIME VIDEO *HB8JE6K10 DIGITAL	888-802-3080	WA	\$5.29
11/12/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$9.18
11/13/22	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62
11/13/22	AMTRAK INT From: PHL To: NYP Ticket Number: 3170677012500 AMTRAK	WASHINGTON	DC	\$158.00
11/13/22	CVS/PHARMACY #10526 000010526 8007467287 PHARMACIES	PHILADELPHIA	PA	\$24.02
11/13/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$8.47
11/14/22	EXPEDIA.COM AMERICAN AIRLINES From: PHILADELPHIA INTER To: COLUMBUS PORT COLU PHILADELPHIA INTER Ticket Number: 00178519449253 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$425.21
11/14/22	EXPEDIA 72430417749400 TRAVEL	EXPEDIA.COM	WA	\$527.97
11/14/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$90.37
11/14/22	Uber Trip DTTHLKJZ 19104	help.uber.com	CA	\$41.02
11/15/22	Uber Trip DTTHLKJZ 19104	help.uber.com	CA	\$3.00
11/15/22	UNCOMMONGOODS 8883650056	BROOKLYN	NY	\$82.63
11/15/22	TST* NORIKOH - IZAKAYA BA 00054261 RESTAURANT	NEW YORK	NY	\$34.81
11/15/22	DUNKIN #335835 Q35 3358 215-222-4838	PHILADELPHIA	PA	\$5.11
11/15/22	KABOOZ'S BAR & GRILL 739297525300004 KABOOZS@AOL.COM	NEW YORK	NY	\$34.16
11/16/22	Uber Trip 5Z5LSXUX 19106	help.uber.com	CA	\$31.78
11/16/22	Uber Trip 4PEQBVHP 19153	help.uber.com	CA	\$45.42
11/16/22	Uber Trip 4PEQBVHP 19153	help.uber.com	CA	\$3.00
11/16/22	SHAMROCK TAXI 041 squareup.com/receipts	COLUMBUS	OH	\$68.38
11/16/22	WIFIONBOARD INTERNET ACC	CHICAGO	IL	\$13.00

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**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 12/13/22

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Account Ending 5-47003

Detail Continued

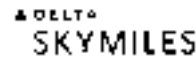
				Amount
11/16/22	Uber Trip 6KZQLWVC 43017	help.uber.com	CA	\$18.91
11/16/22	LOCAL 00-08039660769 FAST FOOD RESTAURANT	PHILADELPHIA	PA	\$34.32
11/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.83
11/17/22	Uber Trip RJR3PCJ6 43017	help.uber.com	CA	\$15.98
11/17/22	PINS MECHANICAL CO. DU 617-218-7576	DUBLIN	OH	\$11.72
11/17/22	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$15.85
11/17/22	Marriott Columbus Northwest 1611823500 1666 43017	Dublin	OH	\$24.43
11/18/22	Uber Trip 8005928996	help.uber.com	CA	\$55.86
11/18/22	Uber Trip SZ7IIRZ 43219	help.uber.com	CA	\$8.37
11/18/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$7.91
11/18/22	BESTBUYCOM806703780015 50300009944 888BESTBUY	RICHFIELD	MN	\$2,415.73
11/18/22	CNP Eddie Grge Grille CMH -QP 16151757 7296 43219	COLUMBUS	OH	\$22.40
11/18/22	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$35.64
11/18/22	WIFIONBOARD INTERNET ACC	CHICAGO	IL	\$15.00
11/19/22	MARRIOTT COLUMB NW DUBLIN Arrival Date Departure Date 11/16/22 11/18/22 00000000 LODGING	DUBLIN	OH	\$13.90
11/19/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$49.99
11/19/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$58.22
11/20/22	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$200.34
11/20/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$19.81
11/20/22	PENN MEDICINE PHYSICIA 0253 800-406-1177	PHILADELPHIA	PA	\$20.00
11/20/22	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$59.35
11/20/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
11/20/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$10.26
11/21/22	HLU*HULU 1526089486561-U HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
11/21/22	HUBSPOT INC. COMPUTER PROGRAMMING	CAMBRIDGE, MASSACHUSE	MA	\$21.60
11/22/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99

Continued on reverse

Detail Continued

				Amount
11/22/22	BR FACTORY.COM 2624 084870005026241 8442377746	GROVEPORT	OH	\$88.00
11/23/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
11/23/22	RIVERWARDS PRODUCE-BREAD 2 215-592-4650	PHILADELPHIA	PA	\$138.53
11/23/22	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
11/23/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
11/24/22	ACME 3753 3753 800-898-4027	WAYNE	PA	\$15.47
11/24/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
11/25/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.55
11/26/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$7.91
11/26/22	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$1.47
11/26/22	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$0.35
11/26/22	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$64.72
11/28/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.19
11/29/22	AMAZON.COM*7Z1B69E03 MERCHANDISE	AMZN.COM/BILL	WA	\$250.52
11/30/22	AMAZON TIPS*SV8S45PD3 MERCHANDISE	AMZN.COM/BILL	WA	\$10.00
12/01/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$49.07
12/01/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
12/01/22	PRIME VIDEO *V09VB6D03 DIGITAL	888-802-3080	WA	\$4.23
12/02/22	MENAGERIE COFFEE squareup.com/receipts	Philadelphia	PA	\$3.97
12/02/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$119.20
12/03/22	SONNY'S FAMOUS 436845556564259 KEVIN@SONNYSSTEAKS.COM	PHILADELPHIA	PA	\$24.00
12/04/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
12/04/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$28.00
12/05/22	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$9.49
12/05/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
12/06/22	WAPPALYZER GOODS/SERVICES	NORTH MELBOURNE	AU	\$149.00
12/06/22	7-ELEVEN 33358 00073335801 215-574-1248	PHILADELPHIA	PA	\$1.50
12/06/22	CVS/PHARMACY #10526 000010526 8007467287 PHARMACIES	PHILADELPHIA	PA	\$18.99

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 12/13/22

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Account Ending 5-47003

Detail Continued

				Amount
12/06/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$35.56
12/06/22	WINE/SPIRITS SHOPPE 800-332-7522	PHILADELPHIA	PA	\$21.59
12/07/22	GRUBHUB*JERSEYMIKES 8775851085	NEW YORK	NY	\$25.85
12/07/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$34.56
12/08/22	GRUBHUB*JERSEYMIKES 8775851085	NEW YORK	NY	\$15.00
12/08/22	COMCAST CABLE SVCS	800-COMCAST	NJ	\$79.69
12/08/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$52.56
12/09/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$29.12
12/09/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
12/09/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
12/10/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$54.56
12/10/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$11.00
12/10/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
12/10/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
12/11/22	IC* INSTACART +18882467822	SAN FRANCISCO	CA	\$188.53
12/11/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$51.07
12/12/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
12/12/22	SP THEOHMSTORE 6302041433	DARIEN	IL	\$101.93
12/13/22	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62

**MELISSA BEMER**

Card Ending 5-41014

				Amount
11/11/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
11/12/22	DSW ARDMORE SUITES 000029076 8663797463 SHOE SHOPS	WYNNEWOOD	PA	\$90.38
11/14/22	CVS PHARMACY #10896 000010896 8007467287 PHARMACIES	WAYNE	PA	\$86.13
11/14/22	WHOLEFDS DEV 10053 000010053 6106889400	WAYNE	PA	\$234.76
11/15/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00

Continued on reverse

Detail Continued

				Amount
11/17/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
11/23/22	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA	\$77.74
12/05/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00

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.

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$99.00
Total Interest in 2022	\$305.48

Interest Charge Calculation

Days in Billing Period: 32

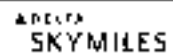
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		26.49% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		28.99% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



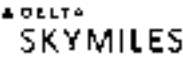
	Current Period	Year to Date
Miles Earned for Eligible Purchases	7,329	74,043
Total Bonus Miles Earned and Adjustments	1,646	15,497

Continued on next page



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 12/13/22



Account Ending 5-47003

Total Miles Earned	8,975	89,540
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Bonus Miles Earned and Adjustments

Current Period

2X Miles at U.S. Supermarkets	797
2X Miles at Restaurants	849
Total	1,646

**IMPORTANT NOTICES****We decreased your Annual Percentage Rate (APR)**

We recently reviewed the interest rates on your account, and we are pleased to let you know that we have lowered the rate(s) described below. The new interest rate(s) is **effective beginning on 11/12/22**.

Annual Percentage Rates	Prime + Margin	APR
Purchases	Prime + 19.49%	26.49%

For information on the "Go To" APR on promotional balances or additional information on other balances, please refer to the Interest Charge Calculation section of the billing statement.

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.



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 12/13/22

DELTA
SKYMILES

Account Ending 5-47003

Worldwide Golf Tours & Cruises 2023/2024/2025

Play the Game. See the World.™

Exceptional golf is only the beginning of an international vacation that can also include small ship cruising, iconic sightseeing, wine tasting, natural beauty, famous resorts – even luxury safaris – in more than twenty of the world's most memorable destinations. Whether you prefer a personalized **Custom Tour**, a fixed-itinerary and fully managed **Escorted Tour**, or a luxury **Golf Cruise**, every aspect for men, women and couples is arranged with the experience you expect from the innovative leader of worldwide golf travel since 1984.

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**American Express®
Cards Warmly
Welcomed**

PETER THOMAS ROTH

Peter Thomas Roth Fine Jewelry is designed in New York City and artisan crafted to be cherished for generations.

**peterthomasrothjewelry.com
212-628-1000**

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Since 1990 we've developed, manufactured, & bottled liquid car care products in the USA - washes, waxes, buffers & more. See full assortment at **Griots.com**

AKERS ELLIS

Escape to Kiawah Island, South Carolina! Akers Ellis offers premier vacation rentals from oceanfront estates to luxury villas.

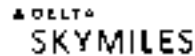
**akersellis.com
888-909-8110**

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 1 of your statement or the number that is on the back of your Card.



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 11/11/22
Account Ending 5-47003



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

New Balance **\$2,717.42**
Minimum Payment Due **\$54.34**
Payment Due Date **12/07/22**

Delta SkyMiles®
Miles Earned this Period **6,976**

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

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 12/07/22, 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	\$5,523.20
Payments/Credits	-\$9,026.80
New Charges	+\$6,221.02
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:

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

11 years

\$7,391

\$114

3 years

\$4,088
(Savings = \$3,303)

New Balance **\$2,717.42**
Minimum Payment Due **\$54.34**

Credit Limit	\$27,200.00
Available Credit	\$24,482.58
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
12/07/22

New Balance
\$2,717.42

Minimum Payment Due
\$54.34

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 000271742000005434 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

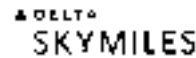
Please do not add any written communication or address change on this stub

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



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 11/11/22



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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

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	-\$8,558.80
Credits	
STEPHEN J BOERNER 5-47003	-\$468.00
Total Payments and Credits	-\$9,026.80

Detail

*Indicates posting date

Payments	Amount
10/15/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$5,558.80
11/11/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$3,000.00
Credits	Amount
10/20/22 STEPHEN J BOERNER SUPPORT@USEMOTION.COM MOUNTAIN VIEW CA +14156498586	-\$288.00
10/20/22 STEPHEN J BOERNER SHIFT EMAIL VICTORIA CA +17784102327	-\$180.00

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$5,584.79
MELISSA BEMER 5-41014	\$636.23
Total New Charges	\$6,221.02

Detail



STEPHEN J BOERNER
Card Ending 5-47003

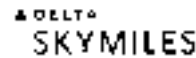
	Amount
10/13/22 GRUBHUB*TORCHWOODCAFE 8775851085 NEW YORK NY	\$30.21
10/14/22 APPLE.COM/BILL RECORD STORE INTERNET CHARGE CA	\$5.39
10/15/22 SP KOREA GINSENG +15628602323 CERRITOS CA	\$59.98
10/15/22 SASSAFRAS MARKET. 0000 215-413-7078 PHILADELPHIA PA	\$6.99

Continued on reverse

Detail Continued

				Amount
10/15/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$9.18
10/16/22	PRIME VIDEO *HT7PI7O02 DIGITAL	888-802-3080	WA	\$4.23
10/16/22	AMZN MKTP US*HT9BB19I0 BOOK STORES	AMZN.COM/BILL	WA	\$24.94
10/16/22	AMZN MKTP US*HT1R78QA1 BOOK STORES	AMZN.COM/BILL	WA	\$79.95
10/16/22	AMZN MKTP US*HT0T31601 BOOK STORES	AMZN.COM/BILL	WA	\$7.30
10/16/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$14.74
10/16/22	AMZN MKTP US*HT8XR5611 BOOK STORES	AMZN.COM/BILL	WA	\$29.65
10/16/22	ROAR AMBITION MISC FOOD STORE Order HLU5-00013403 at United States	LEEDS	GB	\$97.95
10/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
10/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.79
10/17/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$23.74
10/17/22	AMZN MKTP US*H82EH7Z70 BOOK STORES	AMZN.COM/BILL	WA	\$40.44
10/18/22	PARKING 06011-WALNUT PARKING LOT & GARAGE	215-569-8400	PA	\$18.00
10/18/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$8.98
10/18/22	SUPPORT@USEMOTION.COM +14156498586	MOUNTAIN VIEW	CA	\$288.00
10/18/22	OB/GYN PAH 8TH FLOOR 800-406-1177	PHILADELPHIA	PA	\$20.00
10/19/22	THRIVE MARKET GOODS 012442614 90292	MARINA DEL REY	CA	\$59.95
10/19/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$7.54
10/20/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$51.36
10/20/22	WAWA FUEL/CONVENIENCE 856-232-4727	BLACKWOOD	NJ	\$12.56
10/21/22	HLU*HULU 1526089486817-U HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
10/22/22	Uber Trip RWSREGN 19146	help.uber.com	CA	\$19.92
10/22/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$33.99
10/22/22	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA	\$78.82
10/23/22	Uber Trip HJWHKGOZ 19106	help.uber.com	CA	\$18.96
10/23/22	CANVA* I03582-18491916 +17372853388	CAMDEN	DE	\$12.99
10/23/22	AMAZON.COM*H87LF5IN0 MERCHANDISE	AMZN.COM/BILL	WA	\$7.60
10/23/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$36.07

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 11/11/22

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Account Ending 5-47003

Detail Continued

				Amount
10/24/22	BESTBUYCOM806691193472 50300009944 888BESTBUY	RICHFIELD	MN	\$1,589.99
10/24/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$28.06
10/24/22	PARKING 06011-WALNUT PARKING LOT & GARAGE	215-569-8400	PA	\$37.00
10/24/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
10/24/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
10/24/22	PCA BERGER CARDIOLOGY 800-406-1177	PHILADELPHIA	PA	\$20.00
10/24/22	AMZN MKTP US*H00VI63O0 BOOK STORES	AMZN.COM/BILL	WA	\$30.30
10/25/22	EXPEDIA.COM AMERICAN AIRLINES From: PHILADELPHIA INTER To: COLUMBUS PORT COLU PHILADELPHIA INTER Ticket Number: 00178513391626 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$612.20
10/25/22	EXPEDIA 72417490067070 TRAVEL	EXPEDIA.COM	WA	\$352.60
10/25/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$12.03
10/26/22	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$11.67
10/27/22	TORCH - WOOD MARKET squareup.com/receipts	Philadelphia	PA	\$9.18
10/27/22	AMAZON.COM*H81NP0KK2 MERCHANDISE	AMZN.COM/BILL	WA	\$386.19
10/27/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$61.42
10/27/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
10/28/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
10/29/22	AMAZON TIPS*H08SD7VH1 MERCHANDISE	AMZN.COM/BILL	WA	\$10.00
10/30/22	SHORE STOP 221 000000000462858 4106397441	ROCK HALL	MD	\$54.88
10/31/22	BT*IMMERSED INC. 6782056143	AUSTIN	TX	\$10.60
10/31/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$8.63
11/01/22	BLS*MONDAY COM COMPUTER STORE	NEW YORK	NY	\$38.88
11/03/22	ApI Pay FLEXIBITS * TRIAL OVER +16312043693	HUNTINGTON	NY	\$39.99
11/03/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
11/03/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$56.07

Continued on reverse

Detail Continued

				Amount
11/04/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
11/04/22	SEVEN ARTS FRAMING 050001000837176 215-923-8930	PHILADELPHIA	PA	\$570.48
11/04/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.19
11/04/22	AMAZON.COM*H27ZF0900 MERCHANDISE	AMZN.COM/BILL	WA	\$126.17
11/05/22	AMZN MKTP US*H26DE1VF1 BOOK STORES	AMZN.COM/BILL	WA	\$12.71
11/05/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$30.75
11/06/22	AMZN MKTP US*H24BC69K0 BOOK STORES	AMZN.COM/BILL	WA	\$51.33
11/06/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
11/06/22	WAWA FUEL/CONVENIENCE 610-688-7313	WAYNE	PA	\$10.49
11/07/22	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$5.62
11/08/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$96.45
11/08/22	COMCAST CABLE SVCS	800-COMCAST	NJ	\$79.69
11/09/22	MENAGERIE COFFEE squareup.com/receipts	Philadelphia	PA	\$3.97
11/10/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$41.53



MELISSA BEMER
Card Ending 5-41014

				Amount
10/14/22	TRADER JOE'S #635 QPS 635 626-599-3700	ARDMORE	PA	\$190.83
10/24/22	EAST GOSHEN VETERINARY CE 286595156164 EASTGOSHENVETCENTER@GMAIL	WEST CHESTER	PA	\$317.00
10/24/22	GULF OIL 6106966563	800-774-4853	MA	\$92.40
11/02/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00

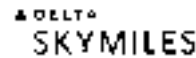
Fees

	Amount
Total Fees for this Period	\$0.00



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 11/11/22



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Account Ending 5-47003

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.

