



# Delta SkyMiles® Platinum

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

DELTA  
SKYMILES

p. 1/13

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

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

**Payment Due Date** **12/07/23**

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

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

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

## Account Summary

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

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

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

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

And you will pay an estimated total of...

Only the  
Minimum Payment Due

18 years

\$19,528

\$263

3 years

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

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

|                    |             |
|--------------------|-------------|
| Credit Limit       | \$27,200.00 |
| Available Credit   | \$20,868.69 |
| Cash Advance Limit | \$5,000.00  |
| Available Cash     | \$5,000.00  |

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

See page 2 for important information about your account.

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

Continued on page 3

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



### Payment Coupon

Do not staple or use paper clips



### Pay by Computer

[americanexpress.com/pbc](https://americanexpress.com/pbc)



### Pay by Phone

1-800-472-9297

### Account Ending 5-47003

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



STEPHEN J BOERNER  
APT 4D  
246 N 3RD ST  
PHILADELPHIA PA 19106-1125

Payment Due Date  
**12/07/23**

New Balance  
**\$6,331.31**

Minimum Payment Due  
**\$126.62**

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



AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

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

0000349991917655243 000633131000012662 09 H

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid. You may pay more than the Minimum Payment Due, up to your New Balance, at any time.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement

represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com)

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

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

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

## Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

## Change of Address, phone number, email

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

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

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



## Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 11/12/23



p. 3/13

Account Ending 5-47003



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

**1-800-257-0770**  
1-336-393-1111  
1-800-CASH-NOW  
**1-800-257-0770**



**Website:** americanexpress.com

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

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

### Hearing Impaired

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

### American Express® High Yield Savings Account

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

## Payments and Credits

### Summary

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

### Detail

\*Indicates posting date

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

Continued on reverse

**New Charges****Summary**

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

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

Card Ending 5-47003

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

Continued on next page



## Detail Continued

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

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

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

Continued on next page

**Detail Continued**

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

Continued on reverse

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

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

Continued on next page



**Detail Continued**

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

**MELISSA BEMER**  
Card Ending 5-41014

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

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

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

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

Total Fees in 2023

\$200.03

Total Interest in 2023

\$0.00

**Interest Charge Calculation**

Days in Billing Period: 30

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

|               | Transactions Dated |    | Annual<br>Percentage<br>Rate | Balance<br>Subject to<br>Interest Rate | Interest<br>Charge |
|---------------|--------------------|----|------------------------------|--|--------------------|
|               | From               | To |                              |  |                    |
| Purchases     | 07/02/2022         |    | 27.99% (v)                   | \$0.00                                 | \$0.00             |
| Cash Advances | 09/30/2015         |    | 29.99% (v)                   | \$0.00                                 | \$0.00             |
| <b>Total</b>  |                    |    |                              |  | <b>\$0.00</b>      |

(v) Variable Rate

**Miles Earned**

SkyMiles® Account Number: XXXXXX8603



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



Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 11/12/23



Account Ending 5-47003

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



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

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

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

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

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