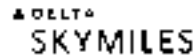




# Delta SkyMiles® Gold Card

STEPHEN J BOERNER  
Closing Date 04/12/22  
Account Ending 5-47003



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**Customer Care:** 1-800-430-1000  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](http://americanexpress.com)

**New Balance** **\$6,165.23**  
**Minimum Payment Due** **\$123.30**  
**Payment Due Date** **05/07/22**

**Delta SkyMiles®**  
Miles Earned this Period **7,318**

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

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 05/07/22, 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	\$5,374.67
Payments/Credits	-\$5,364.68
New Charges	+\$6,155.24
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

17 years

\$14,450

\$226

3 years

\$8,146  
(Savings = \$6,304)

**New Balance** **\$6,165.23**  
**Minimum Payment Due** **\$123.30**

Credit Limit	\$27,200.00
Available Credit	\$21,034.77
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](http://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  
424 N NEW ST  
BETHLEHEM PA 18018-5803

Payment Due Date  
**05/07/22**  
New Balance  
**\$6,165.23**  
Minimum Payment Due  
**\$123.30**

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 000616523000012330 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

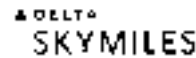
## Please do not add any written communication or address change on this stub

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 04/12/22



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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](https://americanexpress.com)

**SkyMiles Account Balance and Award Redemption**  
[delta.com/skymiles](https://delta.com/skymiles)

1-800-325-3999

### Hearing Impaired

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

### Customer Care & Billing Inquiries

P.O. BOX 981535  
EL PASO, TX  
79998-1535

### Payments

P.O. BOX 1270  
NEWARK NJ 07101-  
1270



## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$5,344.70
<b>Credits</b>	
STEPHEN J BOERNER 5-47003	-\$19.98
<b>Total Payments and Credits</b>	<b>-\$5,364.68</b>

### Detail

\*Indicates posting date

Payments	Amount
04/05/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$5,344.70
Credits	Amount
02/27/22 STEPHEN J BOERNER DISPUTE - SPORTSLINE	-\$9.99
03/22/22 STEPHEN J BOERNER SPACE DESIGNER 3D LYON, FRANCE RH +33442909609	-\$9.99

## New Charges

### Summary

	Total
STEPHEN J BOERNER 5-47003	\$5,660.18
MELISSA BEMER 5-41014	\$495.06
<b>Total New Charges</b>	<b>\$6,155.24</b>

### Detail



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

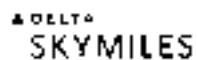
	Amount
03/13/22 STARBUCKS STORE 1562 FAST FOOD RESTAURANT	\$5.78

Continued on reverse

**Detail Continued**

				<b>Amount</b>
03/13/22	AplPay INSTACART +18882467822	SAN FRANCISCO	CA	\$257.96
03/14/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER To: COLUMBUS PORT COLU Ticket Number: 00177218624951 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$192.60
03/14/22	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: KANSAS CITY INTERN To: CHICAGO O'HARE INT PHILADELPHIA INTER Ticket Number: 00177218649893 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET	SEATTLE	WA	\$400.60
03/14/22	EXPEDIA 72266849117462 TRAVEL	EXPEDIA.COM	WA	\$29.04
03/14/22	EXPEDIA 72266840342450 TRAVEL	EXPEDIA.COM	WA	\$19.00
03/14/22	EXPEDIA 72266847057684 TRAVEL	EXPEDIA.COM	WA	\$724.31
03/14/22	LEGACYFOODSTORAGE +18885437345	SALT LAKE CITY	UT	\$894.90
03/14/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$13.22
03/15/22	AMZN MKTP US*1Z0XL2KGO BOOK STORES	AMZN.COM/BILL	WA	\$23.31
03/15/22	AMZN MKTP US*1N8AT3ZL1 BOOK STORES	AMZN.COM/BILL	WA	\$19.07
03/15/22	BEPREPARED.COM 00-08029408278 855-4113161	SALT LAKE CTY	UT	\$446.81
03/15/22	READYHOUR.COM 567000000026179 SARAH@READYALLIANCE.COM	SALT LAKE CIT	UT	\$32.85
03/16/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$15.61
03/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
03/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$8.46
03/17/22	AMZN MKTP US*1N6G00521 BOOK STORES	AMZN.COM/BILL	WA	\$20.07
03/17/22	ONENOTARY +18882552650	CLAYMONT	DE	\$25.00
03/17/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.96
03/18/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$12.05
03/19/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$10.81
03/19/22	THE HOME DEPOT 800-654-0688	PHILADELPHIA	PA	\$147.86
03/20/22	SPACE DESIGNER 3D +33442909609	LYON, FRANCE	RH	\$9.99
03/21/22	GRUBHUB*NEWWAYNEPIZZA 8775851085	NEW YORK	NY	\$31.25

