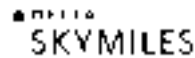




## Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 01/13/23  
Account Ending 5-47003



p. 1/10

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

**New Balance** **\$2,327.13**  
**Minimum Payment Due** **\$46.54**

**Payment Due Date** **02/07/23**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 02/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Delta SkyMiles®**  
Miles Earned this Period **5,024**

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

### Account Summary

Previous Balance	\$472.09
Payments/Credits	-\$3,581.83
New Charges	+\$5,436.87
Fees	+\$0.00
Interest Charged	+\$0.00

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the  
Minimum Payment Due

10 years

\$5,788

\$95

3 years

\$3,431  
(Savings = \$2,357)

**New Balance** **\$2,327.13**  
**Minimum Payment Due** **\$46.54**

Credit Limit	\$27,200.00
Available Credit	\$24,872.87
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 9**.

↓ Please fold on the perforation below, detach and return with your payment ↓



#### Payment Coupon

Do not staple or use paper clips



#### Pay by Computer

[americanexpress.com/pbc](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  
**02/07/23**

New Balance  
**\$2,327.13**

Minimum Payment Due  
**\$46.54**

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 000232713000004654 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

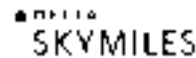
## Please do not add any written communication or address change on this stub

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 01/13/23



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Account Ending 5-47003



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

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

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$1,972.09
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$1,609.74
<b>Total Payments and Credits</b>	<b>-\$3,581.83</b>

### Detail

\*Indicates posting date

Payments	Amount
12/15/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$472.09
01/13/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,500.00
<b>Credits</b>	<b>Amount</b>
12/27/22 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA BOOK STORES	-\$18.75
01/05/23 STEPHEN J BOERNER BEST BUY CO 024646 29500024646 SHEPHERDSVILL KY 888BESTBUY	-\$1,589.99
01/11/23* STEPHEN J BOERNER 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.00

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$4,993.99
MELISSA BEMER 5-41014	\$442.88
<b>Total New Charges</b>	<b>\$5,436.87</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-47003

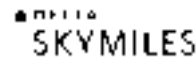
	Amount
12/12/22 WF *WAYFAIR3828545965 8662638325 BOSTON MA	\$212.75
12/13/22 TST* RACE STREET CAFE 00043492 RESTAURANT PHILADELPHIA PA	\$24.00
12/13/22 CIGARCLUB.COM 690550110020388 SUPPORT@CIGARCLUB.COM MOBILE AL	\$199.75

Continued on reverse

**Detail Continued**

				<b>Amount</b>
12/14/22	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA	\$5.00
12/15/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$21.19
12/15/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
12/16/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$18.75
12/16/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
12/16/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$28.00
12/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
12/17/22	STARBUCKS STORE 0784 FAST FOOD RESTAURANT	PHILADELPHIA	PA	\$20.00
12/17/22	STARBUCKS STORE 0784 FAST FOOD RESTAURANT	PHILADELPHIA	PA	\$39.80
12/17/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$7.49
12/17/22	MULBERRY MARKET 628070003056868 215-928-9064	PHILADELPHIA	PA	\$37.34
12/18/22	Uber Trip USNNFLB6 18018	help.uber.com	CA	\$30.96
12/18/22	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$25.42
12/19/22	GRUBHUB*LEHIGHPIZZA 8775851085	NEW YORK	NY	\$64.45
12/19/22	EXXONMOBIL 4775 00038087 18015 412 421	BETHLEHEM	PA	\$13.03
12/20/22	51450 - SPECTRUM 440 - 4139 CPRK5145 3122742000	PHILADELPHIA	PA	\$25.00
12/20/22	ARAMARK WELLS FARGO CE 021770021795681 691755259039 19148	PHILADELPHIA	PA	\$6.49
12/20/22	ARAMARK WELLS FARGO CE 021770021795681 321634262276 19148	PHILADELPHIA	PA	\$38.19
12/21/22	HLU*HULU 1526089482399-U HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
12/21/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
12/21/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
12/22/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$26.56
12/23/22	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060875262914 Passenger Name: BOERNER/STEPHEN Document Type: ADDITIONAL COLLECTION	ATLANTA		\$11.20
12/23/22	BESTBUYCOM806724989108 50300009944 888BESTBUY	RICHFIELD	MN	\$95.39
12/23/22	SEVEN ARTS FRAMING 050001000837176 215-923-8930	PHILADELPHIA	PA	\$570.49
12/23/22	BESTBUYCOM806724989108 50300009944 888BESTBUY	RICHFIELD	MN	\$527.87

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER  
Closing Date 01/13/23

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Account Ending 5-47003

**Detail Continued**

				<b>Amount</b>
12/23/22	TARGET 612-3044357	PHILADELPHIA	PA	\$20.00
12/24/22	AMC ONLINE 9640 8884404262	LEAWOOD	KS	\$76.80
12/26/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
12/27/22	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA	\$69.11
12/27/22	TST* TOMO SUSHI & RAMEN 00047720 RESTAURANT	PHILADELPHIA	PA	\$171.48
12/27/22	THE UPS STORE 4242 021770021642363 V4242-2922122715119106	PHILADELPHIA	PA	\$19.63
12/28/22	Uber Trip Q7NOGE4O 19107	help.uber.com	CA	\$10.51
12/28/22	Uber Trip PNOR43XD 19106	help.uber.com	CA	\$22.98
12/28/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
12/30/22	SP NEWPORT VESSELS +18667210002	SAN RAFAEL	CA	\$1,270.94
12/31/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
01/01/23	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$17.22
01/03/23	Uber Trip CYXC7TJ4 19146	help.uber.com	CA	\$15.00
01/03/23	WINE/SPIRITS SHOPPE 800-332-7522	PHILADELPHIA	PA	\$32.38
01/03/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.48
01/03/23	GIORGIO ON PINE 650000009819510 2155456265	PHILADELPHIA	PA	\$118.28
01/04/23	Uber Trip LYNWNAMI 19106	help.uber.com	CA	\$11.90
01/04/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
01/05/23	WIFIONBOARD INTERNET ACC	CHICAGO	IL	\$17.95
01/05/23	Uber Trip IMBBDLE 19153	help.uber.com	CA	\$31.99
01/05/23	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$10.25
01/05/23	MSP POD4 VERO 00-08039757524 RESTAURANT	PHILADELPHIA	PA	\$8.53
01/05/23	CHICKIES & PETES AI 2156049960	PHILADELPHIA	PA	\$56.85
01/06/23	Uber Trip 8005928996	help.uber.com	CA	\$30.94
01/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$10.86
01/06/23	7-ELEVEN 25586 00072558620 702-731-1511	LAS VEGAS	NV	\$10.64

Continued on reverse

**Detail Continued**

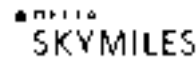
				<b>Amount</b>
01/06/23	SUGARCANE RAW BAR GRILL 2339 89109 RESTAURANT	LAS VEGAS	NV	\$78.28
01/06/23	FIRST CITYCAB CORP. FIRST CITYCAB C TAXICAB & LIMOUSINE	QUEENS	NY	\$42.37
01/07/23	AplPay DELTA AIR LINES DELTA AIR LINES Ticket Number: 00615424366896 Passenger Name: BOERNER/STEPHEN Document Type: MISCELLANEOUS TAX(S)/FEE(S)	ATLANTA		\$5.00
01/07/23	Uber Trip REQKH5OG 89109	help.uber.com	CA	\$3.00
01/07/23	Uber Trip AJUCTLY3 89109	help.uber.com	CA	\$13.97
01/07/23	SUBWAY FAST FOOD RESTAURANT	LAS VEGAS	NV	\$14.93
01/07/23	CARL'S JR 756 0001 702-735-8373	LAS VEGAS	NV	\$34.53
01/07/23	RWLV BANQUETS RWLV BANQUETS 702-676-6101	LAS VEGAS	NV	\$13.55
01/07/23	RWLV BANQUETS RWLV BANQUETS 702-676-6101	LAS VEGAS	NV	\$15.00
01/07/23	RWLV HIGH LIMIT BAR RWLV HIGH LIMIT 702-676-6101	LAS VEGAS	NV	\$26.68
01/07/23	EXPO & CONV CTR 2068658 89169 OTHER	LAS VEGAS	NV	\$11.65
01/07/23	AplPay EB *AVN ADULT ENTERTAI 8014137200	SAN FRANCISCO	CA	\$99.35
01/08/23	7-ELEVEN 25586 00072558620 702-731-1511	LAS VEGAS	NV	\$28.90
01/08/23	Uber Trip MDCES2PA 89109	help.uber.com	CA	\$12.97
01/08/23	PALAZZO ELECTRA BAR 702-414-1000	LAS VEGAS	NV	\$30.93
01/08/23	TST* FAT TUESDAY - VENETI 300617366 7863187956	LAS VEGAS	NV	\$14.00
01/08/23	Uber Trip ZOHV46WX 89104	help.uber.com	CA	\$23.89
01/08/23	Uber Trip HRKICVCP 89119	help.uber.com	CA	\$16.90
01/08/23	AplPay MSP POD1 MIMOSA 00-08039757375 RESTAURANT	PHILADELPHIA	PA	\$17.82
01/08/23	MSP POD1 SHOYU MARKET 00-08039757425 MISC FOOD STORE	PHILADELPHIA	PA	\$7.43
01/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ	\$79.69
01/08/23	METRO PIZZA D-SW 9472 89111	LAS VEGAS	NV	\$18.17
01/09/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$37.27
01/12/23	WAWA FUEL/CONVENIENCE 215-755-5858	PHILADELPHIA	PA	\$14.47
01/12/23	NMX*DIVIDEND MACHINE 800-485-4350	800-485-4350	FL	\$114.95
01/12/23	SOUTHPORT LIBERTY 650000011024505 3016952767	PHILADELPHIA	PA	\$38.59

Continued on next page



## Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 01/13/23



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Account Ending 5-47003

### Detail Continued

				Amount
01/13/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$9.04
01/13/23	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$10.62



**MELISSA BEMER**  
Card Ending 5-41014

				Amount
12/16/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
12/21/22	TARGET 612-3044357	PHILADELPHIA	PA	\$96.67
12/27/22	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$28.40
12/27/22	AMC 0595 FASHION DISTR 0595 913-213-2000	PHILADELPHIA	PA	\$16.15
12/28/22	SHOPRITE WHITMANPLZ 123 19148	PHILADELPHIA	PA	\$249.89
01/04/23	RIVERWARDS PRODUCE-BREAD 2 215-592-4650	PHILADELPHIA	PA	\$15.77

### Fees

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

### Interest Charged

			Amount
<b>Total Interest Charged for this Period</b>			<b>\$0.00</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.

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

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

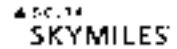
**Interest Charge Calculation**

Days in Billing Period: 31

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		26.99% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		29.49% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

**Miles Earned**

SkyMiles® Account Number: XXXXXX8603

	Current Period	Year to Date
Miles Earned for Eligible Purchases	3,827	-357
Total Bonus Miles Earned and Adjustments	1,197	1,197
<b>Total Miles Earned</b>	<b>5,024</b>	<b>840</b>

**Bonus Miles Earned and Adjustments**

	Current Period
2X Miles at U.S. Supermarkets	373
2X Miles at Restaurants	808
2X Miles on Delta	16
<b>Total</b>	<b>1,197</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**

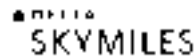
To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).





## Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 02/10/23  
Account Ending 5-47003



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

**New Balance** **\$615.60**  
**Minimum Payment Due** **\$40.00**

**Payment Due Date** **03/07/23**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 03/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Delta SkyMiles®**  
Miles Earned this Period **3,238**

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

### Account Summary

Previous Balance	\$2,327.13
Payments/Credits	-\$3,979.40
New Charges	+\$2,267.87
Fees	+\$0.00
Interest Charged	+\$0.00

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	20 months	\$767

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section to find your Renewal Notice on your Membership, which renews next month, and to find any other communications on **pages 9 - 10**.

**New Balance** **\$615.60**  
**Minimum Payment Due** **\$40.00**

Credit Limit	\$27,200.00
Available Credit	\$26,584.40
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

### American Express® High Yield Savings Account

No monthly fees. No minimum opening monthly deposit. 24/7 customer support. FDIC insured. Meet your savings goals faster with an American Express High Yield Savings Account. Terms apply. 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  
**03/07/23**

New Balance  
**\$615.60**

Minimum Payment Due  
**\$40.00**

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



AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

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

0000349991917655243 000061560000004000 09 2

**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

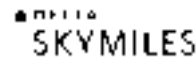
## Please do not add any written communication or address change on this stub

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 02/10/23



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Account Ending 5-47003



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

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

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$3,933.02
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$46.38
<b>Total Payments and Credits</b>	<b>-\$3,979.40</b>

### Detail

\*Indicates posting date

Payments	Amount
02/03/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$3,933.02
Credits	Amount
02/03/23 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA BOOK STORES	-\$15.88
02/03/23 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA BOOK STORES	-\$30.50

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$1,967.67
MELISSA BEMER 5-41014	\$300.20
<b>Total New Charges</b>	<b>\$2,267.87</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-47003

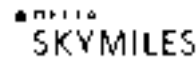
	Amount
01/13/23 7-ELEVEN 36875 00073687501 215-574-3560 PHILADELPHIA PA	\$5.62
01/13/23 GRUBHUB*DIMSUMGARDEN 8775851085 NEW YORK NY	\$40.23
01/13/23 CAFE OLE INC 0000 917-532-9174 PHILADELPHIA PA	\$3.76
01/14/23 STORE LEADS +12508189064 VICTORIA CA	\$250.00
01/14/23 PRIME VIDEO *A86W83NF3 DIGITAL 888-802-3080 WA	\$5.29

Continued on reverse

**Detail Continued**

				<b>Amount</b>
01/15/23	AMAZON.COM*EX0BX22B3 MERCHANDISE	AMZN.COM/BILL	WA	\$263.28
01/16/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.55
01/16/23	AMAZON TIPS*SA2VQ91B3 MERCHANDISE	AMZN.COM/BILL	WA	\$10.00
01/16/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
01/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
01/17/23	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA	\$5.00
01/19/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$18.00
01/20/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$32.99
01/21/23	HULU*HULU 1526089480330-U HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
01/21/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$19.95
01/21/23	PRIME VIDEO *LI0KY39Y3 DIGITAL	888-802-3080	WA	\$3.17
01/22/23	PRIME VIDEO *XR0OU3BO3 DIGITAL	888-802-3080	WA	\$2.11
01/22/23	LASTPASS.COM SAAS	BOSTON	MA	\$50.88
01/22/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
01/22/23	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$25.90
01/22/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$47.65
01/23/23	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060876373509 Passenger Name: BOERNER/STEPHEN Document Type: ADDITIONAL COLLECTION	ATLANTA		\$11.20
01/23/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$23.32
01/23/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
01/24/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
01/25/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
01/26/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
01/26/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$77.10
01/26/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$97.30
01/27/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$24.79
01/27/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$45.56
01/27/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER  
Closing Date 02/10/23

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Account Ending 5-47003

**Detail Continued**

				<b>Amount</b>
01/27/23	PA DRIVER & VEHICLE SERV 2301433561 17104 GOVERNMENT SERVICES	HARRISBURG	PA	\$88.00
01/27/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$12.71
01/28/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
01/28/23	7-ELEVEN 40150 00074015001 610-688-2188	WAYNE	PA	\$10.80
01/28/23	SUNOCO 8000810302 8000 610-688-2188	WAYNE	PA	\$81.34
01/29/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$10.58
01/30/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/01/23	ETSY INC SELLER FEES ADVERTISING SERVICE	NEW YORK		\$0.20
02/01/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/01/23	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA	\$69.11
02/03/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$15.82
02/03/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/04/23	GRUBHUB*SANTUCCISORIGI 8775851085	NEW YORK	NY	\$34.78
02/04/23	MIGNOSI'S SUPER FOODTOWN 5702231350	EAST STROUDSBURG	PA	\$256.77
02/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$10.86
02/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ	\$81.43
02/08/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$34.64
02/09/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$7.41
02/09/23	ASANA.COM +14155253888	SAN FRANCISCO	CA	\$29.14
02/09/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$44.01
02/10/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.79

**MELISSA BEMER**  
Card Ending 5-41014

				<b>Amount</b>
01/13/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
01/22/23	TRADER JOE'S #635 QPS 635 626-599-3700	ARDMORE	PA	\$210.96
02/07/23	WAWA 8135 0000 610-358-8000	HARLEYSVILLE	PA	\$53.24

Continued on reverse

**Fees****Amount****Total Fees for this Period****\$0.00****Interest Charged****Amount****Total Interest Charged for this Period****\$0.00****About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

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

Total Fees in 2023

\$0.00

Total Interest in 2023

\$0.00

**Interest Charge Calculation**

Days in Billing Period: 28

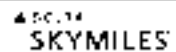
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		27.24% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		29.74% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

**Miles Earned**

SkyMiles® Account Number: XXXXXX8603



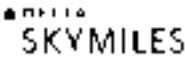
	Current Period	Year to Date
Miles Earned for Eligible Purchases	2,221	1,864
Total Bonus Miles Earned and Adjustments	1,017	2,214
<b>Total Miles Earned</b>	<b>3,238</b>	<b>4,078</b>





Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 02/10/23



Account Ending 5-47003

Bonus Miles Earned and Adjustments	
	Current Period
2X Miles on Delta	11
2X Miles at U.S. Supermarkets	821
2X Miles at Restaurants	185
Total	1,017



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

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

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

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

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

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

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

(v) Indicates variable rate

\* Indicates variable penalty APR will not exceed 29.99%

**Purchases**

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	07/02/2022		Prime + 19.49%	27.24% (v)
Penalty	07/02/2022		Prime + 26.74%*	29.99% (v)*

**Cash Advances**

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	09/30/2015		Prime + 21.99%	29.74% (v)
Penalty	09/30/2015		Prime + 26.74%*	29.99% (v)*

**IMPORTANT NOTICES continued****EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at [www.americanexpress.com/inquirycenter](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.

**Changes to Your Card Benefits**

**Effective February 2, 2023**, Basic Card Members will receive a new benefit, **TakeOff 15**, which will allow them to save 15% each time they use miles to book Award Travel on Delta flights through [delta.com](http://delta.com) and the Fly Delta app. See additional Terms below.

**Terms and Conditions**

**Eligibility:** Basic Delta SkyMiles Gold, Platinum and Reserve American Express Card Members, as well as Basic Delta SkyMiles Gold, Platinum and Reserve Business American Express Card Members (each, an "Eligible Card"), can get at least a fifteen percent (15%) discount off the mileage portion of an Award Ticket (the "TakeOff 15" benefit). Additional Card Members are not eligible. Available only if entire itinerary is on Delta and Delta Connection® carrier-operated and ticketed flights booked at [delta.com](http://delta.com) or the FlyDelta app. Not available on flights operated by other carriers. Not available for Pay with Miles, Miles + Cash, seat upgrades purchased after the initial flight booking, or other Delta products or services. Discount only applies to the mileage portion of the Award Ticket fare and does not apply to applicable taxes and fees which must be paid using the Eligible Card. Card Member must be logged-in to a SkyMiles account linked to an Eligible Card to receive the TakeOff 15 benefit discount. Mileage discount will be greater than or equal to 15% of the overall miles portion for the Award Ticket. An Award Ticket is a ticket issued by Delta pursuant to the SkyMiles Program Rules, by which SkyMiles members may redeem miles and pay applicable government-imposed taxes and fees in exchange for air transportation. All Award Ticket rules apply, as set forth on [delta.com](http://delta.com) and in the specific terms incorporated into your Award Ticket. Award Travel is defined as travel using an Award Ticket. Award Travel seats are limited and may not be available on all flights or in all markets. SkyMiles account balance must have sufficient miles for the entire Award Ticket(s) being purchased. TakeOff 15 benefit is not combinable with certificates, Delta eCredits, Delta Gift Cards, vouchers, or with any other discounts or promotional offers.

