



## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 08/13/24  
Account Ending 5-49009



p. 1/13

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

<b>New Balance</b>	<b>\$6,218.04</b>
<b>Minimum Payment Due</b>	<b>\$124.36</b>
<b>Payment Due Date</b>	<b>09/07/24</b>

**Delta SkyMiles®**  
Miles Earned this Period **11,189**

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

### Account Summary

Previous Balance	\$5,103.50
Payments/Credits	-\$8,689.49
New Charges	+\$9,804.03
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$6,218.04</b>
<b>Minimum Payment Due</b>	<b>\$124.36</b>

Credit Limit	\$27,200.00
Available Credit	\$20,981.96
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/07/24, 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%.

**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	\$17,126
\$246	3 years	\$8,840 (Savings = \$8,286)

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.

### American Express® High Yield Savings Account

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

↓ 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 5-49009**

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

STEPHEN J BOERNER  
2649 TIFTON ST S  
GULFPORT FL 33711-3644

Payment Due Date	<b>09/07/24</b>
New Balance	<b>\$6,218.04</b>
Minimum Payment Due	<b>\$124.36</b>

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 000621804000012436 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.

**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.

**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**

**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.

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 08/13/24



p. 3/13

Account Ending 5-49009



**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**

**Hearing Impaired**

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



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

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

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

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$8,603.50
<b>Credits</b>	
STEPHEN J BOERNER 5-49009	-\$85.99
<b>Total Payments and Credits</b>	<b>-\$8,689.49</b>

### Detail

\*Indicates posting date

Payments	Amount
07/22/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$3,000.00
07/23/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,103.50
07/25/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,000.00
08/11/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,500.00
<b>Credits</b>	<b>Amount</b>
07/25/24 STEPHEN J BOERNER AplPay APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$69.00
07/25/24 STEPHEN J BOERNER AplPay APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$16.99

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-49009	\$9,679.03
MELISSA BEMER 5-41014	\$125.00
<b>Total New Charges</b>	<b>\$9,804.03</b>

### Detail



**STEPHEN J BOERNER**  
Card Ending 5-49009

	Amount
07/13/24 AplPay OYE TAQUITO 956 0000 512-783-4241 AUSTIN TX	\$15.07
07/14/24 AplPay LIME*RIDE +18885463345 SAN FRANCISCO CA	\$3.59
07/14/24 AMAZON MARKETPLACE NA PA MERCHANDISE AMZN.COM/BILL WA	\$64.94

Continued on reverse

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

				<b>Amount</b>
07/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$31.35
07/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$64.95
07/14/24	AplPay IC* INSTACART +18882467822	SAN FRANCISCO	CA	\$153.12
07/14/24	AplPay UBER 7ELEVEN1705 8005928996	HTTPS://HELP.UBER.COM	CA	\$10.00
07/14/24	AplPay UBER EATS 8005928996	HTTPS://HELP.UBER.COM	CA	\$110.34
07/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$48.70
07/14/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$27.77
07/14/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$75.76
07/14/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$5.70
07/14/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$7.46
07/14/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$7.46
07/14/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.08
07/14/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/15/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$11.94
07/15/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$2.29
07/15/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$11.94
07/15/24	AplPay TST* CODEPENDENT 300548270 5124578884	AUSTIN	TX	\$6.45
07/15/24	TST* LAZARUS BREWING CO. 00041876 BAR/NIGHTCLUB	AUSTIN	TX	\$8.80
07/15/24	USPS.COM RETAIL PCK INT 660849000 8007826724	800-344-7779	DC	\$17.50
07/15/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/16/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$11.28
07/16/24	AplPay TST* PERSHING EAST 00143074 RESTAURANT	AUSTIN	TX	\$7.48
07/16/24	AplPay LS SCRUFFYS VENTURES +15124578700	AUSTIN	TX	\$8.25
07/16/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$6.93
07/16/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$7.51
07/17/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/17/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$69.00
07/17/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$214.99

