



## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 12/13/23  
Account Ending 5-47003

DELTA  
SKYMILES

p. 1/11

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

**New Balance** **\$505.83**

**Adjusted Balance** **\$505.83**

Includes your Plan Payment Due and Non-Plan Balance.  
Refer to Account Summary.

**Minimum Payment Due** **\$505.83**

Includes your Plan Payment Due and Non-Plan Minimum Due.

**Payment Due Date** **01/07/24**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 01/07/24, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

### Delta SkyMiles®

Miles Earned this Period

**5,339**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)

### Account Summary

#### Plan Balance

Previous Balance	\$0.00
Payments/Credits	-\$5,580.80
New Plan Principal	+\$6,013.00
Plan Fees	+\$73.63
Plan Balance =	\$505.83
Plan Payment Due	\$505.83

#### Non-Plan Balance

Previous Balance	\$6,331.31
Payments/Credits	-\$10,900.38
New Charges	+\$4,569.07
Fees	+\$0.00
Interest Charged	+\$0.00
Non-Plan Balance =	\$0.00
Non-Plan Minimum Due	\$0.00

#### Adjusted Balance Calculation

Plan Payment Due	\$505.83
Non-Plan Balance	+\$0.00
<b>Adjusted Balance =</b>	<b>\$505.83</b>
Credit Limit	\$27,200.00
Available Credit	\$26,694.17
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 11**.

For more information on Plan It®, please see **page 10**

#### American Express® High Yield Savings Account

No monthly fees. No minimum opening monthly deposit. 24/7 customer support. Meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting [americanexpress.com/savenow](https://americanexpress.com/savenow)

↓ 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](https://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  
**01/07/24**

New Balance  
**\$505.83**

Minimum Payment Due  
**\$505.83**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349991917655243 000050583000050583 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® Platinum

STEPHEN J BOERNER  
Closing Date 12/13/23



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Account Ending 5-47003



**Customer Care & Billing Inquiries**  
International Collect  
Cash Advance at ATMs Inquiries  
Large Print & Braille Statements

**1-800-257-0770**  
1-336-393-1111  
1-800-CASH-NOW  
**1-800-257-0770**



**Website:** americanexpress.com

**Customer Care  
& Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

### Hearing Impaired

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-257-0770**

## Payments and Credits

### Summary

	Non-Plan Balance	Plan Balance	Total
<b>Payments</b>	-\$4,415.21	-\$5,580.80	-\$9,996.01
<b>Credits</b>			
STEPHEN J BOERNER 5-47003	-\$472.17	\$0.00	-\$472.17
<b>Plan It Credit</b>	-\$6,013.00	\$0.00	-\$6,013.00
<b>Total Payments and Credits</b>	<b>-\$10,900.38</b>	<b>-\$5,580.80</b>	<b>-\$16,481.18</b>

### Detail

\*Indicates posting date

Payments			Amount
11/27/23*	STEPHEN J BOERNER	MOBILE PAYMENT - THANK YOU	-\$2,000.00
12/09/23*	STEPHEN J BOERNER	MOBILE PAYMENT - THANK YOU	-\$7,996.01
Credits			Amount
11/26/23	STEPHEN J BOERNER	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$8.69
11/27/23	STEPHEN J BOERNER	SOLAR ENERGY TRADE SHOWS 000000001 ALEXANDRIA VA 7037389460	-\$300.00
12/02/23	STEPHEN J BOERNER	PRICELINE*AIR TICKETS NORWALK CT AIRLINE TKT	-\$37.00
12/05/23	STEPHEN J BOERNER	THE HOME DEPOT #0257 ST PETERSBURG FL 800-654-0688	-\$54.45
12/05/23	STEPHEN J BOERNER	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$17.11
12/09/23	STEPHEN J BOERNER	BEST BUY CO 026492 29500026492 RICHFIELD MN 888BESTBUY	-\$54.92

## New Charges

### Summary

	Non-Plan Balance	Plan Balance	Total
STEPHEN J BOERNER 5-47003	\$3,611.49	\$6,013.00	\$9,624.49
MELISSA BEMER 5-41014	\$957.58	\$0.00	\$957.58
<b>Total New Charges</b>	<b>\$4,569.07</b>	<b>\$6,013.00</b>	<b>\$10,582.07</b>