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**Delta SkyMiles® Gold Card**STEPHEN J BOERNER  
Closing Date 04/12/22

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Account Ending 5-47003

**Detail Continued**

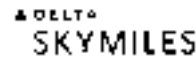
				<b>Amount</b>
03/21/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$13.22
03/21/22	SUPERCUTS OF DEVON 0682 610-687-9800	WAYNE	PA	\$32.00
03/22/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$12.31
03/23/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$13.22
03/24/22	GREAT AMERICAN PUB 6109649535	WAYNE	PA	\$40.73
03/24/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$7.04
03/25/22	CHRISTOPHER'S 01 CHRISTOPHER'S 0 108 N.WAYNE AVENUE WAYNE	WAYNE	PA	\$64.76
03/25/22	WAWA FUEL/CONVENIENCE 6102548537	WAYNE	PA	\$4.41
03/25/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.34
03/25/22	AMAZON.COM*162L55MZ1 MERCHANDISE	AMZN.COM/BILL	WA	\$15.26
03/25/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$8.58
03/26/22	UBER TRIP PZRSDJB6 19087	SAN FRANCISCO	CA	\$9.26
03/26/22	UBER TRIP L3RJ6K2K 19087	SAN FRANCISCO	CA	\$10.26
03/27/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
03/27/22	TST* BAR ALIMENTARI AT DI 00066126 RESTAURANT	WAYNE	PA	\$21.96
03/27/22	DRINKER'S PUB 436845557185930 JOECROUSE621@GMAIL.COM	PHILADELPHIA	PA	\$35.32
03/28/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.95
03/30/22	LUKOIL 69711 6971 Arrival Date 03/30/22 00000000 LODGING Departure Date 03/30/22	STRAFFORD	PA	\$99.20
03/30/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$14.61
04/01/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$10.00
04/02/22	CLICKFUNNELS.COM +12083239451	EAGLE	ID	\$97.00
04/02/22	GREAT AMERICAN PUB 6109649535	WAYNE	PA	\$59.56
04/02/22	PHILLY BLOKE 403903148702553 (201)486-3728	PAOLI	PA	\$38.00
04/03/22	GREAT AMERICAN PUB 6109649535	WAYNE	PA	\$50.20
04/03/22	VERIHEAL INC 554630118038069 INFO@VERIHEAL.COM	ALEXANDRIA	VA	\$209.00
04/03/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$5.77

