



## Delta SkyMiles® Platinum

Screen Reader Optimized version

### **Prepared for**

STEPHEN J BOERNER  
Account Ending 5-41006  
Closing Date 12/13/24

### **Payment Summary**

<b>New Balance</b>	<b>\$6,132.23</b>
<b>Minimum Payment Due</b>	<b>\$231.63</b>
Includes the past due amount of \$56.91	
<b>Payment Due Date</b>	<b>01/07/25</b>

### **Important Messages**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 01/07/25, 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%.

**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 only the Minimum Payment Due, you will pay off the balance provided on this statement in about 18 years, and you will pay an estimated total of \$16,483. If you make no additional charges and each month you pay \$239, you will pay off the balance provided on this statement in about 3 years, and you will pay an estimated total of \$8,593 (savings = \$7,890). If you would like information about credit counseling services, call 1-888-733-4139.

Please refer to the Important Information Section for details about your account.

Your account is past due.

Please refer to the Important Notices Section for a notice that your APR will be increased to the Penalty Rate and any other communications.

Because your payment was received late, you may have forfeited SkyMiles® earned by using your Card. Please call the number on the back of your Card or log on to your account at [www.americanexpress.com](http://www.americanexpress.com) for more information or to reinstate rewards. There is a \$35.00 fee for each month of rewards you want to reinstate.

### **Account Summary**

Previous Balance	\$2,845.82
Less Payments/Credits	\$0.00
Plus New Charges	\$3,171.86
Plus Fees	\$29.00
Plus Interest Charged	\$85.55
Equals New Balance	\$6,132.23

### **Credit Summary**

Credit Limit	\$27,200.00
Available Credit	\$21,067.77
Cash Advance Limit	\$5,000.00
Available Cash	\$4,995.03



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### Year-to-Date Fees and Interest Summary

Total Fees in 2024	\$338.00
Total Interest in 2024	\$297.67

### Rewards Summary

For details about your Delta SkyMiles® balance, visit [www.delta.com](http://www.delta.com)

### Pay Your Bill

**By Computer:** Visit [www.americanexpress.com/pbc](http://www.americanexpress.com/pbc)

**By Phone:** Call 1-800-472-9297

**With AutoPay:** Deduct your payment from your bank account automatically each month. Avoid late fees and save time! Visit [www.americanexpress.com/autopay](http://www.americanexpress.com/autopay) today to enroll.



## New Charges Summary

Category	Account Details	Total
Total New Charges		\$3,171.86

## New Charges Details

STEPHEN J BOERNER

Card Ending 5-41006

Date	Description	Amount
11/12/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$8.45
11/12/24	ApiPay ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$9.53
11/14/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$5.66
11/14/24	ApiPay TST* ADMIRALS CLUB - BEAC 00082385 HIDDEN ACRES MD 410-778-6697	\$13.08
11/14/24	PRIME VIDEO CHANNELS AMZN.COM/BILL WA DIGITAL	\$1.57
11/15/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$4.98
11/15/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$1.00
11/15/24	TST* ADMIRALS CLUB - BEAC 00082385 HIDDEN ACRES MD BAR/NIGHTCLUB	\$26.80
11/15/24	WL *STEAM PURCHASE SEATTLE WA 425-952-2985	\$4.23
11/16/24	ApiPay SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$14.90
11/17/24	KINDLE UNLTD*RE1MG4Y53 888-802-3080 WA DIGITAL	\$12.71
11/17/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$20.13
11/17/24	OCULUS **OCULUS *8PUVZGCTG2 MENLO PARK CA HOBBY, TOY & GAME	\$10.59
11/18/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$4.38
11/18/24	CANVA US INC.*CANVA* 04339-77455697 KENT DE PHOTOGRAPHIC STUDIO	\$30.00
11/18/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$4.71
11/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$11.65
11/19/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$5.29
11/19/24	ApiPay SPARK DUBLIN CO +35314429013	\$59.99
11/19/24	OCULUS *W4TJ5HCTG2 OCULUS.COM CA DIGITALGOODS	\$10.59
11/20/24	ApiPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$4.66
11/20/24	FRAMER.COM AMSTERDAM NL +3183335031	\$180.00
11/20/24	SIEG COUNSELING CENTER L 0263 GULFPORT FL 727-301-0016	\$125.00
11/20/24	OCULUS *7DE6SEUTG2 OCULUS.COM CA DIGITALGOODS	\$31.79