Continued on reverse

## Detail



## STEPHEN J BOERNER

Card Ending 5-47003

Foreign  
Spend

Amount

11/12/23	CITGO OIL CO 727-327-8100	479-928-7135	OK	\$15.04
11/12/23	BLS*GERU COMPUTER STORE	EAGLE	ID	\$37.00
11/13/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$19.48
11/13/23	7-ELEVEN 38327 00073832701 941-499-4419	VENICE	FL	\$12.07
11/13/23	TACO WORKS MCGREGOR 0000 239-246-1246	FORT MYERS	FL	\$17.71
11/13/23	EXXONMOBIL 9970 941-499-4419	VENICE	FL	\$67.55
11/13/23	UNION 76 09491473 UNION 76	CAPE CORAL	FL	\$8.54
11/15/23	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$10.15
11/15/23	CRAFT KAFE METRO LLC squareup.com/receipts	St. Petersburg	FL	\$5.82
11/15/23	1347 - 717 MCNULTY GARAG 3593782528 33602 MISC	TAMPA	FL	\$18.00
11/15/23	SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$17.02
11/16/23	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$9.50
11/16/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$21.40
11/16/23	O'MADDY'S BAR & GRILLE 727-481-2593	GULFPORT	FL	\$41.44
11/17/23	CITGO OIL CO 727-327-8100	479-928-7135	OK	\$19.39
11/17/23	NAYAX FOOD-VEND 650000010595364 4106663800	HUNT VALLEY	MD	\$10.79
11/17/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$47.94
11/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$3.23
11/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
11/17/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$0.55
11/17/23	TPA 6124 Illy 16142013007 20292 33607 Gatorade Cool Blue	Tampa	FL	\$3.75
11/17/23	ATL 6076 Cat Cora Kitchen 16140352000 1096 30320	ATLANTA	GA	\$18.20
11/18/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$43.63
11/18/23	ELIXR COFFEE squareup.com/receipts	Philadelphia	PA	\$8.83
11/18/23	TST* TAP ROOM AT HOLLANDE 300563897 7273187488	ST. PETERSBUR	FL	\$21.12
11/18/23	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$11.56

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## Detail Continued

				Foreign Spend	Amount
11/18/23	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA		\$38.10
11/18/23	WAWA FUEL/CONVENIENCE 267-538-1149	PHILADELPHIA	PA		\$22.94
11/19/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$48.90
11/19/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$9.96
11/19/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$49.96
11/19/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$12.90
11/19/23	AplPay SPARK +35314429013	DUBLIN	CO		\$29.99
11/19/23	IFTTT PRO+ +14152941043	SAN FRANCISCO	CA		\$5.62
11/19/23	TST* THE PLOUGH & THE STA 000001752 2157330300	PHILADELPHIA	PA		\$22.00
11/19/23	TST* THE PLOUGH & THE STA 000001752 2157330300	PHILADELPHIA	PA		\$26.00
11/19/23	MEGA LIMITED +642108128909	AUCKLAND	AU	9.99 European Union Euro	\$10.88
11/19/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$36.70
11/19/23	NATURES TABLE BISTRO 000000001 20149 30320	ATLANTA	GA		\$13.47
11/19/23	TST* DRUNKEN TACO - GULFP 00104408 RESTAURANT	GULFPORT	FL		\$39.05
11/19/23	DUNKIN #343288 3432 215-937-0659	PHILADELPHIA	PA		\$10.46
11/20/23	GRUBHUB*GREENLEAFTACOS 8775851085	NEW YORK	NY		\$34.42
11/20/23	LONNIES SANDWICHES DOW 850-723-2574	ST PETERSBURG	FL		\$15.04
11/20/23	1347 - 717 MCNULTY GARAG 3597783315 33602 MISC	TAMPA	FL		\$15.00
11/21/23	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA		\$8.47
11/21/23	BIGGERPLATE PLUS +447908486881	NEAR KIDLINGTON	GB		\$9.99
11/21/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$12.92
11/21/23	GRUBHUB*TONYSPIZZA 8775851085	NEW YORK	NY		\$51.89
11/21/23	SUMITRA ESPRESSO LOUNGE 00-08041603625 MISC FOOD STORE	GULFPORT	FL		\$10.03
11/22/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$12.98
11/22/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$13.92
11/22/23	LEMONGRASS SUSHI THAI USFC1THE 33701	ST PETERSBURG	FL		\$14.93