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$99.00
Total Interest in 2022	\$305.48

Interest Charge Calculation

Days in Billing Period: 29

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		28.49% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		28.99% (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	5,753	66,714
Total Bonus Miles Earned and Adjustments	1,223	13,851
Total Miles Earned	6,976	80,565

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	453
2X Miles at U.S. Supermarkets	770
Total	1,223

**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.

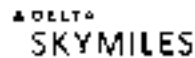
1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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.



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 10/13/22
Account Ending 5-47003



p. 1/14

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

New Balance **\$5,523.20**
Minimum Payment Due **\$110.46**
Payment Due Date **11/07/22**

Delta SkyMiles®
Miles Earned this Period **8,627**

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

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 11/07/22, 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	\$5,246.49
Payments/Credits	-\$7,258.04
New Charges	+\$7,534.75
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:

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

17 years

\$16,676

\$228

3 years

\$8,226
(Savings = \$8,450)

New Balance **\$5,523.20**
Minimum Payment Due **\$110.46**

Credit Limit	\$27,200.00
Available Credit	\$21,676.80
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 for any changes to your Account terms and any other communications on **pages 11 - 14.**

↓ 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
11/07/22

New Balance
\$5,523.20

Minimum Payment Due
\$110.46

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 000552320000011046 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

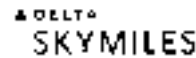
Please do not add any written communication or address change on this stub

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



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 10/13/22



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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

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	-\$6,869.31
Credits	
STEPHEN J BOERNER 5-47003	-\$388.73
Total Payments and Credits	-\$7,258.04

Detail

*Indicates posting date

Payments	Amount
09/20/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$5,869.31
10/11/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,000.00
Credits	Amount
09/15/22 STEPHEN J BOERNER EXPEDIA 72384259682431	-\$388.73
EXPEDIA.COM WA	
TRAVEL	

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$7,243.21
MELISSA BEMER 5-41014	\$291.54
Total New Charges	\$7,534.75

Detail



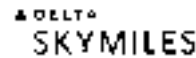
STEPHEN J BOERNER
Card Ending 5-47003

	Amount
09/11/22 SASSAFRAS MARKET 628070004407086 PHILADELPHIA PA	\$11.84
215-413-7078	
09/12/22 DICK'S CLOTHING&SPORTING 0230 EASTON PA	\$98.51
999-999-9999	
09/12/22 AMZN MKTP US*1F6XE5VO2 AMZN.COM/BILL WA	\$14.97
BOOK STORES	
09/12/22 CAFE OLE INC 0000 PHILADELPHIA PA	\$13.00
917-532-9174	
09/12/22 QUICK STOP SMOKE SHOP 055630000279836 PHILADELPHIA PA	\$71.62
FOUSEY7@YAHOO.COM	
09/12/22 EXXONMOBIL 9752 RIVERSIDE CT	\$107.13
203-637-2349	

Continued on reverse

Detail Continued

				Amount
09/13/22	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62
09/13/22	AMAZON.COM*1F8AF06O2 MERCHANDISE	AMZN.COM/BILL	WA	\$9.88
09/13/22	1370 NORTH MAIN ST 57543494306 7819865281	RANDOLPH	MA	\$3.99
09/13/22	1370 NORTH MAIN ST 57543494306 7819865281	RANDOLPH	MA	\$2.33
09/14/22	TST* BRIAR GROUP - THE BE 300594170 6177894111	HINGHAM	MA	\$34.89
09/14/22	PRIME VIDEO *1F5Z86212 DIGITAL	888-802-3080	WA	\$4.23
09/14/22	EXXONMOBIL 9742 203-874-0573	MADISON	CT	\$55.41
09/14/22	EXXONMOBIL 9742 00272233 06443 410	MADISON	CT	\$10.15
09/14/22	MCDONALD'S F7475 000000000413570 2032459784	MADISON	CT	\$25.04
09/14/22	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
09/15/22	EXPEDIA 72390043994013 0 44070 STEPHEN BOERNER HAMPTON INN NORTH OLMSTED CLEVELAND AIRP	EXPEDIA.COM	WA	\$164.50
09/15/22	EXPEDIA 72390045578415 TRAVEL	EXPEDIA.COM	WA	\$173.50
09/15/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$11.87
09/15/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$9.05
09/15/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$10.22
09/16/22	AMZN MKTP US*1F2BW2YZ2 BOOK STORES	AMZN.COM/BILL	WA	\$63.73
09/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$5.39
09/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
09/17/22	GODADDY.COM GODADDY.COM .COM Domain Name Registration - 1 Year (480-505-8855	AZ	\$12.17
09/17/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
09/17/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
09/19/22	AplPay LYFT 1723640488416074594104 LEDGER	855-280-0278	CA	\$39.09
09/19/22	Blokes Barbershop & Ge 267-314-5557	PHILADELPHIA	PA	\$48.00
09/19/22	LOCAL 00-08039660769 FAST FOOD RESTAURANT	PHILADELPHIA	PA	\$45.53
09/19/22	HUDSON ST1855 1855 800-326-7711	PHILADELPHIA	PA	\$46.39
09/19/22	BLACK BUFFALO ONLINE TOBAC	877-764-5431	IL	\$88.56

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 10/13/22

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Account Ending 5-47003

Detail Continued

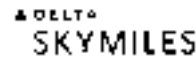
				Amount
09/19/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$8.02
09/19/22	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$10.00
09/19/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
09/20/22	UBER EATS ZLJMA7FA 94103	help.uber.com	CA	\$40.29
09/20/22	Uber Trip 3JLKU6IJ 44070	help.uber.com	CA	\$23.90
09/20/22	Uber Trip 8005928996	help.uber.com	CA	\$47.03
09/20/22	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$12.00
09/20/22	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$37.08
09/20/22	BAR SYMON 650000009644082 2162658480	CLEVELAND	OH	\$12.72
09/20/22	HAMPTON INN N OLMSTED 650000009272447 Arrival Date Departure Date 09/19/22 09/20/22 00000000 LODGING	NORTH OLMSTED	OH	\$4.95
09/21/22	HLU*HULU 1526089484237-U HULU.COM/BILL	HULU.COM/BILL	CA	\$7.41
09/21/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
09/22/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
09/22/22	Uber Trip ALXI2UPW 19153	help.uber.com	CA	\$33.92
09/23/22	CANVA* I03552-25088571 +17372853388	CAMDEN	DE	\$12.99
09/23/22	AMZN MKTP US*1U3BY1OP2 BOOK STORES	AMZN.COM/BILL	WA	\$15.89
09/23/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$25.77
09/23/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$10.97
09/24/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$23.20
09/24/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
09/25/22	AMAZON.COM*1U75996W0 MERCHANDISE	AMZN.COM/BILL	WA	\$287.74
09/25/22	GRUBHUB*BIGASSSLICES 8775851085	NEW YORK	NY	\$38.36
09/25/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
09/27/22	AMAZON TIPS*1U4J519A1 MERCHANDISE	AMZN.COM/BILL	WA	\$10.00
09/27/22	Uber Trip ALXI2UPW 19153	help.uber.com	CA	\$5.08
09/27/22	Uber Trip AGSIBWP5 19106	help.uber.com	CA	\$8.91

Continued on reverse

Detail Continued

				Amount
09/27/22	AMTRAK INT From: PHL To: NYP Ticket Number: 2700623073510 AMTRAK	WASHINGTON	DC	\$224.00
09/27/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$17.00
09/27/22	TST* CUBA LIBRE RESTAURAN 00016666 RESTAURANT	PHILADELPHIA	PA	\$173.72
09/27/22	THE PAPERY OF PHILADELPHI 403903100100 ECB@PAPERYOPHILLY.COM	PHILADELPHIA	PA	\$43.01
09/27/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$14.68
09/28/22	Uber Trip FNKAWKMG 19104	help.uber.com	CA	\$41.02
09/28/22	Uber Trip FNKAWKMG 19104	help.uber.com	CA	\$4.00
09/28/22	TOP HOPS TO GO squareup.com/receipts	New York	NY	\$12.52
09/28/22	TOP HOPS TO GO squareup.com/receipts	New York	NY	\$12.52
09/28/22	Uber Trip ZF6FRB7K 10002	help.uber.com	CA	\$25.96
09/28/22	DUNKIN #335835 Q35 3358 215-222-4838	PHILADELPHIA	PA	\$3.07
09/28/22	PRIME VIDEO *1U0ZW09G2 DIGITAL	888-802-3080	WA	\$6.35
09/28/22	HAPPINESS FOOD MART & DEL 690550110054 NAJMSAHER@AOL.COM	NEW YORK	NY	\$10.40
09/28/22	SALUGGIS EAST 399 GRAND ST 6468961163	NEW YORK	NY	\$83.15
09/29/22	EAT GAI squareup.com/receipts	New York	NY	\$13.61
09/29/22	TOP HOPS TO GO squareup.com/receipts	New York	NY	\$16.90
09/29/22	TST* AL PASTOR 00019764 BAR/NIGHTCLUB	NY	NY	\$17.01
09/29/22	AMTRAK-NORTHEAST CAFE 800-872-7245	WASHINGTON	DC	\$6.75
09/29/22	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$13.60
09/30/22	WAWA FUEL/CONVENIENCE 215-923-1404	PHILADELPHIA	PA	\$10.37
10/01/22	ETSY INC SELLER FEES ADVERTISING SERVICE	NEW YORK		\$0.40
10/01/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$13.19
10/02/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.79
10/02/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
10/03/22	ONE STOP MINI MARKET 0000 215-627-7052	PHILADELPHIA	PA	\$13.47
10/04/22	AMZN MKTP US*143HF8WA0 BOOK STORES	AMZN.COM/BILL	WA	\$90.05
10/04/22	Uber Trip VHBLJ3VO 19106	help.uber.com	CA	\$15.91

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 10/13/22

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Account Ending 5-47003

Detail Continued

				Amount
10/04/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$20.13
10/04/22	MY PENN MEDICINE 0413 800-406-1177	PHILADELPHIA	PA	\$20.00
10/05/22	OUI squareup.com/receipts	PHILA	PA	\$3.50
10/05/22	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA	\$5.00
10/05/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
10/06/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$23.74
10/07/22	AMAZON.COM*1K9LT2VK0 MERCHANDISE	AMZN.COM/BILL	WA	\$19.07
10/07/22	AMAZON.COM*1K4UE7111 MERCHANDISE	AMZN.COM/BILL	WA	\$52.95
10/08/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: LOUISVILLE STANDIF To: CHARLOTTE PHILADELPHIA INTER Carrier: AA Class: 00 AA 00 Ticket Number: 00183028505601 Passenger Name: BOERNER/STEPHEN Document Type: OPTIONAL SERVICES FEE Date of Departure: 10/11	SEATTLE	WA	\$47.38
10/08/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: CHARLOTTE LOUISVILLE STANDIF CHARLOTTE PHILADELPHIA INTER Carrier: AA Class: L AA L AA L AA L Ticket Number: 00178507185522 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET Date of Departure: 10/09	SEATTLE	WA	\$886.20
10/08/22	GRUBHUB*BUBBLEFISH 8775851085	NEW YORK	NY	\$24.77
10/08/22	COMCAST CABLE SVCS	800-COMCAST	NJ	\$79.69
10/08/22	AMZN MKTP US*1K6W84ZR2 BOOK STORES	AMZN.COM/BILL	WA	\$148.39
10/08/22	BLACK BUFFALO ONLINE TOBAC	877-764-5431	IL	\$57.24
10/08/22	AMZN MKTP US*1K0X85S61 BOOK STORES	AMZN.COM/BILL	WA	\$64.49
10/09/22	Uber Trip ERDN3DAN 19153	help.uber.com	CA	\$33.30
10/09/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
10/09/22	CVS/PHARMACY #10526 000010526 8007467287 PHARMACIES	PHILADELPHIA	PA	\$22.95
10/09/22	NEIGHBORHOOD SERVICES NEIGHBORHOOD SE 502-313-6664	LOUISVILLE	KY	\$43.04
10/09/22	PHI 1771A Today Show 1450898001 71 19153	Philadelphia	PA	\$2.99
10/09/22	PHI 1762A CNBC Kiosk 1450798002 281 19153	Philadelphia	PA	\$2.99

Continued on reverse

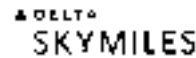
Detail Continued

				Amount
10/09/22	TST* KICK AXE THROWING - 00062296 BAR/NIGHTCLUB	PHILADELPHIA,	PA	\$12.96
10/09/22	BUD AND MARILYNS 0000 202-255-6549	PHILADELPHIA	PA	\$30.37
10/10/22	Uber Trip GOG7ESNG 40202	help.uber.com	CA	\$33.46
10/10/22	NEIGHBORHOOD SERVICES NEIGHBORHOOD SE 502-313-6664	LOUISVILLE	KY	\$30.44
10/10/22	NEIGHBORHOOD SERVICES NEIGHBORHOOD SE 502-313-6664	LOUISVILLE	KY	\$174.16
10/10/22	LIBERTY CONVENIENCE STOR 0000 502-708-1187	LOUISVILLE	KY	\$11.64
10/11/22	Uber Trip HCIGFBNR 40213	help.uber.com	CA	\$7.61
10/11/22	CON HUEVOS CRAVES squareup.com/receipts	Louisville	KY	\$20.07
10/11/22	AMZN MKTP US*HT8ZY1ZJ0 BOOK STORES	AMZN.COM/BILL	WA	\$12.71
10/11/22	LIBERTY CONVENIENCE STOR 0000 502-708-1187	LOUISVILLE	KY	\$6.97
10/11/22	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$30.65
10/11/22	SDF 0587A DISTILLERY 1455144002 7726 40209	Louisville	KY	\$3.99
10/11/22	B STOCK CAR CAFE 8758 28208	CHARLOTTE	NC	\$31.60
10/11/22	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$12.00
10/12/22	VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$12.00
10/12/22	AplPay LYFT 1731792977903001394104 LEDGER	855-280-0278	CA	\$18.41
10/12/22	SHIFT EMAIL +17784102327	VICTORIA	CA	\$180.00
10/12/22	IN *EP CAINE & ASSOCIATES CPA, LLC 2409 19010	BRYN MAWR	PA	\$1,200.00
10/12/22	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$11.87
10/13/22	ELIXR COFFEE ROASTERS squareup.com/receipts	Philadephia	PA	\$5.59
10/13/22	OMNI LOUISVILLE HOTEL FRONT DE OMNI LO Arrival Date Departure Date 10/09/22 10/12/22 00000000 LODGING	LOUISVILLE	KY	\$917.74
10/13/22	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62

**MELISSA BEMER**

Card Ending 5-41014

				Amount
09/19/22	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA	\$85.31
09/20/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 10/13/22

p. 9/14

Account Ending 5-47003

Detail Continued

					Amount
10/02/22	LUKOIL Arrival Date 10/02/22 00000000 LODGING	Departure Date 10/02/22	CONSHOHOCKEN	PA	\$60.01
10/05/22	JIGGY COFFEE squareup.com/receipts		Philadelphia	PA	\$15.23
10/07/22	THE RUFF LIFE 267-368-7833		PHILADELPHIA	PA	\$36.00
10/09/22	MULBERRY MARKET 628070003056868 215-928-9064		PHILADELPHIA	PA	\$22.99
10/10/22	THE RUFF LIFE 267-368-7833		PHILADELPHIA	PA	\$36.00

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.

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$99.00
Total Interest in 2022	\$305.48

Interest Charge Calculation

Days in Billing Period: 31

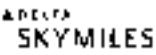
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		27.74% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		28.24% (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	7,148	60,961
Total Bonus Miles Earned and Adjustments	1,479	12,628
Total Miles Earned	8,627	73,589

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	1,158
2X Miles at U.S. Supermarkets	321
Total	1,479

**IMPORTANT NOTICES****Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

The changes below generally clarify or simplify existing language and will not affect the way your account works.

Summary of Changes, as of December 1, 2022	
About the Plan It Feature	We are clarifying the definitions of <i>qualifying purchases</i> and <i>qualifying amounts</i> .
How we apply payments and credits	We are adding additional information to this sub-section under <i>About your payments</i> in Part 2 of the Agreement.

ID 13378

See the following page(s) for the Detail of Changes to Your Cardmember Agreement

CMLENGDPRUS0233

IMPORTANT NOTICES continued**Detail of Changes to Your Cardmember Agreement**

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective December 1, 2022, the following updates will be made to your Agreement.

