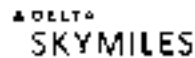




Delta SkyMiles® Gold Card

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



p. 1/11

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

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

Delta SkyMiles®
Miles Earned this Period

9,002

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

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

Account Summary

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%.

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

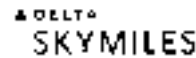
Please do not add any written communication or address change on this stub

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



p.3/11

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

p. 5/11

Account Ending 5-47003

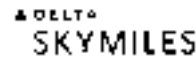
Detail Continued

				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

p. 7/11

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

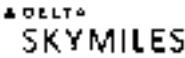
Fees

	Amount
Total Fees for this Period	\$0.00



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 07/13/22



p. 9/11

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.