**Award Ticket Taxes/Fees:** Award Ticket taxes and fees include only U.S. excise and departure/arrival taxes, airport charges, segment fees, the September 11th Security Fee, and international taxes and fees normally included in the Award Ticket.

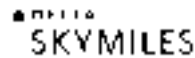
**Award Ticket Cancellations and Changes:** In the event of a voluntary cancellation of the Award Ticket to which the TakeOff 15 benefit was applied, redeemed miles will be redeposited into the Card Member's SkyMiles account, except for Basic Economy tickets. Current Award Ticket redeposit fees apply. Basic Economy cancellations will result in cancellation charge assessed in miles, as outlined in fare rules. Remaining miles after deduction of the cancellation charge will be redeposited to Card Member's SkyMiles account. There is no discount applicable to the cancellation charge. If changing an Award Ticket after ticketing, discount is applied to the new Award Ticket (if eligible), and the difference in miles will be deducted from the Card Member's SkyMiles account (if the new Award Ticket mileage amount is higher) or redeposited into the Card Member's SkyMiles account (if the new Award Ticket mileage amount is lower). Basic Economy tickets are not eligible for voluntary changes. SkyMiles Member must be an active Basic Delta SkyMiles, Gold, Platinum or Reserve American Express Card Member or Basic Delta SkyMiles Gold, Platinum or Reserve Business American Express Card Member at time that the Award Ticket is changed to be eligible for the TakeOff 15 benefit on the changed Award Ticket.

**Miscellaneous:** All SkyMiles Program rules apply to SkyMiles Program membership, miles, offers, mile accrual, mile redemption, and travel benefits. To review the rules, please visit Program Rules. SkyMiles Program and offers are void where prohibited by law, and terms are subject to change without notice. Other restrictions apply.



## Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 03/13/23  
Account Ending 5-47003



p. 1/10

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

**New Balance** **\$347.72**  
**Minimum Payment Due** **\$40.00**  
**Payment Due Date** **04/07/23**

**Delta SkyMiles®**  
Miles Earned this Period **4,637**

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

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 04/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

### Account Summary

Previous Balance	\$615.60
Payments/Credits	-\$3,240.34
New Charges	+\$2,873.46
Fees	+\$99.00
Interest Charged	+\$0.00

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional  
charges and each month  
you pay...

You will pay off the balance  
shown on this statement in  
about...

And you will pay an  
estimated total of...

Only the  
Minimum Payment Due

10 months

\$391

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** **\$347.72**  
**Minimum Payment Due** **\$40.00**

Credit Limit	\$27,200.00
Available Credit	\$26,852.28
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

Please refer to the **IMPORTANT NOTICES** section on  
**page 9.**

↓ Please fold on the perforation below, detach and return with your payment ↓



**Payment Coupon**  
Do not staple or use paper clips



**Pay by Computer**  
[americanexpress.com/pbc](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  
**04/07/23**

New Balance  
**\$347.72**

Minimum Payment Due  
**\$40.00**

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 000034772000004000 09 4

**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

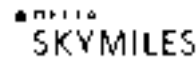
## Please do not add any written communication or address change on this stub

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 03/13/23



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Account Ending 5-47003



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

**1-800-430-1000**  
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**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

### Hearing Impaired

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

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$3,212.38
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$27.96
<b>Total Payments and Credits</b>	<b>-\$3,240.34</b>

### Detail

\*Indicates posting date

Payments	Amount
02/21/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,613.68
03/12/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,598.70
<b>Credits</b>	<b>Amount</b>
02/24/23 STEPHEN J BOERNER AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$27.96

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$2,533.08
MELISSA BEMER 5-41014	\$340.38
<b>Total New Charges</b>	<b>\$2,873.46</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-47003

	Amount
02/11/23 SASSAFRAS MARKET. 0000 215-413-7078 PHILADELPHIA PA	\$6.99
02/12/23 APPLE.COM/BILL RECORD STORE INTERNET CHARGE CA	\$7.55
02/12/23 SASSAFRAS MARKET. 0000 215-413-7078 PHILADELPHIA PA	\$6.99
02/12/23 CAFE OLE INC 0000 917-532-9174 PHILADELPHIA PA	\$10.51
02/13/23 SIRIUS XM RADIO INC. RADIO SERVICE 888-635-5144 NY	\$29.58
02/13/23 SASSAFRAS MARKET. 0000 215-413-7078 PHILADELPHIA PA	\$6.99

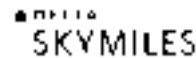
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**Detail Continued**

				<b>Amount</b>
02/13/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
02/14/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$27.96
02/14/23	MENAGERIE COFFEE squareup.com/receipts	Philadelphia	PA	\$3.70
02/14/23	MENAGERIE COFFEE squareup.com/receipts	Philadelphia	PA	\$3.97
02/14/23	GRUBHUB*PIZZACHESTNUT 8775851085	NEW YORK	NY	\$36.64
02/14/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$46.79
02/14/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$11.24
02/14/23	RIVERWARDS PRODUCE-BREAD 2 215-592-4650	PHILADELPHIA	PA	\$47.96
02/14/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$26.00
02/14/23	NEW FELIX CLEANERS 0308 215-627-2055	PHILADELPHIA	PA	\$17.25
02/15/23	Blokes Barbershop & Ge 267-314-5557	PHILADELPHIA	PA	\$60.00
02/15/23	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA	\$5.00
02/15/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/15/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$9.82
02/16/23	LOEWS PHILADELPHIA FB LOEWS PHILADELP 888-320-6065	PHILADELPHIA	PA	\$76.72
02/16/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/17/23	Uber Trip WQRGXUWA 19107	help.uber.com	CA	\$11.67
02/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
02/17/23	LOEWS PHILADELPHIA FB LOEWS PHILADELP 888-320-6065	PHILADELPHIA	PA	\$81.00
02/18/23	GRUBHUB*CHICKENTENDERS 8775851085	NEW YORK	NY	\$75.21
02/18/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/19/23	IC* INSTACART +18882467822	SAN FRANCISCO	CA	\$272.90
02/19/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$8.48
02/19/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/19/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$31.41
02/19/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
02/20/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/20/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$77.37

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**Delta SkyMiles® Gold Card**STEPHEN J BOERNER  
Closing Date 03/13/23

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Account Ending 5-47003

**Detail Continued**

				<b>Amount</b>
02/20/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$11.47
02/21/23	HULU*HULU 1526089480552-U HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
02/21/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$28.00
02/21/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/22/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
02/22/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/23/23	HYATT REG CRYSTL CT CASH 0000 888-588-4384	ARLINGTON	VA	\$10.35
02/23/23	WAWA FUEL/CONVENIENCE 215-492-0824	PHILADELPHIA	PA	\$14.95
02/24/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$63.57
02/24/23	7-ELEVEN 28511 00072851113 703-979-8793	ARLINGTON	VA	\$25.50
02/24/23	PMI CRYSTAL DR PARKI PARKING LOT & GARAGE	ARLINGTON	VA	\$42.00
02/24/23	CVS PHARMACY 8007467287 PHARMACIES	ARLINGTON	VA	\$4.87
02/24/23	AG TRAVEL PLAZA 1000101 978-409-1205	NEWARK	DE	\$22.93
02/24/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$40.49
02/25/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$17.47
02/25/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$32.00
02/26/23	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$38.86
02/26/23	PRIME VIDEO *HD8W90OV2 DIGITAL	888-802-3080	WA	\$4.23
02/26/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/28/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$11.24
02/28/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
03/01/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$38.12
03/02/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/02/23	WAWA FUEL/CONVENIENCE 856-232-4727	BLACKWOOD	NJ	\$2.65
03/02/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
03/02/23	CHICK-FIL-A #01665 000000000565353 2152712313	PHILADELPHIA	PA	\$26.52

Continued on reverse

**Detail Continued**

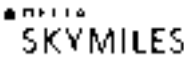
				<b>Amount</b>
03/03/23	RED OWL & STRATUS 31091079 19106 RESTAURANT	PHILADELPHIA	PA	\$56.96
03/03/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/03/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$35.56
03/04/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$38.00
03/04/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$31.39
03/04/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/05/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/05/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$56.99
03/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$10.86
03/06/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$28.00
03/06/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/06/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$8.09
03/07/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$11.48
03/07/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/07/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
03/08/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ	\$81.43
03/08/23	SPROUTS FARMERS MARKET # 0000000006176 9999999999	DRESHER	PA	\$241.85
03/08/23	PRIME VIDEO *H50GW37M1 DIGITAL	888-802-3080	WA	\$5.29
03/08/23	PHILADELPHIA PARKING AUTHORITY 6500000 8885913636	PHILADELPHIA	PA	\$39.50
03/09/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.79
03/09/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/09/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$27.56
03/09/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
03/10/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/10/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$42.99
03/10/23	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
03/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.55

Continued on next page



Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 03/13/23



Account Ending 5-47003

Detail Continued

				Amount
03/11/23	Sunoco Gas 302-266-0230	215-977-3000	TX	\$1.79
03/11/23	SUNOCO 0140993700 0140 302-266-0230	NEWARK	DE	\$67.49
03/11/23	EXXONMOBIL 4786 00574243 21234 400 450 471	BALTIMORE	MD	\$12.33
03/13/23	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$29.58



MELISSA BEMER  
Card Ending 5-41014

				Amount
02/17/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
02/27/23	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE	PA	\$244.63
03/02/23	SOUTHPORT LIBERTY 650000011024505 3016952767	PHILADELPHIA	PA	\$59.75

Fees

			Amount
03/13/23	STEPHEN J BOERNER	ANNUAL MEMBERSHIP FEE	\$99.00
Total Fees for this Period			\$99.00

Interest Charged

			Amount
Total Interest Charged for this Period			\$0.00

**About Trailing Interest**  
You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date	
Total Fees in 2023	\$99.00
Total Interest in 2023	\$0.00

Interest Charge Calculation

Days in Billing Period: 31

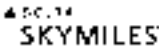
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		27.24% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		29.74% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	2,848	4,712
Total Bonus Miles Earned and Adjustments	1,789	4,003
<b>Total Miles Earned</b>	<b>4,637</b>	<b>8,715</b>

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	1,027
2X Miles at Restaurants	762
<b>Total</b>	<b>1,789</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.

**Changes to Your Card Benefits**

**Effective February 2, 2023**, Basic Card Members will receive a new benefit, **TakeOff 15**, which will allow them to save 15% each time they use miles to book Award Travel on Delta flights through [delta.com](http://delta.com) and the Fly Delta app. See additional Terms below.

**Terms and Conditions**

**Eligibility:** Basic Delta SkyMiles Gold, Platinum and Reserve American Express Card Members, as well as Basic Delta SkyMiles Gold, Platinum and Reserve Business American Express Card Members (each, an "Eligible Card"), can get at least a fifteen percent (15%) discount off the mileage portion of an Award Ticket (the "TakeOff 15" benefit). Additional Card Members are not eligible. Available only if entire itinerary is on Delta and Delta Connection® carrier-operated and ticketed flights booked at [delta.com](http://delta.com) or the FlyDelta app. Not available on flights operated by other carriers. Not available for Pay with Miles, Miles + Cash, seat upgrades purchased after the initial flight booking, or other Delta products or services. Discount only applies to the mileage portion of the Award Ticket fare and does not apply to applicable taxes and fees which must be paid using the Eligible Card. Card Member must be logged-in to a SkyMiles account linked to an Eligible Card to receive the TakeOff 15 benefit discount. Mileage discount will be greater than or equal to 15% of the overall miles portion for the Award Ticket. An Award Ticket is a ticket issued by Delta pursuant to the SkyMiles Program Rules, by which SkyMiles members may redeem miles and pay applicable government-imposed taxes and fees in exchange for air transportation. All Award Ticket rules apply, as set forth on [delta.com](http://delta.com) and in the specific terms incorporated into your Award Ticket. Award Travel is defined as travel using an Award Ticket. Award Travel seats are limited and may not be available on all flights or in all markets. SkyMiles account balance must have sufficient miles for the entire Award Ticket(s) being purchased. TakeOff 15 benefit is not combinable with certificates, Delta eCredits, Delta Gift Cards, vouchers, or with any other discounts or promotional offers.

**Award Ticket Taxes/Fees:** Award Ticket taxes and fees include only U.S. excise and departure/arrival taxes, airport charges, segment fees, the September 11th Security Fee, and international taxes and fees normally included in the Award Ticket.

**Award Ticket Cancellations and Changes:** In the event of a voluntary cancellation of the Award Ticket to which the TakeOff 15 benefit was applied, redeemed miles will be redeposited into the Card Member's SkyMiles account, except for Basic Economy tickets. Current Award Ticket redeposit fees apply. Basic Economy cancellations will result in cancellation charge assessed in miles, as outlined in fare rules. Remaining miles after deduction of the cancellation charge will be redeposited to Card Member's SkyMiles account. There is no discount applicable to the cancellation charge. If changing an Award Ticket after ticketing, discount is applied to the new Award Ticket (if eligible), and the difference in miles will be deducted from the Card Member's SkyMiles account (if the new Award Ticket mileage amount is higher) or redeposited into the Card Member's SkyMiles account (if the new Award Ticket mileage amount is lower). Basic Economy tickets are not eligible for voluntary changes. SkyMiles Member must be an active Basic Delta SkyMiles, Gold, Platinum or Reserve American Express Card Member or Basic Delta SkyMiles Gold, Platinum or Reserve Business American Express Card Member at time that the Award Ticket is changed to be eligible for the TakeOff 15 benefit on the changed Award Ticket.

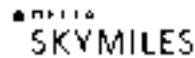
**Miscellaneous:** All SkyMiles Program rules apply to SkyMiles Program membership, miles, offers, mile accrual, mile redemption, and travel benefits. To review the rules, please visit Program Rules. SkyMiles Program and offers are void where prohibited by law, and terms are subject to change without notice. Other restrictions apply.





# Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 04/12/23  
Account Ending 5-47003



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

**New Balance** **\$13,740.50**  
**Minimum Payment Due** **\$274.81**

**Payment Due Date** **05/07/23**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 05/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Delta SkyMiles®**  
Miles Earned this Period **14,859**

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

## Account Summary

Previous Balance	\$347.72
Payments/Credits	-\$438.10
New Charges	+\$13,830.88
Fees	+\$0.00
Interest Charged	+\$0.00

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the Minimum Payment Due

25 years

\$44,032

\$567

3 years

\$20,394

(Savings = \$23,638)

**New Balance** **\$13,740.50**  
**Minimum Payment Due** **\$274.81**

Credit Limit	\$27,200.00
Available Credit	\$13,459.50
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 9**.

↓ Please fold on the perforation below, detach and return with your payment ↓



### Payment Coupon

Do not staple or use paper clips



### Pay by Computer

[americanexpress.com/pbc](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  
**05/07/23**

New Balance  
**\$13,740.50**

Minimum Payment Due  
**\$274.81**

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 001374050000027481 09 4

**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

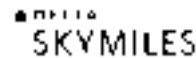
For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).





## Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 04/12/23



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Account Ending 5-47003



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

**1-800-430-1000**  
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**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

### Hearing Impaired

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

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$302.73
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$135.37
<b>Total Payments and Credits</b>	<b>-\$438.10</b>

### Detail

\*Indicates posting date

Payments	Amount
03/24/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$302.73
Credits	Amount
03/23/23 STEPHEN J BOERNER OLD NAVY US 6463 PHILADELPHIA PA 00000000000000000019148	-\$44.99
03/23/23 STEPHEN J BOERNER OB/GYN PAH 8TH FLOOR PHILADELPHIA PA 800-406-1177	-\$20.00
03/30/23 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA BOOK STORES	-\$70.38

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$13,532.29
MELISSA BEMER 5-41014	\$298.59
<b>Total New Charges</b>	<b>\$13,830.88</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-47003

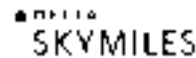
	Amount
03/13/23 SASSAFRAS MARKET. 0000 215-413-7078 PHILADELPHIA PA	\$6.99
03/13/23 THE UPS STORE 4242 021770021642363 V4242-2923031314119106 PHILADELPHIA PA	\$11.98
03/14/23 GRUBHUB*CHICKS 8775851085 NEW YORK NY	\$122.96
03/14/23 JIFFY LUBE 717-464-0344 WILLOW STREET PA	\$102.81

Continued on reverse

**Detail Continued**

				<b>Amount</b>
03/14/23	Sunoco Gas 00430260 19520 General Tobacco General packaged beverage	215-977-3000	TX	\$13.20
03/14/23	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA	\$76.14
03/14/23	BURGER KING 404-816-9121	WILLOW STREET	PA	\$9.95
03/15/23	TPH - NORTH WALES RESTAURANT	NORTH WALES	PA	\$159.93
03/15/23	WAWA 8101 0000 610-358-8000	MONTGOMERYVIL	PA	\$70.87
03/15/23	WAWA 8101 0000 610-358-8000	MONTGOMERYVIL	PA	\$32.19
03/15/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.37
03/16/23	UNITED BY BLUE squareup.com/receipts	Philadelphia	PA	\$4.51
03/16/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$16.42
03/16/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$76.00
03/16/23	OLD CITY PIZZA 899000003256599 ARIS69@VERIZON.NET	PHILADELPHIA	PA	\$12.42
03/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
03/17/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$11.24
03/17/23	BARRA ROSSA PHILADELPHIA 00D9 215-644-9074	PHILADELPHIA	PA	\$45.04
03/17/23	VARGA BAR 000000001 2156275200	PHILADELPHIA	PA	\$49.80
03/17/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$17.94
03/18/23	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$10.79
03/18/23	CURE INSURANCE ARENA 0000 609-656-3252	TRENTON	NJ	\$10.00
03/18/23	CHICK-FIL-A #02072 000000000565389 2157413500	LANGHORNE	PA	\$19.66
03/18/23	RUCKUS GALLERY 650000008794904 4845384061	PHILADELPHIA	PA	\$48.60
03/18/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.99
03/19/23	BARNES & NOBLE 8662387323	CENTER VALLEY	PA	\$20.14
03/19/23	OLD NAVY US 3374 000000000000000018034	CENTER VALLEY	PA	\$139.97
03/19/23	BANANAREPUBLIC US 31 000000000000000018034	CENTER VALLEY	PA	\$75.00
03/19/23	EXXONMOBIL 4775 00032283 18015 412 540	BETHLEHEM	PA	\$12.24
03/20/23	EXXONMOBIL 4775 00039945 18015 412 450	BETHLEHEM	PA	\$12.38

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**Delta SkyMiles® Gold Card**STEPHEN J BOERNER  
Closing Date 04/12/23