The *About Plan It Feature* sub-section in Part 2 of the Agreement is amended by deleting and replacing it with the following:

About the Plan It Feature	<p>We may offer you Plan It, which allows you to create a payment plan for qualifying purchases or a qualifying amount, subject to a plan fee. This fee is a fixed finance charge that will be charged each month that a plan is active.</p> <p>You may use this feature by selecting qualifying purchases or a qualifying amount and a plan duration. You will be able to view the monthly plan payments, including the plan fee, for your selection. Each plan fee will be disclosed before you create the applicable plan and will be based on the plan duration, the APR that would otherwise apply to the purchases or amount, and other factors. When you set up a plan, the purchases or amount will be added to a plan balance and will be subject to a plan fee instead of the APR for purchases.</p> <p>A <i>qualifying purchase</i> for Plan It is a purchase of at least a specified dollar amount. A <i>qualifying amount</i> for Plan It is a specified portion of your balance. Qualifying purchases or a qualifying amount do not include purchases of cash or cash equivalents, balance transfers (if offered), purchases subject to Foreign Transaction Fees, or any fee owed to us, such as Annual Membership fees.</p> <p>Your ability to create plans will be based on a variety of factors such as your creditworthiness and your Credit Limit. You will not be able to create plans if your Account is cancelled. You will also not be able to create plans if one or more of your American Express accounts is enrolled in a payment program, or has a payment that is returned unpaid, or is past due. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you, and your ability to include multiple qualifying purchases or a qualifying amount in a single plan, will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount(s), and your Account history. You agree to manage your Account so that the total of your plan balances (including plan fees) is not more than your Credit Limit.</p> <p>Plans cannot be cancelled after they have been created but you can choose to pay them early by paying the New Balance shown on your most recent billing statement in full. If you pay a plan off early, you will not incur any future plan fees on that plan.</p>
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**IMPORTANT NOTICES continued**

The *How we apply payments and credits* sub-section in Part 2 of the Agreement is amended by deleting and replacing it with the following:

How we apply payments and credits	<p>Your Account may have balances with different interest rates. For example, purchases may have a lower interest rate than cash advances. Your Account may also have Plan balances which are assessed plan fees. If your Account has balances with different interest rates, Plan balances, or plan fees, here is how we generally apply payments in a billing period:</p> <ul style="list-style-type: none">• We apply your payments, up to the Minimum Payment Due, first to any plan amounts included in your Minimum Payment Due, then to the balance subject to the lowest interest rate, and then to balances subject to higher interest rates.• After the Minimum Payment Due has been paid, we apply your payments to the balance subject to the highest interest rate, then to balances subject to lower interest rates, and then to any Plan balances. <p>In most cases, we apply a credit to the same balance as the related charge. For example, we apply a credit for a purchase to the purchase balance. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose. If there is a negative balance in any balance on the account at the end of a billing period, that excess credit will be redistributed to other balances in accordance with how we apply payments described above. This means that in certain circumstances, Plan balances may get paid before they otherwise would. If you receive a credit for a purchase placed into a plan, you must call us at the number on the back of your card to have the credit applied to the Plan balance.</p>
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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.



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 10/13/22

DELTA
SKYMILES

Account Ending 5-47003



Vacasa is proud to accept American Express® Cards when you book your stay at any of our vacation homes

Vacasa is modernizing the way we vacation in and own vacation homes. We provide professional vacation home management to over 35,000 homes in some of the best vacation locations. From our 24/7 local support and professional cleaning, to smart locks for easy check-in, we deliver exceptional services wrapped in the comfort of a vacation home.

Whether you're looking for a place to make vacation memories or to get better results while earning more for your vacation home, Vacasa makes it easy.

vacasa.com/amex



**American Express®
Cards Warmly
Welcomed**

LAITHWAITES.COM

Start your wine adventure with Laithwaites and enjoy small batch, handcrafted wines from passionate winemakers, with a 100% money back guarantee.

CASAONE.COM

With competitive prices, free shipping, convenient payment options, and impeccable service, CasaOne is the one-stop shop for all your decor & furniture needs.

GAINESWORLDCOFFEE.COM

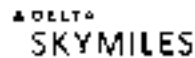
Coffee unique to their region and technique. Each so artfully distinctive, I have called my coffee Gaines World Coffee - the art of indulgence.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 1 of your statement or the number that is on the back of your Card.



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 09/12/22
Account Ending 5-47003



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

New Balance **\$5,246.49**
Minimum Payment Due **\$104.92**
Payment Due Date **10/07/22**

Delta SkyMiles®
Miles Earned this Period **9,939**

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

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 10/07/22, 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	\$2,260.36
Payments/Credits	-\$4,769.95
New Charges	+\$7,756.08
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:

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

17 years

\$15,418

\$215

3 years

\$7,735
(Savings = \$7,683)

New Balance **\$5,246.49**
Minimum Payment Due **\$104.92**

Credit Limit	\$27,200.00
Available Credit	\$21,953.51
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 11.**

↓ 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
10/07/22

New Balance
\$5,246.49

Minimum Payment Due
\$104.92

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 000524649000010492 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

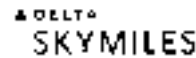
Please do not add any written communication or address change on this stub

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



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 09/12/22



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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

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	-\$4,760.36
Credits	
STEPHEN J BOERNER 5-47003	-\$9.59
Total Payments and Credits	-\$4,769.95

Detail

*Indicates posting date

Payments	Amount
08/13/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,260.36
08/26/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,000.00
09/09/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,500.00
Credits	Amount
09/07/22 STEPHEN J BOERNER ETSY.COM	-\$9.59
888-961-4798 NY	
MISC APPAREL STORE	

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$7,434.16
MELISSA BEMER 5-41014	\$321.92
Total New Charges	\$7,756.08

Detail



STEPHEN J BOERNER
Card Ending 5-47003

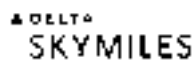
	Amount
08/12/22 CAFE OLE INC 0000 PHILADELPHIA PA \$13.38 917-532-9174	
08/12/22 CAFE OLE INC 0000 PHILADELPHIA PA \$2.97 917-532-9174	
08/12/22 SASSAFRAS MARKET 628070004407086 PHILADELPHIA PA \$10.22 215-413-7078	
08/13/22 AMAZON.COM*A831N9LN3 AMZN.COM/BILL WA \$263.06 MERCHANDISE	
08/13/22 SIRIUS XM RADIO INC. 888-635-5144 NY \$10.62 RADIO SERVICE	

Continued on reverse

Detail Continued

				Amount
08/13/22	BT*DD *DOORDASH PAULIEGEE 8559731040	SAN FRANCISCO	CA	\$79.89
08/13/22	RIVERWARDS PRODUCE-BREAD 2 215-592-4650	PHILADELPHIA	PA	\$6.99
08/13/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$30.22
08/13/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$73.38
08/13/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
08/14/22	AMAZON TIPS*OC3W21X83 MERCHANDISE	AMZN.COM/BILL	WA	\$10.00
08/14/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
08/14/22	AMZN MKTP US*H992K4X13 BOOK STORES	AMZN.COM/BILL	WA	\$19.06
08/14/22	AMZN MKTP US*059YM33X3 BOOK STORES	AMZN.COM/BILL	WA	\$79.40
08/14/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.73
08/14/22	CITY PLANTER INCORPORATE 0339 205-627-6169	PHILADELPHIA	PA	\$424.44
08/14/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.83
08/14/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
08/15/22	WAWA FUEL/CONVENIENCE 2154920824	PHILADELPHIA	PA	\$9.82
08/15/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.73
08/15/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
08/16/22	HISTORICPHILADELPHIA 2156295801	PHILADELPHIA	PA	\$7.00
08/16/22	HISTORICPHILADELPHIA 2156295801	PHILADELPHIA	PA	\$7.00
08/16/22	FH* PHILADELPHIA SIGHT +18554955551	PHILADELPHIA	PA	\$150.52
08/16/22	AplPay LYFT 1710937062645031994104 LEDGER	855-280-0278	CA	\$12.96
08/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
08/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$5.39
08/17/22	AplPay LYFT 1711041216975759194104 LEDGER	855-280-0278	CA	\$12.12
08/17/22	WAWA FUEL/CONVENIENCE 3027982411	CLAYMONT	DE	\$45.60
08/18/22	JAVA ROCK LLC 000000001 4106397779	ROCK HALL	MD	\$9.01
08/18/22	GET THE SCOOP squareup.com/receipts	Rock Hall	MD	\$12.72
08/18/22	SHORE STOP 221 000000000462858 4106397441	ROCK HALL	MD	\$14.50

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 09/12/22

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Account Ending 5-47003

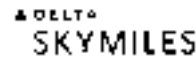
Detail Continued

				Amount
08/19/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: FT LAUDERDALE/HOLL Ticket Number: 00178488493304 Passenger Name: BEMER/MELISSA Document Type: PASSENGER TICKET	SEATTLE	WA	\$192.60
08/19/22	SPIRIT AIRLINES SPIRIT From: FT LAUDERDALE/HOLL To: PHILADELPHIA INTER Ticket Number: MWG4FB Passenger Name: BEMER/MELISSA Document Type: PASSENGER TICKET	SOUTH FLORIDA	FL	\$58.59
08/19/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$45.55
08/19/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
08/20/22	AMZN MKTP US*NA6JJ1XF3 BOOK STORES	AMZN.COM/BILL	WA	\$4.23
08/20/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$8.66
08/21/22	HLU*HULU 1526089487405-U HULU.COM/BILL	HULU.COM/BILL	CA	\$7.41
08/21/22	AplPay LYFT 1712839502527293194104 LEDGER	855-280-0278	CA	\$17.87
08/21/22	AplPay LYFT 1712795127856913894104 LEDGER	855-280-0278	CA	\$16.97
08/21/22	YARDS BREWING COMPANY LLC squareup.com/receipts	Lower Salford	PA	\$20.00
08/21/22	WAWA 8135 000000000802482 6103588000	HARLEYSVILLE	PA	\$79.57
08/21/22	DANDELION RESTAURANT	PHILADELPHIA	PA	\$129.22
08/21/22	WAWA 8135 000000000802482 6103588000	HARLEYSVILLE	PA	\$11.86
08/21/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
08/21/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$11.84
08/22/22	OPENAI +14158799686	SAN FRANCISCO	CA	\$15.90
08/22/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
08/22/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$9.00
08/22/22	OPENAI +14158799686	SAN FRANCISCO	CA	\$15.00
08/22/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
08/23/22	CANVA* I03521-23628331 +17372853388	CAMDEN	DE	\$12.99
08/23/22	RIVERWARDS PRODUCE-BREAD 2 215-592-4650	PHILADELPHIA	PA	\$7.55

Continued on reverse

Detail Continued

				Amount
08/23/22	RIVERWARDS PRODUCE-BREAD 2 215-592-4650	PHILADELPHIA	PA	\$26.15
08/23/22	DOGGIE STYLE PETS NORTHE 267-519-0376	PHILADELPHIA	PA	\$50.73
08/23/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
08/23/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
08/24/22	TST* URBAN VILLAGE BREWIN 300560941 2676871961	PHILADELPHIA	PA	\$38.90
08/24/22	AplPay LYFT 1714044189713962594104 LEDGER	855-280-0278	CA	\$13.22
08/24/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
08/24/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$26.00
08/24/22	AplPay LYFT 1714021997741372094104 LEDGER	855-280-0278	CA	\$21.34
08/24/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
08/25/22	AplPay LYFT 1714096771903946694104 LEDGER	855-280-0278	CA	\$14.66
08/25/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
08/25/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$17.47
08/26/22	ART IN THE AGE squareup.com/receipts	Philadelphia	PA	\$17.64
08/26/22	OLD CITY PIZZA 899000003256599 ARIS69@VERIZON.NET	PHILADELPHIA	PA	\$14.58
08/26/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$6.95
08/26/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
08/27/22	FORK RESTAURANT 215-625-9425	PHILADELPHIA	PA	\$94.27
08/27/22	WINE/SPIRITS SHOPPE 800-332-7522	PHILADELPHIA	PA	\$15.11
08/27/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
08/28/22	PRIME VIDEO *5D4BH95N3 DIGITAL	888-802-3080	WA	\$3.17
08/28/22	GRUBHUB*TOMOSUSHIRAMEN 8775851085	NEW YORK	NY	\$106.35
08/28/22	PRIME VIDEO *NC75Q8DI3 DIGITAL	888-802-3080	WA	\$4.23
08/29/22	GODADDY.COM GODADDY.COM .COM Domain Name Registration - 1 Year (480-505-8855	AZ	\$12.17
08/29/22	ZOES KITCHEN RESTAURANT	BRYN MAWR	PA	\$14.82
08/30/22	Sunoco Gas 00758141 19520 General Tobacco	215-977-3000	TX	\$8.88

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 09/12/22

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Account Ending 5-47003

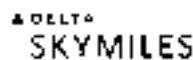
Detail Continued

				Amount
08/30/22	VIOC AN3106 AN31 855-846-2457	LANCASTER	PA	\$120.82
08/31/22	EXPEDIA.COM AMERICAN AIRLINES From: PHILADELPHIA INTER To: DETROIT WAYNE COUN PHILADELPHIA INTER Ticket Number: 00178492734873 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$265.21
08/31/22	EXPEDIA 72379246434211 TRAVEL	EXPEDIA.COM	WA	\$460.13
08/31/22	EXPEDIA 72379252666602 0 48174 JOHN GLOBENSKY DELTA HOTELS BY MARRIOTT DETROIT METRO A	EXPEDIA.COM	WA	\$346.78
08/31/22	AMZN MKTP US*K90QB0D43 BOOK STORES	AMZN.COM/BILL	WA	\$31.75
08/31/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$48.28
09/01/22	OUI squareup.com/receipts	PHILA	PA	\$7.50
09/01/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$10.22
09/02/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$38.07
09/02/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.73
09/02/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
09/03/22	PRIME VIDEO *1V7RO7WB1 DIGITAL	888-802-3080	WA	\$3.17
09/03/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$17.93
09/03/22	REVOLUTION HOUSE 0056 215-582-7600	PHILADELPHIA	PA	\$84.76
09/03/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
09/04/22	TST* THE CLUBHOUSE 00049515 RESTAURANT	BETHLEHEM	PA	\$33.00
09/04/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$15.00
09/04/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$23.09
09/04/22	BP#9821075DEVON BP AMOCO 9821 610-688-8554	DEVON	PA	\$83.74
09/04/22	BETHLEHEM GOLF CLUB 436845559416796 PVIOLA@BETHLEHEM-PA.GOV	BETHLEHEM	PA	\$306.08
09/05/22	BLACK BUFFALO ONLINE TOBAC	877-764-5431	IL	\$30.24
09/06/22	AMZN MKTP US*1F7OU4UF1 BOOK STORES	AMZN.COM/BILL	WA	\$36.02

Continued on reverse

Detail Continued

				Amount
09/07/22	EXPEDIA.COM AMERICAN AIRLINES From: PHILADELPHIA INTER To: CLEVELAND, OHIO,US PHILADELPHIA INTER Ticket Number: 00178495402816 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE WA	Carrier: AA Class: R Date of Departure: 09/19	\$1,009.20
09/07/22	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES Ticket Number: 0010611721863 Passenger Name: BOERNER/STEPHEN Document Type: UPGRADE CHARGE	800-433-7300 TX	Date of Departure: 09/07	\$50.64
09/07/22	EXPEDIA 72384259682431 TRAVEL	EXPEDIA.COM WA		\$527.20
09/07/22	ETSY.COM MISC APPAREL STORE	888-961-4798 NY		\$9.59
09/07/22	PRINTFUL MEN'S/WOMEN'S CLOTHNG	CHARLOTTE DE		\$28.04
09/07/22	LOCAL 00-08039660769 FAST FOOD RESTAURANT	PHILADELPHIA PA		\$49.79
09/07/22	AMAZON.COM*1F9MH0A00 MERCHANDISE	AMZN.COM/BILL WA		\$17.18
09/07/22	AMAZON.COM*1F4T86D61 MERCHANDISE	AMZN.COM/BILL WA		\$13.04
09/08/22	1953 DELTA HOTELS DETR 0896 610-708-2500	ROMULUS MI		\$20.00
09/08/22	ONE DETROIT CENTER GAR ONE DETROIT CEN PARKING LOT & GARAGE	DETROIT MI		\$20.00
09/08/22	COMCAST CABLE SVCS	800-COMCAST NJ		\$79.69
09/08/22	AplPay LYFT 1719218425970345294104 LEDGER	855-280-0278 CA		\$33.87
09/09/22	AMERICAN AIRLINES American Airlines From: PHILADELPHIA INTER To: DETROIT WAYNE COUN PHILADELPHIA INTER Ticket Number: 0010611847117 Passenger Name: STEPHEN BOERNER Document Type: PREFERRED SEAT UPGRADE	800-433-7300 TX	Carrier: AA Class: B Date of Departure: 09/07	\$33.54
09/09/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE CA		\$17.25
09/09/22	AplPay LYFT 1719978849961983894104 LEDGER	855-280-0278 CA		\$29.50
09/09/22	DTW 6203 Atwater 16141973007 2230 48242	Detroit MI		\$46.75
09/09/22	DTW 1149A CNBC Depart 1513382009 8781 48242	Detroit MI		\$3.29
09/09/22	ALAMO RENT-A-C039403 06050039403 Location: DETROIT MI Rental: DETROIT MI Return: DETROIT MI Agreement Number: 558297963 Renter Name: STEPHEN BOERNER	DETROIT MI	Date: 22/09/08 22/09/09	\$82.28
09/10/22	SEAT ENGINE 926700001306034 MARCG@SEATENGINE.COM	GLADWYNE PA		\$179.36

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 09/12/22

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Account Ending 5-47003

Detail Continued

				Amount
09/10/22	AplPay LYFT 1720324779991771494104 LEDGER	855-280-0278	CA	\$16.72
09/10/22	AplPay LYFT 1720377326459521294104 LEDGER	855-280-0278	CA	\$18.87
09/10/22	ANCIENT SPIRITS & GRILLE squareup.com/receipts	Philadelphia	PA	\$282.12
09/10/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$13.19
09/10/22	ROTTEN RALPH'S 941300000054916 MERCHANT.BOARDING@DIRECTD	PHILADELPHIA	PA	\$35.70
09/10/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$10.76
09/11/22	IC* INSTACART*SHOPRITE +18882467822	SAN FRANCISCO	CA	\$223.61
09/11/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00

**MELISSA BEMER**
Card Ending 5-41014

				Amount
08/16/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
08/23/22	DLC MGMT-DELANCEY CORP 0041 215-629-1009	PHILADELPHIA	PA	\$5.00
08/29/22	TRADER JOE'S #635 QPS 635 626-599-3700	ARDMORE	PA	\$232.92
09/06/22	USPS PO 4165510139 001372923 8002758777	PHILADELPHIA	PA	\$12.00
09/09/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00

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

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$99.00
Total Interest in 2022	\$305.48

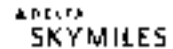
Interest Charge Calculation

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		27.49% (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	7,753	53,813
Total Bonus Miles Earned and Adjustments	2,186	11,149
Total Miles Earned	9,939	64,962

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	761
2X Miles at Restaurants	1,425
Total	2,186

**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.

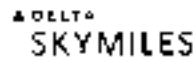
1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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.