Continued on next page

**Detail Continued**

				<b>Amount</b>
07/17/24	TST* COMEDY MOTHERSHIP 300633203 8187204848	AUSTIN	TX	\$50.30
07/17/24	TST* COMEDY MOTHERSHIP 300633203 8187204848	AUSTIN	TX	\$79.03
07/17/24	AplPay TST* PERSHING EAST 00143074 RESTAURANT	AUSTIN	TX	\$7.48
07/17/24	AplPay GROVE MARKET 512-704-4006	AUSTIN	TX	\$8.65
07/17/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$9.85
07/18/24	CODEPEN.IO/CHARGE +17275423162	BEND	OR	\$96.00
07/18/24	COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$45.53
07/18/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$17.37
07/18/24	AplPay TST* COSMIC TACOS 300673278 5127637216	AUSTIN	TX	\$36.55
07/18/24	AplPay 7-ELEVEN 38413 00073841301 512-550-6470	AUSTIN	TX	\$33.19
07/18/24	AplPay TST* PERSHING EAST 00143074 RESTAURANT	AUSTIN	TX	\$6.86
07/18/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$2.84
07/19/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$13.36
07/19/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$14.94
07/19/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$4.59
07/19/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$7.51
07/19/24	AplPay COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$6.41
07/19/24	COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$22.08
07/20/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$7.46
07/20/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/20/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$7.46
07/20/24	AplPay TST* COSMIC TACOS 300673278 5127637216	AUSTIN	TX	\$19.64
07/20/24	AplPay 7-ELEVEN 38413 00073841301 512-550-6470	AUSTIN	TX	\$15.78
07/20/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$5.48
07/20/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$13.01
07/20/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$6.73
07/21/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$5.48

Continued on reverse

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

				<b>Amount</b>
07/21/24	OPENGENIUS.COM +442070975185	TERRA NOVA WAY	GB	\$17.00
07/21/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$3.17
07/21/24	AplPay LITTLE PLAZA TACOS AND MORE. squareup.com/receipts	Austin	TX	\$27.26
07/21/24	AplPay ROYAL BLUE GROCERY EAS 512-524-0740	AUSTIN	TX	\$23.38
07/21/24	AplPay COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$6.41
07/21/24	AUSTIN GARDEN AND STUDIO 0000 214-733-3686	AUSTIN	TX	\$41.04
07/21/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/21/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/21/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/21/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/22/24	PATREON* MEMBERSHIP 523885 SUPPORT@PATREON.COM	SAN FRANCISCO	CA	\$2.00
07/22/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/22/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/22/24	WEBFLOW.COM 4159640555	SAN FRANCISCO	CA	\$28.00
07/22/24	AplPay TST* COSMIC TACOS 300673278 5127637216	AUSTIN	TX	\$12.27
07/22/24	AplPay COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$6.41
07/22/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$19.99
07/22/24	AplPay TST* PERSHING EAST 00143074 RESTAURANT	AUSTIN	TX	\$21.81
07/22/24	AplPay TST* PERSHING EAST 00143074 512-382-9857	AUSTIN	TX	\$15.63
07/22/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/23/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/23/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$2.54
07/23/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/23/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$7.46
07/23/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/23/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/23/24	TST* MAMA DEAREST 300593140 7139075532	AUSTIN	TX	\$21.00
07/23/24	AplPay SMOKE N CHILL # 5 580400000042564 SMOKENCHILL05@GMAIL.COM	AUSTIN	TX	\$25.19

Continued on next page

**Detail Continued**

				<b>Amount</b>
07/23/24	AplPay TST* LAZARUS BREWING CO. 00041876 BAR/NIGHTCLUB	AUSTIN	TX	\$19.81
07/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.05
07/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.05
07/23/24	COUNTER CAFE EAST 000000001 5127088800	AUSTIN	TX	\$25.57
07/24/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$10.66
07/24/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$6.34
07/24/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$15.25
07/24/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$62.57
07/24/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$34.64
07/24/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$7.51
07/25/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$5.17
07/25/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$49.99
07/25/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$27.98
07/25/24	AplPay TST* MAMA DEAREST 300593140 7139075532	AUSTIN	TX	\$10.00
07/25/24	AplPay LIME*RIDE +18885463345	SAN FRANCISCO	CA	\$10.52
07/25/24	AplPay TST* APT 115 300598910 7373330780	AUSTIN	TX	\$129.31
07/25/24	AplPay COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$15.63
07/25/24	COSMIC COFFEE EAST SIDE 0000 512-769-1280	AUSTIN	TX	\$8.00
07/25/24	AplPay AV* FTG ATX +15128865509	AUSTIN	TX	\$13.62
07/25/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/25/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/25/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/25/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/25/24	AplPay WESTERNBID.COM +13053070382	PEMBROKE PARK	FL	\$4.99
07/25/24	AplPay THE UPS STORE 7190 068880021648472 V7190-2924072519278702	AUSTIN	TX	\$13.19
07/26/24	AllianzTravelInsurance.com866-884-3556 8042853300	RICHMOND	VA	\$28.69
07/26/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$29.50