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Account Ending 5-47003

**Detail Continued**

				<b>Amount</b>
03/21/23	HLU*HULU 1526089487322-U HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
03/21/23	UNITED BY BLUE squareup.com/receipts	Philadelphia	PA	\$4.24
03/21/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$7.40
03/21/23	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA	\$5.00
03/21/23	RIVERWARDS PRODUCE-BREAD 2 215-592-4650	PHILADELPHIA	PA	\$28.46
03/22/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$11.83
03/23/23	TORCH - WOOD MARKET squareup.com/receipts	Philadelphia	PA	\$20.50
03/23/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/24/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$10.21
03/25/23	IC* INSTACART +18882467822	SAN FRANCISCO	CA	\$241.09
03/25/23	SUGAR HOUSE SPORTS BOOK 5839 19125 RESTAURANT	PHILADELPHIA	PA	\$17.00
03/25/23	SUGAR HOUSE SPORTS BOOK 5871 19125 RESTAURANT	PHILADELPHIA	PA	\$16.00
03/25/23	SUGAR HOUSE SPORTS BOOK 5989 19125 RESTAURANT	PHILADELPHIA	PA	\$8.00
03/25/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$13.44
03/25/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
03/26/23	Uber Trip CN7DNQLK 19123	help.uber.com	CA	\$9.67
03/26/23	Uber Trip RBLZXE2Q 19106	help.uber.com	CA	\$14.97
03/26/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$35.88
03/26/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/26/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$16.68
03/27/23	SINKIN.AI +16505398858	UNION CITY	CA	\$5.00
03/27/23	JM BULLION,INC. JM Bullion,Inc. www.jmbullion.com	DALLAS	TX	\$11,125.94
03/28/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$10.59
03/28/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$28.60
03/28/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/28/23	PAYPAL *EBUSINESS4U 4029357733	4029357733	FL	\$20.99

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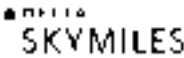
**Detail Continued**

				<b>Amount</b>
03/29/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/30/23	7-ELEVEN 10978 00071097810 609-298-6665	BORDENTOWN	NJ	\$13.31
03/30/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/31/23	Uber Trip T5VVYQG6 19148	help.uber.com	CA	\$15.96
04/01/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$28.06
04/01/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/01/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$17.94
04/02/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$56.69
04/02/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$14.98
04/03/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/03/23	PLANNERSD YEARLY +37052143071	+37052143071	CO	\$59.99
04/04/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/05/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$54.73
04/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$10.86
04/06/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/06/23	FIRTH AND WILSON TRANSPOR 930553410019 VICTORIA@TRANSPORTCYCLE.C	PHILADELPHIA	PA	\$75.60
04/07/23	WAWA FUEL/CONVENIENCE 610-792-1940	ROYERSFORD	PA	\$28.00
04/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ	\$81.43
04/08/23	WAWA FUEL/CONVENIENCE 302-661-2600	NEW CASTLE	DE	\$24.26
04/09/23	ROYAL FARMS #250 250 123-456-7899	CHESTERTOWN	MD	\$52.94
04/10/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$28.56
04/10/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.55
04/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$4.31
04/11/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/11/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/11/23	GOLDEN PHEASANT GOLF CLUB 000000001 6092674276	LUMBERTON	NJ	\$10.00



Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 04/12/23



Account Ending 5-47003

Detail Continued

Amount



MELISSA BEMER  
Card Ending 5-41014

Amount

03/14/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
04/06/23	TARGET 612-3044357	PHILADELPHIA	PA	\$255.32
04/10/23	PAH CAFE/GIFT SHOP 0000 215-829-6037	PHILADELPHIA	PA	\$7.27

Fees

Amount

Total Fees for this Period	\$0.00
----------------------------	--------

Interest Charged

Amount

Total Interest Charged for this Period	\$0.00
--	--------

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2023	\$99.00
Total Interest in 2023	\$0.00

Interest Charge Calculation

Days in Billing Period: 30

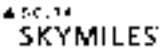
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		27.49% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		29.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	13,696	18,408
Total Bonus Miles Earned and Adjustments	1,163	5,166
<b>Total Miles Earned</b>	<b>14,859</b>	<b>23,574</b>

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	680
2X Miles at U.S. Supermarkets	483
<b>Total</b>	<b>1,163</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).

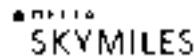






## Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 05/12/23  
Account Ending 5-47003



p. 1/10

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

**New Balance** **\$2,973.01**  
**Minimum Payment Due** **\$59.46**

**Payment Due Date** **06/07/23**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 06/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Delta SkyMiles®**  
Miles Earned this Period **5,442**

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

### Account Summary

Previous Balance	\$13,740.50
Payments/Credits	-\$14,565.75
New Charges	+\$3,798.26
Fees	+\$0.00
Interest Charged	+\$0.00

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the  
Minimum Payment Due

12 years

\$8,092

\$123

3 years

\$4,428  
(Savings = \$3,664)

**New Balance** **\$2,973.01**  
**Minimum Payment Due** **\$59.46**

Credit Limit	\$27,200.00
Available Credit	\$24,226.99
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 9**.

*Continued on page 3*

↓ Please fold on the perforation below, detach and return with your payment ↓



#### Payment Coupon

Do not staple or use paper clips



#### Pay by Computer

[americanexpress.com/pbc](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  
**06/07/23**

New Balance  
**\$2,973.01**

Minimum Payment Due  
**\$59.46**

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 000297301000005946 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

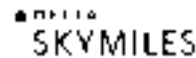
## Please do not add any written communication or address change on this stub

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 05/12/23



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Account Ending 5-47003



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

**1-800-430-1000**  
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**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

### Hearing Impaired

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

### American Express® High Yield Savings Account

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

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$14,565.75
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$14,565.75</b>

### Detail

\*Indicates posting date

Payments	Amount
04/16/23*    STEPHEN J BOERNER    MOBILE PAYMENT - THANK YOU	-\$14,565.75

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$3,414.11
MELISSA BEMER 5-41014	\$384.15
<b>Total New Charges</b>	<b>\$3,798.26</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-47003

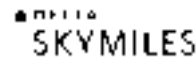
	Amount
04/12/23    AMK CBP BEER GARDEN AMK CBP BEER GA 215-783-2674    PHILADELPHIA    PA	\$19.49
04/12/23    ARAMARK CITIZENS BANK PARK ARAMARK CIT 215-271-2300    PHILADELPHIA    PA	\$26.44
04/12/23    ARAMARK CITIZENS BANK PARK ARAMARK CIT 215-271-2300    PHILADELPHIA    PA	\$26.49
04/12/23    SASSAFRAS MARKET. 0000 215-413-7078    PHILADELPHIA    PA	\$6.99
04/12/23    CAFE OLE INC 0000 917-532-9174    PHILADELPHIA    PA	\$8.86
04/12/23    TST* RACE STREET CAFE 00043492 RESTAURANT    PHILADELPHIA    PA	\$19.00

Continued on reverse

**Detail Continued**

				<b>Amount</b>
04/12/23	ACSPROD SEPTA	PHILADELPHIA		\$24.95
04/13/23	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$30.87
04/13/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$10.21
04/13/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$15.06
04/13/23	GOLF GALAXY 3122 888-888-8888	DEVON	PA	\$50.29
04/14/23	Uber Trip W4TYPA7S 19153	help.uber.com	CA	\$49.02
04/14/23	Uber Trip W4TYPA7S 19153	help.uber.com	CA	\$5.00
04/14/23	Best Buy Renewal 888BESTBUY	888-237-8289	MN	\$215.99
04/14/23	TST* THE PICKLED PALATE A 00047071 RESTAURANT	MOUNT PLEASANT	SC	\$102.92
04/14/23	ATL SWEETWATER BAR & G 021770021769344 0000095631 30320	ATLANTA	GA	\$16.88
04/14/23	GOOD 2 GO TERMINAL D 0000 856-979-4666	PHILADELPHIA	PA	\$3.77
04/15/23	Sunoco Gas 00765704 29464 General Tobacco General Health and Beauty	215-977-3000	TX	\$18.22
04/15/23	TAVERN N TABLE 021770021801825 SHELLY@REDSICEHOUSE.COM	MT PLEASANT	SC	\$88.43
04/15/23	KIAWAH ISLAND GOLF RES 021770021666886 252034 29455	KIAWAH ISLAND	SC	\$304.50
04/15/23	KIAWAH ISLAND GOLF RES 021770021666885 2455310 29455	KIAWAH ISLAND	SC	\$122.10
04/16/23	Uber Trip RP5QKMQO 29418	help.uber.com	CA	\$39.49
04/16/23	Uber Trip RP5QKMQO 29418	help.uber.com	CA	\$5.00
04/16/23	HUDSON ST1675 1675 416143332 29418 NEWS DEALERS/NEWSSTANDS	CHARLESTON	SC	\$5.70
04/16/23	ATL 6076 Cat Cora Kitchen 16140352000 1823 30320	ATLANTA	GA	\$50.36
04/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
04/17/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$36.56
04/17/23	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$39.54
04/18/23	WAWA FUEL/CONVENIENCE 215-923-1404	PHILADELPHIA	PA	\$5.67
04/18/23	LOCUST BAR 021770021810064 0000004205 19107	PHILADELPHIA	PA	\$20.12
04/19/23	Uber Trip LMOP5TXC 19102	help.uber.com	CA	\$11.93
04/19/23	Uber Trip 2VQGMDO 19106	help.uber.com	CA	\$9.91
04/19/23	Uber Trip NSSHDYWE 19103	help.uber.com	CA	\$23.50

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**Delta SkyMiles® Gold Card**STEPHEN J BOERNER  
Closing Date 05/12/23

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Account Ending 5-47003

**Detail Continued**

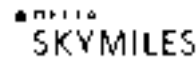
				<b>Amount</b>
04/19/23	TORCH - WOOD MARKET squareup.com/receipts	Philadelphia	PA	\$12.94
04/19/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$12.71
04/19/23	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA	\$5.00
04/19/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$85.67
04/19/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/20/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$12.75
04/20/23	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA	\$82.06
04/21/23	HLU*HULU 1526089488075-U HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
04/21/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$10.21
04/21/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$24.93
04/22/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
04/22/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/23/23	BESTBUYCOM806757160704 50300009944 888BESTBUY	RICHFIELD	MN	\$112.34
04/23/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/24/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/25/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/25/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
04/26/23	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060879035801 Passenger Name: BOERNER/STEPHEN Document Type: ADDITIONAL COLLECTION	ATLANTA		\$11.20
04/26/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$15.06
04/26/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$12.98
04/26/23	OLD CITY PIZZA 899000003256599 ARIS69@VERIZON.NET	PHILADELPHIA	PA	\$16.20
04/27/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/28/23	OLD CITY PIZZA 899000003256599 ARIS69@VERIZON.NET	PHILADELPHIA	PA	\$23.22
04/28/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$11.24
04/28/23	Blokes Barbershop & Ge 267-314-5557	PHILADELPHIA	PA	\$48.00
04/29/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$52.77

Continued on reverse

**Detail Continued**

				<b>Amount</b>
04/29/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$10.07
04/29/23	FSP*GREEN POND COUNTRY CL 000025487 6102532505	BETHLEHEM	PA	\$9.25
04/29/23	GREEN POND GOLF COURSE 677000000003020 khardykutz@greenpondcc.co	BETHLEHEM	PA	\$14.75
04/30/23	AMAZON.COM*HM2YG93M2 MERCHANDISE	AMZN.COM/BILL	WA	\$235.29
04/30/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.79
04/30/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$26.59
05/01/23	AMAZON TIPS*HM3X52P81 MERCHANDISE	AMZN.COM/BILL	WA	\$10.00
05/01/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$16.85
05/01/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$18.00
05/02/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$17.94
05/02/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$6.24
05/03/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$14.21
05/03/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$16.89
05/04/23	Uber Trip 2VQGMZDO 19106	help.uber.com	CA	\$1.00
05/05/23	BAR SYMON PHL 7347270055	PHILADELPHIA	PA	\$17.40
05/05/23	Uber Trip 4PQ6ORYU 02128	help.uber.com	CA	\$5.25
05/05/23	Uber Trip PDANJEC5 02025	help.uber.com	CA	\$67.02
05/05/23	THE BARREL AT COHASSET 545500001671627 JHM.MCLAUGHLIN@GMAIL.COM	COHASSET	MA	\$20.50
05/05/23	LENNYS HIDEAWAY 000000001 4152442994	COHASSET	MA	\$56.36
05/05/23	LENNYS HIDEAWAY 000000001 4152442994	COHASSET	MA	\$29.76
05/05/23	GULF OIL 7813839610	800-774-4853	MA	\$14.86
05/05/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$12.71
05/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$10.86
05/06/23	TST* BRIAR GROUP THE BETH 00083096 RESTAURANT	HINGHAM	MA	\$83.69
05/06/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
05/06/23	DELAWARE NORTH LOGAN F&B 26917 02129 RESTAURANT	EAST BOSTON	MA	\$3.85
05/06/23	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$39.66
05/06/23	TST* SEABIRD COFFEE - COH 00028522 RESTAURANT	COHASSET	MA	\$19.48

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER  
Closing Date 05/12/23

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Account Ending 5-47003

**Detail Continued**

				<b>Amount</b>
05/07/23	Uber Trip 63IREXR 02128	help.uber.com	CA	\$45.49
05/07/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$25.98
05/07/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$14.60
05/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ	\$81.43
05/09/23	NAME-CHEAP.COM* 9LZIOH 3233752822	PHOENIX	AZ	\$14.15
05/10/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$11.83
05/10/23	ApI Pay CHICK-FIL-A #01494 000000000401102 8568530425	DEPTFORD	NJ	\$32.66
05/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$6.99
05/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.56
05/11/23	WAWA FUEL/CONVENIENCE 609-653-6150	SOMERS POINT	NJ	\$13.41
05/11/23	PAYPAL *TICKETMASTER 8006538000	8006538000	CA	\$271.70
05/11/23	JON & PATTYS COFFEE BAR 02177002175669 N/A 08226	OCEAN CITY	NJ	\$60.80

**MELISSA BEMER**  
Card Ending 5-41014

				<b>Amount</b>
04/13/23	TRADER JOE S #632 000000632 6265993700	WAYNE	PA	\$193.02
05/05/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
05/10/23	DICKS SPORTING GOODS 1379 888-888-8888	DEPTFORD	NJ	\$155.13

**Fees**

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

**Interest Charged**

				<b>Amount</b>
<b>Total Interest Charged for this Period</b>				<b>\$0.00</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.

Continued on reverse

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

	Amount
Total Fees in 2023	\$99.00
Total Interest in 2023	\$0.00

**Interest Charge Calculation**

Days in Billing Period: 30

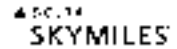
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		27.74% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		29.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

**Miles Earned**

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	3,798	22,206
Total Bonus Miles Earned and Adjustments	1,644	6,810
<b>Total Miles Earned</b>	<b>5,442</b>	<b>29,016</b>

**Bonus Miles Earned and Adjustments**

	Current Period
2X Miles at U.S. Supermarkets	616
2X Miles on Delta	11
2X Miles at Restaurants	1,017
<b>Total</b>	<b>1,644</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.

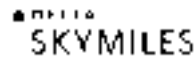
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.





## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 06/12/23  
Account Ending 5-47003



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

**New Balance** **\$2,326.74**  
**Minimum Payment Due** **\$46.53**  
**Payment Due Date** **07/07/23**

**Delta SkyMiles®**  
Miles Earned this Period **3,179**

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

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 07/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

### Account Summary

Previous Balance	\$2,973.01
Payments/Credits	-\$2,985.72
New Charges	+\$2,339.45
Fees	+\$0.00
Interest Charged	+\$0.00

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the Minimum Payment Due

10 years

\$5,918

\$96

3 years

\$3,465  
(Savings = \$2,453)

**New Balance** **\$2,326.74**  
**Minimum Payment Due** **\$46.53**

Credit Limit	\$27,200.00
Available Credit	\$24,873.26
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 9 - 10**.

↓ Please fold on the perforation below, detach and return with your payment ↓



#### Payment Coupon

Do not staple or use paper clips



#### Pay by Computer

[americanexpress.com/pbc](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  
**07/07/23**

New Balance  
**\$2,326.74**

Minimum Payment Due  
**\$46.53**

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 000232674000004653 09 4

**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

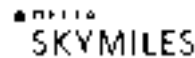
## Please do not add any written communication or address change on this stub

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 06/12/23



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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

	Total
<b>Payments</b>	-\$2,973.01
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$12.71
<b>Total Payments and Credits</b>	<b>-\$2,985.72</b>

### Detail

\*Indicates posting date

Payments	Amount
05/23/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,973.01
Credits	Amount
05/25/23 STEPHEN J BOERNER AMAZON.COM WA AMZN.COM/BILL MERCHANDISE	-\$12.71

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$2,303.45
MELISSA BEMER 5-41014	\$36.00
<b>Total New Charges</b>	<b>\$2,339.45</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-47003

	Amount
05/12/23 EDDIE'S PIZZA AND GRILL 0000 609-840-6759 SOMERS POINT NJ	\$12.00
05/13/23 SIRIUS XM RADIO INC. RADIO SERVICE 888-635-5144 NY	\$30.87
05/13/23 SASSAFRAS MARKET. 0000 215-413-7078 PHILADELPHIA PA	\$6.99
05/13/23 PTC EZ PASS AUTO TOLLS 877-736-6727 HARRISBURG PA	\$80.00
05/13/23 Uber Trip 3000MPV4 19146 help.uber.com CA	\$19.93
05/14/23 IC* INSTACART 8882467822 SAN FRANCISCO CA	\$315.15
05/14/23 SASSAFRAS MARKET. 0000 215-413-7078 PHILADELPHIA PA	\$12.36

Continued on reverse

**Detail Continued**

				<b>Amount</b>
05/15/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
05/16/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
05/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
05/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.79
05/17/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$8.53
05/18/23	GODADDY.COM GODADDY.COM COM Domain Name Registration - 1 Year	480-505-8855	AZ	\$12.17
05/18/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
05/19/23	RAVENS CLAW GOLF CLUB 650000011490805 6104954710	POTTSTOWN	PA	\$69.00
05/19/23	SESSANO AT RAVENS CLAW 0000 610-517-1297	SANATOGA	PA	\$83.07
05/19/23	Uber Trip A5QQ4XEE 19106	help.uber.com	CA	\$49.96
05/19/23	WAWA FUEL/CONVENIENCE 610-650-4270	OAKS	PA	\$17.77
05/20/23	Uber Trip UZOQ47WC 19146	help.uber.com	CA	\$14.94
05/21/23	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
05/24/23	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$31.30
05/27/23	GODADDY.COM GODADDY.COM COM Domain Name Transfer - 1 Year recu	480-505-8855	AZ	\$10.17
05/27/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$22.66
05/30/23	GODADDY.COM GODADDY.COM COM Domain Name Registration - 1 Year	480-505-8855	AZ	\$12.17
06/01/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$18.01
06/01/23	YET ANOTHER MAIL MERGE +3228997995	BRUXELLES	VL	\$50.00
06/02/23	LS RIVERWINDS F&B +18669321801	WEST DEPTFORD	NJ	\$10.01
06/02/23	LS RIVERWINDS GOLF +18669321801	WEST DEPTFORD	NJ	\$3.00
06/02/23	ETSY INC SELLER FEES ADVERTISING SERVICE	NEW YORK		\$0.20
06/02/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$8.76
06/03/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$22.21
06/03/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$11.48
06/03/23	GLF*WEDGEWOODGOLF 000001856 5707394455	COOPERSBURG	PA	\$10.00
06/04/23	YET ANOTHER MAIL MERGE +3228997995	BRUXELLES	VL	\$150.00