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 08/12/22
Account Ending 5-47003



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

New Balance **\$2,260.36**

Minimum Payment Due **\$45.20**

Payment Due Date **09/07/22**

Delta SkyMiles®

Miles Earned this Period

5,651

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

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 09/07/22, 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	\$6,490.93
Payments/Credits	-\$9,125.28
New Charges	+\$4,894.71
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:

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

9 years

\$4,601

\$85

3 years

\$3,072
(Savings = \$1,529)

New Balance **\$2,260.36**
Minimum Payment Due **\$45.20**

Credit Limit	\$27,200.00
Available Credit	\$24,939.64
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



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
09/07/22

New Balance
\$2,260.36

Minimum Payment Due
\$45.20

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 000226036000004520 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

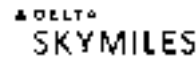
Please do not add any written communication or address change on this stub

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



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 08/12/22



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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

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	-\$9,125.28
Credits	\$0.00
Total Payments and Credits	-\$9,125.28

Detail

*Indicates posting date

Payments	Amount
07/15/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$6,490.93
08/03/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,634.35

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$3,884.38
MELISSA BEMER 5-41014	\$1,010.33
Total New Charges	\$4,894.71

Detail



STEPHEN J BOERNER

Card Ending 5-47003

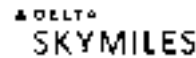
	Amount
07/12/22 SASSAFRAS MARKET 628070004407086 PHILADELPHIA PA \$10.22 215-413-7078	
07/13/22 STAPLES 00084 PHILADELPHIA PA \$178.80 00084000806280 19147 CANON TR4720 INKJET PRINTER CANON PG275/CL276 COMBO 2PK PILOT PRECISE V5 RT BLK 3PK	
07/13/22 TST* RACE STREET CAFE 00043492 PHILADELPHIA PA \$50.91 RESTAURANT	

Continued on reverse

Detail Continued

				Amount
07/14/22	AplPay LYFT 1698731774625327594104 LEDGER	855-280-0278	CA	\$19.59
07/14/22	RED OWL & STRATUS 31010871 19106 RESTAURANT	PHILADELPHIA	PA	\$25.16
07/14/22	ONE STOP MINI MARKET 0000 215-627-7052	PHILADELPHIA	PA	\$5.39
07/14/22	CHAPTERHOUSE CAFE 215-238-2626	PHILADELPHIA	PA	\$3.24
07/16/22	BEER CITY 000000001 2155380111	QUAKERTOWN	PA	\$33.90
07/16/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$14.08
07/16/22	WAWA FUEL/CONVENIENCE 2155381634	QUAKERTOWN	PA	\$99.52
07/16/22	WAWA FUEL/CONVENIENCE 2155381634	QUAKERTOWN	PA	\$12.58
07/16/22	BIG ASS SLICES 215-625-3955	PHILADELPHIA	PA	\$36.58
07/16/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
07/17/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
07/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
07/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$5.39
07/17/22	TUNA BAR 000000001 2152388862	PHILADELPHIA	PA	\$64.16
07/18/22	SKY ASIAN BISTRO 4458 19153 RESTAURANT	PHILADELPHIA	PA	\$100.14
07/18/22	AMAZON.COM*1G70P1453 MERCHANDISE	AMZN.COM/BILL	WA	\$40.00
07/18/22	AMZN MKTP US*8M1CA16D3 BOOK STORES	AMZN.COM/BILL	WA	\$37.09
07/18/22	AplPay LYFT 1700280074323055694104 LEDGER	855-280-0278	CA	\$31.41
07/18/22	PHI 1762A CNBC Kiosk 1450798002 7391 19153	Philadelphia	PA	\$15.57
07/18/22	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$9.00
07/18/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
07/19/22	AplPay LYFT 1700380502667299494104 LEDGER	855-280-0278	CA	\$36.97
07/19/22	AMZN MKTP US*761RO8NQ3 BOOK STORES	AMZN.COM/BILL	WA	\$160.68
07/20/22	VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$19.00
07/20/22	AplPay LYFT 1700841346273425594104 LEDGER	855-280-0278	CA	\$78.74
07/20/22	VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$12.00

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**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 08/12/22

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Account Ending 5-47003

Detail Continued

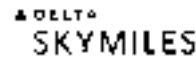
				Amount
07/20/22	PAYPAL *NIKC228934 4029357733	4029357733	UK	\$20.00
07/20/22	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$35.25
07/21/22	HLU*HULU 1526089483810-U HULU.COM/BILL	HULU.COM/BILL	CA	\$1.06
07/21/22	EXPEDIA 72351155572899 0 23455 STEPHEN BOERNER RED ROOF INN VIRGINIA BEACH - NORFOLK AI	EXPEDIA.COM	WA	\$142.62
07/21/22	AplPay LYFT 1701435008775627394104 LEDGER	855-280-0278	CA	\$9.99
07/21/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$54.56
07/22/22	THE HOME DEPOT 800-654-0688	PHILADELPHIA	PA	\$111.07
07/22/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
07/22/22	AMAZON.COM*UF0WX7OI3 MERCHANDISE	AMZN.COM/BILL	WA	\$139.13
07/22/22	AplPay LYFT 1701460617828147894104 LEDGER	855-280-0278	CA	\$9.99
07/23/22	CANVA* I03490-15012344 +17372853388	CAMDEN	DE	\$12.99
07/23/22	SUNOCO 8000135602 8000 410-632-0400	EXMORE	VA	\$81.81
07/25/22	DUNKIN #346064 Q35 3460 252-480-1629	KILL DEVIL HI	NC	\$6.98
07/26/22	CIRCLE K # 23854/CIRCLE K CONVENIENCE	KILL DEVIL HI	NC	\$7.35
07/27/22	BLACK TARTAN TAP ROOM squareup.com/receipts	Powells Point	NC	\$188.43
07/27/22	AMZN MKTP US*F973J19V3 BOOK STORES	AMZN.COM/BILL	WA	\$31.79
07/27/22	AMZN MKTP US*2U3CL8E43 BOOK STORES	AMZN.COM/BILL	WA	\$31.79
07/28/22	AMZN MKTP US*XO3WK5IW3 BOOK STORES	AMZN.COM/BILL	WA	\$31.79
07/29/22	BEVERAGE CART squareup.com/receipts	Powells Point	NC	\$39.50
07/29/22	HARRIS TEETER 2524499191 GROCERY STORES	KILL DEVIL HILLS	NC	\$25.11
07/30/22	7-ELEVEN 19847 00071984740 252-441-4549	KILL DEVIL HILLS	NC	\$8.18
07/30/22	SURFIN' SPOON INC 0000 252-441-7873	NAGS HEAD	NC	\$14.90
07/30/22	SWELLSA BREWING squareup.com/receipts	Kill Devil Hills	NC	\$56.99
07/31/22	WWW.WEWORK.COM +16467604450	ALBANY	NY	\$160.00
07/31/22	WAWA FUEL/CONVENIENCE 7574951390	VIRGINIA BEACH	VA	\$79.13

Continued on reverse

Detail Continued

				Amount
08/01/22	AMZN MKTP US*7Y9MA13S3 BOOK STORES	AMZN.COM/BILL	WA	\$19.99
08/01/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
08/01/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
08/02/22	AplPay LYFT 1705391738464458194104 LEDGER	855-280-0278	CA	\$11.72
08/02/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$28.52
08/02/22	AMZN MKTP US*X97HI6VJ3 BOOK STORES	AMZN.COM/BILL	WA	\$19.06
08/02/22	AMZN MKTP US*S56X76IH3 BOOK STORES	AMZN.COM/BILL	WA	\$52.99
08/02/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$12.40
08/02/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
08/03/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.79
08/03/22	AMZN MKTP US*OF83U5IL3 BOOK STORES	AMZN.COM/BILL	WA	\$33.92
08/03/22	AMZN MKTP US*QQ2FH1QY3 BOOK STORES	AMZN.COM/BILL	WA	\$12.18
08/04/22	AMZN MKTP US*K710M5W13 BOOK STORES	AMZN.COM/BILL	WA	\$15.89
08/04/22	USHANDICAP / GOLFNET +12814021239	HOUSTON	TX	\$29.99
08/05/22	AMZN MKTP US*4R47A3VG3 BOOK STORES	AMZN.COM/BILL	WA	\$32.52
08/05/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$30.07
08/06/22	ONE STOP MINI MARKET 0000 215-627-7052	PHILADELPHIA	PA	\$16.17
08/06/22	AMZN MKTP US*V66V77573 BOOK STORES	AMZN.COM/BILL	WA	\$234.97
08/07/22	GODADDY.COM 00000000000000002285284	480-505-8855	AZ	\$20.17
08/07/22	SOUTHPORT LIBERTY 650000011024505 3016952767	PHILADELPHIA	PA	\$66.76
08/08/22	WAWA FUEL/CONVENIENCE 2155382074	QUAKERTOWN	PA	\$54.70
08/08/22	WAWA FUEL/CONVENIENCE 2155382074	QUAKERTOWN	PA	\$13.36
08/08/22	STEEL CLUB 00-08079635572 610-8387018	HELLERTOWN	PA	\$25.00
08/08/22	COMCAST CABLE SVCS	800-COMCAST	NJ	\$88.10
08/08/22	VILLAGE MARKET SUNOCO 0286 484-851-3383	HELLERTOWN	PA	\$11.00
08/09/22	AMZN MKTP US*HQ92744X3 BOOK STORES	AMZN.COM/BILL	WA	\$57.20
08/09/22	UNITED BY BLUE squareup.com/receipts	Philadelphia	PA	\$15.39
08/09/22	AMZN MKTP US*LW4J508N3 BOOK STORES	AMZN.COM/BILL	WA	\$104.75

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 08/12/22

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Account Ending 5-47003

Detail Continued

				Amount
08/09/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$34.88
08/09/22	AMZN MKTP US*GK7HQ15Q3 BOOK STORES	AMZN.COM/BILL	WA	\$10.59
08/09/22	AMZN MKTP US*1O0RC2XN3 BOOK STORES	AMZN.COM/BILL	WA	\$116.77
08/10/22	AMZN MKTP US*1W9T12NY3 BOOK STORES	AMZN.COM/BILL	WA	\$10.59
08/10/22	AMZN MKTP US*7D0R33A43 BOOK STORES	AMZN.COM/BILL	WA	\$10.59
08/10/22	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
08/10/22	IC* INSTACART*SUBSCRIP +18882467822	SAN FRANCISCO	CA	\$104.94
08/10/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
08/11/22	Sunoco Gas 00265418 18106 General packaged beverage General Health and Beauty	215-977-3000	TX	\$4.50
08/11/22	SUNOCO 0601290000 0601 610-398-7086	WESCOSVILLE	PA	\$9.47
08/11/22	WAWA FUEL/CONVENIENCE 2155382074	QUAKERTOWN	PA	\$13.49
08/11/22	CDP SCRANTON - GARAGE 0000 216-645-6311	CLEVELAND	OH	\$9.00

**MELISSA BEMER**
Card Ending 5-41014

				Amount
08/01/22	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE	PA	\$159.27
08/05/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$72.00
08/08/22	BLINDS TO GO 6102658686	KING OF PRUSSIA	PA	\$743.06
08/08/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on reverse

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.

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$99.00
Total Interest in 2022	\$305.48

Interest Charge Calculation

Days in Billing Period: 30

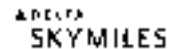
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		20.99% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		27.49% (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	4,878	46,060
Total Bonus Miles Earned and Adjustments	773	8,963
Total Miles Earned	5,651	55,023

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	289
2X Miles at Restaurants	484
Total	773

**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.

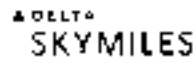
1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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.



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 07/13/22
Account Ending 5-47003



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

New Balance **\$6,490.93**
Minimum Payment Due **\$129.81**

Payment Due Date **08/07/22**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 08/07/22, 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%.

Delta SkyMiles®
Miles Earned this Period **9,002**

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

Account Summary

Previous Balance	\$9,590.55
Payments/Credits	-\$10,557.02
New Charges	+\$7,417.26
Fees	+\$0.00
Interest Charged	+\$40.14

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

17 years

\$15,951

\$242

3 years

\$8,728
(Savings = \$7,223)

New Balance **\$6,490.93**
Minimum Payment Due **\$129.81**

Credit Limit	\$27,200.00
Available Credit	\$20,709.07
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 11.**

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

Payment Due Date
08/07/22

New Balance
\$6,490.93

Minimum Payment Due
\$129.81

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 000649093000012981 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

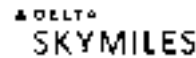
Please do not add any written communication or address change on this stub

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



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 07/13/22



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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

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	-\$10,529.48
Credits	
STEPHEN J BOERNER 5-47003	-\$27.54
Total Payments and Credits	-\$10,557.02

Detail

*Indicates posting date

Payments	Amount
06/20/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$10,529.48
Credits	Amount
07/05/22 STEPHEN J BOERNER AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$27.54

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$5,946.35
MELISSA BEMER 5-41014	\$1,470.91
Total New Charges	\$7,417.26

Continued on reverse

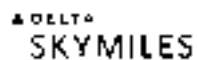
Detail

**STEPHEN J BOERNER**

Card Ending 5-47003

				Amount
06/12/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: CHARLOTTE TALLAHASSEE CHARLOTTE PHILADELPHIA INTER Ticket Number: 00177486669614 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$50.00
06/12/22	AMZN MKTP US*YY5J16KA3 BOOK STORES	AMZN.COM/BILL	WA	\$18.01
06/12/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$18.48
06/12/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
06/13/22	ROVER.COM +18884537889	PHILADELPHIA	PA	\$21.09
06/13/22	AMAZON.COM*646225B13 MERCHANDISE	AMZN.COM/BILL	WA	\$63.55
06/13/22	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62
06/13/22	CVS/PHARMACY #10526 000010526 8007467287 PHARMACIES	PHILADELPHIA	PA	\$51.82
06/13/22	ROVER.COM +18884537889	PHILADELPHIA	PA	\$3.80
06/13/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
06/14/22	AMZN MKTP US*IF6IL5YM3 BOOK STORES	AMZN.COM/BILL	WA	\$68.89
06/14/22	ApI Pay CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.79
06/15/22	AMZN MKTP US*1Z46D6FY3 BOOK STORES	AMZN.COM/BILL	WA	\$10.49
06/15/22	ApI Pay APPLE ONLINE STORE ELECTRONICS STORE	CUPERTINO	CA	\$405.00
06/15/22	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$5.62
06/16/22	AMZN MKTP US*TP6JF7K63 BOOK STORES	AMZN.COM/BILL	WA	\$68.89
06/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$5.39
06/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
06/17/22	PRIME VIDEO*6B0MC3BN3 DIGITAL	888-802-3080	WA	\$4.23
06/17/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$11.79
06/17/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$11.48
06/18/22	OUI squareup.com/receipts	Philadelphia	PA	\$11.00
06/18/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$10.07

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**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 07/13/22

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Account Ending 5-47003

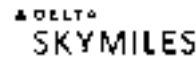
Detail Continued

				Amount
06/19/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$3.76
06/19/22	GRUBHUB*YAMITSUKIRAMEN 8775851085	NEW YORK	NY	\$60.85
06/19/22	WAWA FUEL/CONVENIENCE 8569396579	RUNNEMEDE	NJ	\$13.25
06/19/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
06/20/22	IKEA PENNS LANDING 0000 888-888-4534	PHILADELPHIA	PA	\$778.60
06/20/22	AplPay PLAYA BOWLS - VILLA NOVA 0000 484-408-5209	WAYNE	PA	\$12.18
06/20/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$19.73
06/21/22	HLU*HULU 1526089480004-U HULU.COM/BILL	HULU.COM/BILL	CA	\$1.06
06/21/22	LS RIVERWINDS F&B +18669321801	WEST DEPTFORD	NJ	\$40.00
06/21/22	CALI PIZZA KITC INC #116 116 310-342-5000	KING OF PRUSS	PA	\$23.53
06/21/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$14.40
06/21/22	WAWA FUEL/CONVENIENCE 8568458343	WEST DEPTFORD	NJ	\$17.78
06/22/22	AMAZON.COM*XH4O90BE3 MERCHANDISE	AMZN.COM/BILL	WA	\$219.04
06/22/22	TASKER ON TASKRABBIT +18443408275	SAN FRANCISCO	CA	\$259.19
06/22/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
06/22/22	SUNOCO 0444280200 0444 610-286-8836	ELVERSON	PA	\$79.14
06/22/22	Sunoco Gas 00490394 19520 General Tobacco	215-977-3000	TX	\$7.87
06/22/22	CVS PHARMACY #10896 000010896 8007467287 PHARMACIES	WAYNE	PA	\$2.96
06/22/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$15.00
06/22/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
06/22/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.73
06/22/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
06/23/22	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060871980108 Passenger Name: MORRIS/AARON LEE Document Type: ADDITIONAL COLLECTION	ATLANTA		\$5.60
06/23/22	CANVA* I03460-23753443 +17372853388	CAMDEN	DE	\$12.99