Continued on reverse

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

				Amount
07/26/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$95.99
07/26/24	AplPay TST* MAMA DEAREST 300593140 7139075532	AUSTIN	TX	\$10.00
07/26/24	AMTRAK INT From: AUS To: CHI Ticket Number: 2080749048476 AMTRAK	WASHINGTON	DC	\$603.90
07/26/24	AplPay TST* PERSHING EAST 00143074 RESTAURANT	AUSTIN	TX	\$6.18
07/26/24	AplPay TST* POETA 00154408 RESTAURANT	AUSTIN	TX	\$4.16
07/26/24	AplPay LIME*RIDE KXKJ +18885463345	SAN FRANCISCO	CA	\$9.24
07/26/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/26/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/26/24	BOKHARI MEDICAL CONSOR BOKHARI MEDICAL COUNSELING SERVICE	LARGO	FL	\$187.93
07/27/24	PROTON +41912280226	GENEVA	ZH	\$9.99
07/27/24	AplPay Bufalina LLC 512-524-2523	Austin	TX	\$55.92
07/27/24	AplPay 7-ELEVEN 38413 00073841301 512-550-6470	AUSTIN	TX	\$14.37
07/27/24	AplPay TST* CLIVE BAR 00062814 BAR/NIGHTCLUB	AUSTIN	TX	\$21.60
07/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$25.64
07/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$26.16
07/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$21.64
07/27/24	AplPay LIME*RIDE KXKJ +18885463345	SAN FRANCISCO	CA	\$19.29
07/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$35.69
07/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$12.98
07/27/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$40.01
07/27/24	AplPay BIRD APP* PENDING.BIRD +18662052442	MIAMI	FL	\$5.00
07/27/24	AplPay LIME*RIDE KXKJ +18885463345	SAN FRANCISCO	CA	\$8.62
07/28/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$18.99
07/28/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$24.99
07/28/24	AplPay TST* IDLE HANDS - RAINEY 300646914 3303282731	AUSTIN	TX	\$63.56
07/28/24	AplPay LIME*RIDE KXKJ +18885463345	SAN FRANCISCO	CA	\$7.36
07/28/24	AplPay LIME*RIDE KXKJ +18885463345	SAN FRANCISCO	CA	\$6.11

Continued on next page



**Detail Continued**

				<b>Amount</b>
07/28/24	AplPay BT*DD *DOORDASH HALALGYRO 8559731040	SAN FRANCISCO	CA	\$51.47
07/28/24	AMTRAK PLU From: AUS To: CHI Ticket Number: 2100990000719 AMTRAK	WASHINGTON	DC	\$387.60
07/28/24	AplPay TST* PERSHING EAST 00143074 RESTAURANT	AUSTIN	TX	\$2.71
07/28/24	AplPay LIME*RIDE KXKJ +18885463345	SAN FRANCISCO	CA	\$11.13
07/28/24	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
07/29/24	POE.COM +16503328820	MOUNTAIN VIEW	CA	\$19.99
07/30/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$19.90
07/30/24	AMTRAK RSA From: CHI To: WAS Ticket Number: 2122471026443 AMTRAK	WASHINGTON	DC	\$698.70
07/30/24	LOOM SUBSCRIPTION +16284003532	SAN FRANCISCO	CA	\$20.00
07/31/24	AMTRAK RSA From: WAS To: ORL Ticket Number: 2130194113356 AMTRAK	WASHINGTON	DC	\$555.70
08/01/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$13.46
08/01/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$3.00
08/01/24	CIVITAI +15159926915	MERIDIAN	ID	\$5.00
08/01/24	AplPay TST* JAMBA JUICE - 1286 - 300559656 3476053390	WASHINGTON	DC	\$17.79
08/01/24	GOOGLE *GSUITE_THEAIMI COMPUTER NETWORK/INFO	CC@GOOGLE.COM	CA	\$91.50
08/01/24	7-ELEVEN 32101 00073210141 407-872-7664	ORLANDO	FL	\$24.03
08/01/24	AplPay 7-ELEVEN 32101 00073210141 407-872-7664	ORLANDO	FL	\$4.77
08/01/24	AplPay BEST BUY 888BESTBUY	LAKELAND	FL	\$153.19
08/01/24	AplPay PETCO 2704 0270 858-453-7845	LAKELAND	FL	\$97.43
08/02/24	AplPay BT*TEMU.COM 13024806118	BOSTON	MA	\$18.41
08/02/24	AplPay BT*TEMU.COM 13024806118	BOSTON	MA	\$454.12
08/02/24	AplPay BT*TEMU.COM 13024806118	BOSTON	MA	\$126.56
08/02/24	AplPay BT*TEMU.COM 13024806118	BOSTON	MA	\$12.81