Continued on next page

**Detail Continued**

				<b>Amount</b>
06/04/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$14.60
06/04/23	EXXONMOBIL 4775 610-419-0829	BETHLEHEM	PA	\$35.87
06/05/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
06/05/23	PHILADELPHIA PARKING AUTHORITY 6500000 8885913636	PHILADELPHIA	PA	\$39.50
06/05/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$58.28
06/05/23	DICK'S SPORTING GOODS INC SPORTING GOODS STORE	CORAOPOLIS	PA	\$180.70
06/06/23	LS LEDERACH GOLF CLUB 2155133034	HARLEYSVILLE	PA	\$12.00
06/06/23	LS LEDERACH GOLF CLUB 2155133034	HARLEYSVILLE	PA	\$12.00
06/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$10.86
06/06/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
06/06/23	TST* OLD CITY ITALIAN RES 00070182 RESTAURANT	PHILADELPHIA	PA	\$121.52
06/06/23	WINE/SPIRITS SHOPPE 800-332-7522	PHILADELPHIA	PA	\$66.72
06/06/23	PP*LEDERACH GOLF CLUB 393672100802324 (801)341-5300	HARLEYSVILLE	PA	\$32.97
06/07/23	SPEEDWAY 6108681667 SERVICE STATION	1-800-643-1948	OH	\$16.00
06/07/23	EXXONMOBIL 4764 610-265-2222	KING OF PRUSS	PA	\$71.05
06/07/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$15.06
06/07/23	PP*PUFF PUFF GLASS VARIETY STORE	BETHLEHEM	PA	\$21.20
06/07/23	GLF*WEDGEWOODGOLF 000001856 5707394455	COOPERSBURG	PA	\$10.00
06/07/23	CITY WORKS KOP 312-212-8878	KING OF PRUSS	PA	\$102.14
06/08/23	Uber Trip UFAEZN4P 18014	help.uber.com	CA	\$22.93
06/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ	\$81.43
06/09/23	Uber Trip TZREAV6A 18045	help.uber.com	CA	\$19.99
06/09/23	THE FOX LOUNGE 6108379755	BATH	PA	\$17.00
06/09/23	FRIENDLY FOOD MART 0000 610-252-9106	EASTON	PA	\$10.51
06/10/23	WAWA FUEL/CONVENIENCE 610-758-8646	BETHLEHEM	PA	\$13.33
06/11/23	Uber Trip B2K2H4WA 18018	help.uber.com	CA	\$3.00

**Detail Continued**

				Amount
06/11/23	Uber Trip B2K2H4WA 18018	help.uber.com	CA	\$14.98
06/11/23	Uber Trip TZREAV6A 18045	help.uber.com	CA	\$3.00
06/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.55
06/11/23	AplPay MEZZOGIORNO 00-08039660686 FAST FOOD RESTAURANT	PHILADELPHIA	PA	\$27.13
06/11/23	WAWA 8135 0000 610-358-8000	HARLEYSVILLE	PA	\$16.41
06/12/23	Uber Trip PQGRY2LV 19153	help.uber.com	CA	\$30.97
06/12/23	Uber Trip ZWADYWN5 33701	help.uber.com	CA	\$53.94
06/12/23	MEZZOGIORNO 102665 19153 RESTAURANT	PHILADELPHIA	PA	\$10.90



**MELISSA BEMER**  
Card Ending 5-41014

				Amount
05/19/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00

**Fees**

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

**Interest Charged**

				Amount
<b>Total Interest Charged for this Period</b>				<b>\$0.00</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.

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

	Amount
Total Fees in 2023	\$99.00
Total Interest in 2023	\$0.00





Interest Charge Calculation

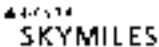
Days in Billing Period: 31

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		27.74% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		29.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

Miles Earned



SkyMiles® Account Number: XXXXXX8603

	Current Period	Year to Date
Miles Earned for Eligible Purchases	2,327	24,533
Total Bonus Miles Earned and Adjustments	852	7,662
<b>Total Miles Earned</b>	<b>3,179</b>	<b>32,195</b>

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	457
2X Miles at U.S. Supermarkets	395
<b>Total</b>	<b>852</b>



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

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

Summary of Change, Effective Immediately	
<b>Calculating APRs and DPRs</b>	We are revising the language in this section of your Cardmember Agreement to state that variable APRs will not exceed 29.99%.

ID 13404

**Detail of Change to Your Cardmember Agreement**

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Calculating APRs and DPRs**

**Effective immediately**, the *Calculating APRs and DPRs* section on page 2 of Part 1 of the Cardmember Agreement is revised by removing any asterisks and replacing the footnote which states "The variable penalty APR will not exceed 29.99%" with the following:

<b>Calculating APRs and DPRs</b>	Variable APRs will not exceed 29.99%
----------------------------------	--------------------------------------

CMLENGDPRUS0246

**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](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.

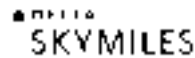
1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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.



# Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 07/13/23  
Account Ending 5-47003



p. 1/12

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

**New Balance** **\$5,550.69**  
**Minimum Payment Due** **\$111.01**  
**Payment Due Date** **08/07/23**

**Delta SkyMiles®**  
Miles Earned this Period **22,126**

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

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 08/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

## Account Summary

Previous Balance	\$2,326.74
Payments/Credits	-\$2,393.28
New Charges	+\$5,449.66
Fees	+\$167.57
Interest Charged	+\$0.00

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the  
Minimum Payment Due

17 years

\$16,767

\$230

3 years

\$8,266  
(Savings = \$8,501)

**New Balance** **\$5,550.69**  
**Minimum Payment Due** **\$111.01**

Credit Limit	\$27,200.00
Available Credit	\$21,649.31
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](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  
**08/07/23**

New Balance  
**\$5,550.69**

Minimum Payment Due  
**\$111.01**

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 000555069000011101 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

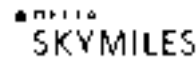
## Please do not add any written communication or address change on this stub

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 07/13/23



p. 3/12

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**

**Expect More From Your Checking**

Because it's designed for Members, American Express® Rewards Checking provides the rewards you want with the powerful backing you expect. Apply in minutes at [www.americanexpress.com/rewardschecking623](https://www.americanexpress.com/rewardschecking623).

Available for eligible Card Members  
Terms apply. Member FDIC.

**FDIC**  
Accounts offered by American Express National Bank. Member FDIC. Each depositor is insured to at least \$250,000. Learn More from FDIC.gov.

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$2,326.74
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$66.54
<b>Total Payments and Credits</b>	<b>-\$2,393.28</b>

### Detail

\*Indicates posting date

Payments	Amount
07/01/23*    STEPHEN J BOERNER    MOBILE PAYMENT - THANK YOU	-\$2,326.74
Credits	Amount
07/11/23*    STEPHEN J BOERNER    CR ADJ - ANNUAL MEMBERSHIP FEE	-\$66.54

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$5,163.77
MELISSA BEMER 5-41014	\$285.89
<b>Total New Charges</b>	<b>\$5,449.66</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-47003

	Amount
06/12/23    TST* FRESCOS WATERFRONT B 00016735    SAINT PETERSBURG    FL    RESTAURANT	\$64.43
06/13/23    Uber Trip    help.uber.com    CA    XL4LFEVH 33701	\$1.00

Continued on reverse

<b>Detail Continued</b>
-------------------------

				Amount
06/13/23	Uber Trip XL4LFEVH 33701	help.uber.com	CA	\$6.89
06/13/23	HYATT PLACE ST PETERSBURG Arrival Date 06/11/23 00000000 LODGING Departure Date 06/13/23	ST PETERSBURG	FL	\$57.75
06/13/23	AplPay VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$19.00
06/14/23	Uber Trip WGPOKUIO 33607	help.uber.com	CA	\$37.96
06/14/23	Uber Trip 4SXRUBVM 19106	help.uber.com	CA	\$18.93
06/14/23	Uber Trip ZWADYWN5 33701	help.uber.com	CA	\$2.00
06/14/23	KINGDOM 0059 395697 19047 APPAREL/ACCESSORIES	PHILADELPHIA	PA	\$128.01
06/14/23	SP THEOHMSTORE 6302041433	DARIEN	IL	\$84.95
06/15/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$13.44
06/15/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$17.94
06/15/23	GRUBHUB*DIGRITTENHOUSE 8775851085	NEW YORK	NY	\$37.92
06/16/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
06/16/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
06/16/23	RIVERWARDS PRODUCE-BREAD 2 215-592-4650	PHILADELPHIA	PA	\$49.94
06/16/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$18.74
06/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
06/17/23	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA	\$5.00
06/17/23	WAWA FUEL/CONVENIENCE 610-758-8646	BETHLEHEM	PA	\$42.33
06/17/23	WAWA FUEL/CONVENIENCE 610-758-8646	BETHLEHEM	PA	\$19.57
06/18/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
06/18/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
06/18/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
06/19/23	ISTANBUL CAFE MISC/SPECIALTY RETAIL	PHILADELPHIA	PA	\$5.47
06/19/23	GODADDY.COM GODADDY.COM AI Domain Name Registration - 2 Years	480-505-8855	AZ	\$199.98
06/19/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$25.43
06/19/23	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00

Continued on next page



**Detail Continued**

				<b>Amount</b>
06/20/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$12.71
06/20/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
06/20/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
06/21/23	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
06/21/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
06/21/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$31.79
06/21/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$42.39
06/21/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
06/22/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
06/22/23	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$9.91
06/22/23	Blokes Barbershop & Ge 267-314-5557	PHILADELPHIA	PA	\$48.00
06/23/23	Uber Trip SDWKN6TG 19122	help.uber.com	CA	\$9.79
06/23/23	SUGAR HOUSE SPORTS BOOK 9087 19125 RESTAURANT	PHILADELPHIA	PA	\$14.00
06/23/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$57.00
06/23/23	CVS/PHARMACY #10526 000010526 8007467287 PHARMACIES	PHILADELPHIA	PA	\$70.19
06/23/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
06/23/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$8.97
06/23/23	WINE/SPIRITS SHOPPE 800-332-7522	PHILADELPHIA	PA	\$29.36
06/24/23	Uber Trip 22QL7VAV 19148	help.uber.com	CA	\$15.21
06/24/23	Uber Trip KRO3GRUU 19106	help.uber.com	CA	\$20.99
06/24/23	Uber Trip FKGDNLZA 19106	help.uber.com	CA	\$8.96
06/24/23	Uber Trip FKGDNLZA 19106	help.uber.com	CA	\$1.00
06/24/23	ARAMARK CITIZENS BANK PARK ARAMARK CIT 215-271-2300	PHILADELPHIA	PA	\$55.43
06/24/23	WAWA FUEL/CONVENIENCE 215-755-5858	PHILADELPHIA	PA	\$31.07
06/25/23	Uber Trip 5X7T7GPN 19148	help.uber.com	CA	\$21.94
06/25/23	Uber Trip TRY6OWCH 19106	help.uber.com	CA	\$23.56

Continued on reverse

**Amount**

Continued on next page



## Detail Continued

				Amount
06/30/23	WAWA FUEL/CONVENIENCE 610-446-9487	HAVERTOWN	PA	\$14.92
07/01/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$22.66
07/03/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$11.23
07/03/23	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA	\$4.31
07/04/23	BESTBUYCOM806774437626 50300009944 888BESTBUY	RICHFIELD	MN	\$201.39
07/04/23	OTB TAX +18434508123	GREER	SC	\$99.00
07/04/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$190.78
07/04/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$14.70
07/05/23	GRUBHUB*EMMYSQUARED 8775851085	NEW YORK	NY	\$77.06
07/05/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$15.89
07/05/23	MENAGERIE COFFEE squareup.com/receipts	Philadelphia	PA	\$5.05
07/05/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
07/06/23	AMAZON.COM*A16UP2XY3 MERCHANDISE	AMZN.COM/BILL	WA	\$247.23
07/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$10.86
07/06/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
07/06/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$73.75
07/07/23	AMAZON TIPS*OT02466Z3 MERCHANDISE	AMZN.COM/BILL	WA	\$10.00
07/07/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
07/07/23	GOLF SCIENCE CENTER 0437 856-261-0829	PHILADELPHIA	PA	\$480.00
07/07/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$19.00
07/08/23	Uber Trip IRWQ2L7M 19107	help.uber.com	CA	\$8.94
07/08/23	Uber Trip YAIDPOWO 19106	help.uber.com	CA	\$8.67
07/08/23	ApI Pay BT*GOBRANDS INC. - FAM 8554007833	PHILADELPHIA	PA	\$7.99
07/08/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
07/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ	\$81.43
07/09/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
07/09/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$22.21

**Detail Continued**

				<b>Amount</b>
07/09/23	RDS VENDING 0000 888-561-4748	CAMDEN	NJ	\$2.20
07/09/23	CAMDEN COUNTY 0000 888-561-4748	MERCHANTVILLE	NJ	\$10.00
07/09/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$27.00
07/09/23	CAMDEN COUNTY 0000 888-561-4748	MERCHANTVILLE	NJ	\$10.00
07/09/23	WAWA 8449 0000 610-358-8000	PENNSAUKEN	NJ	\$14.90
07/09/23	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA	\$105.76
07/10/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$49.21
07/10/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$12.65
07/11/23	AplPay AMERICAN AIRLINES INC American Airlines From: PHILADELPHIA INTER To: TAMPA INTERNATIONAL PHILADELPHIA INTER Ticket Number: 0010631138447 Passenger Name: STEPHEN BOERNER Document Type: PREFERRED SEAT UPGRADE	FT WORTH	TX	\$56.47
07/11/23	AplPay AMERICAN AIRLINES INC American Airlines From: PHILADELPHIA INTER To: TAMPA INTERNATIONAL PHILADELPHIA INTER Ticket Number: 0010631138446 Passenger Name: STEPHEN BOERNER Document Type: PREFERRED SEAT UPGRADE	FT WORTH	TX	\$55.64
07/11/23	VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$19.00
07/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.55
07/11/23	7-ELEVEN 10249 00071024941 727-360-4758	ST PETERSBURG BEACH	FL	\$33.84
07/11/23	Uber Trip 7ZFDN226 19153	help.uber.com	CA	\$32.91
07/11/23	6821121 - PIATTINO 62109 RESTAURANT	PHILADELPHIA	PA	\$28.73
07/11/23	JACK DUGGAN S PUB 00-08023605077 BAR/NIGHTCLUB	PHILADELPHIA	PA	\$9.50
07/12/23	TST* CADDY'S ON THE BEACH 300526517 7273604993	TREASURE ISLA	FL	\$129.33
07/12/23	THEHOSTCO(256)960-8557 +12569608557	OAKLAND	CA	\$54.30
07/13/23	TST* CADDY'S ON THE BEACH 300526517 7273604993	TREASURE ISLA	FL	\$68.96



**MELISSA BEMER**  
Card Ending 5-41014

				<b>Amount</b>
06/16/23	TRADER JOE S #618 000000618 6265993700	PHILADELPHIA	PA	\$285.89



Fees

Amount

07/11/23	STEPHEN J BOERNER	ANNUAL MEMBERSHIP FEE	\$167.57
Total Fees for this Period			\$167.57

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	\$200.03
Total Interest in 2023	\$0.00

Interest Charge Calculation

Days in Billing Period: 31

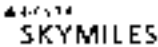
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		27.74% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		29.99% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	5,453	29,986
Total Bonus Miles Earned and Adjustments	16,673	24,335
Total Miles Earned	22,126	54,321

**Bonus Miles Earned and Adjustments**

	<b>Current Period</b>
Upgrade Bonus	15,000
3X Miles on purchases made directly at Hotels	116
2X Miles at Restaurants	813
2X Miles at U.S. Supermarkets	744
<b>Total</b>	<b>16,673</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**

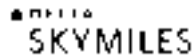
To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).







**Delta SkyMiles® Platinum**



STEPHEN J BOERNER  
Closing Date 07/13/23

Account Ending 5-47003

### **American Express® High Yield Savings Account**

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

**American Express®  
Cards Warmly  
Welcomed**

#### **ACOUSTICAL SOLUTIONS**

Soundproofing Superstore.  
Pro Advice. Homes, Offices,  
Restaurants, Event Spaces.  
Fix noise now.  
[acousticalsolutions.com](https://acousticalsolutions.com)  
**800-782-5742**

#### **PODS MOVING & STORAGE**

Whether you're moving or  
renovating, PODS makes it  
easy by delivering a portable  
storage container to your  
driveway. Learn more at  
[PODS.com](https://PODS.com)

#### **WHOLESALE FLIGHTS**

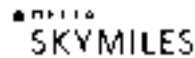
Save on Business & First  
Class published fares.  
Received more than 600+  
reviews.  
Contact us **888-246-1994**  
[wholesaleflights.com](https://wholesaleflights.com)

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



# Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 08/13/23  
Account Ending 5-47003



p. 1/13

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

**New Balance** **\$15,599.67**  
**Minimum Payment Due** **\$311.99**

**Payment Due Date** **09/07/23**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Delta SkyMiles®**  
Miles Earned this Period **19,885**

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

## Account Summary

Previous Balance	\$5,550.69
Payments/Credits	-\$6,666.14
New Charges	+\$16,715.12
Fees	+\$0.00
Interest Charged	+\$0.00

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the  
Minimum Payment Due

26 years

\$50,926

\$648

3 years

\$23,311  
(Savings = \$27,615)

**New Balance** **\$15,599.67**  
**Minimum Payment Due** **\$311.99**

Credit Limit	\$27,200.00
Available Credit	\$11,600.33
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 13.**

*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](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  
**09/07/23**

New Balance  
**\$15,599.67**

Minimum Payment Due  
**\$311.99**

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 001559967000031199 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

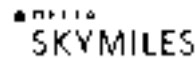
## Please do not add any written communication or address change on this stub

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 08/13/23



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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**

### American Express® High Yield Savings Account

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

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$5,504.49
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$1,161.65
<b>Total Payments and Credits</b>	<b>-\$6,666.14</b>

### Detail

\*Indicates posting date

Payments	Amount
08/01/23*    STEPHEN J BOERNER    MOBILE PAYMENT - THANK YOU	-\$5,504.49
<b>Credits</b>	<b>Amount</b>
07/19/23    STEPHEN J BOERNER    AMAZON MARKETPLACE NA PA AMZN.COM/BILL    WA BOOK STORES	-\$22.89
07/19/23    STEPHEN J BOERNER    AMAZON MARKETPLACE NA PA AMZN.COM/BILL    WA BOOK STORES	-\$23.31
08/07/23    STEPHEN J BOERNER    PRICELINE*HOTELS NORWALK    CT HOTEL ROOM	-\$1,037.45
08/09/23*    STEPHEN J BOERNER    TSA Global Entry Fee Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$78.00

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$15,845.84
MELISSA BEMER 5-41014	\$869.28
<b>Total New Charges</b>	<b>\$16,715.12</b>