Continued on reverse

Detail Continued

				Amount
06/23/22	AplPay LYFT 1690959044367253994104 LEDGER	855-280-0278	CA	\$14.99
06/23/22	ALLIANZ TRAVEL INS 8772524264	866-884-3556	VA	\$19.00
06/23/22	AplPay LYFT 1691063592974163394104 LEDGER	855-280-0278	CA	\$11.99
06/23/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
06/23/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.67
06/23/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
06/23/22	MULBERRY MARKET 628070003056868 215-928-9064	PHILADELPHIA	PA	\$49.50
06/24/22	MOIPHILLY.COM +18773930004	PHILADELPHIA	PA	\$27.95
06/24/22	TST* LITTLE NONNAS 00006148 RESTAURANT	PHILADELPHIA	PA	\$124.52
06/24/22	WAWA FUEL/CONVENIENCE 2159231404	PHILADELPHIA	PA	\$16.59
06/24/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
06/25/22	STOCK CAR RACING EXPERIEN 650000011135 5706436921	BLAKESLEE	PA	\$109.00
06/25/22	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
06/25/22	WAWA FUEL/CONVENIENCE 2155382074	QUAKERTOWN	PA	\$12.58
06/25/22	EXXONMOBIL 4775 00026025 18015 412 421	BETHLEHEM	PA	\$12.18
06/25/22	AMZN MKTP US*CE7MQ5GU3 BOOK STORES	AMZN.COM/BILL	WA	\$139.87
06/26/22	ROVER.COM +18884537889	PHILADELPHIA	PA	\$57.72
06/26/22	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$147.34
06/27/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
06/28/22	AMZN MKTP US*VX4K45PR3 BOOK STORES	AMZN.COM/BILL	WA	\$37.73
06/28/22	TST* HARP & CROWN 300514360 2153302800	PHILADELPHIA	PA	\$428.50
06/29/22	AplPay LYFT 1692917832348865294104 LEDGER	855-280-0278	CA	\$24.62
07/01/22	PRIME VIDEO *WI4T216M3 DIGITAL	888-802-3080	WA	\$4.23
07/02/22	MAKEFIELD HIGHLAND GOLF C 000000003 2153217000	YARDLEY	PA	\$82.00
07/03/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.79
07/04/22	UNITED BY BLUE squareup.com/receipts	Philadelphia	PA	\$4.59

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 07/13/22

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Account Ending 5-47003

Detail Continued

				Amount
07/04/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$7.51
07/04/22	AMAZON.COM*LA4PG64Z3 MERCHANDISE	AMZN.COM/BILL	WA	\$10.38
07/05/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$14.60
07/05/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
07/06/22	AMZN MKTP US*IG5A67S93 BOOK STORES	AMZN.COM/BILL	WA	\$61.87
07/06/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
07/06/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
07/07/22	PRIME VIDEO *BH75I8OI3 DIGITAL	888-802-3080	WA	\$6.35
07/07/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
07/07/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
07/07/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
07/08/22	TUNA BAR 000000001 2152388862	PHILADELPHIA	PA	\$73.14
07/08/22	WAWA FUEL/CONVENIENCE 8562324727	BLACKWOOD	NJ	\$21.05
07/08/22	COMCAST CABLE SVCS	800-COMCAST	NJ	\$78.70
07/08/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$27.45
07/08/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
07/09/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$47.77
07/09/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
07/09/22	Blokes Barbershop & Ge 267-314-5557	PHILADELPHIA	PA	\$48.00
07/10/22	STRIPP'D squareup.com/receipts	Philadelphia	PA	\$12.96
07/10/22	AMAZON.COM*A19YH9J53 MERCHANDISE	AMZN.COM/BILL	WA	\$34.65
07/10/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
07/11/22	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
07/11/22	AMZN MKTP US*HB0ZS7S13 BOOK STORES	AMZN.COM/BILL	WA	\$44.52

Continued on reverse

Detail Continued

				Amount
07/12/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: KANSAS CITY INTERN PHILADELPHIA INTER Ticket Number: 00178476099900 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE WA	Carrier: AA Class: V G Date of Departure: 07/18	\$839.20
07/12/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: KANSAS CITY INTERN To: PHILADELPHIA INTER Ticket Number: 00183025927206 Passenger Name: BOERNER/STEPHEN Document Type: OPTIONAL SERVICES FEE	SEATTLE WA	Carrier: AA Class: 00 Date of Departure: 07/20	\$16.13
07/13/22	EXPEDIA 72346111095605 0 64108 STEPHEN BOERNER COURTYARD BY MARRIOTT KANSAS CITY DOWNTOWN	EXPEDIA.COM WA		\$507.48
07/13/22	UNITED BY BLUE squareup.com/receipts	Philadelphia PA		\$5.05
07/13/22	TST* THE PLOUGH & THE STA 000001752 2157330300	PHILADELPHIA PA		\$12.50
07/13/22	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144 NY		\$10.62



MELISSA BEMER
Card Ending 5-41014

				Amount
06/17/22	WAWA FUEL/CONVENIENCE 6096531810	SOMERS POINT NJ		\$88.50
06/21/22	TARGET STORE 612-3044357	KING OF PRUSSIA PA		\$416.86
06/21/22	BED BATH & BEYOND MISC HOME FURNISHINGS	KING OF PRUSSIA PA		\$78.92
06/21/22	IKEA CONSHOHOCKEN 0000 888-888-4534	CONSHOHOCKEN PA		\$379.48
06/21/22	T.J. MAXX #1507 000001507 10901701 DISCOUNT STORES	PHILADELPHIA PA		\$86.36
06/27/22	WAYNE GAS AND WASH 610-687-0622	WAYNE PA		\$35.31
07/02/22	WAWA 8136 000000000577548 6103588000	LOWER SOUTHAMPTON PA		\$89.23
07/05/22	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE PA		\$186.20
07/11/22	TRADER JOE'S #618 QPS 618 626-599-3700	PHILADELPHIA PA		\$110.05

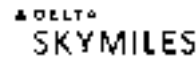
Fees

	Amount
Total Fees for this Period	\$0.00



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 07/13/22



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Account Ending 5-47003

Interest Charged

	Amount
07/13/22 Interest Charge on Purchases	\$40.14
Total Interest Charged for this Period	\$40.14

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	\$305.48

Interest Charge Calculation

Days in Billing Period: 31

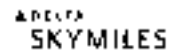
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		20.24% (v)	\$0.00	\$0.00
Purchases	05/02/2019	07/01/2022	20.24% (v)	\$2,333.30	\$40.14
Cash Advances	09/30/2015		26.74% (v)	\$0.00	\$0.00
Total					\$40.14

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	7,399	41,182
Total Bonus Miles Earned and Adjustments	1,603	8,190
Total Miles Earned	9,002	49,372

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	1,032
2X Miles on Delta	6
2X Miles at U.S. Supermarkets	565
Total	1,603

**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.

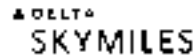
Your Cardmember Agreement

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



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 06/12/22
Account Ending 5-47003



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

New Balance **\$9,590.55**
Minimum Payment Due **\$240.94**

Payment Due Date **07/07/22**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 07/07/22, 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%.

Delta SkyMiles®
Miles Earned this Period **7,939**

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

Account Summary

Previous Balance	\$9,241.96
Payments/Credits	-\$6,500.00
New Charges	+\$6,702.09
Fees	+\$0.00
Interest Charged	+\$146.50

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

20 years

\$23,675

\$354

3 years

\$12,761
(Savings = \$10,914)

New Balance **\$9,590.55**
Minimum Payment Due **\$240.94**

Credit Limit	\$27,200.00
Available Credit	\$17,609.45
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 for any changes to your Account terms and any other communications on **pages 11 - 14.**

↓ 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
07/07/22

New Balance
\$9,590.55

Minimum Payment Due
\$240.94

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 000959055000024094 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

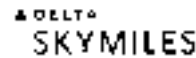
Please do not add any written communication or address change on this stub

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



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 06/12/22



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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

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	-\$6,500.00
Credits	\$0.00
Total Payments and Credits	-\$6,500.00

Detail

*Indicates posting date

Payments	Amount
05/28/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$6,500.00

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$6,257.27
MELISSA BEMER 5-41014	\$444.82
Total New Charges	\$6,702.09

Detail



STEPHEN J BOERNER
Card Ending 5-47003

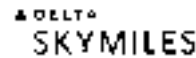
	Amount
05/13/22 THE HOME DEPOT 4101 HOME SUPPLY WAREHOUSE PHILADELPHIA PA	\$400.57
05/13/22 AMZN MKTP US*1L7GY44X2 BOOK STORES AMZN.COM/BILL WA	\$40.15
05/13/22 CAFE OLE INC 0000 917-532-9174 PHILADELPHIA PA	\$4.60
05/13/22 SASSAFRAS MARKET 628070004407086 215-413-7078 PHILADELPHIA PA	\$6.99
05/13/22 SASSAFRAS MARKET 628070004407086 215-413-7078 PHILADELPHIA PA	\$7.01
05/14/22 GRUBHUB*LITTLEITALYPIZ 8775851085 NEW YORK NY	\$31.16
05/14/22 THE HOME DEPOT 4101 HOME SUPPLY WAREHOUSE PHILADELPHIA PA	\$99.09
05/14/22 SASSAFRAS MARKET 628070004407086 215-413-7078 PHILADELPHIA PA	\$15.61
05/15/22 THE HOME DEPOT 800-654-0688 PHILADELPHIA PA	\$113.14

Continued on reverse

Detail Continued

				Amount
05/15/22	WAWA FUEL/CONVENIENCE 2157555858	PHILADELPHIA	PA	\$9.92
05/15/22	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
05/15/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
05/15/22	SOUTHPORT LIBERTY 650000011024505 3016952767	PHILADELPHIA	PA	\$34.93
05/16/22	AMAZON.COM*1L8VU31Y0 MERCHANDISE	AMZN.COM/BILL	WA	\$23.84
05/16/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
05/17/22	AMZN MKTP US*1L6XJ8M12 BOOK STORES	AMZN.COM/BILL	WA	\$52.99
05/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$5.29
05/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
05/17/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
05/17/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
05/18/22	AMZN MKTP US*1R3D56281 BOOK STORES	AMZN.COM/BILL	WA	\$84.78
05/18/22	AMZN MKTP US*1R3DW92D1 BOOK STORES	AMZN.COM/BILL	WA	\$14.41
05/18/22	THE HOME DEPOT 4101 HOME SUPPLY WAREHOUSE	PHILADELPHIA	PA	\$280.77
05/18/22	AMZN MKTP US*1L5AE3Q20 BOOK STORES	AMZN.COM/BILL	WA	\$8.15
05/18/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
05/18/22	WAWA FUEL/CONVENIENCE 2157555858	PHILADELPHIA	PA	\$8.84
05/18/22	GRUBHUB*CIRCLESTHAINOR 8775851085	NEW YORK	NY	\$28.51
05/19/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$8.86
05/20/22	AMZN MKTP US*1X02H4ZW1 BOOK STORES	AMZN.COM/BILL	WA	\$66.85
05/20/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
05/20/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$12.15
05/20/22	AMZN MKTP US*1X31Y7A81 BOOK STORES	AMZN.COM/BILL	WA	\$100.47
05/20/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
05/21/22	AMAZON.COM*1R9I94O22 MERCHANDISE	AMZN.COM/BILL	WA	\$43.01
05/21/22	AMAZON.COM*1R0KX1OC2 MERCHANDISE	AMZN.COM/BILL	WA	\$13.21
05/21/22	AMAZON.COM*1X30R3L71 MERCHANDISE	AMZN.COM/BILL	WA	\$31.78
05/21/22	AMZN MKTP US*1R1L153T2 BOOK STORES	AMZN.COM/BILL	WA	\$30.70

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**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 06/12/22

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Account Ending 5-47003

Detail Continued

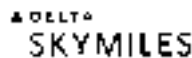
				Amount
05/21/22	AMZN MKTP US*1R4KX0LE2 BOOK STORES	AMZN.COM/BILL	WA	\$42.39
05/21/22	HLU*HULU 1526089485256-U HULU.COM/BILL	HULU.COM/BILL	CA	\$1.06
05/22/22	AMZN MKTP US*1R8LC33L2 BOOK STORES	AMZN.COM/BILL	WA	\$26.84
05/22/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
05/22/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.83
05/22/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
05/23/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
05/23/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
05/24/22	ApI Pay APPLE ONLINE STORE ELECTRONICS STORE	CUPERTINO	CA	\$57.92
05/24/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
05/24/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
05/25/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$28.22
05/25/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
05/25/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
05/26/22	AMZN MKTP US*1R9OD7K40 BOOK STORES	AMZN.COM/BILL	WA	\$64.60
05/26/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
05/27/22	AMZN MKTP US*1R1U05WC2 BOOK STORES	AMZN.COM/BILL	WA	\$69.93
05/27/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
05/27/22	AMZN MKTP US*1R6876RDO BOOK STORES	AMZN.COM/BILL	WA	\$64.30
05/28/22	AMZN MKTP US*1R4FV5RZ0 BOOK STORES	AMZN.COM/BILL	WA	\$47.65
05/28/22	AMZN MKTP US*OS2HL17G3 BOOK STORES	AMZN.COM/BILL	WA	\$13.57
05/28/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$9.20
05/28/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.95
05/28/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$16.61
05/29/22	ACME 3753 3753 800-898-4027	WAYNE	PA	\$191.47
05/29/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$24.83
05/29/22	WAWA FUEL/CONVENIENCE 6102548537	WAYNE	PA	\$12.88

Continued on reverse

Detail Continued

				Amount
05/29/22	WAWA FUEL/CONVENIENCE 2155382074	QUAKERTOWN	PA	\$100.87
05/29/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
05/30/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$92.57
05/30/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$44.66
05/30/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$2.59
05/31/22	RIVERWINDS RESTAURANT 273329 08096	DEPTFORD	NJ	\$45.33
05/31/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
06/01/22	AplPay LYFT 1682692471859933294104 LEDGER	855-280-0278	CA	\$12.49
06/01/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$26.10
06/01/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$14.37
06/01/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
06/02/22	AMAZON.COM*UQ9955263 MERCHANDISE	AMZN.COM/BILL	WA	\$19.07
06/02/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
06/02/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.05
06/02/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
06/03/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: CHARLOTTE TALLAHASSEE CHARLOTTE PHILADELPHIA INTER Ticket Number: 00177483801110 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$914.20
06/03/22	AMAZON.COM*KZ2BC3C43 MERCHANDISE	AMZN.COM/BILL	WA	\$80.10
06/03/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
06/03/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
06/04/22	EXPEDIA.COM AMERICAN AIRLINES From: PHILADELPHIA INTER To: AUSTIN ROBERT MUEL PHILADELPHIA INTER Ticket Number: 00178191551274 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$240.00
06/04/22	AMZN MKTP US*EF0SQ4O83 BOOK STORES	AMZN.COM/BILL	WA	\$69.93
06/04/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$24.97

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**Delta SkyMiles® Gold Card**

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STEPHEN J BOERNER
Closing Date 06/12/22

Account Ending 5-47003

Detail Continued

				Amount
06/04/22	WAWA FUEL/CONVENIENCE 2157555858	PHILADELPHIA	PA	\$21.01
06/05/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: NEW ORLEANS INTERN AUSTIN ROBERT MUEL Ticket Number: 00177484251604 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$611.59
06/05/22	AplPay LYFT 1684223685446018894104 LEDGER	855-280-0278	CA	\$32.25
06/05/22	AMAZON.COM*787HQ5LQ3 MERCHANDISE	AMZN.COM/BILL	WA	\$5.67
06/05/22	ROVER.COM +18884537889	PHILADELPHIA	PA	\$88.80
06/05/22	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$19.00
06/05/22	WHERE TRAVELER TB 000000001 8133963639	KENNER	LA	\$36.37
06/05/22	SKY ASIAN BISTRO 4319 19153 RESTAURANT	PHILADELPHIA	PA	\$30.57
06/05/22	Balducci's C PHL 1547583004 9519 19153	Philadelphia	PA	\$4.00
06/06/22	FLEET COFFEE squareup.com/receipts	Austin	TX	\$29.23
06/06/22	TST* SUERTE 00017669 RESTAURANT	AUSTIN	TX	\$162.82
06/06/22	AplPay LYFT 1684697910894965494104 LEDGER	855-280-0278	CA	\$15.99
06/07/22	FLEET COFFEE squareup.com/receipts	Austin	TX	\$23.68
06/07/22	TST* VELVET TACO - AUSTIN 300539022 5122985223	AUSTIN	TX	\$14.83
06/07/22	7-ELEVEN 35878 00073587801 512-480-0146	AUSTIN	TX	\$21.69
06/07/22	JIMMY JOHN'S 3166915800	AUSTIN	TX	\$8.22
06/07/22	AUSJW LOBBY LOUNGE 16118202008 4230 78701	Austin	TX	\$11.66
06/07/22	AUSJW THE CORNER 16118209001 1393 78701	Austin	TX	\$36.31
06/07/22	AplPay LYFT 1685105249756899894104 LEDGER	855-280-0278	CA	\$15.78
06/08/22	AMERICAN AIRLINES AMERICAN AIRLINES From: AUSTIN ROBERT MUEL To: PHILADELPHIA INTER Ticket Number: 0012433557904 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	800-433-7300	TX	\$449.60

Continued on reverse

Detail Continued

				Amount
06/08/22	AMERICAN AIRLINES 45102105 AMERICAN AIRLINES Ticket Number: 0010655584364 Passenger Name: BOERNER/STEPHEN Document Type: OPTIONAL SERVICES FEE	AUSTIN	TX	\$35.00
			Date of Departure: 06/08	
06/08/22	AUSTIN AIRPORT-F&B 10946073 78719 RESTAURANT	AUSTIN	TX	\$6.77
06/08/22	WAWA FUEL/CONVENIENCE 2155382074	QUAKERTOWN	PA	\$8.68
06/08/22	COMCAST CABLE SVCS	800-COMCAST	NJ	\$59.99
06/08/22	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$171.60
06/08/22	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$36.12
06/08/22	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$19.00
06/08/22	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$15.00
06/08/22	MCDONALD'S F38838 000000000504479 2155365752	QUAKERTOWN	PA	\$19.70
06/10/22	AplPay AMC ONLINE 9640 8884404262	LEAWOOD	KS	\$29.16
06/12/22	ROVER.COM +18884537889	PHILADELPHIA	PA	\$4.50
06/12/22	ROVER.COM +18884537889	PHILADELPHIA	PA	\$33.30

**MELISSA BEMER**

Card Ending 5-41014

				Amount
05/17/22	SUNOCO 0547584300 0547 609-965-0867	HAMMONTON	NJ	\$45.00
05/22/22	TRADER JOE'S #618 QPS 618 626-599-3700	PHILADELPHIA	PA	\$237.69
06/07/22	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE	PA	\$162.13

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
06/12/22 Interest Charge on Purchases	\$146.50
Total Interest Charged for this Period	\$146.50

About Trailing Interest

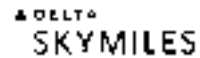
You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest 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 next page



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 06/12/22



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Account Ending 5-47003

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$99.00
Total Interest in 2022	\$265.34

Interest Charge Calculation

Days in Billing Period: 30

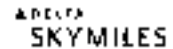
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	05/02/2019		19.49% (v)	\$9,144.61	\$146.50
Cash Advances	09/30/2015		25.99% (v)	\$0.00	\$0.00
Total					\$146.50

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	6,713	33,783
Total Bonus Miles Earned and Adjustments	1,226	6,587
Total Miles Earned	7,939	40,370

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	635
2X Miles at U.S. Supermarkets	591
Total	1,226

**IMPORTANT NOTICES****Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

Effective on **August 13, 2022**, we are increasing the Annual Percentage Rate (*APR*) for new purchases and new balance transfers, as described below.

