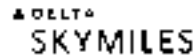




Delta SkyMiles® Gold Card

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



p. 1/14

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

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

Delta SkyMiles®
Miles Earned this Period

7,939

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

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

Account Summary

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%.

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

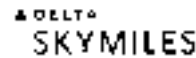
Please do not add any written communication or address change on this stub

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

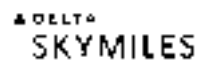
	Amount
05/13/22 THE HOME DEPOT 4101 HOME SUPPLY WAREHOUSE PHILADELPHIA PA	\$400.57
05/13/22 AMZN MKTP US*1L7GY44X2 BOOK STORES AMZN.COM/BILL WA	\$40.15
05/13/22 CAFE OLE INC 0000 917-532-9174 PHILADELPHIA PA	\$4.60
05/13/22 SASSAFRAS MARKET 628070004407086 215-413-7078 PHILADELPHIA PA	\$6.99
05/13/22 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

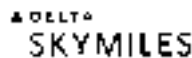
				Amount
05/21/22	AMZN MKTP US*1R4KX0LE2 BOOK STORES	AMZN.COM/BILL	WA	\$42.39
05/21/22	HULU*HULU 1526089485256-U HULU.COM/BILL	HULU.COM/BILL	CA	\$1.06
05/22/22	AMZN MKTP US*1R8LC33L2 BOOK STORES	AMZN.COM/BILL	WA	\$26.84
05/22/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
05/22/22	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 Carrier: AA AA AA AA Date of Departure: 06/15	WA L L L L	\$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 Carrier: AA AA Date of Departure: 06/05	WA V V	\$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

Continued on next page

**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

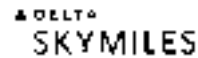
You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest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



p. 9/14

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.