



Delta SkyMiles® Platinum

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

DELTA
SKYMILES

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

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



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

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

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 today to enroll.

Change of Address, phone number, email

- Online at 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.



Delta SkyMiles® Platinum

STEPHEN J BOERNER
Closing Date 10/13/23



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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 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

Payments and Credits

Summary

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

Detail

*Indicates posting date

	Amount
Payments	
09/17/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$17,933.71
Credits	
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
Total New Charges	\$12,103.80

Detail

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

Continued on reverse

Detail Continued

			Foreign Spend	Amount
09/12/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$26.50
09/13/23	FRONTIER AIRLINES AIRLINES From: PHILADELPHIA INTER To: TAMPA INTERNATIONAL Ticket Number: F95KMF Carrier: F9 Class: T Passenger Name: BOERNER/STEPHENJ Date of Departure: 09/13 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	ApI Pay 7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA		\$12.38
09/19/23	MEGA LIMITED +642108128909	AUCKLAND	AU	9.99 European Union Euro	\$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	ApI Pay 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	ApI Pay 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

Detail Continued

				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	MONCKS 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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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: To: Carrier: Class: PHILADELPHIA INTER TAMPA INTERNATIONAL Ticket Number: 00180386525885 Passenger Name: BEMER/MELISSAMS Document Type: PASSENGER TICKET Date of Departure: 10/10	NORWALK	CT	\$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

Detail Continued

				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**STEPHEN J BOERNER
Closing Date 10/13/23

p. 9/15

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 TX Date of Departure: 10/09		\$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 TX Date of Departure: 10/09		\$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
Total					\$0.00

(v) Variable Rate

Miles Earned

DELTA
SKYMILES

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
Total Miles Earned	15,176	108,822

Bonus Miles Earned and Adjustments

	Current Period
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
Total	3,353

**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	
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.
Status Boost™ Award	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**. 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.

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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 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 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.