We are making these changes based on your FICO® score. Please be assured that your new Purchase and Balance Transfer APRs are no higher than the purchases and balance transfer rates that you would receive if you apply for the same or similar American Express Card today.

Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms. For more information, please refer to the Detail of Changes to Your Cardmember Agreement that can be found on the following page.

These changes will impact your account as follows:

Purchases and balance transfers made on or after July 2, 2022: On **August 13, 2022**, the APR changes described below will apply to these transactions.

Transactions made before July 2, 2022: Current APRs will continue to apply to these transactions.

Revised Terms, as of August 13, 2022	
Annual Percentage Rate (APR) for Purchases	25.49% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	25.49% for any balance transfer requests we may accept. This APR will vary with the market based on the Prime Rate.

ID 13331

The APRs and Daily Periodic Rates (DPRs) are based on a Prime Rate and accurate as the date of this communication. See *Determining the Prime Rate* in Part 2 of your Cardmember Agreement for more details on how we determine the Prime Rate. If the Prime Rate changes after the date of this communication, the APRs and DPRs will change accordingly.

See the following page(s) for the Detail of Changes to Your Cardmember Agreement

CMLENGDPRUS0014

IMPORTANT NOTICES continued**Detail of Changes to Your Cardmember Agreement**

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Annual Percentage Rate for Purchases and Balance Transfers

Effective **August 13, 2022**, we are amending the *Rates and Fees* table on page 1 of Part 1 of your Agreement as follows:

The Annual Percentage Rate (*APR*) for Purchases and APR for Balance Transfers are deleted and replaced with 25.49%. These APRs will vary with the market based on the Prime Rate.

In addition, on **August 13, 2022**, we are replacing the Margins, APRs and DPRs for Purchases and Balance Transfers in the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement with the following:

Calculating APRs and DPRs	Rate Description	Prime + Margin	APR	DPR
	Purchase	Prime + 21.49%	25.49%	0.0698%
	Balance Transfers	Prime + 21.49%	25.49%	0.0698%

Refer to the Interest Charge Calculation section of your billing statement to see your current APRs.

How We Determined Your New APR

Your new APRs are no higher than the rate you would receive if you apply for the same or similar American Express Card today, based on your FICO score.

Reason(s) for Our Decision

We made this decision for the following reason(s):

- Your APRs for purchases and balance transfers are lower than the APRs on similar cards currently offered by American Express for consumers with similar FICO scores.
- Your FICO credit score as provided by Experian.

Information About Your FICO Score

We obtained your FICO score from Experian and used it in making our decision. Your FICO score is a number that reflects the information in your credit report. Your FICO score can change depending on how the information in your credit report changes. On May 19, 2022, your FICO score was 722. The FICO score ranges from 300 to 850. The following are the key factors that contributed to your FICO score:

- Too few accounts currently paid as agreed
- Lack of recent installment loan information
- Ratio of balance to limit on bank revolving or other revolving accts too high
- Time since most recent account opening is too short
- Too many inquiries last 12 months

If you have any questions about your FICO score or the key factors above, please contact the credit agency listed below.

FICO is a registered trademark of Fair Isaac Corporation in the United States and in other countries.

**IMPORTANT NOTICES continued****Information About Your Consumer Rights****Your Right to Get Your Credit Report**

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency identified below. Please know that the consumer reporting agency played no part in our decision and cannot supply you with the specific reasons for our decision. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. It can be obtained by contacting them directly. You also have a right to a free copy of your report from the consumer reporting agency if you request it within 60 days after you receive this notice. If you find that any information contained in the consumer report you receive is inaccurate or incomplete, you have the right to dispute the matter directly with the reporting agency.

Experian
701 Experian Parkway
PO Box 2002
Allen, TX 75013
8883973742
<http://www.experian.com/help/>

The creditor for this account is American Express National Bank.

Notice to U.S. Residents.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning American Express National Bank is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, D.C. 20006 (the "Bureau"). The federal agencies that administer compliance with this law concerning American Express Travel Related Services Company, Inc. are the Bureau (address above) and the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

If you have any questions, please call us at the number on the back of your Card. You can also write to us at American Express, P.O. Box 981535, El Paso, TX 79998-1535.

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.

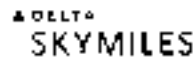
1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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.



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 05/13/22
Account Ending 5-47003



p. 1/11

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

New Balance **\$9,241.96**

Minimum Payment Due **\$184.83**

Payment Due Date **06/07/22**

Delta SkyMiles®

Miles Earned this Period

8,651

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

Account Summary

Previous Balance	\$6,165.23
Payments/Credits	-\$5,052.70
New Charges	+\$8,044.64
Fees	+\$0.00
Interest Charged	+\$84.79

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

20 years

\$22,835

\$342

3 years

\$12,297
(Savings = \$10,538)

New Balance **\$9,241.96**
Minimum Payment Due **\$184.83**

Credit Limit	\$27,200.00
Available Credit	\$17,958.04
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 11.**

↓ 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
424 N NEW ST
BETHLEHEM PA 18018-5803

Payment Due Date
06/07/22

New Balance
\$9,241.96

Minimum Payment Due
\$184.83

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 000924196000018483 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

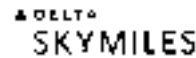
Please do not add any written communication or address change on this stub

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



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 05/13/22



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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

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	-\$5,000.00
Credits	
STEPHEN J BOERNER 5-47003	-\$52.70
Total Payments and Credits	-\$5,052.70

Detail

*Indicates posting date

Payments	Amount
05/05/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$5,000.00
Credits	Amount
04/28/22 STEPHEN J BOERNER 3RD STREET HARDWARE 1734 PHILADELPHIA PA 267-541-2110	-\$43.19
05/06/22* STEPHEN J BOERNER 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.00
05/09/22 STEPHEN J BOERNER CVS PHARMACY #10896 000010896 WAYNE PA 8007467287	-\$8.51

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$8,019.95
MELISSA BEMER 5-41014	\$24.69
Total New Charges	\$8,044.64

Detail



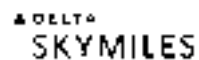
STEPHEN J BOERNER
Card Ending 5-47003

	Amount
04/12/22 WAWA FUEL/CONVENIENCE 6106887313 WAYNE PA	\$10.14
04/13/22 SIRIUS XM RADIO INC. RADIO SERVICE 888-635-5144 NY	\$10.62
04/13/22 WAWA FUEL/CONVENIENCE 2152450879 BENSALEM PA	\$7.77
04/14/22 Best Buy Renewal 888BESTBUY 888-237-8289 MN	\$211.99

Continued on reverse

Detail Continued

				Amount
04/14/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$4.83
04/15/22	COMCAST CABLE SVCS	800-COMCAST	NJ	\$1.00
04/15/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$14.03
04/16/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$11.11
04/16/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$4.83
04/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$5.29
04/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
04/17/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$22.98
04/17/22	WAWA FUEL/CONVENIENCE 6102548537	WAYNE	PA	\$13.10
04/18/22	COLLEGE HUNKS HAULING JUNK squareup.com/receipts	West Chester	PA	\$600.00
04/18/22	UBER TRIP 26SSPSN4 19106	SAN FRANCISCO	CA	\$44.86
04/18/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$10.97
04/19/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$16.31
04/20/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$10.32
04/20/22	STORE*PIZZERIA STELLA +16506819470	SAN FRANCISCO	CA	\$45.21
04/20/22	SOUTHPORT LIBERTY 650000011024505 3016952767	PHILADELPHIA	PA	\$61.29
04/21/22	BEST BUY 008987 29500008987 888BESTBUY	PHILADELPHIA	PA	\$350.44
04/21/22	USPS CHANGE OF ADDRESS 670178000 8002383150	800-238-3150	TN	\$1.10
04/22/22	SANTUCCI'S ORIGINAL SQUAR 125520036966 BLAKE@SANTUCCISPIZZA.COM	PHILADELPHIA	PA	\$32.40
04/22/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$22.44
04/23/22	LOWE'S 215-982-5391	PHILADELPHIA	PA	\$48.55
04/23/22	WAWA FUEL/CONVENIENCE 2157555858	PHILADELPHIA	PA	\$17.39
04/23/22	THE UPS STORE 4242 021770021642363 V4242-2922042313119106	PHILADELPHIA	PA	\$18.46
04/24/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.24
04/24/22	THE HOME DEPOT 800-654-0688	PHILADELPHIA	PA	\$128.87
04/24/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$55.71
04/24/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$24.08
04/24/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$11.84

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 05/13/22

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Account Ending 5-47003

Detail Continued

				Amount
04/25/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
04/25/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.25
04/25/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
04/25/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$44.28
04/26/22	IN *RAPID MOLD REMOVAL, LLC 90127 489116	LANSING	MI	\$1,095.00
04/26/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$28.06
04/26/22	WAWA FUEL/CONVENIENCE 2157211180	SOUDERTON	PA	\$11.76
04/26/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
04/27/22	THE HOME DEPOT 4101 HOME SUPPLY WAREHOUSE	PHILADELPHIA	PA	\$925.15
04/27/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
04/27/22	MACS TAVERN 650000011093583 2673245507	PHILADELPHIA	PA	\$30.88
04/27/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
04/28/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.95
04/28/22	OUI squareup.com/receipts	Philadelphia	PA	\$8.00
04/28/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$43.19
04/28/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$45.35
04/28/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
04/28/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
04/28/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$18.50
04/29/22	NEW FELIX CLEANERS 0308 215-627-2055	PHILADELPHIA	PA	\$46.00
04/29/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
04/30/22	PHILLY SMOKE LAND 00-08035081275 CIGAR STORE & STAND	PHILADELPHIA	PA	\$20.00
04/30/22	WAWA FUEL/CONVENIENCE 8563744080	BLACKWOOD	NJ	\$90.61
04/30/22	WAWA FUEL/CONVENIENCE 8563744080	BLACKWOOD	NJ	\$23.78
04/30/22	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$73.42
04/30/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.83
04/30/22	THE HOME DEPOT 800-654-0688	DEPTFORD	NJ	\$13.83

Continued on reverse

Detail Continued

				Amount
05/01/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
05/02/22	EXPEDIA.COM TRAVEL UNITED AIRLINES From: PHILADELPHIA INTER To: ATLANTA HARTSFIELD HOUSTON INTERCONTI MOBILE MUNICIPAL A Ticket Number: 01678131206426 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$992.11
05/02/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: MOBILE MUNICIPAL A To: CHARLOTTE PHILADELPHIA INTER Ticket Number: 00177474318022 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$272.10
05/02/22	CLICKFUNNELS.COM +12083239451	EAGLE	ID	\$97.00
05/02/22	AplPay LYFT 1671608205487310194104 LEDGER	855-280-0278	CA	\$36.64
05/02/22	EXPEDIA 72296731145062 0 36602 STEPHEN BOERNER HAMPTON INN & SUITES MOBILE- DOWNTOWN HI	EXPEDIA.COM	WA	\$398.72
05/02/22	EXPEDIA 72296728620460 TRAVEL	EXPEDIA.COM	WA	\$11.29
05/02/22	3RD BAR RESTAURANT B SOUT 7250 77032	HOUSTON	TX	\$43.14
05/02/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
05/02/22	DUNKIN #343288 3432 215-937-0659	PHILADELPHIA	PA	\$7.07
05/02/22	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$17.00
05/02/22	PROOF OF THE PUDDING - 021770021769348 0000568802 30320	ATLANTA	GA	\$16.07
05/03/22	AplPay DELTA AIR LINES DELTA AIR LINES Ticket Number: 00615324734846 Passenger Name: BOERNER/STEVE Document Type: MISCELLANEOUS TAX(S)/FEE(S)	ATLANTA		\$5.00
05/03/22	AplPay LYFT 1672092007262429894104 LEDGER	855-280-0278	CA	\$16.99
05/03/22	TST* SQUID INK 00025346 RESTAURANT	MOBILE	AL	\$78.92
05/04/22	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES Ticket Number: 0010653070847 Passenger Name: BOERNER/STEPHEN Document Type: UPGRADE CHARGE	800-433-7300	TX	\$69.07
05/04/22	AplPay LYFT 1672122427987548394104 LEDGER	855-280-0278	CA	\$15.65
05/04/22	AplPay LYFT 1672382374404035594104 LEDGER	855-280-0278	CA	\$49.03

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 05/13/22

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Account Ending 5-47003

Detail Continued

				Amount
05/04/22	HAMPTON INN AND SUITES - Arrival Date 05/02/22 00000000 LODGING Departure Date 05/04/22	MOBILE	AL	\$4.00
05/04/22	Fresh Attraction C CLT 1549712004 7847 28208	Charlotte	NC	\$16.65
05/04/22	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$36.96
05/04/22	OLENSKY BROTHERS 000000001 2514382951	MOBILE	AL	\$13.18
05/04/22	TST* SQUID INK 00025346 RESTAURANT	MOBILE	AL	\$43.83
05/04/22	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$10.00
05/05/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.52
05/05/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
05/06/22	AMZN MKTP US*137ZK2NQ2 BOOK STORES	AMZN.COM/BILL	WA	\$197.15
05/07/22	THE HOME DEPOT 800-654-0688	PHILADELPHIA	PA	\$73.83
05/07/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
05/08/22	UNITED BY BLUE squareup.com/receipts	PHILADELPHIA	PA	\$5.59
05/08/22	UNITED BY BLUE squareup.com/receipts	Philadelphia	PA	\$2.16
05/08/22	LOWE'S 215-982-5391	PHILADELPHIA	PA	\$61.93
05/08/22	COMCAST CABLE SVCS	800-COMCAST	NJ	\$98.98
05/09/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$15.00
05/09/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$8.51
05/09/22	CVS PHARMACY #10896 000010896 8007467287 PHARMACIES	WAYNE	PA	\$2.96
05/10/22	EXPEDIA.COM AMERICAN AIRLINES From: PHILADELPHIA INTER To: AUSTIN ROBERT MUEL PHILADELPHIA INTER Ticket Number: 00178146190283 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET Carrier: AA Class: N AA Class: G Date of Departure: 06/04	SEATTLE	WA	\$659.20
05/10/22	SHORE STOP 221 000000000462858 4106397441	ROCK HALL	MD	\$21.82
05/10/22	SHORE STOP 221 000000000462858 4106397441	ROCK HALL	MD	\$14.10
05/10/22	WATERMAN'S CRAB HOUSE 677000010400382 watermanschrhmd@gmail.com	ROCK HALL	MD	\$78.46
05/12/22	SHORE STOP 221 000000000462858 4106397441	ROCK HALL	MD	\$14.10

Continued on reverse

Detail Continued

				Amount
05/12/22	WATERMAN'S CRAB HOUSE 677000010400382 watermanschrhmd@gmail.com	ROCK HALL	MD	\$67.01
05/13/22	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62



MELISSA BEMER
Card Ending 5-41014

				Amount
04/15/22	GRUBHUB*NEUWAYNEPIZZA 8775851085	NEW YORK	NY	\$24.69

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
05/13/22 Interest Charge on Purchases	\$84.79
Total Interest Charged for this Period	\$84.79

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	\$118.84

Interest Charge Calculation

Days in Billing Period: 31

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

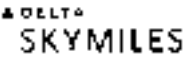
	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	05/02/2019		19.49% (v)	\$5,122.11	\$84.79
Cash Advances	09/30/2015		25.99% (v)	\$0.00	\$0.00
Total					\$84.79

(v) Variable Rate



Delta SkyMiles® Gold Card

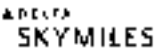
STEPHEN J BOERNER
Closing Date 05/13/22



Account Ending 5-47003

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	7,996	27,070
Total Bonus Miles Earned and Adjustments	655	5,361
Total Miles Earned	8,651	32,431

Bonus Miles Earned and Adjustments

	Current Period
2X Miles on Delta	5
2X Miles at Restaurants	650
Total	655

**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.

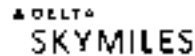
1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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.