Continued on reverse

## Detail

**STEPHEN J BOERNER**

Card Ending 5-47003

				Amount
07/12/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$19.98
07/13/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$51.12
07/13/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
07/13/23	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$39.66
07/13/23	BUDGET RENT A CAR Location Rental: TAMPA FL Return: TAMPA FL Agreement Number: 661957833 Renter Name: BOERNER,STEPHEN	TAMPA Date 23/07/11 23/07/13	FL	\$230.87
07/13/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$159.67
07/14/23	OLD CITY PIZZA 899000003256599 ARIS69@VERIZON.NET	PHILADELPHIA	PA	\$7.56
07/14/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
07/14/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$31.00
07/14/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$10.07
07/14/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
07/15/23	PIZZARAMA squareup.com/receipts	Philadelphia	PA	\$31.13
07/15/23	CVS/PHARMACY #10526 000010526 8007467287	PHILADELPHIA	PA	\$4.99
07/15/23	CVS/PHARMACY #10526 000010526 8007467287	PHILADELPHIA	PA	\$4.98
07/15/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$37.09
07/15/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
07/15/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
07/16/23	OUI squareup.com/receipts	PHILA	PA	\$16.39
07/16/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$11.23
07/16/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$100.41
07/17/23	Uber Trip D4YGAZSM 19146	help.uber.com	CA	\$11.96
07/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
07/17/23	WAWA FUEL/CONVENIENCE 215-923-1404	PHILADELPHIA	PA	\$11.78
07/17/23	PENNCARE AT RITTENHOUSE 215-893-6200	PHILADELPHIA	PA	\$20.00
07/18/23	Uber Trip NAJAU3XM 19106	help.uber.com	CA	\$12.98

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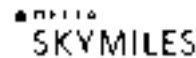
## Detail Continued

				Amount
07/18/23	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$8.78
07/18/23	Uber Trip DXWNUCLX 19107	help.uber.com	CA	\$12.91
07/18/23	Uber Trip RHWBMA7U 19106	help.uber.com	CA	\$9.98
07/18/23	Uber Trip NAJAU3XM 19106	help.uber.com	CA	\$1.00
07/18/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$65.69
07/18/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
07/18/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$15.85
07/18/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$6.35
07/19/23	TORCH - WOOD MARKET squareup.com/receipts	Philadelphia	PA	\$20.50
07/19/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$108.97
07/19/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$11.23
07/19/23	RED OWL & STRATUS 31064476 19106 RESTAURANT	PHILADELPHIA	PA	\$100.80
07/19/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$10.21
07/19/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
07/20/23	Uber Trip O5NPITIF 19106	help.uber.com	CA	\$20.92
07/20/23	Uber Trip OTMKNAVJ 19146	help.uber.com	CA	\$17.98
07/20/23	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA	\$5.00
07/20/23	TPH - NORTH WALES RESTAURANT	NORTH WALES	PA	\$99.91
07/20/23	WAWA 8101 0000 610-358-8000	MONTGOMERYVIL	PA	\$10.50
07/20/23	ApI Pay AIRMASTER HEATING COO 2152847583	PHILADELPHIA	PA	\$3,712.20
07/21/23	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
07/21/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$5.39
07/21/23	CAMDEN COUNTY 0000 888-561-4748	MERCHANTVILLE	NJ	\$10.00
07/21/23	WAWA FUEL/CONVENIENCE 856-423-2395	PAULSBORO	NJ	\$48.87
07/21/23	WAWA FUEL/CONVENIENCE 856-423-2395	PAULSBORO	NJ	\$26.66
07/21/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$13.99

**Detail Continued**

				<b>Amount</b>
07/21/23	CAMDEN COUNTY 0000 888-561-4748	MERCHANTVILLE	NJ	\$10.00
07/22/23	ONLEY INN 021770021781546 Arrival Date 07/21/23 00000000 LODGING Departure Date 07/22/23	ONLEY	VA	\$127.81
07/22/23	7-ELEVEN 19847 00071984740 252-441-4549	KILL DEVIL HILLS	NC	\$35.94
07/22/23	7-ELEVEN 19847 00071984740 252-441-4549	KILL DEVIL HILLS	NC	\$20.32
07/22/23	DOLLAR TREE 000001306 8775308733 VARIETY STORES	KILL DEVIL HI	NC	\$46.70
07/22/23	BREW THRU NAGS HEAD 0000 252-441-5108	NAGS HEAD	NC	\$485.61
07/22/23	MCDONALD'S F4693 000000000573803 4844421333	ONLEY	VA	\$14.27
07/22/23	DARE COUNTY ABC #2 252-473-9492	NAGS HEAD	NC	\$311.69
07/23/23	HOLLY RIDGE GOLF COUR 0000 888-561-4748	HARBINGER	NC	\$10.00
07/23/23	HOLLY RIDGE GOLF COUR 0000 888-561-4748	HARBINGER	NC	\$4.00
07/24/23	KILMARLIC GOLF CLUB 0881 252-491-4220	POWELLS POINT	NC	\$57.43
07/24/23	SPEEDWAY 2524411266 SERVICE STATION	1-800-643-1948	OH	\$14.19
07/26/23	BLACK TARTAN TAP ROOM squareup.com/receipts	Powells Point	NC	\$129.32
07/26/23	7-ELEVEN 24554 00072455440 252-261-4733	KITTY HAWK	NC	\$11.00
07/26/23	KILMARLIC GOLF CLUB 0881 252-491-4220	POWELLS POINT	NC	\$200.13
07/26/23	7-ELEVEN 19847 00071984740 252-441-4549	KILL DEVIL HILLS	NC	\$11.00
07/27/23	FRONTIER AIRLINES AIRLINES From: FT MYERS SW FLORID To: PHILADELPHIA INTER Ticket Number: H8HW8F Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET Carrier: F9 Class: T Date of Departure: 08/03	DENVER	CO	\$88.98
07/27/23	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: FT MYERS SW FLORID Ticket Number: 00180351953106 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET Carrier: AA Class: Q Date of Departure: 07/31	SEATTLE	WA	\$239.90
07/27/23	CKE* COUNTRY DELI 1900 000015150 6502157777	KILL DEVIL HI	NC	\$201.38
07/27/23	AUSTIN FISH COMPANY 0023 252-441-7412	NAGS HEAD	NC	\$179.78
07/27/23	7-ELEVEN 19847 00071984740 252-441-4549	KILL DEVIL HILLS	NC	\$11.00
07/28/23	801 S CROATAN HWY 57544022908 2524413488	KILL DEVIL HILLS	NC	\$71.86

Continued on next page

**Delta SkyMiles® Platinum**STEPHEN J BOERNER  
Closing Date 08/13/23

p. 7/13

Account Ending 5-47003

**Detail Continued**

				<b>Amount</b>
07/29/23	ROYAL FARMS #443 443 410-889-0200	GRANDY	NC	\$25.03
07/29/23	Sunoco Gas 00016614 21804 General Merchandise	215-977-3000	TX	\$2.96
07/29/23	SUNOCO 0251324000 0251 410-543-1069	SALISBURY	MD	\$40.87
07/30/23	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: FT MYERS SW FLORID PHILADELPHIA INTER Ticket Number: 00180353255994 Passenger Name: BOERNER/STEPHEN J Document Type: PASSENGER TICKET	SEATTLE	WA	\$408.80
07/30/23	FRONTIER AIRLINES AIRLINES FRONTIER From: PHILADELPHIA INTER To: FT MYERS SW FLORID PHILADELPHIA INTER Ticket Number: SF3QRT Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	DENVER	CO	\$87.96
07/30/23	FRONTIER AIRLINES AIRLINES FRONTIER From: PHILADELPHIA INTER To: FT MYERS SW FLORID PHILADELPHIA INTER Ticket Number: HE8I7D Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	DENVER	CO	\$117.96
07/30/23	BESTBUYCOM806781161282 50300009944 888BESTBUY	RICHFIELD	MN	\$42.39
07/30/23	BEST BUY 008987 29500008987 888BESTBUY	PHILADELPHIA	PA	\$161.99
07/30/23	GRUBHUB*EMMYSQUARED 8775851085	NEW YORK	NY	\$64.15
07/30/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$21.20
07/30/23	AMAZON.COM*TH0A02PV2 MERCHANDISE	AMZN.COM/BILL	WA	\$211.10
07/30/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$282.28
07/30/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$31.70
07/30/23	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA	\$168.15
07/31/23	Uber Trip O5NPITIF 19106	help.uber.com	CA	\$3.13
07/31/23	Uber Trip UJRZU65T 19153	help.uber.com	CA	\$32.90
07/31/23	AMAZON TIPS*TH2K15T01 MERCHANDISE	AMZN.COM/BILL	WA	\$10.00
07/31/23	VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$16.00
07/31/23	7-ELEVEN 32247 00073224742 239-437-6152	FT MYERS	FL	\$16.00

Continued on reverse



**Detail Continued**

				<b>Amount</b>
07/31/23	Starbucks Conc C PHL 1561627003 150989 19153	PHILADELPHIA	PA	\$15.88
07/31/23	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
08/01/23	FIRST WATCH 9419079800	FORT MYERS	FL	\$40.93
08/01/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
08/02/23	ANNIE'S RESTAURANT 239-945-3133	CAPE CORAL	FL	\$34.11
08/02/23	WHISKEY CREEK STATION RESTAURANT	FT MYERS BEAC	FL	\$48.26
08/03/23	FRONTIER AIRLINES AIRLINES FRONTIER From: FT MYERS SW FLORID To: PHILADELPHIA INTER Ticket Number: H8HW8F Carrier: F9 Class: T Passenger Name: BOERNER/STEPHEN Date of Departure: 08/03 Document Type: MISCELLANEOUS TAX(S)/FEE(S)	DENVER	CO	\$155.00
08/03/23	FIRST WATCH 9419079800	FORT MYERS	FL	\$52.54
08/03/23	EXXONMOBIL 9756 00403395 33912 400	FORT MYERS	FL	\$24.57
08/03/23	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$41.31
08/03/23	Shula's Main RSW 1552138004 1459 33913	Ft. Myers	FL	\$24.99
08/03/23	Burger King Conc B (Kiosk) RSW 1578629 4D80C360F2251EBB733913	FT. MYERS	FL	\$13.83
08/04/23	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: LAS VEGAS MCCARRAN To: PHILADELPHIA INTER Ticket Number: 00180356393626 Carrier: AA Class: S Passenger Name: BOERNER/STEPHEN Date of Departure: 09/14 Document Type: PASSENGER TICKET	SEATTLE	WA	\$362.90
08/04/23	Uber Trip ECRPMZJM 19106	help.uber.com	CA	\$9.97
08/04/23	Uber Trip OEJFQ7V7 19106	help.uber.com	CA	\$13.00
08/04/23	IDEMIA TSA PRECHECK 0000 844-321-2124	BRENTWOOD	TN	\$78.00
08/04/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
08/04/23	USHANDICAP / GOLFNET +12814021239	HOUSTON	TX	\$29.95
08/04/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.76
08/05/23	STARBUCKS STORE 0079 FAST FOOD RESTAURANT	HAVERTOWN	PA	\$10.18
08/05/23	TUNA BAR 000000001 2152388862	PHILADELPHIA	PA	\$232.32
08/05/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$24.93



## Detail Continued

				Amount
08/06/23	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060902155459 Passenger Name: BOERNER/STEPHEN Document Type: ADDITIONAL COLLECTION	ATLANTA		\$5.60
08/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$10.86
08/06/23	IM HEALTH IM HEALTH MEDICAL SERVICE	WAYNE	PA	\$6.13
08/06/23	SOLAR ENERGY TRADE SHOWS 000000001 7037389460	ALEXANDRIA	VA	\$1,925.00
08/06/23	VANDERWENDES PHILA 0000 302-858-1443	PHILADELPHIA	PA	\$19.90
08/06/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
08/06/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.12
08/06/23	PRICELINE*HOTELS HOTEL ROOM	NORWALK	CT	\$1,037.45
08/07/23	The Venetian/Palazzo 9146566 89109 NONE	7024141000	NV	\$259.64
08/07/23	GODADDY.COM GODADDY.COM COM Domain Name Renewal - 1 Year recur	480-505-8855	AZ	\$22.17
08/07/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$67.34
08/07/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
08/08/23	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$24.28
08/08/23	ApI Pay BT*GOBRANDS INC. - FAM 8554007833	PHILADELPHIA	PA	\$7.99
08/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ	\$81.43
08/08/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$8.15
08/08/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$10.51
08/08/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$75.15
08/08/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
08/09/23	SUNOCO 0368302601 0368 732-636-1298	WOODBIDGE	NJ	\$80.00
08/09/23	Sunoco Gas 00106897 07095 General Tobacco General Snack	215-977-3000	TX	\$28.61
08/09/23	AG TRAVEL PLAZA 3401101 978-409-1205	WOODBIDGE	NJ	\$33.12
08/09/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
08/09/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$6.35

**Detail Continued**

				<b>Amount</b>
08/09/23	Blokes Barbershop & Ge 267-314-5557	PHILADELPHIA	PA	\$48.00
08/10/23	ISLANDS END GRILL 650000011868281 6314770777	GREENPORT	NY	\$54.00
08/10/23	TST* THE WATERFRONT 00041946 RESTAURANT	GREENPORT	NY	\$308.93
08/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.55
08/11/23	TST* SALT - SHELTER ISLAN 00006149 RESTAURANT	SHELTER ISLAND	NY	\$107.07
08/11/23	TST* THE WATERFRONT 00041946 RESTAURANT	GREENPORT	NY	\$20.60
08/11/23	TST* THE WATERFRONT 00041946 RESTAURANT	GREENPORT	NY	\$21.00
08/11/23	TST* THE WATERFRONT 00041946 RESTAURANT	GREENPORT	NY	\$45.00
08/11/23	MARIE EIFFEL MARKET 0000 631-749-0003	SHELTER ISLAN	NY	\$42.04
08/11/23	TST* SUNSET BEACH 2 00132767 RESTAURANT	SHELTER ISLAND	NY	\$115.20
08/11/23	IC* INSTACART*SUBSCRIP +18882467822	SAN FRANCISCO	CA	\$104.94
08/11/23	BLISS DEPT STORE 631-749-0041	SHELTER IS	NY	\$71.50
08/11/23	SHELTER ISLAND WINE & 631-749-0305	SHELTER IS HT	NY	\$35.85
08/12/23	TST* RAMS HEAD 00024458 RESTAURANT	SHELTER ISLAND	NY	\$58.80
08/12/23	CHEZ MARIE 0000 212-945-8492	SHELTER ISLAN	NY	\$501.93

**MELISSA BEMER**

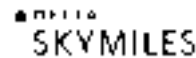
Card Ending 5-41014

				<b>Amount</b>
07/15/23	STARBUCKS STORE 0888 FAST FOOD RESTAURANT	PHILADELPHIA	PA	\$11.59
07/17/23	WAL-MART SUPERCENTER 2141 2141 DISCOUNT STORE	PHILADELPHIA	PA	\$214.35
07/30/23	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$63.91
07/31/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
08/01/23	AIRMASTER HEATING COO 2152847583	PHILADELPHIA	PA	\$135.44
08/02/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
08/03/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
08/07/23	THE HOME DEPOT 4188 HOME SUPPLY WAREHOUSE	KING OF PRUSS	PA	\$317.08
08/12/23	SHELTER ISLAND IGA 000000000814882 6317490382	MASSAPEQUA PARK	NY	\$18.91



## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 08/13/23



p. 11/13

Account Ending 5-47003

### Fees

	Amount
Total Fees for this Period	\$0.00

### Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

#### About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

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

	Amount
Total Fees in 2023	\$200.03
Total Interest in 2023	\$0.00

### Interest Charge Calculation

Days in Billing Period: 31

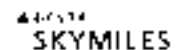
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	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
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

### Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	15,633	45,619
Total Bonus Miles Earned and Adjustments	4,252	28,587
<b>Total Miles Earned</b>	<b>19,885</b>	<b>74,206</b>

Continued on reverse

**Bonus Miles Earned and Adjustments**

	<b>Current Period</b>
3X Miles at Delta	12
3X Miles on purchases made directly at Hotels	776
2X Miles at Restaurants	3,017
2X Miles at U.S. Supermarkets	447
<b>Total</b>	<b>4,252</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.

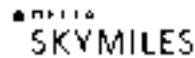
1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

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.



# Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 09/12/23  
Account Ending 5-47003



p. 1/14

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

**New Balance** **\$17,933.71**  
**Minimum Payment Due** **\$358.67**

**Payment Due Date** **10/07/23**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 10/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Delta SkyMiles®**  
Miles Earned this Period **19,440**

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

## Account Summary

Previous Balance	\$15,599.67
Payments/Credits	-\$16,001.15
New Charges	+\$18,335.19
Fees	+\$0.00
Interest Charged	+\$0.00

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the  
Minimum Payment Due

27 years

\$58,833

\$744

3 years

\$26,798  
(Savings = \$32,035)

**New Balance** **\$17,933.71**  
**Minimum Payment Due** **\$358.67**

Credit Limit	\$27,200.00
Available Credit	\$9,266.29
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 13.**

*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](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  
**10/07/23**

New Balance  
**\$17,933.71**

Minimum Payment Due  
**\$358.67**

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 001793371000035867 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.

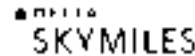
## Change of Address, phone number, email

- 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 09/12/23

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

	Total
<b>Payments</b>	-\$15,598.67
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$402.48
<b>Total Payments and Credits</b>	<b>-\$16,001.15</b>

**Detail**

\*Indicates posting date

<b>Payments</b>	<b>Amount</b>
08/24/23*    STEPHEN J BOERNER    MOBILE PAYMENT - THANK YOU	-\$15,598.67
<b>Credits</b>	<b>Amount</b>
08/19/23    STEPHEN J BOERNER    CANVA US INC. KENT    DE COMMERCIAL PHOTO/ART	-\$1.00
08/30/23    STEPHEN J BOERNER    EXPEDIA.COM TRAVEL SEATTLE    WA AMERICAN AIRLINES Ticket Number: 00180356393622 Passenger Name: BOERNER/STEPHEN Document Type: SUPPORTED REFUND	-\$362.90
08/31/23    STEPHEN J BOERNER    DELTA AIR LINES ATLANTA DELTA AIR LINES Ticket Number: 0062133204241 Passenger Name: BOERNER/STEPHEN Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.	-\$5.60
09/06/23    STEPHEN J BOERNER    AMAZON MARKETPLACE NA PA AMZN.COM/BILL    WA MERCHANDISE	-\$19.98
09/11/23    STEPHEN J BOERNER    PRICELINE*AIR TICKETS NORWALK    CT AIRLINE TKT	-\$13.00

Continued on reverse

**New Charges****Summary**

	<b>Total</b>
STEPHEN J BOERNER 5-47003	\$17,381.17
MELISSA BEMER 5-41014	\$954.02
<b>Total New Charges</b>	<b>\$18,335.19</b>

**Detail****STEPHEN J BOERNER**

Card Ending 5-47003

			Foreign Spend	<b>Amount</b>
08/13/23	MR. ROBERTS CONVENIENCE F 177202116670 NONE@NODOMAIN.COM	GREENPORT	NY	\$21.17
08/13/23	Uber Trip TBSEM5CS 19153	help.uber.com	CA	\$51.16
08/13/23	ALDO LAMBERTI TRATTORIA 000000001 FAST FOOD RESTAURANT	PHILADELPHIA	PA	\$10.26
08/13/23	DUNKIN #338588 Q35 3385 516-472-7100	HAUPPAUGE	NY	\$7.58
08/13/23	WAWA FUEL/CONVENIENCE 215-492-0824	PHILADELPHIA	PA	\$17.98
08/14/23	VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$16.00
08/14/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$79.86
08/14/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$95.80
08/14/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$10.16
08/14/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$85.44
08/15/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$107.08
08/15/23	MISSION BBQ FT. MYERS, FL 000000001 2396036700	FORT MYERS	FL	\$37.62
08/15/23	JERSEYS SPORTS CAFE USFC2 33903	NORTH FT MYER	FL	\$39.95
08/16/23	7-ELEVEN 34894 00073489401 239-948-9455	ESTERO	FL	\$27.25
08/16/23	FIVE GUYS FL 1500 QSR 000001500 2179354915	FORT MYERS	FL	\$34.50
08/16/23	Miceli's Waterfront Re 239-282-8233	Matlacha	FL	\$73.25
08/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
08/17/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$317.99
08/17/23	STARBUCKS 147553 33913	FORT MYERS	FL	\$13.37
08/17/23	WIFIONBOARD INTERNET ACC	CHICAGO	IL	\$19.00
08/18/23	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$11.56
08/18/23	GRUBHUB*PHOXELUA 8775851085	NEW YORK	NY	\$73.19