Continued on reverse

**Detail Continued**

			Foreign Spend	Amount
11/22/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$11.95
11/22/23	TEXTCORTEX AI UG (HB) +4915158041814	BERLIN	BE	\$119.99
11/22/23	GET IT AND GO 286591724981247 ALABADIABDUL@GMAIL.COM	ST PETERSBURG	FL	\$10.00
11/22/23	NMX*DIVIDEND MACHINE 800-485-4350	800-485-4350	FL	\$114.95
11/22/23	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$44.50
11/23/23	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$20.95
11/24/23	BAD MOTHER squareup.com/receipts	St. Petersburg	FL	\$20.31
11/24/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$0.85
11/25/23	CITGO OIL CO 727-327-8100	479-928-7135	OK	\$19.39
11/25/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$16.91
11/25/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$16.93
11/26/23	PADDLE.NET* WEBCATALOG +17745236658	ASTORIA	NY	\$5.40
11/26/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$128.64
11/26/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$48.58
11/27/23	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$14.57
11/27/23	SteamPowered.COM 425-952-2985	STEAM GAMES	WA	\$10.12
11/27/23	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$18.90
11/27/23	WAWA FUEL/CONVENIENCE 727-521-5627	ST PETERSBURG	FL	\$17.10
11/28/23	GET IT AND GO 286591724981247 ALABADIABDUL@GMAIL.COM	ST PETERSBURG	FL	\$24.00
11/29/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$11.94
11/29/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$16.96
11/29/23	7-ELEVEN 34823 00073482301 239-936-6112	FORT MYERS	FL	\$5.28
11/29/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$0.70
11/29/23	EXXONMOBIL 9756 239-936-6112	FORT MYERS	FL	\$71.88
11/30/23	BAD MOTHER squareup.com/receipts	St. Petersburg	FL	\$6.46
11/30/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$86.39
11/30/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.15

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**Detail Continued**

			Foreign Spend	Amount
11/30/23	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$8.67
11/30/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$2.30
11/30/23	TST* DRUNKEN TACO - GULFP 00104408 RESTAURANT	GULFPORT	FL	\$50.77
11/30/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$3.80
11/30/23	CBI*PARALLELS 433323537 19106	800-799-9570	IL	\$56.69
12/01/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$15.90
12/01/23	TST* GULFPORT BREWERY AND 300547722 8134077415	GULFPORT	FL	\$18.56
12/01/23	WINN-DIXIE 8775299466 GROCERY STORES	SOUTH PASADENA	FL	\$51.56
12/02/23	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$20.95
12/02/23	AplPay TOO GOOD TO GO INC.*TOOGOODTOG 2038 RESTAURANT	NEW YORK	DE	\$4.27
12/02/23	PRICELINE*AIR TICKETS AIRLINE TKT	NORWALK	CT	\$37.00
12/02/23	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$44.50
12/02/23	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$25.02
12/04/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$16.93
12/04/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.49
12/04/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$12.99
12/04/23	TST* FIVE BUCK DRINKERY 00045855 BAR/NIGHTCLUB	ST. PETERSBERG	FL	\$6.89
12/04/23	GET IT AND GO 286591724981247 ALABADIABDUL@GMAIL.COM	ST PETERSBURG	FL	\$10.00
12/04/23	CHICK-FIL-A #01740 000000000564225 7273677038	ST PETERSBURG	FL	\$25.82
12/05/23	CITGO OIL CO 727-327-8100	479-928-7135	OK	\$19.39
12/05/23	THE HOME DEPOT #0257 800-654-0688	ST PETERSBURG	FL	\$73.06
12/05/23	THE HOME DEPOT #0257 800-654-0688	ST PETERSBURG	FL	\$74.48
12/05/23	THE HOME DEPOT #0257 800-654-0688	ST PETERSBURG	FL	\$4.87
12/05/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$4.85
12/05/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$3.35
12/05/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$1.05