Date	Description	Amount
11/20/24	ApiPay TST* BLUE HERON OYSTER HO 300644532 ROCK HALL MD 4106394374	\$23.20
11/21/24	HLU*HULUPLUS HULU.COM/BILL CA HULU.COM/BILL	\$3.17
11/21/24	OCULUS *VZTVSEUTG2 OCULUS.COM CA DIGITALGOODS	\$1.05
11/21/24	ApiPay ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$9.34
11/21/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$9.39
11/22/24	365 MARKET H 888 432-3299 650000009552 TROY MI 8883657382	\$6.21
11/22/24	ApiPay JAVA ROCK COFFEE HOUSE & 65000000126 ROCK HALL MD 4106399909	\$8.10
11/22/24	ApiPay JAVA ROCK COFFEE HOUSE & 65000000126 ROCK HALL MD 4106399909	\$21.80
11/22/24	PATREON* MEMBERSHIP 523885 SAN FRANCISCO CA SUPPORT@PATREON.COM	\$2.00
11/22/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$9.52
11/22/24	WEBFLOW.COM SAN FRANCISCO CA +14159640555	\$28.00
11/23/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$25.43
11/23/24	MICROSOFT*STORE 0000 MSBILL.INFO WA Z629TD2FWZXC 19106 COMPUTER HRDWR/SFTWR	\$1.07
11/23/24	MICROSOFT*STORE MSBILL.INFO Z624TCKC6GGC 98052	\$214.92
11/23/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$9.39
11/23/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$16.58
11/24/24	LTO CHESTERTOWN MD 240-472-2348	\$45.91
11/25/24	BETTER PROPOSALS LONDON GB 440281238413	\$29.00
11/25/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$32.83
11/25/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$23.32
11/27/24	PROTON AG* PROTON AG GENEVA ZH +41912280226	\$9.99
11/29/24	POE.COM MOUNTAIN VIEW CA +16503328820	\$19.99
11/30/24	PRIME VIDEO *ZL1C09C30 888-802-3080 WA DIGITAL	\$21.19
11/30/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$10.59
11/30/24	ApiPay ROCK HALL LIQUORS 0000 ROCK HALL MD 410-490-2623	\$11.21
11/30/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$187.33
11/30/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$230.32
11/30/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$30.10



Date	Description	Amount
12/01/24	ApiPay JAVA ROCK COFFEE HOUSE & 65000000126 ROCK HALL MD 4106399909	\$15.14
12/01/24	GOOGLE *GSUITE_THEAIMI CC@GOOGLE.COM CA COMPUTER PROGRAMMING	\$28.80
12/01/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$8.47
12/02/24	WAL-MART 2555 2555 NEW CASTLE DE DISCOUNT STORE	\$70.01
12/02/24	SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$18.70
12/02/24	ApiPay SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$20.87
12/03/24	PADDLE.NET* CIVITAIINC ASTORIA NY +17745236658	\$5.00
12/03/24	NIC MYDMVPORTAL TALLAHASSEE FL 850-617-2000	\$22.00
12/03/24	AMERICAN TRUCK & BUS, INC 000000001 ROCK HALL MD 4108974281	\$108.45
12/04/24	DocuSign SEATTLE WA DIGITAL GOODS: APPS	\$15.00
12/04/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$13.45
12/04/24	AMERICAN TRUCK & BUS, INC 000000001 ROCK HALL MD 4108974281	\$138.81
12/04/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$23.29
12/04/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$63.64
12/04/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$268.15
12/05/24	FRAMER.COM AMSTERDAM NL +3183335031	\$20.00
12/05/24	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA +14158799686	\$20.00
12/05/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$12.71
12/05/24	ApiPay TST* ADMIRALS CLUB - BEAC 00082385 HIDDEN ACRES MD 410-778-6697	\$14.90
12/06/24	OCULUS *4KSS4GLTG2 OCULUS.COM CA DIGITALGOODS	\$10.59
12/06/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$21.20
12/06/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$5.29
12/06/24	UBER ONE help.uber.com CA 8005928996	\$9.99
12/06/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$13.43
12/06/24	ApiPay VILLAGE HDWR GARDEN CTR 0000 ROCK HALL MD 410-639-7014	\$35.76
12/08/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$13.49
12/08/24	CBI*PARALLELS 800-799-9570 IL 487640957 21661	\$89.99
12/09/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$9.99