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 04/12/22
Account Ending 5-47003



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

New Balance **\$6,165.23**
Minimum Payment Due **\$123.30**

Payment Due Date **05/07/22**

Delta SkyMiles®
Miles Earned this Period **7,318**

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

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 05/07/22, 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	\$5,374.67
Payments/Credits	-\$5,364.68
New Charges	+\$6,155.24
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:

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

17 years

\$14,450

\$226

3 years

\$8,146
(Savings = \$6,304)

New Balance **\$6,165.23**
Minimum Payment Due **\$123.30**

Credit Limit	\$27,200.00
Available Credit	\$21,034.77
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



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
05/07/22
New Balance
\$6,165.23
Minimum Payment Due
\$123.30

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 000616523000012330 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

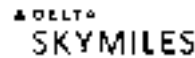
Please do not add any written communication or address change on this stub

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



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 04/12/22



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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

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	-\$5,344.70
Credits	
STEPHEN J BOERNER 5-47003	-\$19.98
Total Payments and Credits	-\$5,364.68

Detail

*Indicates posting date

	Amount
Payments	
04/05/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$5,344.70
Credits	
02/27/22 STEPHEN J BOERNER DISPUTE - SPORTSLINE	-\$9.99
03/22/22 STEPHEN J BOERNER SPACE DESIGNER 3D LYON, FRANCE RH +33442909609	-\$9.99

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$5,660.18
MELISSA BEMER 5-41014	\$495.06
Total New Charges	\$6,155.24

Detail

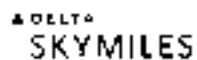
	STEPHEN J BOERNER Card Ending 5-47003				Amount
03/13/22	STARBUCKS STORE 1562 FAST FOOD RESTAURANT	DEVON	PA		\$5.78

Continued on reverse

Detail Continued

				Amount
03/13/22	AplPay INSTACART +18882467822	SAN FRANCISCO	CA	\$257.96
03/14/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: COLUMBUS PORT COLU Ticket Number: 00177218624951 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$192.60
03/14/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: KANSAS CITY INTERN To: CHICAGO O'HARE INT PHILADELPHIA INTER Ticket Number: 00177218649893 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$400.60
03/14/22	EXPEDIA 72266849117462 TRAVEL	EXPEDIA.COM	WA	\$29.04
03/14/22	EXPEDIA 72266840342450 TRAVEL	EXPEDIA.COM	WA	\$19.00
03/14/22	EXPEDIA 72266847057684 TRAVEL	EXPEDIA.COM	WA	\$724.31
03/14/22	LEGACYFOODSTORAGE +18885437345	SALT LAKE CITY	UT	\$894.90
03/14/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$13.22
03/15/22	AMZN MKTP US*1Z0XL2KG0 BOOK STORES	AMZN.COM/BILL	WA	\$23.31
03/15/22	AMZN MKTP US*1N8AT3ZL1 BOOK STORES	AMZN.COM/BILL	WA	\$19.07
03/15/22	BEPREPARED.COM 00-08029408278 855-4113161	SALT LAKE CTY	UT	\$446.81
03/15/22	READYHOUR.COM 567000000026179 SARAH@READYALLIANCE.COM	SALT LAKE CIT	UT	\$32.85
03/16/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$15.61
03/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
03/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$8.46
03/17/22	AMZN MKTP US*1N6G00521 BOOK STORES	AMZN.COM/BILL	WA	\$20.07
03/17/22	ONENOTARY +18882552650	CLAYMONT	DE	\$25.00
03/17/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.96
03/18/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$12.05
03/19/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$10.81
03/19/22	THE HOME DEPOT 800-654-0688	PHILADELPHIA	PA	\$147.86
03/20/22	SPACE DESIGNER 3D +33442909609	LYON, FRANCE	RH	\$9.99
03/21/22	GRUBHUB*NEWWAYNEPIZZA 8775851085	NEW YORK	NY	\$31.25

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**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 04/12/22

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Account Ending 5-47003

Detail Continued

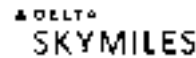
				Amount
03/21/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$13.22
03/21/22	SUPERCUTS OF DEVON 0682 610-687-9800	WAYNE	PA	\$32.00
03/22/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$12.31
03/23/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$13.22
03/24/22	GREAT AMERICAN PUB 6109649535	WAYNE	PA	\$40.73
03/24/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$7.04
03/25/22	CHRISTOPHER'S 01 CHRISTOPHER'S 0 108 N.WAYNE AVENUE WAYNE	WAYNE	PA	\$64.76
03/25/22	WAWA FUEL/CONVENIENCE 6102548537	WAYNE	PA	\$4.41
03/25/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.34
03/25/22	AMAZON.COM*162L55MZ1 MERCHANDISE	AMZN.COM/BILL	WA	\$15.26
03/25/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$8.58
03/26/22	UBER TRIP PZRSDJB6 19087	SAN FRANCISCO	CA	\$9.26
03/26/22	UBER TRIP L3RJ6K2K 19087	SAN FRANCISCO	CA	\$10.26
03/27/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
03/27/22	TST* BAR ALIMENTARI AT DI 00066126 RESTAURANT	WAYNE	PA	\$21.96
03/27/22	DRINKER'S PUB 436845557185930 JOECROUSE621@GMAIL.COM	PHILADELPHIA	PA	\$35.32
03/28/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.95
03/30/22	LUKOIL 69711 6971 Arrival Date 03/30/22 00000000 LODGING Departure Date 03/30/22	STRAFFORD	PA	\$99.20
03/30/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$14.61
04/01/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$10.00
04/02/22	CLICKFUNNELS.COM +12083239451	EAGLE	ID	\$97.00
04/02/22	GREAT AMERICAN PUB 6109649535	WAYNE	PA	\$59.56
04/02/22	PHILLY BLOKE 403903148702553 (201)486-3728	PAOLI	PA	\$38.00
04/03/22	GREAT AMERICAN PUB 6109649535	WAYNE	PA	\$50.20
04/03/22	VERIHEAL INC 554630118038069 INFO@VERIHEAL.COM	ALEXANDRIA	VA	\$209.00
04/03/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$5.77

Continued on reverse

Detail Continued

				Amount
04/03/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.75
04/03/22	PLANNERSD YEARLY +37052143071	+37052143071	CO	\$59.99
04/04/22	TST* MORANS BAR & GRILL 00037943 BAR/NIGHTCLUB	COLUMBUS	OH	\$84.81
04/04/22	SONESTA COLUMBUS F&B 1 021770021671408 0000057159 43215	COLUMBUS	OH	\$56.38
04/05/22	TST* GOODWOOD BREWING- CO 300592256 6147451186	COLUMBUS	OH	\$17.98
04/05/22	TONY LUKES TERMINAL F 2679872166	PHILADELPHIA	PA	\$14.44
04/05/22	STARBUCKS 28128 GCCC STARBUCKS 28128 614-827-2500	COLUMBUS	OH	\$8.35
04/05/22	NIELSENS 000000001 6142978900	COLUMBUS	OH	\$11.83
04/06/22	STAUF'S NORTH MARKET squareup.com/receipts	Columbus	OH	\$2.35
04/06/22	HYATT REGENCY COLUMBUS F CMHR 888-587-2877	COLUMBUS	OH	\$7.53
04/06/22	NIELSENS 000000001 6142978900	COLUMBUS	OH	\$16.11
04/06/22	UBER TRIP 53KX5NP4 43219	SAN FRANCISCO	CA	\$28.01
04/06/22	BUBBLES ORD 9256 60666	CHICAGO	IL	\$33.94
04/06/22	LAN VIET 0000 614-227-4203	COLUMBUS	OH	\$9.00
04/06/22	SONESTA COLUMBUS 1154 021770021671324 Arrival Date Departure Date 04/04/22 04/06/22 00000000 LODGING	COLUMBUS	OH	\$331.69
04/06/22	SONESTA COLUMBUS F&B 1 021770021671408 0000057561 43215	COLUMBUS	OH	\$53.23
04/07/22	UBER TRIP 7MHWUECV 64106	SAN FRANCISCO	CA	\$31.94
04/08/22	TOWN NEWS squareup.com/receipts	KANSAS CITY	MO	\$6.60
04/08/22	UBER TRIP 3RXZH2JC 66103	SAN FRANCISCO	CA	\$21.28
04/08/22	OHARE BAR & GRILL ORD 8781 60666	CHICAGO	IL	\$16.97
04/08/22	Chili's Bar T3H3 ORD 1549814001 8949 60666	Chicago	IL	\$16.45
04/08/22	MCDONALD'S 7734620123	CHICAGO	IL	\$9.92
04/09/22	UBER TRIP 3RXZH2JC 66103	SAN FRANCISCO	CA	\$3.19
04/09/22	ApI Pay VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$19.00
04/09/22	ApI Pay VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$19.00
04/09/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$33.71
04/09/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$5.98

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 04/12/22

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Account Ending 5-47003

Detail Continued

				Amount
04/09/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$7.52
04/09/22	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$74.28
04/10/22	BESTBUYCOM806636974411 50300009944 888BESTBUY	RICHFIELD	MN	\$316.94
04/10/22	AMZN MKTP US*1A7YH8OT0 BOOK STORES	AMZN.COM/BILL	WA	\$21.19
04/11/22	AMAZON.COM*1A6F07U51 MERCHANDISE	AMZN.COM/BILL	WA	\$55.36

**MELISSA BEMER**
Card Ending 5-41014

				Amount
03/12/22	GRUBHUB*NEUWAYNEPIZZA 8775851085	NEW YORK	NY	\$25.91
03/20/22	WALMART SC 4687 4687 DISCOUNT STORE	KING OF PRUSSIA	PA	\$208.95
03/27/22	TST* TRIA CAFE RITTENHOUS 00026310 BAR/NIGHTCLUB	PHILADELPHIA	PA	\$61.46
03/28/22	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE	PA	\$198.74

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.

2022 Fees and Interest Totals Year-to-Date

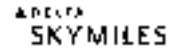
	Amount
Total Fees in 2022	\$99.00
Total Interest in 2022	\$34.05

Interest Charge Calculation

Days in Billing Period: 30

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		18.99% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		25.49% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

Miles EarnedThe SkyMiles logo, featuring a stylized airplane icon above the word "SKYMILES".

SkyMiles® Account Number: XXXXXX8603

	Current Period	Year to Date
Miles Earned for Eligible Purchases	6,134	19,074
Total Bonus Miles Earned and Adjustments	1,184	4,706
Total Miles Earned	7,318	23,780

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	457
2X Miles at Restaurants	727
Total	1,184

**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.

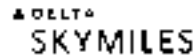
Your Cardmember Agreement

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



Delta SkyMiles® Gold Card

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



p. 1/9

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

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



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

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

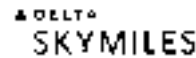
Please do not add any written communication or address change on this stub

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



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

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	-\$5,299.75
Credits	\$0.00
Total Payments and Credits	-\$5,299.75

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
Total New Charges	\$5,275.67

Detail



STEPHEN J BOERNER
Card Ending 5-47003

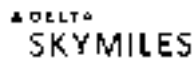
	Amount
02/12/22 AplPay DOORDASH*CHICK-FIL-A +16506819470 SAN FRANCISCO CA	\$52.08
02/12/22 PRIME VIDEO*YK1MG3DA3 DIGITAL 888-802-3080 WA	\$6.35
02/13/22 SIRIUS XM RADIO INC. RADIO SERVICE 888-635-5144 NY	\$4.93
02/14/22 STARBUCKS STORE 1562 FAST FOOD RESTAURANT DEVON PA	\$33.41
02/15/22 AMZN MKTP US*5S1309GD3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

Continued on reverse

Detail Continued

				Amount
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

Continued on next page

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

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Account Ending 5-47003

Detail Continued

				Amount
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

				Amount
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
Total Fees for this Period			\$99.00

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.

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

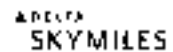
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	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
Total					\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



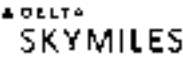
	Current Period	Year to Date
Miles Earned for Eligible Purchases	5,274	12,940
Total Bonus Miles Earned and Adjustments	1,547	3,522
Total Miles Earned	6,821	16,462

Continued on next page



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 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.

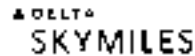
1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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.



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 02/10/22
Account Ending 5-47003



p. 1/10

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

New Balance **\$5,299.75**
Minimum Payment Due **\$105.99**

Payment Due Date **03/07/22**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 03/07/22, 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%.

Delta SkyMiles®
Miles Earned this Period **5,872**

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

Account Summary

Previous Balance	\$634.40
Payments/Credits	-\$1,495.91
New Charges	+\$6,161.26
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:

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

\$12,095

\$194

3 years

\$6,977
(Savings = \$5,118)

New Balance **\$5,299.75**
Minimum Payment Due **\$105.99**

Credit Limit	\$27,200.00
Available Credit	\$21,900.25
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 to find your Renewal Notice on your Membership, which renews next month, and to find any other communications on **pages 9 - 10**.

↓ 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
424 N NEW ST
BETHLEHEM PA 18018-5803

Payment Due Date
03/07/22
New Balance
\$5,299.75
Minimum Payment Due
\$105.99

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 000529975000010599 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

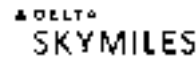
Please do not add any written communication or address change on this stub

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



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 02/10/22



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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

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	\$0.00
Credits	
STEPHEN J BOERNER 5-47003	-\$1,495.91
Total Payments and Credits	-\$1,495.91

Detail

	Credits	Amount
01/16/22	STEPHEN J BOERNER BEST BUY PLYMOUTH MEETING PA 888BESTBUY	-\$1,319.69
01/17/22	STEPHEN J BOERNER EXPEDIA 72225254720428 EXPEDIA.COM WA TRAVEL	-\$176.22

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$5,746.41
MELISSA BEMER 5-41014	\$414.85
Total New Charges	\$6,161.26

Detail



STEPHEN J BOERNER

Card Ending 5-47003

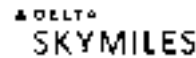
	Amount
01/13/22 WAWA FUEL/CONVENIENCE 6106887313 WAYNE PA	\$11.19
01/13/22 USPS PO 4189640087 001386730 8002758777 WAYNE PA	\$31.22
01/13/22 NORTHBOUND 650000010570870 2157211001 SOUDERTON PA	\$42.41
01/14/22 WAWA FUEL/CONVENIENCE 6106887313 WAYNE PA	\$13.37
01/15/22 AplPay APPLE.COM/BILL RECORD STORE INTERNET CHARGE CA	\$12.70

Continued on reverse

Detail Continued

				Amount
01/16/22	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES Ticket Number: 0010645810065 Passenger Name: BOERNER/STEPHEN Document Type: UPGRADE CHARGE	800-433-7300 Date of Departure: 01/16	TX	\$92.10
01/16/22	7-ELEVEN 40150 00074015001 610-688-2188	WAYNE	PA	\$10.03
01/16/22	SUNOCO 8000810302 8000 610-688-2188	WAYNE	PA	\$58.31
01/17/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: KANSAS CITY INTERN Ticket Number: 00176422172533 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE Carrier: AA Class: K Date of Departure: 01/18	WA	\$456.60
01/17/22	AMZN MKTP US*403IH5DF3 BOOK STORES	AMZN.COM/BILL	WA	\$32.43
01/18/22	AplPay AMERICAN AIRLINES INC American Airlines From: PHILADELPHIA INTER To: KANSAS CITY INTERN Ticket Number: 0010645876367 Passenger Name: STEPHEN BOERNER Document Type: PREFERRED SEAT UPGRADE	FT WORTH Carrier: AA Class: C Date of Departure: 01/18	TX	\$36.96
01/18/22	AplPay LYFT 1633045591596527294104 RIDE TUE 11AM	855-280-0278	CA	\$40.81
01/18/22	AplPay LYFT 1632944602252258394104 RIDE TUE 5AM	855-280-0278	CA	\$44.99
01/18/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
01/19/22	EXPERIAN* CREDIT REPORT 479-343-6237	479-343-6237	CA	\$26.49
01/19/22	WALKTHROUGH MARKET B 100373 19153 RESTAURANT	PHILADELPHIA	PA	\$4.39
01/19/22	WALKTHROUGH MARKET B 100382 19153 RESTAURANT	PHILADELPHIA	PA	\$9.72
01/19/22	AplPay LYFT 1633521882725328694104 RIDE WED 6PM	855-280-0278	CA	\$13.20
01/20/22	MCIDT BAR CENTRAL 16155266003 3156 64105	Kansas City	MO	\$22.93
01/20/22	AplPay LYFT 1633900666093333194104 RIDE THU 6PM	855-280-0278	CA	\$13.79
01/20/22	AplPay LYFT 1633543774032230994104 RIDE WED 7PM	855-280-0278	CA	\$14.02
01/20/22	AplPay LYFT 1633900666093333194104 RIDE THU 6PM	855-280-0278	CA	\$2.00
01/21/22	AplPay LYFT 1633920932390961494104 RIDE THU 8PM	855-280-0278	CA	\$14.02
01/21/22	AplPay LYFT 1634138508955011094104 RIDE FRI 10AM	855-280-0278	CA	\$30.91