Continued on reverse

**Detail Continued**

				Foreign Spend	Amount
12/05/23	MICROSOFT*STORE Z62P7JPN9DEX 98052	MSBILL.INFO			\$214.92
12/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY		\$10.86
12/06/23	IC* INSTACART*159 8882467822	SAN FRANCISCO	CA		\$275.34
12/06/23	PROTON +41225483551	GENEVA	ZH	European Union Euro	\$10.85
12/07/23	THE HOME DEPOT 800-654-0688	SAINT PETERSBURG	FL		\$72.74
12/07/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA		\$65.17
12/08/23	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL		\$10.48
12/08/23	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL		\$10.00
12/08/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL		\$2.75
12/08/23	SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL		\$46.54
12/08/23	SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL		\$17.02
12/09/23	IC* INSTACART*ALDI +18882467822	SAN FRANCISCO	CA		\$140.28
12/09/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$1.00
12/09/23	IC* ABC FINE VIA INSTA +18882467822	SAN FRANCISCO	CA		\$31.69
12/10/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$17.51
12/10/23	PARSIO.IO +3723212345	+3723212345	CO		\$49.00
12/10/23	SHELL SERVICE STATION 57542491709 7273279824	SAINT PETERSBURG	FL		\$16.03
12/11/23	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL		\$35.03
12/11/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL		\$3.35
12/11/23	TST* DRUNKEN TACO - GULFP 00104408 RESTAURANT	GULFPORT	FL		\$8.96
12/11/23	TST* DRUNKEN TACO - GULFP 00104408 RESTAURANT	GULFPORT	FL		\$8.96
12/11/23	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL		\$10.48
12/12/23	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL		\$8.44
12/13/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$11.91
12/13/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$3.00



**MELISSA BEMER**  
Card Ending 5-41014

				Foreign Spend	Amount
11/14/23	TST* SOCIAL ROOST 300544828 9123988668	SAINT PETERSB	FL		\$105.93





## Detail Continued

			Foreign Spend	Amount
11/16/23	TST* ROWHOME COFFEE 00040278 RESTAURANT	PHILADELPHIA	PA	\$20.09
11/16/23	TST* ENSWELL 00118536 RESTAURANT	PHILADELPHIA	PA	\$4.24
11/22/23	WAL-MART SUPERCENTER 5218 5218 DISCOUNT STORE	SAINT PETERSBURG	FL	\$242.60
11/25/23	WAWA FUEL/CONVENIENCE 610-358-8000	ST PETERSBURG	FL	\$62.26
11/27/23	TGMG ST PETE 813-844-4669	SAINT PETERSB	FL	\$25.00
11/27/23	TGMG ST PETE 813-844-4669	SAINT PETERSB	FL	\$25.00
11/28/23	O'MADDY'S BAR & GRILLE 727-481-2593	GULFPORT	FL	\$21.78
11/30/23	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$126.56
12/01/23	TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL	\$17.04
12/02/23	TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL	\$16.24
12/04/23	SAFETY TIRE AUTO SERVICE 0835 727-365-8161	GULFPORT	FL	\$70.04
12/05/23	TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL	\$11.16
12/06/23	HOMEGOODS 101706 33710 DISCOUNT STORES	SAINT PETERSBURG	FL	\$46.99
12/07/23	TARGET 011312 09100011312 612-3044357	SAINT PETERSB	FL	\$57.06
12/07/23	TRADER JOE S #767 000000767 6265993700	ST. PETERSBUR	FL	\$105.59

## Fees

- denotes Plan It activity

			Amount
12/13/23	STEPHEN J BOERNER	PLAN FEE - PLAN FOR \$6,01	\$73.63
Total Fees for this Period			\$73.63

## 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.

**2023 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2023	\$273.66
Total Interest in 2023	\$0.00

**Interest Charge Calculation**

Days in Billing Period: 31

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		27.99% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		29.99% (v)	\$0.00	\$0.00
Plan It	09/09/2017		0.00%	\$432.20	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

**Plan Balance Details**For more details of your plans, visit [www.americanexpress.com/viewyourplans](http://www.americanexpress.com/viewyourplans)

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
11/27/23	PLAN FOR \$6,013.00	12	\$0.00	\$5,580.80	\$432.20	\$501.09	\$73.63	\$505.83
<b>Plan Totals</b>			<b>\$0.00</b>	<b>\$5,580.80</b>	<b>\$432.20</b>	<b>\$501.09</b>	<b>\$73.63</b>	<b>\$505.83</b>

**Miles Earned**

SkyMiles® Account Number: XXXXXX8603

 SKYMILES

	Current Period	Year to Date
Miles Earned for Eligible Purchases	4,099	85,771
Total Bonus Miles Earned and Adjustments	1,240	36,600
<b>Total Miles Earned</b>	<b>5,339</b>	<b>122,371</b>

**Bonus Miles Earned and Adjustments**

	Current Period
2X Miles at Restaurants	659
2X Miles at U.S. Supermarkets	581
<b>Total</b>	<b>1,240</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.