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

				<b>Amount</b>
08/02/24	AplPay BT*TEMU.COM 13024806118	BOSTON	MA	\$44.74
08/02/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
08/02/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.50
08/03/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$35.49
08/03/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.55
08/03/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$20.00
08/03/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$27.80
08/03/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$27.69
08/03/24	AplPay ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$44.50
08/03/24	AplPay APPLE ONLINE STORE ELECTRONICS STORE	CUPERTINO	CA	\$99.00
08/04/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$127.33
08/04/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$12.99
08/04/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$32.08
08/04/24	GOLFRANK +18339337200	ENCINITAS	CA	\$29.95
08/04/24	AplPay IC* INSTACART*ALDI +18882467822	SAN FRANCISCO	CA	\$238.36
08/04/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$193.12
08/04/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$281.37
08/05/24	AplPay BEST BUY 888BESTBUY	SAINT PETERSBURG	FL	\$188.99
08/05/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$14.18
08/05/24	AplPay Uber Trip 8005928996	help.uber.com	CA	\$2.15
08/05/24	OPENAI *CHATGPT SUBSCR +14158799686	SAN FRANCISCO	CA	\$20.00
08/05/24	AplPay TEMU.COM +18884958368	WILMINGTON	DE	\$162.22
08/05/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$4.57
08/05/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
08/05/24	AVIS RENT A CAR Location: ORLANDO FL Rental: 24/08/01 Return: SAINT PETERSBURG FL Agreement Number: 769459810 Renter Name: BOERNER,STEPHEN JEFFREY	ORLANDO Date: 24/08/01 24/08/05	FL	\$749.09
08/06/24	AplPay TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$10.03

Continued on next page

**Detail Continued**

				<b>Amount</b>
08/06/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$56.15
08/06/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$12.01
08/07/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.10
08/07/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$44.91
08/07/24	AplPay WALGREENS NONE 33707 PHARMACIES	GULFPORT	FL	\$51.53
08/07/24	GODADDY.COM GODADDY.COM COM Domain Name Renewal - 1 Year recur	480-505-8855	AZ	\$22.17
08/08/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.49
08/08/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.19
08/08/24	DocuSign DIGITAL GOODS: APPS	SEATTLE	WA	\$15.00
08/08/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$7.20
08/09/24	AplPay APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$28.00
08/09/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99
08/09/24	AplPay PAW PAWS 436845560138819 KSUATL1@AOL.COM	GULFPORT	FL	\$29.94
08/09/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$19.25
08/10/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$51.91
08/10/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$43.86
08/10/24	AplPay GULFPORT CORNER STORE 0000 727-329-6020	GULFPORT	FL	\$4.40
08/10/24	AplPay LOW TIDE KAVA BAR 0000 727-244-3080	GULFPORT	FL	\$6.25
08/10/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$63.39
08/13/24	TST* DRUNKEN TACO - GULFP 300683108 9547764229	GULFPORT	FL	\$16.77

**MELISSA BEMER**  
Card Ending 5-41014

				<b>Amount</b>
07/17/24	SIEG COUNSELING CENTER L 0263 727-301-0016	GULFPORT	FL	\$125.00

**Fees**

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

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.

2024 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2024 \$279.00  
Total Interest in 2024 \$205.57

Interest Charge Calculation

Days in Billing Period: 32

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	01/31/2024		29.99% (v)	\$0.00	\$0.00
Cash Advances	01/31/2024		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	9,718	47,845
Total Bonus Miles Earned and Adjustments	1,471	9,870
<b>Total Miles Earned</b>	<b>11,189</b>	<b>57,715</b>

Bonus Miles Earned and Adjustments

Current Period

2X Miles at Restaurants	1,057
2X Miles at U.S. Supermarkets	414
<b>Total</b>	<b>1,471</b>

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.

**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.

**Update to Fee Credit for Global Entry or TSA PreCheck®**

**Effective October 1, 2024**, we are increasing the amount of the statement credit available to Delta SkyMiles® Platinum Card Members when they pay for the Global Entry application fee with their Cards. Delta SkyMiles® Platinum Card Members or Additional Card Members will be eligible to earn a \$120 statement credit (increased from \$100) every 4 years for the Global Entry application fee (to be increased from \$100 to \$120 on October 1, 2024) or up to \$85 every 4.5 years for the TSA PreCheck® application fee (when applying through a TSA official enrollment provider). The charge for the application fee can be made by the Basic Card Member or any Additional Card Members on a single Card account, but no more than one credit across the account can be earned. Global Entry includes TSA PreCheck®. Additional terms apply, please visit [americanexpress.com/card-benefits/view-all/delta-platinum](http://americanexpress.com/card-benefits/view-all/delta-platinum).

