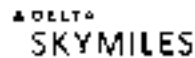




# Delta SkyMiles® Gold Card

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](http://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](http://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](http://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](http://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](http://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](http://americanexpress.com/autopay) today to enroll.

## Change of Address, phone number, email

- Online at [www.americanexpress.com/updatecontactinfo](http://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

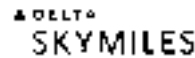
## Please do not add any written communication or address change on this stub

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



## Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 01/13/22



p. 3/9

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

### SkyMiles Account Balance and Award Redemption

delta.com/skymiles

1-800-325-3999

### Hearing Impaired

Online chat at [americanexpress.com](https://americanexpress.com) or use Relay dial 711 and 1-800-430-1000



Website: [americanexpress.com](https://americanexpress.com)

### Customer Care & Billing Inquiries

P.O. BOX 981535  
EL PASO, TX  
79998-1535

### Payments

P.O. BOX 1270  
NEWARK NJ 07101-  
1270

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](https://americanexpress.com) or the American Express® App.\*

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

Get the American Express® App  
Highest in Customer Satisfaction with Mobile Credit Card  
Apps, 2 Years in a Row according to J.D. Power

Follow this link to download: [amex.co/downloadapp](https://amex.co/downloadapp)

For J.D. Power 2021 award information, visit [jdpower.com/awards](https://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
<b>Total Payments and Credits</b>	<b>-\$7,886.03</b>

### 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
<b>Total New Charges</b>	<b>\$5,441.07</b>

## Detail

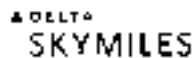


STEPHEN J BOERNER

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	ApI Pay 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	ApI Pay 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

p. 5/9

Account Ending 5-47003

**Detail Continued**

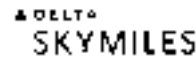
				<b>Amount</b>
12/23/21	REG KING PRUSSIA 1329 0000 877-835-5734	KING OF PRUSS	PA	\$6.35
12/23/21	UA KING OF PRUSSIA STADI 0000 877-835-5734	KING OF PRUSS	PA	\$11.47
12/24/21	D'INNOCENZO'S BAKERY squareup.com/receipts	MERION STA	PA	\$16.75
12/24/21	S CLYDE WEAVER-WAYNE 0637 717-569-0812	WAYNE	PA	\$23.46
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**

				<b>Amount</b>
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	AplPay 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	AplPay DIBRUNO BROS 000000001 2156659220	PHILADELPHIA	PA	\$6.35
01/06/22	AplPay 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

p. 7/9

Account Ending 5-47003

**Detail Continued**

				<b>Amount</b>
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

				<b>Amount</b>
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 0000000000000000019333	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**

				<b>Amount</b>
<b>Total Fees for this Period</b>				<b>\$0.00</b>

Continued on reverse

## Interest Charged

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

### 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
<b>Total</b>					<b>\$34.05</b>

(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
<b>Total Miles Earned</b>	<b>6,207</b>	<b>3,769</b>

## Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	265
2X Miles at U.S. Supermarkets	502
<b>Total</b>	<b>767</b>



**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](http://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](http://www.americanexpress.com).