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 02/10/22

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Account Ending 5-47003

Detail Continued

				Amount
01/21/22	Picnic - Bar G36 MCI 1550748000 9888663928655826 64153	Kansas City	MO	\$15.90
01/21/22	RITE AID 11124 1112 717-975-5881	PHILADELPHIA	PA	\$9.17
01/21/22	WHITE DOG CAFE WAYNE 0000 610-896-8860	WAYNE	PA	\$142.14
01/21/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$5.82
01/22/22	AplPay LYFT 1634218289424997394104 RIDE FRI 4PM	855-280-0278	CA	\$25.79
01/22/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.95
01/23/22	MCIDT PMS 16155273004 2227437 64105	Kansas City	MO	\$27.57
01/23/22	LOGMEIN*LASTPASS ONLINE SVCS	LOGMEIN.COM	MA	\$48.68
01/23/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$17.31
01/24/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.12
01/26/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$14.40
01/27/22	SPORTSLINE 888-508-3055	SAN FRANCISCO	CA	\$9.99
01/27/22	DIBRUNO BROS 000000001 2156659220	PHILADELPHIA	PA	\$38.83
01/28/22	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62
01/28/22	GRUBHUB*NEWWAYNEPIZZA 8775851085	NEW YORK	NY	\$25.41
01/29/22	CLICKFUNNE* TRIAL OVER +12083239451	EAGLE	ID	\$297.00
01/30/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
01/30/22	FS *TECHSMITH DD0CD9749582F4ED 93101	877-327-8914	CA	\$148.39
01/31/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$11.34
01/31/22	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$12.17
02/01/22	LifeTimeFitness.COM MONTHLY DUES 888-430-6432	888-430-6432	MN	\$226.78
02/01/22	AplPay INSTACART +18882467822	SAN FRANCISCO	CA	\$331.98
02/01/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$14.40
02/02/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$18.12
02/02/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$2.21
02/05/22	GREAT AMERICAN PUB 6109649535	WAYNE	PA	\$87.30

Continued on reverse

Detail Continued

				Amount
02/05/22	GRUBHUB*CHINESEDELIGHT 8775851085	NEW YORK	NY	\$86.13
02/05/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.12
02/05/22	SUNOCO 0616500500 0616 610-664-8311	BELMONT HILLS	PA	\$25.22
02/07/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$13.65
02/08/22	STARBUCKS STORE 1562 FAST FOOD RESTAURANT	DEVON	PA	\$8.91
02/08/22	WAWA FUEL/CONVENIENCE 6102548537	WAYNE	PA	\$2.11
02/08/22	PROTONVPN +41225483551	GENEVA	ZH	\$96.00
02/08/22	GULF OIL 6106888838	800-774-4853	MA	\$49.60
02/08/22	GARTTMEYER AUTOMOTIVE 650000011721357 6109890828	WAYNE	PA	\$2,500.00
02/08/22	GRUBHUB*BERTUCCIS 8775851085	NEW YORK	NY	\$87.11
02/09/22	LEDGER* LEDGER +336000000000	PARIS	PA	\$157.94
02/09/22	AMZN MKTP US*T58WC4OQ3 BOOK STORES	AMZN.COM/BILL	WA	\$20.13
02/10/22	GREAT AMERICAN PUB 6109649535	WAYNE	PA	\$81.52

**MELISSA BEMER**

Card Ending 5-41014

				Amount
01/16/22	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE	PA	\$85.56
01/19/22	ACME 3753 3753 800-898-4027	WAYNE	PA	\$42.69
01/24/22	ACME 3753 3753 800-898-4027	WAYNE	PA	\$108.05
01/27/22	BP#9821075DEVON BP AMOCO 9821 610-688-8554	DEVON	PA	\$48.55
01/27/22	SARAH SCIARRA +18339535902	BERWYN	PA	\$130.00

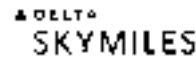
Fees

	Amount
Total Fees for this Period	\$0.00



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 02/10/22



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Account Ending 5-47003

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.

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$0.00
Total Interest in 2022	\$34.05

Interest Charge Calculation

Days in Billing Period: 28

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
Total					\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	4,664	7,666
Total Bonus Miles Earned and Adjustments	1,208	1,975
Total Miles Earned	5,872	9,641

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	590
2X Miles at U.S. Supermarkets	618
Total	1,208

**IMPORTANT NOTICES****Renewal Notice**

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. **Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.**

Annual Membership Fee: The annual membership fee for your Account is \$99.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on page 3 to cancel your Account.

Plan Fee (Fixed Finance Charge): The Plan It feature will be in effect when your Account renews unless we tell you otherwise. We will charge a Plan Fee of up to 1.33% of each purchase moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors. If you have active plans, further details can be found in the Plan It section.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to your Account if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

The following APRs apply to your Account as of the Closing Date of this statement.

(v) Indicates variable rate

* Indicates variable penalty APR will not exceed 29.99%

Purchases

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	05/02/2019		Prime + 15.49%	18.74% (v)
Penalty	05/02/2019		Prime + 26.74%*	29.99% (v)*

Cash Advances

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	09/30/2015		Prime + 21.99%	25.24% (v)
Penalty	09/30/2015		Prime + 26.74%*	29.99% (v)*

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.

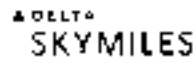
1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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.



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 01/13/22
Account Ending 5-47003



p. 1/9

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

New Balance **\$634.40**

Minimum Payment Due **\$40.05**

Payment Due Date **02/07/22**

Delta SkyMiles®
Miles Earned this Period

6,207

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

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 02/07/22, 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	\$3,045.31
Payments/Credits	- \$7,886.03
New Charges	+ \$5,441.07
Fees	+ \$0.00
Interest Charged	+ \$34.05

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

19 months

\$735

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

New Balance **\$634.40**
Minimum Payment Due **\$40.05**

Credit Limit	\$27,200.00
Available Credit	\$26,565.60
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

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



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
02/07/22

New Balance
\$634.40

Minimum Payment Due
\$40.05

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 000063440000004005 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

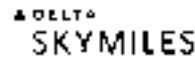
Please do not add any written communication or address change on this stub

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



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 01/13/22



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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

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

Delivery of payments made by mail may be delayed. As a reminder, you can pay your bill online and enroll in paperless delivery of your statements and account communications by visiting americanexpress.com or the American Express® App.*

* iOS and Android only. See app store listings for operating system info.

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For J.D. Power 2021 award information, visit jdpower.com/awards
iOS and Android only. See app store listings for operating system info.



Payments and Credits

Summary

	Total
Payments	-\$7,886.03
Credits	\$0.00
Total Payments and Credits	-\$7,886.03

Detail

*Indicates posting date

Payments	Amount
12/14/21* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,500.00
01/08/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$5,386.03

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$4,603.41
MELISSA BEMER 5-41014	\$837.66
Total New Charges	\$5,441.07

Detail

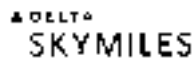


STEPHEN J BOERNER

Card Ending 5-47003

				Amount
12/13/21	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$13.06
12/13/21	AMAZON.COM*2J6OG2PK3 MERCHANDISE	AMZN.COM/BILL	WA	\$10.59
12/13/21	AMZN MKTP US*UK7SV3LC3 BOOK STORES	AMZN.COM/BILL	WA	\$9.53
12/15/21	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$6.59
12/15/21	WAWA FUEL/CONVENIENCE 6102548537	WAYNE	PA	\$12.18
12/15/21	TRANSUNION CREDIT RPT	800-493-3292	CA	\$31.75
12/15/21	TRANSUNION CREDIT RPT	800-493-3292	CA	\$26.45
12/16/21	AMZN MKTP US*006670X23 BOOK STORES	AMZN.COM/BILL	WA	\$46.80
12/16/21	HLU*HULU 1526089488790-U HULU.COM/BILL	HULU.COM/BILL	CA	\$95.37
12/17/21	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
12/17/21	GRUBHUB*NEWWAYNEPIZZA 8775851085	NEW YORK	NY	\$25.41
12/17/21	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$11.74
12/18/21	AMZN MKTP US*TB8256Z43 BOOK STORES	AMZN.COM/BILL	WA	\$6.49
12/19/21	EXPERIAN* CREDIT REPORT 479-343-6237	479-343-6237	CA	\$26.49
12/19/21	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$11.23
12/19/21	AME SALON & SPA 000000001 6109952361	WAYNE	PA	\$308.70
12/19/21	AMAZON.COM*XA2YA61G3 MERCHANDISE	AMZN.COM/BILL	WA	\$50.00
12/20/21	AMAZON.COM*YB0WO06A3 MERCHANDISE	AMZN.COM/BILL	WA	\$25.34
12/20/21	WAWA FUEL/CONVENIENCE 6102548537	WAYNE	PA	\$9.12
12/20/21	PAYPAL *ETSY INC 8446593879	8446593879	NY	\$38.55
12/22/21	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.95
12/22/21	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$14.29
12/22/21	LULULEMON KINGOFPRUS MEN'S/WOMEN'S CLOTHNG	KING OF PRUSSIA	PA	\$98.00
12/22/21	BATH AND BODY WORKS 3755 3755 1222170025 19406 SPECIALTY RETAIL	KING OF PRUSS	PA	\$21.20
12/23/21	FANDANGO.COM 866-857-5191	866-857-5191	CA	\$22.49
12/23/21	TST* LEVANTE POP UP 300584766 4844738621	WEST CHESTER	PA	\$7.50

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**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 01/13/22

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Account Ending 5-47003

Detail Continued

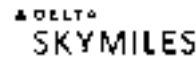
				Amount
12/23/21	REG KING PRUSSIA 1329 0000 877-835-5734	KING OF PRUSS	PA	\$6.35
12/23/21	UA KING OF PRUSSIA STADI 0000 877-835-5734	KING OF PRUSS	PA	\$11.47
12/24/21	D'INNOCENZO'S BAKERY squareup.com/receipts	MERION STA	PA	\$16.75
12/24/21	S CLYDE WEAVER-WAYNE 0637 717-569-0812	WAYNE	PA	\$23.46
12/24/21	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.12
12/26/21	AplPay DOORDASH*DANDAN +16506819470	SAN FRANCISCO	CA	\$74.58
12/27/21	SPORTSLINE 888-508-3055	SAN FRANCISCO	CA	\$9.99
12/27/21	USPS PO 4189640087 001386730 8002758777	WAYNE	PA	\$9.15
12/27/21	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.12
12/27/21	NEW WAYNE PIZZA 021770021346798 N/A 19087	WAYNE	PA	\$9.14
12/27/21	HARDWARE PLUS II 6109952977	WAYNE	PA	\$95.63
12/28/21	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62
12/28/21	NORTHBOUND 650000010570870 2157211001	SOUDERTON	PA	\$38.64
12/28/21	AMZN MKTP US*DT2145BW3 BOOK STORES	AMZN.COM/BILL	WA	\$63.60
12/28/21	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.59
12/28/21	JIFFY LUBE 946 946 215-368-1051	MONTGOMERYVIL	PA	\$167.11
12/28/21	WAWA 8101 000000000551646 6103588000	MONTGOMERYVILLE	PA	\$80.27
12/28/21	WAWA 8101 000000000551646 6103588000	MONTGOMERYVILLE	PA	\$13.37
12/29/21	AMAZON.COM*JX6M75FW3 MERCHANDISE	AMZN.COM/BILL	WA	\$35.88
12/29/21	AMZN MKTP US*AK5ID0883 BOOK STORES	AMZN.COM/BILL	WA	\$102.82
12/29/21	AMAZON.COM*9S7ZN1T23 MERCHANDISE	AMZN.COM/BILL	WA	\$7.41
12/29/21	AMAZON.COM*QV2A39WM3 MERCHANDISE	AMZN.COM/BILL	WA	\$21.34
12/29/21	AMAZON.COM*CF2A79VM3 MERCHANDISE	AMZN.COM/BILL	WA	\$17.86
12/29/21	AMZN MKTP US*A452J0XC3 BOOK STORES	AMZN.COM/BILL	WA	\$34.96
12/29/21	AMAZON.COM*C84HC1RJ3 MERCHANDISE	AMZN.COM/BILL	WA	\$19.07
12/30/21	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$11.23
12/31/21	COUNTRYVIEW BARBECUE LLC 6500000068877 6106872012	WAYNE	PA	\$35.00

Continued on reverse

Detail Continued

				Amount
12/31/21	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$7.89
01/01/22	LifeTimeFitness.COM MONTHLY DUES 888-430-6432	888-430-6432	MN	\$226.78
01/02/22	DUNKIN #345222 3452 215-242-3660	BETHLEHEM	PA	\$2.32
01/02/22	EXXONMOBIL 4775 00024872 18015 400	BETHLEHEM	PA	\$11.00
01/03/22	ApI Pay WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$12.18
01/03/22	USPS PO 4189640087 001386730 8002758777	WAYNE	PA	\$37.43
01/04/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: KANSAS CITY INTERN PHILADELPHIA INTER Ticket Number: 00176419192611 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET Carrier: AA Class: M AA V Date of Departure: 01/17	SEATTLE	WA	\$656.20
01/04/22	EXPEDIA 72225254720428 0 64105 STEPHEN BOERNER KANSAS CITY MARRIOTT DOWNTOWN,KANSAS CIT	EXPEDIA.COM	WA	\$902.84
01/04/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
01/04/22	AMZN MKTP US*TX3V09WD3 BOOK STORES	AMZN.COM/BILL	WA	\$5.48
01/05/22	AMZN MKTP US*471XZ3ZN3 BOOK STORES	AMZN.COM/BILL	WA	\$29.66
01/05/22	AMAZON.COM*EE7ZS9F93 MERCHANDISE	AMZN.COM/BILL	WA	\$29.63
01/05/22	AMZN MKTP US*QJ8J68IH3 BOOK STORES	AMZN.COM/BILL	WA	\$31.77
01/05/22	AMAZON.COM*IG30B8WT3 MERCHANDISE	AMZN.COM/BILL	WA	\$28.60
01/05/22	AMZN MKTP US*DA3SV7813 BOOK STORES	AMZN.COM/BILL	WA	\$8.47
01/05/22	KOINLY +447775889563	GREATER LONDON	GB	\$73.00
01/05/22	AMZN MKTP US*RA8AP7QH3 BOOK STORES	AMZN.COM/BILL	WA	\$35.14
01/05/22	AMAZON.COM*KV4977HK3 MERCHANDISE	AMZN.COM/BILL	WA	\$22.26
01/05/22	AMZN MKTP US*A82VQ0PK3 BOOK STORES	AMZN.COM/BILL	WA	\$71.90
01/06/22	EBAY O*23-08093-32702 DEPARTMENT STORE	SAN JOSE		\$57.72
01/06/22	ApI Pay DIBRUNO BROS 000000001 2156659220	PHILADELPHIA	PA	\$6.35
01/06/22	ApI Pay WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.12
01/07/22	GRUBHUB*NEUWAYNEPIZZA 8775851085	NEW YORK	NY	\$25.41
01/07/22	AMZN MKTP US*GZ1IC1JL3 BOOK STORES	AMZN.COM/BILL	WA	\$10.06

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 01/13/22

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Account Ending 5-47003

Detail Continued

				Amount
01/09/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$10.28
01/09/22	AplPay INSTACART +18882467822	SAN FRANCISCO	CA	\$197.64
01/10/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$53.59
01/10/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$8.06
01/11/22	PRIME VIDEO*DE4VB3NC3 DIGITAL	888-802-3080	WA	\$4.23
01/11/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$10.13
01/11/22	NMX*DIVIDEND MACHINE 800-485-4350	800-485-4350	FL	\$114.95
01/12/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$5.98

**MELISSA BEMER**
Card Ending 5-41014

				Amount
12/14/21	TARGET DEVON 3310 DISCOUNT STORE	WAYNE	PA	\$45.68
12/14/21	BP#9821075DEVON BP AMOCO 9821 610-688-8554	DEVON	PA	\$40.12
12/16/21	STARBUCKS STORE 1562 00000000000000000019333	DEVON	PA	\$12.67
12/19/21	SUNOCO 8000810302 8000 610-688-2188	WAYNE	PA	\$47.57
12/19/21	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE	PA	\$156.80
12/22/21	SARAH SCIARRA +18339535902	BERWYN	PA	\$130.00
12/24/21	D'INNOCENZO'S BAKERY squareup.com/receipts	Wayne	PA	\$42.35
12/31/21	TARGET DEVON 3310 DISCOUNT STORE	WAYNE	PA	\$21.64
12/31/21	TJ MAXX 10119087 FAMILY CLOTHING	SAINT DAVIDS	PA	\$39.57
01/03/22	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE	PA	\$141.24
01/11/22	SARAH SCIARRA +18339535902	BERWYN	PA	\$130.00
01/11/22	WAYNE GAS AND WASH 610-687-0622	WAYNE	PA	\$30.02

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on reverse

Interest Charged

	Amount
01/13/22 Interest Charge on Purchases	\$34.05
Total Interest Charged for this Period	\$34.05

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	\$0.00
Total Interest in 2022	\$34.05

Interest Charge Calculation

Days in Billing Period: 31

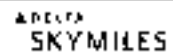
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	05/02/2019		18.74% (v)	\$2,141.22	\$34.05
Cash Advances	09/30/2015		25.24% (v)	\$0.00	\$0.00
Total					\$34.05

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	5,440	3,002
Total Bonus Miles Earned and Adjustments	767	767
Total Miles Earned	6,207	3,769

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	265
2X Miles at U.S. Supermarkets	502
Total	767

**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.