Continued on next page



## Detail Continued

				Foreign Spend	Amount
08/18/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA		\$10.22
08/18/23	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA		\$80.00
08/19/23	CANVA US INC. COMMERCIAL PHOTO/ART	KENT	DE		\$1.00
08/19/23	CANVA* I03882-34697743 +17372853388	CAMDEN	DE		\$28.00
08/19/23	MEGA LIMITED +642108128909	AUCKLAND	AU	9.99 European Union Euro	\$10.87
08/19/23	DESIGNS AI +6598009448	SINGAPORE	SG		\$69.00
08/19/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA		\$10.22
08/19/23	OLD CITY PIZZA 899000003256599 ARIS69@VERIZON.NET	PHILADELPHIA	PA		\$7.56
08/20/23	PRIME VIDEO *TQ0079E10 DIGITAL	888-802-3080	WA		\$0.77
08/20/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA		\$18.57
08/20/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA		\$64.68
08/20/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$16.19
08/21/23	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA		\$8.47
08/21/23	AIRMASTER HEATING COO 2152847583	PHILADELPHIA	PA		\$162.94
08/21/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA		\$10.83
08/21/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$16.19
08/21/23	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA		\$29.51
08/22/23	MENAGERIE COFFEE squareup.com/receipts	Philadelphia	PA		\$7.21
08/22/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA		\$18.57
08/22/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$5.04
08/22/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$10.38
08/23/23	AMAZON.COM*TQ0LW7K60 MERCHANDISE	AMZN.COM/BILL	WA		\$269.31
08/23/23	Uber Trip T7VG2CDP 19131	help.uber.com	CA		\$25.97
08/23/23	THE MANN CENTER THE MANN CENTER 215-546-7900	PHILADELPHIA	PA		\$9.72
08/23/23	THE MANN CENTER THE MANN CENTER 215-546-7900	PHILADELPHIA	PA		\$12.96
08/23/23	THE MANN CENTER THE MANN CENTER 215-546-7900	PHILADELPHIA	PA		\$6.90

<b>Detail Continued</b>
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				Foreign Spend	Amount
08/23/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$14.30
08/23/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$6.05
08/24/23	AMAZON TIPS*T388B7Z12 MERCHANDISE	AMZN.COM/BILL	WA		\$10.00
08/24/23	AIRMASTER HEATING COO 2152847583	PHILADELPHIA	PA		\$8,661.80
08/24/23	Uber Trip H3PLCQPF 19106	help.uber.com	CA		\$55.39
08/24/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA		\$6.99
08/25/23	FRONTIER AIRLINES AIRLINES FRONTIER From: FT MYERS SW FLORID To: PHILADELPHIA INTER Ticket Number: KK9SWR Carrier: F9 Class: E Passenger Name: BOERNER/STEPHENJ Date of Departure: 08/31 Document Type: PASSENGER TICKET	DENVER	CO		\$143.98
08/25/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA		\$6.99
08/25/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA		\$18.67
08/25/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA		\$6.99
08/25/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$5.12
08/26/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA		\$60.58
08/26/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA		\$23.79
08/27/23	FRONTIER AIRLINES AIRLINES FRONTIER From: PHILADELPHIA INTER To: FT MYERS SW FLORID PHILADELPHIA INTER Ticket Number: HE8I7D Carrier: F9 Class: G Passenger Name: BOERNER/STEPHEN Date of Departure: 08/27 Document Type: MISCELLANEOUS TAX(S)/FEE(S)	DENVER	CO		\$60.00
08/27/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$20.51
08/27/23	HUDSON ST1854 1854 827190836 08075 NEWS DEALERS/NEWSSTANDS	PHILADELPHIA	PA		\$26.85
08/27/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA		\$6.99
08/28/23	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: FT MYERS SW FLORID To: PHILADELPHIA INTER Ticket Number: 00180368438316 Carrier: AA Class: Q Passenger Name: BOERNER/STEPHEN Date of Departure: 08/29 Document Type: PASSENGER TICKET	SEATTLE	WA		\$229.90
08/28/23	Uber Trip CIYEJ25Q 19153	help.uber.com	CA		\$31.95
08/28/23	TST* 3 PEPPER BURRITO COL 00043080 RESTAURANT	FORT MYERS	FL		\$16.04

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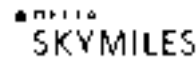
## Detail Continued

				Foreign Spend	Amount
08/29/23	7-ELEVEN 37088 00073708801 239-433-4181	FT MYERS	FL		\$21.46
08/29/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA		\$31.40
08/29/23	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA		\$39.66
08/29/23	RSW 1093 Wally's 16240878005 8105 33913	Fort Myers	FL		\$4.99
08/30/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$64.79
08/30/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA		\$52.12
08/30/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$13.89
08/31/23	FRONTIER AIRLINES AIRLINES FRONTIER From: PHILADELPHIA INTER To: FT LAUDERDALE/HOLL Ticket Number: JFS6VQ Carrier: F9 Class: T Passenger Name: BOERNER/STEPHENJ Date of Departure: 09/04 Document Type: PASSENGER TICKET	DENVER	CO		\$85.98
09/01/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA		\$12.38
09/01/23	BT*GO PUFF*GOPUFF 18554007833	PHILADELPHIA	PA		\$80.38
09/01/23	BT*GO PUFF*PITT BEER 4843523079	PHILADELPHIA	PA		\$17.26
09/02/23	HOME CUBAN CAFE squareup.com/receipts	Philadelphia	PA		\$36.28
09/02/23	JUSTREAD +17066625901	NEW YORK	NY		\$12.00
09/02/23	CHATGPT SUBSCRIPTION +14158799686	SAN FRANCISCO	CA		\$21.20
09/03/23	GRUBHUB*RALPHSITALIANR 8775851085	NEW YORK	NY		\$73.79
09/03/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$9.37
09/04/23	Uber Trip SBJ3NFOX 19106	help.uber.com	CA		\$19.50
09/04/23	Uber Trip CIYEJ25Q 19153	help.uber.com	CA		\$4.79
09/04/23	Uber Trip OGIDMDMP 19153	help.uber.com	CA		\$36.99
09/04/23	GRUBHUB*INSOMNIACCOOKIE 8775851085	NEW YORK	NY		\$29.75
09/04/23	WAWA FUEL/CONVENIENCE 215-492-0824	PHILADELPHIA	PA		\$15.01
09/04/23	MICCOSUKEE SERVICE PLAZA 954-217-9942	FORT LAUDERDA	FL		\$6.50
09/04/23	STELLAR NEWS E5B TEMP PHL 000000001 2157679725	PHILADELPHIA	PA		\$7.41

<b>Detail Continued</b>
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				Foreign Spend	Amount
09/05/23	PRICELINE.COM AMERICAN AIRLINES From: FT MYERS SW FLORID To: PHILADELPHIA INTER Ticket Number: 00180372156333 Passenger Name: BOERNER/STEPHEN JMR Document Type: PASSENGER TICKET	NORWALK	CT		\$239.90
09/05/23	RACETRAC 000-0000000	FORT MYERS	FL		\$16.53
09/05/23	PUBLIX 9414154515	FORT MYERS	FL		\$9.57
09/05/23	PRICELINE*AIR TICKETS AIRLINE TKT	NORWALK	CT		\$8.00
09/06/23	FIRST WATCH - 0274 000000287 9419079800	SAINT PETERSB	FL		\$23.19
09/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY		\$10.86
09/06/23	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL		\$2.69
09/07/23	7-ELEVEN 33087 00073308701 239-274-8368	FT MYERS	FL		\$44.38
09/07/23	7-ELEVEN 33087 00073308701 239-274-8368	FT MYERS	FL		\$24.21
09/07/23	TST* TAP ROOM AT HOLLANDE 300563897 7273187488	ST. PETERSBUR	FL		\$46.38
09/07/23	TST* TAP ROOM AT HOLLANDE 300563897 7273187488	ST. PETERSBUR	FL		\$18.48
09/07/23	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA		\$39.84
09/07/23	AVIS RENT A CAR Rental: Location CAPE CORAL FL Return: FORT MYERS FL Agreement Number: 491607351 Renter Name: BOERNER,STEPHEN J	CAPE CORAL	FL		\$62.43
09/07/23	GREAT AMER BAGEL TERM D 0000 239-768-2012	FORT MYERS	FL		\$17.40
09/08/23	ApI Pay BT*GOBRANDS INC. - FAM 8554007833	PHILADELPHIA	PA		\$7.99
09/08/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA		\$18.57
09/08/23	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA		\$5.00
09/08/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA		\$21.00
09/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ		\$81.43
09/08/23	DLC MGMT-DELANCEY CORP 0000 215-629-1009	PHILADELPHIA	PA		\$10.00
09/08/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$15.10
09/09/23	Uber Trip JXA0GB4T 19106	help.uber.com	CA		\$10.88
09/09/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$7.55
09/09/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$24.83

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**Delta SkyMiles® Platinum**STEPHEN J BOERNER  
Closing Date 09/12/23

p. 9/14

Account Ending 5-47003

**Detail Continued**

				Foreign Spend	Amount
09/09/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA		\$16.95
09/09/23	AplPay WIRELESS ZONE TELECOM EQUIPMENT	PHILADELPHIA	PA		\$272.80
09/09/23	AplPay WIRELESS ZONE TELECOM EQUIPMENT	PHILADELPHIA	PA		\$296.80
09/09/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$32.62
09/10/23	BT*GO PUFF*GOPUFF 18554007833	PHILADELPHIA	PA		\$60.11
09/10/23	BT*GOPUFF 18554007833	PHILADELPHIA	PA		\$7.00
09/10/23	AIRBNB * HMJY8XPWP9 4158005959	SAN FRANCISCO	CA		\$3,147.01
09/10/23	GUMRD.COM* INOTION +16502043486	SAN FRANCISCO	CA		\$29.00
09/11/23	FRONTIER AIRLINES AIRLINES FRONTIER From: PHILADELPHIA INTER To: TAMPA INTERNATIONAL Ticket Number: F95KMF Passenger Name: BOERNER/STEPHENJ Document Type: PASSENGER TICKET	DENVER	CO		\$78.98
09/11/23	FRONTIER AIRLINES AIRLINES FRONTIER From: PHILADELPHIA INTER To: TAMPA INTERNATIONAL Ticket Number: F95KMF Passenger Name: BOERNER/STEPHENJ Document Type: MISCELLANEOUS TAX(S)/FEE(S)	DENVER	CO		\$35.00
09/11/23	FRONTIER AIRLINES AIRLINES FRONTIER From: TAMPA INTERNATIONAL To: PHILADELPHIA PA/WI Ticket Number: C8BPYI Passenger Name: BOERNER/STEPHENJ Document Type: PASSENGER TICKET	DENVER	CO		\$58.98
09/11/23	BT*GO PUFF*GOPUFF 18554007833	PHILADELPHIA	PA		\$55.19
09/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$7.55
09/11/23	PRICELINE*AIR TICKETS AIRLINE TKT	NORWALK	CT		\$13.00
09/11/23	PRICELINE*AIR TICKETS AIRLINE TKT	NORWALK	CT		\$13.00
09/12/23	BESTBUYCOM806792267912 50300009944 888BESTBUY	RICHFIELD	MN		\$316.94

**MELISSA BEMER**  
Card Ending 5-41014

				Foreign Spend	Amount
08/12/23	BLISS DEPT STORE 631-749-0041	SHELTER IS	NY		\$27.15
08/13/23	BP#6634703MOODY MART 1 6634 631-761-9666	HAUPPAUGE	NY		\$46.70

Continued on reverse

**Detail Continued**

				Foreign Spend	Amount
08/16/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA		\$26.00
08/17/23	TTP* STARDUSTPETCARE +15128061082	AUSTIN	TX		\$75.00
08/24/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$17.44
08/26/23	TTP* STARDUSTPETCARE +15128061082	AUSTIN	TX		\$30.00
08/30/23	Extra Space 7399 8885869658	PHILADELPHIA	PA		\$85.52
09/01/23	LEAD TESTING SERVICES +16103577964	PHILADELPHIA	PA		\$225.00
09/01/23	TTP* STARDUSTPETCARE +15128061082	AUSTIN	TX		\$160.00
09/04/23	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA		\$45.75
09/05/23	REALEN CONV CTR PARKING 0000 610-251-5000	PHILADELPHIA	PA		\$17.00
09/07/23	TTP* STARDUSTPETCARE +15128061082	AUSTIN	TX		\$60.00
09/11/23	THE HOME DEPOT 800-654-0688	PHILADELPHIA	PA		\$138.46

**Fees**

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

**Interest Charged**

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

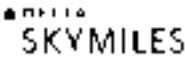
**About Trailing Interest**

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.

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

	Amount
Total Fees in 2023	\$200.03
Total Interest in 2023	\$0.00





Interest Charge Calculation

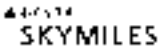
Days in Billing Period: 30

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
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

Miles Earned



SkyMiles® Account Number: XXXXXX8603

	Current Period	Year to Date
Miles Earned for Eligible Purchases	17,934	63,553
Total Bonus Miles Earned and Adjustments	1,506	30,093
<b>Total Miles Earned</b>	<b>19,440</b>	<b>93,646</b>

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	540
3X Miles at Delta	-12
2X Miles at Restaurants	978
<b>Total</b>	<b>1,506</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.





Delta SkyMiles® Platinum

DELTA  
SKYMILES

STEPHEN J BOERNER  
Closing Date 09/12/23

Account Ending 5-47003



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PROPERTIES

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**American Express®**  
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**EXPRESS SYSTEMS**

Distributor of Industrial Networking and Data Communication Equipment. Visit us at **[www.expressinc.com](http://www.expressinc.com)** or call **800-222-0172**.

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**[sugarfina.com](http://sugarfina.com)**

**GOLFBALLS.COM**

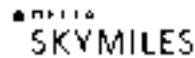
For over 25 years, we've offered a complete selection of golf equipment, including customized and logo golf balls & gear from some of the best brands in golf.

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



# Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 10/13/23  
Account Ending 5-47003



p. 1/15

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

**New Balance** **\$11,821.19**  
**Minimum Payment Due** **\$236.42**  
**Payment Due Date** **11/07/23**

**Delta SkyMiles®**  
Miles Earned this Period **15,176**

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

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 11/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

## Account Summary

Previous Balance	\$17,933.71
Payments/Credits	-\$18,216.32
New Charges	+\$12,103.80
Fees	+\$0.00
Interest Charged	+\$0.00

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the  
Minimum Payment Due

24 years

\$38,126

\$491

3 years

\$17,664  
(Savings = \$20,462)

**New Balance** **\$11,821.19**  
**Minimum Payment Due** **\$236.42**

Credit Limit	\$27,200.00
Available Credit	\$15,378.81
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 13 - 15.**

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](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  
**11/07/23**

New Balance  
**\$11,821.19**

Minimum Payment Due  
**\$236.42**

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 001182119000023642 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

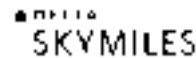
For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).





## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 10/13/23



p. 3/15

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**

### 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)

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$17,933.71
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$282.61
<b>Total Payments and Credits</b>	<b>-\$18,216.32</b>

### Detail

\*Indicates posting date

	Amount
<b>Payments</b>	
09/17/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$17,933.71
<b>Credits</b>	
09/15/23 STEPHEN J BOERNER VENETIAN/PALAZZO FRT DES LAS VEGAS NV 702-414-1000	-\$34.01
09/27/23 STEPHEN J BOERNER AplPay ENHANCED PROPERTY A... PORTLAND OR +18887211115	-\$248.60

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$7,958.14
MELISSA BEMER 5-41014	\$4,145.66
<b>Total New Charges</b>	<b>\$12,103.80</b>

### Detail

	Foreign Spend	Amount
09/12/23 BLS*GERU COMPUTER STORE	EAGLE ID	\$37.00

Continued on reverse

<b>Detail Continued</b>
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				Foreign Spend	Amount
09/12/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		\$26.50
09/13/23	FRONTIER AIRLINES AIRLINES FRONTIER From: PHILADELPHIA INTER To: TAMPA INTERNATIONAL Ticket Number: F95KMF Passenger Name: BOERNER/STEPHENJ Document Type: MISCELLANEOUS TAX(S)/FEE(S)	DENVER	CO		\$3.00
09/13/23	Uber Trip LA7BFKU 19153	help.uber.com	CA		\$57.48
09/14/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA		\$33.95
09/14/23	Uber Trip JWHHOYU5 33701	help.uber.com	CA		\$13.98
09/14/23	Uber Trip AUDPHKXO 33701	help.uber.com	CA		\$40.22
09/14/23	LINQ FRONT DSK Arrival Date 09/09/23 00000000 LODGING	Departure Date 09/13/23 LAS VEGAS	NV		\$619.06
09/14/23	PRICELN*HOLLANDER HOTE 39576427517 06854 TOURS/TICKETS	203-299-8000	CT		\$228.98
09/14/23	AplPay TST* NAKED FARMER 00039095 RESTAURANT	ST. PETERSBURG	FL		\$17.09
09/14/23	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA		\$3.17
09/15/23	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060903603209 Passenger Name: BOERNER/STEPHEN Document Type: ADDITIONAL COLLECTION	ATLANTA			\$5.60
09/15/23	VENETIAN/PALAZZO FRT DES 9337628 89109 HOTEL	LAS VEGAS	NV		\$34.01
09/16/23	ETOLLAUIS U491607351 T143804704 85201 BUSINESS SERVICES	*800-4820159	FL		\$11.40
09/16/23	Uber Trip BRJ3GOUB 33701	help.uber.com	CA		\$19.52
09/16/23	AplPay CRAFT KAFE METRO LLC squareup.com/receipts	St. Petersburg	FL		\$10.10
09/16/23	AplPay TST* NAKED FARMER 00039095 RESTAURANT	ST. PETERSBURG	FL		\$16.79
09/17/23	Uber Trip L3J2SAD6 33715	help.uber.com	CA		\$26.31
09/17/23	Uber Trip PMPCGYWE 33607	help.uber.com	CA		\$40.83
09/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$2.99
09/17/23	Uber Trip PMPCGYWE 33607	help.uber.com	CA		\$6.00
09/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$172.79
09/18/23	CANVA US INC.*CANVA* 03912-60855450 COMMERCIAL PHOTO/ART	KENT	DE		\$300.00