Date	Description	Amount
12/10/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$10.59
12/10/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$42.38
12/11/24	WEBFLOW.COM SAN FRANCISCO CA +14159640555	\$29.00
12/12/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$23.30
12/12/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$26.27
12/12/24	ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$25.95
12/13/24	WEBFLOW.COM SAN FRANCISCO CA +14159640555	\$274.61

### Fees

Date	Description	Amount
12/07/24	Late Payment Fee	\$29.00

**Total Fees for this Period** **\$29.00**

### Interest Charged

Date	Description	Amount
12/13/24	Interest Charge on Purchases	\$85.55

**Total Interest Charged for this Period** **\$85.55**

### About Trailing Interest

Interest may be reflected 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 refer to the "When we charge interest" sub-section in your Cardmember Agreement for details.

### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. Variable APRs will not exceed 29.99%.  
Days in Billing Period: 31

Category	Transactions Dated From	Transactions Dated To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	01/31/2024		23.24% Variable	\$4,332.34	\$85.55
Cash Advances	01/31/2024		29.74% Variable	\$0.00	\$0.00
<b>Total Interest Charged for this Period</b>					<b>\$85.55</b>

## IMPORTANT NOTICES

### Penalty APR Notice

You have triggered the Penalty Annual Percentage Rate (APR) on your account. The Penalty APR is currently **29.99%**, which is based on the Prime Rate plus 26.74% (not to exceed 29.99%). The Penalty APR is being imposed because of your late payment(s). This change will impact your account as follows:



**Transactions made on or after 01/01/2025:** As of 02/11/2025, the Penalty APR will apply to these transactions. We will review your Account every 6 months after the Penalty APR is applied. Each of these 6 months is a review period. Please note the first review period may be shorter than 6 months. If you make timely payments and have no returned payments during an entire review period, the Penalty APR will cease to apply on the first day of the billing period following that review.

**Transactions made before 01/01/2025:** Current rates will continue to apply to these transactions.

### **Electronic Funds Transfer Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-472-9297 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 us 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.

- Tell us your name and account number (if any).
- 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.
- 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.

End of Important Notices.



## Important Information

### Payments

Your payment must be sent to the payment address provided 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:

- include the remittance coupon from your statement,
- 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
- 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.

### Permission for Electronic Withdrawal

- 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.
- 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 listed in the Contact Us Section 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 reflected 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, P.O. 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:





- 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.)
- 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.
- 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, P.O. 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.

## **Contact Us**

**Customer Care & Billing Inquiries:** 1-800-257-0770

**International Collect:** 1-336-393-1111

**Cash Advance at ATM Inquiries:** 1-800-227-4669

**Large Print & Braille Statements:** 1-800-257-0770

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

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

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

**Payments Address:** P.O. BOX 1270, NEWARK NJ 07101-1270





**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

**Written Communications**

**Please do not add any written communication or address change on the Remittance Coupon.**

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).

**Remittance Coupon**

Please cut the remittance coupon and return with your payment.  
If you have a paper statement copy from American Express, we recommend using the remittance coupon from that copy instead for faster payment processing.

**Account Address**

STEPHEN J BOERNER  
21090 W SHARP ST  
UNIT 132  
ROCK HALL MD 21661-1573

**American Express Address**

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

**Account Ending 5-41006**

Enter 15 digit account number on all payments.  
Make check payable to American Express.

Payment Due Date

**01/07/25**

New Balance

**\$6,132.23**

Minimum Payment Due

**\$231.63**

**Amount Enclosed**

\$ \_\_\_\_\_ . \_\_\_\_\_

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