Continued on reverse

**Detail Continued**

				<b>Amount</b>
04/03/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$9.75
04/03/22	PLANNERSD YEARLY +37052143071	+37052143071	CO	\$59.99
04/04/22	TST* MORANS BAR & GRILL 00037943 BAR/NIGHTCLUB	COLUMBUS	OH	\$84.81
04/04/22	SONESTA COLUMBUS F&B 1 021770021671408 0000057159 43215	COLUMBUS	OH	\$56.38
04/05/22	TST* GOODWOOD BREWING- CO 300592256 6147451186	COLUMBUS	OH	\$17.98
04/05/22	TONY LUKES TERMINAL F 2679872166	PHILADELPHIA	PA	\$14.44
04/05/22	STARBUCKS 28128 GCCC STARBUCKS 28128 614-827-2500	COLUMBUS	OH	\$8.35
04/05/22	NIELSENS 000000001 6142978900	COLUMBUS	OH	\$11.83
04/06/22	STAUF'S NORTH MARKET squareup.com/receipts	Columbus	OH	\$2.35
04/06/22	HYATT REGENCY COLUMBUS F CMHR 888-587-2877	COLUMBUS	OH	\$7.53
04/06/22	NIELSENS 000000001 6142978900	COLUMBUS	OH	\$16.11
04/06/22	UBER TRIP 53KX5NP4 43219	SAN FRANCISCO	CA	\$28.01
04/06/22	BUBBLES ORD 9256 60666	CHICAGO	IL	\$33.94
04/06/22	LAN VIET 0000 614-227-4203	COLUMBUS	OH	\$9.00
04/06/22	SONESTA COLUMBUS 1154 021770021671324 Arrival Date                      Departure Date 04/04/22                              04/06/22 00000000 LODGING	COLUMBUS	OH	\$331.69
04/06/22	SONESTA COLUMBUS F&B 1 021770021671408 0000057561 43215	COLUMBUS	OH	\$53.23
04/07/22	UBER TRIP 7MHWUECV 64106	SAN FRANCISCO	CA	\$31.94
04/08/22	TOWN NEWS squareup.com/receipts	KANSAS CITY	MO	\$6.60
04/08/22	UBER TRIP 3RXZH2JC 66103	SAN FRANCISCO	CA	\$21.28
04/08/22	OHARE BAR & GRILL ORD 8781 60666	CHICAGO	IL	\$16.97
04/08/22	Chili's Bar T3H3 ORD 1549814001 8949 60666	Chicago	IL	\$16.45
04/08/22	MCDONALD'S 7734620123	CHICAGO	IL	\$9.92
04/09/22	UBER TRIP 3RXZH2JC 66103	SAN FRANCISCO	CA	\$3.19
04/09/22	ApI Pay VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$19.00
04/09/22	ApI Pay VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$19.00
04/09/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$33.71
04/09/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$5.98

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER  
Closing Date 04/12/22

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Account Ending 5-47003

**Detail Continued**

				Amount
04/09/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$7.52
04/09/22	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$74.28
04/10/22	BESTBUYCOM806636974411 50300009944 888BESTBUY	RICHFIELD	MN	\$316.94
04/10/22	AMZN MKTP US*1A7YH8OT0 BOOK STORES	AMZN.COM/BILL	WA	\$21.19
04/11/22	AMAZON.COM*1A6F07US1 MERCHANDISE	AMZN.COM/BILL	WA	\$55.36

**MELISSA BEMER**  
Card Ending 5-41014

				Amount
03/12/22	GRUBHUB*NEUWAYNEPIZZA 8775851085	NEW YORK	NY	\$25.91
03/20/22	WALMART SC 4687 4687 DISCOUNT STORE	KING OF PRUSSIA	PA	\$208.95
03/27/22	TST* TRIA CAFE RITTENHOUS 00026310 BAR/NIGHTCLUB	PHILADELPHIA	PA	\$61.46
03/28/22	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE	PA	\$198.74

**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.

**2022 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2022	\$99.00
Total Interest in 2022	\$34.05

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	05/02/2019		18.99% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		25.49% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>
(v) Variable Rate					

Miles Earned

▲ DEBIT  
SKYMILES

SkyMiles® Account Number: XXXXXX8603

	Current Period	Year to Date
Miles Earned for Eligible Purchases	6,134	19,074
Total Bonus Miles Earned and Adjustments	1,184	4,706
<b>Total Miles Earned</b>	<b>7,318</b>	<b>23,780</b>

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	457
2X Miles at Restaurants	727
<b>Total</b>	<b>1,184</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).