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## Detail Continued

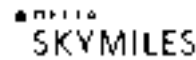
				Foreign Spend	Amount
09/18/23	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY		\$11.56
09/18/23	ApIPay 7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA		\$12.38
09/19/23	MEGA LIMITED +642108128909	AUCKLAND	AU	European Union Euro 9.99	\$10.67
09/19/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA		\$34.99
09/19/23	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA		\$80.00
09/19/23	ApIPay CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$5.04
09/20/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA		\$13.34
09/20/23	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY		\$10.79
09/20/23	LANDINGI SP. Z O.O. 48501473029	GLIWICE	PL		\$49.00
09/20/23	MENAGERIE COFFEE squareup.com/receipts	Philadelphia	PA		\$9.10
09/20/23	SEO LOCALE LLC 2023092002194836419067	YARDLEY	PA		\$125.00
09/21/23	ApIPay ENHANCED PROPERTY A... +18887211115	PORTLAND	OR		\$248.60
09/21/23	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA		\$8.47
09/21/23	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY		\$25.90
09/21/23	BT*GO PUFF*GOPUFF 18554007833	PHILADELPHIA	PA		\$117.08
09/21/23	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA		\$104.06
09/22/23	OLD CITY BEER GARDEN 545500001622646 STO@STOSBAR.COM	PHILADELPHIA	PA		\$8.32
09/22/23	OLD CITY BEER GARDEN 545500001622646 STO@STOSBAR.COM	PHILADELPHIA	PA		\$83.64
09/22/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA		\$123.08
09/22/23	U-HAUL 808071 U-HAUL 1-800-789-3638	PHOENIX	AZ		\$22.68
09/22/23	U-HAUL 808071 U-HAUL 1-800-789-3638	PHILADELPHIA	PA		\$1,217.44
09/22/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$35.53
09/22/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA		\$10.22
09/23/23	RED OWL & STRATUS 31017305 19106 RESTAURANT	PHILADELPHIA	PA		\$30.52
09/23/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$28.46
09/23/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA		\$5.48

Continued on reverse

<b>Detail Continued</b>
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				Foreign Spend	Amount
09/24/23	TARGET 010017 09100010017 612-3044357	NOTTINGHAM	MD		\$7.71
09/24/23	GRUBHUB*DELROSSIS 8775851085	NEW YORK	NY		\$93.69
09/24/23	ROYAL FARMS #464 464 123-456-7899	WILMINGTON	DE		\$67.19
09/24/23	ROYAL FARMS #464 464 123-456-7899	WILMINGTON	DE		\$27.63
09/24/23	EXXONMOBIL 9980 252-538-0007	HALIFAX	NC		\$76.90
09/24/23	EXXONMOBIL 9980 01188141 27839 410 420 470	HALIFAX	NC		\$17.63
09/24/23	BP#8720914MANNING TRAVEL 8720 803-473-2568	MANNING	SC		\$68.08
09/24/23	BURGER KING #5365 0000 646-462-5481	MONCK'S CORNER	SC		\$15.22
09/25/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$101.50
09/25/23	IC* INSTACART*159 8882467822	SAN FRANCISCO	CA		\$327.24
09/25/23	WAWA 5240 0000 610-358-8000	WESLEY CHAPEL	FL		\$39.74
09/25/23	PILOT_00087 00087 AUTO FUEL DISPENSER	BALDWIN	FL		\$73.94
09/25/23	PILOT_00087 00087 GAS STATION	BALDWIN	FL		\$13.48
09/25/23	ApI Pay PANERA BREAD #204210 FOOD & NON ALCOHOLIC BE	PHILADELPHIA	PA		\$36.05
09/26/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA		\$30.15
09/26/23	TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL		\$10.36
09/26/23	THE UPS STORE 3248 021770021786434 V3248-2723092619133701	SAINT PETERSB	FL		\$170.41
09/26/23	49TH ST FOOD MART 7275921418	SAINT PETERSBURG	FL		\$39.03
09/26/23	RGA NETWORK, INC 000912200780437 BILLING.RGANETWORK@GMAIL.	CLEARWATER	FL		\$150.00
09/27/23	THE DOG BAR 545500001290766 FHMETZLER@GMAIL.COM	ST PETERSBURG	FL		\$26.44
09/28/23	CRAFT KAFE METRO LLC squareup.com/receipts	St. Petersburg	FL		\$4.82
09/28/23	SUNDIAL PARKING FACILITY 0242 727-895-3800	SAINT PETERSB	FL		\$2.00
09/28/23	TST* PARADISE GRILLE - ST 00023097 RESTAURANT	ST. PETE BEACH	FL		\$21.26
09/29/23	7-ELEVEN 10261 00071026141 727-823-7758	SAINT PETERSBURG	FL		\$12.89
09/30/23	EMANUEL CITGO 00030553001 727-327-8100	SAINT PETERSBURG	FL		\$30.77
09/30/23	CITGO OIL CO 727-327-8100	479-928-7135	OK		\$13.41

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**Delta SkyMiles® Platinum**STEPHEN J BOERNER  
Closing Date 10/13/23

p. 7/15

Account Ending 5-47003

**Detail Continued**

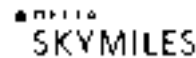
				Foreign Spend	Amount
09/30/23	AplPay DOMINO'S 9462 000009462 8137797900 FAST FOOD REST.	SAINT PETERSB	FL		\$33.24
10/01/23	7-ELEVEN 38261 00073826101 727-260-3039	ST PETERSBURG	FL		\$17.08
10/01/23	U-HAUL 753074 U-HAUL 1-800-789-3638	PHOENIX	AZ		\$85.60
10/01/23	AplPay PARKMOBILE 750769697 30309	770-818-9036	GA		\$15.45
10/01/23	CRABBY'S ON THE PASS 000000001 7273309175	TREASURE ISLA	FL		\$84.53
10/02/23	ETSY, INC. ARTIST SUPPLY & CRAFT	BROOKLYN	NY		\$0.20
10/02/23	OFFICE DEPOT #3270 000003270 8004633768 SHEET,PROT,OD,STD,CLR,50/BX Padfolio,Rng,Zip,1x1.6x13.4,Bk	SAINT PETERSB	FL		\$64.71
10/02/23	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL		\$52.09
10/02/23	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL		\$26.94
10/02/23	MCDONALD'S F14767 000000000651148 2399361424	FORT MYERS	FL		\$11.27
10/03/23	PRICELINE.COM AMERICAN AIRLINES From: PHILADELPHIA INTER To: TAMPA INTERNATIONAL Ticket Number: 00180386525885 Passenger Name: BEMER/MELISSAMS Document Type: PASSENGER TICKET	NORWALK	CT	Carrier: AA Class: O Date of Departure: 10/10	\$153.90
10/03/23	WWW.REWIND.AI +16508046344	DENVER	CO		\$59.00
10/03/23	FLORGANIX LLC squareup.com/receipts	Gulfport	FL		\$90.94
10/03/23	TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL		\$14.32
10/03/23	TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL		\$2.14
10/03/23	5150 GULFPORT BLVD S 12727748001 7273238682	GULFPORT	FL		\$8.51
10/03/23	SUMITRA ESPRESSO LOUNGE 00-08041603625 MISC FOOD STORE	GULFPORT	FL		\$6.35
10/03/23	PRICELINE* AIR TICKETS AIRLINE TKT	NORWALK	CT		\$8.00
10/03/23	GG III SAVE A LOT #463 000000000643986 7273232570	GULFPORT	FL		\$47.84
10/04/23	5150 GULFPORT BLVD S 12727748001 7273238682	GULFPORT	FL		\$8.51
10/04/23	SUMITRA ESPRESSO LOUNGE 00-08041603625 MISC FOOD STORE	GULFPORT	FL		\$7.96
10/05/23	BEACHCOMBER HOTEL REST 8484669 50040703 33706 FoodAndBeverage	ST PETE BEACH	FL		\$47.12
10/05/23	TST* OMADDY'S BAR AND GR 00057827 RESTAURANT	GULFPORT	FL		\$21.47

Continued on reverse

<b>Detail Continued</b>
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				Foreign Spend	Amount
10/05/23	1347 - 717 MCNULTY GARAG 3557546302 33602 MISC	TAMPA	FL		\$6.00
10/05/23	1800 34TH ST S 57542491709 7273279824	SAINT PETERSBURG	FL		\$17.41
10/05/23	FORDS GARAGE ST. PETE 727-295-3673	ST PETERSBURG	FL		\$18.16
10/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY		\$10.86
10/06/23	FL PARKING CO. 868800000006262 ASHER@UNIFIEDPARKINGPARTN	TREASURE ISLA	FL		\$19.80
10/06/23	TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL		\$16.78
10/06/23	TST* GULFPERK COFFEE BAR 00066539 RESTAURANT	GULFPORT	FL		\$23.15
10/06/23	5150 GULFPORT BLVD S 12727748001 7273238682	GULFPORT	FL		\$8.24
10/07/23	Uber Trip ZDEMMU4V 33711	help.uber.com	CA		\$29.25
10/07/23	Uber Trip N5D2SDJA 33715	help.uber.com	CA		\$11.99
10/07/23	TST* CADDY'S ON THE BEACH 300526517 7273604993	TREASURE ISLA	FL		\$154.53
10/07/23	TST* INTERMEZZO COFFEE AN 00026680 BAR/NIGHTCLUB	SAINT PETERSBUR	FL		\$7.35
10/07/23	EASY KLEEN LAUNDROMAT 00-08039599108 727-6983090	ST PETERSBURG	FL		\$30.62
10/07/23	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL		\$38.38
10/07/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL		\$3.35
10/07/23	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL		\$20.30
10/07/23	CVS PHARMACY 8007467287 PHARMACIES	SAINT PETERSBURG	FL		\$19.24
10/07/23	1347 - 717 MCNULTY GARAG 3559695826 33602 MISC	TAMPA	FL		\$10.00
10/07/23	FEEDLY.COM +15313333597	REDWOOD CITY	CA		\$99.00
10/08/23	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL		\$22.54
10/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ		\$81.43
10/08/23	1347 - 717 MCNULTY GARAG 3560007187 33602 MISC	TAMPA	FL		\$15.00
10/08/23	WALMART.COM 8009666546 09920 8009666546	BENTONVILLE	AR		\$47.13
10/09/23	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES From: PHILADELPHIA INTER To: TAMPA INTERNATIONAL Ticket Number: 0014421517848 Passenger Name: BEMER/MELISSA MS Document Type: EXCESS BAGGAGE	800-433-7300	TX	Carrier: AA Class: O Date of Departure: 10/10	\$30.00

Continued on next page

**Delta SkyMiles® Platinum**

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STEPHEN J BOERNER  
Closing Date 10/13/23

Account Ending 5-47003

**Detail Continued**

			Foreign Spend	Amount
10/09/23	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES Ticket Number: 0010636990812 Passenger Name: BEMER/MELISSA MS Document Type: MISCELLANEOUS TAX(S)/FEE(S)	800-433-7300 Date of Departure: 10/09	TX	\$31.92
10/09/23	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES Ticket Number: 0010636990811 Passenger Name: BEMER/MELISSA MS Document Type: PREFERRED SEAT UPGRADE	800-433-7300 Date of Departure: 10/09	TX	\$34.00
10/09/23	UBER EATS 8005928996	help.uber.com	CA	\$2.50
10/09/23	UBER EATS CZWVPDVN 94103	help.uber.com	CA	\$27.37
10/09/23	CRAFT KAFE METRO LLC squareup.com/receipts	St. Petersburg	FL	\$19.38
10/09/23	AplPay FERGS SPORTS BAR & GRILL 00373715 0000333705 FOOD/BEVERAGE	ST. PETERSBUR	FL	\$27.00
10/09/23	1347 - 717 MCNULTY GARAG 3560849224 33602 MISC	TAMPA	FL	\$24.00
10/09/23	TST* OMADDYS BAR AND GR 00057827 RESTAURANT	GULFPORT	FL	\$54.65
10/09/23	5150 GULFPORT BLVD S 12727748001 7273238682	GULFPORT	FL	\$17.02
10/10/23	EMANUEL CITGO 00030553001 727-327-8100	SAINT PETERSBURG	FL	\$11.56
10/10/23	CITGO OIL CO 727-327-8100	479-928-7135	OK	\$12.60
10/10/23	WAL-MART SUPERCENTER 5218 5218 DISCOUNT STORE	SAINT PETERSBURG	FL	\$126.91
10/10/23	TST* OMADDYS BAR AND GR 00057827 RESTAURANT	GULFPORT	FL	\$80.20
10/11/23	UBER EATS 27M3CI4S 94103	HTTPS://HELP.UBER.COM	CA	\$34.81
10/11/23	UBER JAYLUIGI 8005928996	HTTPS://HELP.UBER.COM	CA	\$5.22
10/11/23	Uber Trip LBFRA4CU 33701	help.uber.com	CA	\$28.50
10/11/23	Uber Trip LBFRA4CU 33701	help.uber.com	CA	\$4.27
10/11/23	AplPay LIM*RIDE COST +18885463345	SAN FRANCISCO	CA	\$4.83
10/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.55
10/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.55
10/11/23	LONNIES SANDWICHES DOW 850-723-2574	ST PETERSBURG	FL	\$12.82
10/12/23	BESTBUYCOM806801515635 50300009944 888BESTBUY	RICHFIELD	MN	\$23.53
10/12/23	7-ELEVEN 37233 00073723301 727-323-1430	SAINT PETERSBURG	FL	\$20.45

Continued on reverse

**Detail Continued**

				Foreign Spend	Amount
10/12/23	Uber Trip DWT6EGBJ 33701	help.uber.com	CA		\$17.00
10/12/23	AplPay FERGS SPORTS BAR & GRILL 00825152 0000833705 FOOD/BEVERAGE	ST. PETERSBUR	FL		\$27.60
10/12/23	AplPay THE WOODEN ROOSTER 0000 727-822-7373	SAINT PETERSB	FL		\$8.56
10/12/23	BLS*GERU COMPUTER STORE	EAGLE	ID		\$37.00
10/12/23	1347 - 717 MCNULTY GARAG 3563616435 33602 MISC	TAMPA	FL		\$6.00

**MELISSA BEMER**

Card Ending 5-41014

				Foreign Spend	Amount
09/14/23	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA		\$22.76
09/15/23	GARTTMEYER AUTOMOTIVE 650000011721357 6109890828	WAYNE	PA		\$2,798.16
09/15/23	WAYNE GAS AND WASH 610-687-0622	WAYNE	PA		\$1.56
09/15/23	WAYNE GAS AND WASH 610-687-0622	WAYNE	PA		\$65.21
09/17/23	EXXONMOBIL 9997 845-526-6138	MAHOPAC	NY		\$63.11
09/20/23	RIVERWARDS PRODUCE-BREAD 2 215-592-4650	PHILADELPHIA	PA		\$10.25
09/21/23	THE HOME DEPOT 800-654-0688	PHILADELPHIA	PA		\$37.68
09/25/23	KC CARPET AND UPHOLSTERY CLEANERS squareup.com/receipts	Philadelphia	PA		\$156.60
09/26/23	NEW FELIX CLEANERS 0308 215-627-2055	PHILADELPHIA	PA		\$127.50
09/29/23	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA		\$9.63
09/29/23	3RD STREET HARDWARE 0000 267-541-2110	PHILADELPHIA	PA		\$64.27
09/30/23	Extra Space 7399 8885869658	PHILADELPHIA	PA		\$85.52
10/05/23	THE UPS STORE 7429 068880021757789 V7429-2923100519219103	PHILADELPHIA	PA		\$63.67
10/06/23	PARC RESTAURANT RESTAURANT	PHILADELPHIA	PA		\$157.20
10/06/23	EAZY COMPUTERS INC 0000 215-856-4200	PHILADELPHIA	PA		\$107.46
10/09/23	THE UPS STORE 6025 068880021640599 V6025-2923100918419107	PHILADELPHIA	PA		\$81.33
10/10/23	PAW PAWS 7272512567	GULFPORT	FL		\$42.79
10/11/23	WAL-MART SUPERCENTER 5218 5218 DISCOUNT STORE	SAINT PETERSBURG	FL		\$85.24
10/11/23	TARGET 011312 09100011312 612-3044357	SAINT PETERSB	FL		\$165.72





Fees

Amount

Total Fees for this Period \$0.00

Interest Charged

Amount

Total Interest Charged for this Period \$0.00

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2023 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2023 \$200.03  
Total Interest in 2023 \$0.00

Interest Charge Calculation

Days in Billing Period: 31

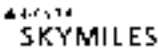
Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	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
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	11,823	75,376
Total Bonus Miles Earned and Adjustments	3,353	33,446
<b>Total Miles Earned</b>	<b>15,176</b>	<b>108,822</b>

**Bonus Miles Earned and Adjustments**

	<b>Current Period</b>
2X Miles at U.S. Supermarkets	502
3X Miles on purchases made directly at Hotels	1,332
2X Miles at Restaurants	1,507
3X Miles at Delta	12
<b>Total</b>	<b>3,353</b>

**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 by 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.

Summary of Changes, Effective January 1, 2024	
<b>MQD Boost</b>	We are adding a new benefit, MQD Boost to your Card. You will be able to earn one Medallion Qualification Dollar (MQD) for each \$20 of eligible purchases charged to the Card Account.
<b>Status Boost™ Award</b>	This benefit will no longer be available and you will no longer be able to receive a Status Boost™ award.

ID 13436

**Detail of Changes to Your Cardmember Agreement**

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

**Effective January 1, 2024**, the section titled "How you can receive a Status Boost™ award of Medallion Qualification Miles each calendar year" is deleted. We are adding the following new section:

**"MQD Boost**

You will earn one (1) Medallion Qualification Dollar (MQD) for each \$20 of eligible purchases charged to your Card Account during a Qualification Year. MQDs earned during a Qualification Year are used to determine qualification for Medallion Status for the subsequent Medallion Year for the SkyMiles account associated with your Card Account. MQDs have no cash value and are not redeemable for Award Travel or other SkyMiles redemptions. MQDs are not transferrable or assignable to any other person and cannot be gifted to another SkyMiles member.

All Medallion Status Qualification and Medallion Benefits rules and policies apply and may be viewed at **[delta.com/medallion](https://delta.com/medallion)**. MQDs will not extend or roll over from year to year, and MQD balance will be reset to zero on or about January 1 each calendar year. Medallion Status is calculated annually based on activity during a Qualification Year. A Qualification Year is from January 1 to December 31 of a given year. The close of the Qualification Year is December 31, without regard to the time of the year that the Card Account is opened. This means that for the first year of Card Membership, the Card Member's eligible purchase period for the MQD Benefit may be shorter than twelve months.

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees, interest charges, cash advances, purchases of travelers' checks, person-to-person transactions, purchases or reloading of prepaid cards, purchases of gift cards, or purchases of other cash equivalents. American Express relies on the transaction date submitted to us by the merchant, which may differ from the date you make a purchase, to determine whether the purchase counts toward the MQD threshold in that Qualification Year. This means that in some cases your purchases may not count toward the MQD threshold in the year in which you made the purchases.

CMLENGDPRUS0256

**IMPORTANT NOTICES continued**

For example, if you make a purchase on December 31 and the merchant lists the transaction date as January 1 when they submit the transaction data to us, your purchase will be counted in the Qualification Year which began on that January 1. MQDs will be deducted from the MQD Balance (and may result in a negative MQD Balance) for any returns or other credits, and Delta reserves the right to adjust, remove, or suspend Medallion Status if you return, reverse or charge back eligible purchases in a way that reduces your MQD balance below the threshold of any Medallion Tier for the preceding Qualification Year. If Delta and/or American Express determine that you have engaged in abuse, misuse, or gaming in connection with this MQD Benefit in any way or that you intend to do so, Delta may not credit, Delta may freeze, or Delta may take away MQDs from your account or terminate your participation in the SkyMiles Program.

MQDs may take 8 to 12 weeks after the eligible transaction posts to the Card Account to be posted to the Basic Card Member's Delta SkyMiles account. Basic Card Members can confirm their MQD progress for a Qualification Year by logging into their SkyMiles account on [delta.com](https://delta.com) or in the Fly Delta app."

**Additional Updates to Your Card Benefits**

We are making changes to the benefits on your Card Account. We encourage you to read the notice, share it with Additional Card Members on your Account, and file it for future reference.

**Effective January 1, 2024**, the following benefits will no longer be available:

- Status Boost - <https://global.americanexpress.com/card-benefits/detail/status-boost/delta-platinum>
- MQD Waiver - <https://global.americanexpress.com/card-benefits/detail/mqd-waiver/delta-platinum>
- Delta Sky Club® Access - <https://global.americanexpress.com/card-benefits/detail/delta-sky-club-access/delta-platinum>

**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](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.

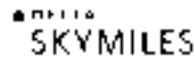
**Your Cardmember Agreement**

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).



# Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 11/12/23  
Account Ending 5-47003



p. 1/13

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

**New Balance** **\$6,331.31**  
**Minimum Payment Due** **\$126.62**  
**Payment Due Date** **12/07/23**

**Delta SkyMiles®**  
Miles Earned this Period **8,210**

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

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 12/07/23, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

## Account Summary

Previous Balance	\$11,821.19
Payments/Credits	-\$12,393.94
New Charges	+\$6,904.06
Fees	+\$0.00
Interest Charged	+\$0.00

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the  
Minimum Payment Due

18 years

\$19,528

\$263

3 years

\$9,461  
(Savings = \$10,067)

**New Balance** **\$6,331.31**  
**Minimum Payment Due** **\$126.62**

Credit Limit	\$27,200.00
Available Credit	\$20,868.69
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 13.**

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](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  
**12/07/23**

New Balance  
**\$6,331.31**

Minimum Payment Due  
**\$126.62**

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 000633131000012662 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

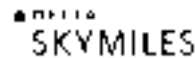
## **Please do not add any written communication or address change on this stub**

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 11/12/23



p. 3/13

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

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## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$11,777.21
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$616.73
<b>Total Payments and Credits</b>	<b>-\$12,393.94</b>

### Detail \*Indicates posting date

Payments	Amount
11/01/23*    STEPHEN J BOERNER    MOBILE PAYMENT - THANK YOU	-\$11,777.21
<b>Credits</b>	<b>Amount</b>
09/02/23    STEPHEN J BOERNER    FRONTIER AIRLINES AIRLINES DENVER    CO FRONTIER From:    To:    Carrier:    Class: PHILADELPHIA INTER    FT MYERS SW FLORID    F9    G Ticket Number: HE8I7D    Date of Departure: 08/27 Passenger Name: BOERNER/STEPHEN Document Type: CREDIT UNUSED TRANSPORTATION	-\$43.98
11/01/23    STEPHEN J BOERNER    APPLE.COM/BILL INTERNET CHARGE    CA RECORD STORE	-\$16.19
11/12/23    STEPHEN J BOERNER    AMAZON MARKETPLACE NA PA AMZN.COM/BILL    WA MERCHANDISE	-\$21.39
11/12/23    STEPHEN J BOERNER    AMAZON MARKETPLACE NA PA AMZN.COM/BILL    WA MERCHANDISE	-\$14.96
11/12/23    STEPHEN J BOERNER    AMAZON MARKETPLACE NA PA AMZN.COM/BILL    WA MERCHANDISE	-\$35.09
11/12/23    STEPHEN J BOERNER    WAL-MART SUPERCENTER 5218 5218 SAINT PETERSBURG    FL DISCOUNT STORE	-\$485.12

Continued on reverse



**New Charges****Summary**

	<b>Total</b>
STEPHEN J BOERNER 5-47003	\$4,824.88
MELISSA BEMER 5-41014	\$2,079.18
<b>Total New Charges</b>	<b>\$6,904.06</b>

**Detail****STEPHEN J BOERNER**

Card Ending 5-47003

			Foreign Spend	<b>Amount</b>
10/13/23	WAL-MART SUPERCENTER 5218 5218 DISCOUNT STORE	SAINT PETERSBURG	FL	\$485.12
10/13/23	ST PETE 420 (CENTRAL) 580400000037119 SALES@STPETE420.COM	ST PETERSBURG	FL	\$354.87
10/13/23	FORDS GARAGE ST. PETE 727-295-3673	ST PETERSBURG	FL	\$43.96
10/13/23	FORDS GARAGE ST. PETE 727-295-3673	ST PETERSBURG	FL	\$6.27
10/14/23	AIRBNB * HMJY8XPWP9 4158005959	SAN FRANCISCO	CA	\$719.26
10/14/23	5150 GULFPORT BLVD S 12727748001 7273238682	GULFPORT	FL	\$17.02
10/14/23	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$3.17
10/15/23	Uber Trip RD3PD6FX 33701	help.uber.com	CA	\$15.95
10/15/23	CRAFT KAFE METRO LLC squareup.com/receipts	St. Petersburg	FL	\$16.25
10/15/23	PARADECO COFFEE ROASTERS squareup.com/receipts	St. Petersburg	FL	\$17.58
10/16/23	Uber Trip UAOPKGV1 33711	help.uber.com	CA	\$8.90
10/16/23	Uber Trip UAOPKGV1 33711	help.uber.com	CA	\$1.00
10/16/23	Uber Trip D4QMOHFB 33701	help.uber.com	CA	\$11.91
10/16/23	CITGO OIL CO 727-327-8100	479-928-7135	OK	\$27.71
10/16/23	Uber Trip Y23GA56W 33711	help.uber.com	CA	\$14.94
10/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
10/17/23	LONNIES SANDWICHES DOW 850-723-2574	ST PETERSBURG	FL	\$12.71
10/17/23	Uber Trip C7DEFVXH 33711	help.uber.com	CA	\$11.91
10/17/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$29.85
10/17/23	EASY KLEEN LAUNDROMAT 00-08039599108 727-6983090	ST PETERSBURG	FL	\$45.46
10/18/23	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$11.56
10/18/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$1.20

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## Detail Continued

				Foreign Spend	Amount
10/18/23	1347 - 717 MCNULTY GARAG 3568484630 33602 MISC	TAMPA	FL		\$6.00
10/18/23	CIRCLE K # 09006/CIRCLE K CONVENIENCE	PALMETTO	FL		\$24.12
10/19/23	BAD MOTHER squareup.com/receipts	St. Petersburg	FL		\$6.35
10/19/23	MEGA LIMITED +642108128909	AUCKLAND	AU	9.99 European Union Euro	\$10.58
10/19/23	UBER EATS ZIIIXSMV4 94103	help.uber.com	CA		\$27.69
10/19/23	UBER EATS 8005928996	help.uber.com	CA		\$2.50
10/19/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL		\$0.85
10/20/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$8.98
10/20/23	WAWA FUEL/CONVENIENCE 941-545-5186	VENICE	FL		\$51.83
10/20/23	WAWA FUEL/CONVENIENCE 941-545-5186	VENICE	FL		\$14.96
10/21/23	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA		\$8.47
10/21/23	WAWA 5343 0000 610-358-8000	PUNTA GORDA	FL		\$32.43
10/21/23	WAWA 5343 0000 610-358-8000	PUNTA GORDA	FL		\$10.99
10/21/23	TT* APP FEE:BOERNER +17199667368	FORT COLLINS	CO		\$55.00
10/22/23	FL PARKING CO. 868800000006262 ASHER@UNIFIEDPARKINGPARTN	TREASURE ISLA	FL		\$17.60
10/22/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$20.51
10/23/23	CITGO OIL CO 727-327-8100	479-928-7135	OK		\$13.11
10/23/23	TST* BAMBOO BEACH BAR & G 300521775 7273985401	MADEIRA BEACH	FL		\$32.75
10/23/23	IFTTT PRO* TRIAL OVER +14152941043	SAN FRANCISCO	CA		\$2.99
10/23/23	TST* TAVERNA COSTALE 00051919 RESTAURANT	SAINT PETERSBUR	FL		\$13.70
10/24/23	AplPay Uber Trip 8005928996	help.uber.com	CA		\$18.96
10/24/23	CRAFT KAFE METRO LLC squareup.com/receipts	St. Petersburg	FL		\$3.94
10/24/23	LONNIES SANDWICHES DOW 850-723-2574	ST PETERSBURG	FL		\$13.67
10/24/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA		\$35.09
10/24/23	SHELL SERVICE STATION 57542491709 7273279824	SAINT PETERSBURG	FL		\$8.01
10/25/23	CITGO OIL CO 727-327-8100	479-928-7135	OK		\$9.69

<b>Detail Continued</b>
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			Foreign Spend	Amount
10/25/23	CRAFT KAFE METRO LLC squareup.com/receipts	St. Petersburg	FL	\$5.82
10/25/23	TST* FIVE BUCK DRINKERY 300548037 7278965118	ST. PETERSBUR	FL	\$6.35
10/25/23	7-ELEVEN 38053 00073805301 941-240-6612	NORTH PORT	FL	\$9.53
10/25/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$0.95
10/25/23	EXXONMOBIL 4826 941-240-6612	NORTH PORT	FL	\$73.62
10/26/23	CITGO OIL CO 727-327-8100	479-928-7135	OK	\$12.89
10/26/23	CRAFT KAFE METRO LLC squareup.com/receipts	St. Petersburg	FL	\$13.54
10/26/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$14.93
10/27/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$16.50
10/27/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$22.81
10/27/23	TST* FIVE BUCK DRINKERY 300548037 7278965118	ST. PETERSBUR	FL	\$19.00
10/27/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$1.00
10/27/23	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$26.31
10/28/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$23.54
10/29/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$19.40
10/29/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.15
10/29/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$6.46
10/29/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$21.91
10/29/23	TST* GULFPORT BREWERY AND 300547722 8134077415	GULFPORT	FL	\$13.77
10/29/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.19
10/29/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$53.99
10/29/23	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$21.15
10/30/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$15.95
10/30/23	IC* INSTACART*159 8882467822	SAN FRANCISCO	CA	\$203.76
10/30/23	GRUBHUB*THEDRUNKENTACO 8775851085	NEW YORK	NY	\$39.41
10/30/23	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$39.08
10/31/23	CRAFT KAFE METRO LLC squareup.com/receipts	St. Petersburg	FL	\$12.77

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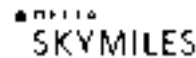
**Detail Continued**

			Foreign Spend	Amount
11/01/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$14.13
11/01/23	TST* CRAFTY SQUIRREL 300005802 7278984888	ST. PETERSBUR	FL	\$19.00
11/01/23	STARBUCKS STORE 0835 FAST FOOD RESTAURANT	SAINT PETERSBURG	FL	\$4.87
11/01/23	EXXONMOBIL 9890 239-352-9824	NAPLES	FL	\$74.99
11/01/23	EXXONMOBIL 9890 00037384 34120 410 440	NAPLES	FL	\$26.98
11/02/23	61259 - SUNDIAL 650000012822758 3122742000	SAINT PETERSBURG	FL	\$6.00
11/02/23	CRAFT KAFE METRO LLC squareup.com/receipts	St. Petersburg	FL	\$4.82
11/02/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$16.00
11/02/23	PUBLIX #1541 000001541 8636881188	SAINT PETERSB	FL	\$92.75
11/03/23	CHEVRON 0358897/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$9.50
11/03/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$15.61
11/03/23	AplPay CHIPOTLE 2910 0000 303-595-4000	CAPE CORAL	FL	\$22.74
11/03/23	MURPHY7456ATWALMART 0927 800-843-4298	PUNTA GORDA	FL	\$58.50
11/03/23	MURPHY7456ATWALMART 0927 800-843-4298	PUNTA GORDA	FL	\$45.54
11/04/23	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060904068006 Passenger Name: BOERNER/STEPHEN Document Type: ADDITIONAL COLLECTION	ATLANTA		\$11.20
11/04/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$10.06
11/04/23	GG III SAVE A LOT #463 000000000643986 7273232570	GULFPORT	FL	\$6.57
11/05/23	FORDS GARAGE ST. PETE 727-295-3673	ST PETERSBURG	FL	\$23.92
11/05/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$47.99
11/06/23	CITGO OIL CO 727-327-8100	479-928-7135	OK	\$12.89
11/06/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$14.27
11/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$10.86
11/06/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$11.86
11/06/23	TST* STELLAS 00020950 RESTAURANT	GULFPORT	FL	\$37.10

<b>Detail Continued</b>
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			Foreign Spend	Amount
11/06/23	SUMITRA ESPRESSO LOUNGE 00-08041603625 MISC FOOD STORE	GULFPORT	FL	\$4.21
11/06/23	GULFPORT LIQUORS 403903538002200 BASEMSHAHIN77@YAHOO.COM	GULFPORT	FL	\$43.78
11/07/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$14.96
11/07/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$41.88
11/07/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$0.55
11/07/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$1.35
11/07/23	EXXONMOBIL 4692 00541450 33701 411	SAINT PETERSB	FL	\$20.95
11/08/23	BAD MOTHER squareup.com/receipts	St. Petersburg	FL	\$41.79
11/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ	\$61.62
11/08/23	1347 - 717 MCNULTY GARAG 3587758717 33602 MISC	TAMPA	FL	\$15.00
11/08/23	PIAS TRATTORIA 068880021469937 N/A 33707	GULFPORT	FL	\$253.65
11/08/23	NEPTUNE GRILL LLC 068880021446240 N/A 33707	GULFPORT	FL	\$17.00
11/08/23	THE DALI MUSEUM MUSEUM	SAINT PETERSBURG	FL	\$176.00
11/09/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$16.19
11/09/23	MAPRIGHT DOT COM 084870052076477 2147383404	DALLAS	TX	\$1.89
11/09/23	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$10.00
11/09/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$0.65
11/09/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$2.85
11/09/23	PAY PARKING BY PHONE 0000 727-551-3123	SAINT PETERSB	FL	\$2.35
11/09/23	CAFE GALA 00D0 10384840 33701 FOOD/BEVERAGE	ST PETERSBURG	FL	\$19.84
11/09/23	GET IT AND GO 286591724981247 ALABADIABDUL@GMAIL.COM	ST PETERSBURG	FL	\$10.00
11/09/23	TST* TOMMY'S HIDEAWAY 300621565 7276234288	GULFPORT	FL	\$92.74
11/09/23	TST* TOMMY'S HIDEAWAY 300621565 7276234288	GULFPORT	FL	\$26.75
11/10/23	AplPay Uber Trip 8005928996	help.uber.com	CA	\$19.36
11/10/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$46.42
11/10/23	GET IT AND GO 286591724981247 ALABADIABDUL@GMAIL.COM	ST PETERSBURG	FL	\$10.00

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**Delta SkyMiles® Platinum**STEPHEN J BOERNER  
Closing Date 11/12/23

p. 9/13

Account Ending 5-47003

**Detail Continued**

			Foreign Spend	Amount
11/11/23	GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$12.88
11/11/23	TST* TOMMY'S HIDEAWAY 300621565 7276234288	GULFPORT	FL	\$10.63
11/11/23	TST* TOMMY'S HIDEAWAY 300621565 7276234288	GULFPORT	FL	\$53.15
11/12/23	IC* INSTACART*159 8882467822	SAN FRANCISCO	CA	\$175.15

**MELISSA BEMER**  
Card Ending 5-41014

			Foreign Spend	Amount
10/14/23	GULFPORT DIVE CENTER 7274988702	GULFPORT	FL	\$96.30
10/15/23	TRADER JOE S #767 000000767 6265993700	ST. PETERSBUR	FL	\$409.62
10/15/23	1800 34TH ST S 57542491709 7273279824	SAINT PETERSBURG	FL	\$71.06
10/16/23	WAL-MART SUPERCENTER 5218 5218 DISCOUNT STORE	SAINT PETERSBURG	FL	\$90.13
10/16/23	PIER PARKING 00D3 727-893-7420	ST PETERSBURG	FL	\$4.34
10/18/23	SP WOOF CONCEPT 7788835210	RICHMOND	CA 118.98 Canadian Dollars	\$87.38
10/23/23	THE UPS STORE 3248 068880021786434 3248-POS3248C-16933701	SAINT PETERSB	FL	\$10.70
10/29/23	TST* GULFPERK COFFEE BAR 300582587 7272722600	GULFPORT	FL	\$10.70
10/30/23	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$85.52
10/31/23	TST* GULFPERK COFFEE BAR 300582587 7272722600	GULFPORT	FL	\$23.41
10/31/23	PET SUPERMARKET #307 307 866-434-1991	ST. PETERSBUR	FL	\$140.52
11/02/23	WAL-MART SUPERCENTER 5218 5218 DISCOUNT STORE	SAINT PETERSBURG	FL	\$156.20
11/02/23	ANNEX COFFEE 927540463992716 CIANIGLOBAL@GMAIL.COM	GULFPORT	FL	\$8.29
11/02/23	GG III SAVE A LOT #463 000000000643986 7273232570	GULFPORT	FL	\$5.97
11/03/23	STATE FARM INSURANCE 8009566310	BLOOMINGTON	IL	\$546.22
11/05/23	1347 - 717 MCNULTY GARAG 3585118477 33602 MISC	TAMPA	FL	\$9.00
11/06/23	TARGET 011312 09100011312 612-3044357	SAINT PETERSB	FL	\$236.75
11/06/23	THE HOME DEPOT 800-654-0688	SAINT PETERSBURG	FL	\$18.84
11/08/23	EMANUEL CITGO 00030553001 727-327-8100	SAINT PETERSBURG	FL	\$58.23
11/09/23	THE DALI MUSEUM TOURIST ATTRACTION	SAINT PETERSBURG	FL	\$10.00

Continued on reverse

**Fees****Amount****Total Fees for this Period****\$0.00****Interest Charged****Amount****Total Interest Charged for this Period****\$0.00****About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

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

Total Fees in 2023

\$200.03

Total Interest in 2023

\$0.00

**Interest Charge Calculation**

Days in Billing Period: 30

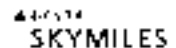
Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
Variable APRs will not exceed 29.99%.

	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
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

**Miles Earned**

SkyMiles® Account Number: XXXXXX8603

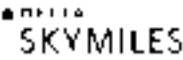


	Current Period	Year to Date
Miles Earned for Eligible Purchases	6,296	81,672
Total Bonus Miles Earned and Adjustments	1,914	35,360
<b>Total Miles Earned</b>	<b>8,210</b>	<b>117,032</b>



Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 11/12/23



Account Ending 5-47003

Bonus Miles Earned and Adjustments	
	Current Period
2X Miles at U.S. Supermarkets	895
3X Miles at Delta	22
2X Miles at Restaurants	997
Total	1,914





**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.

**Updates to Your Card Benefits****Summary of Changes, Effective January 1, 2024**

- **MQD Boost:** We are adding a new benefit, MQD Boost, to your Card. You will be able to earn one Medallion Qualification Dollar (MQD) for each \$20 of eligible purchases charged to the Card Account. Additional Terms apply; see [delta.com/skymilesprogramchanges](http://delta.com/skymilesprogramchanges).
- **Status Boost™ Award:** This benefit will no longer be available.
- **MQD Waiver:** This benefit will no longer be available.
- **Delta Sky Club® Access:** This benefit will no longer be available.



## 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 4

**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

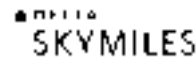
## Please do not add any written communication or address change on this stub

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



p. 3/11

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

<b>Detail Continued</b>
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			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

Continued on next page



**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

**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>

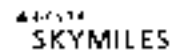
(v) Variable Rate

**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



	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.