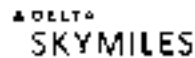




Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 08/12/22
Account Ending 5-47003



p. 1/10

Customer Care: 1-800-430-1000
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$2,260.36**

Minimum Payment Due **\$45.20**

Payment Due Date **09/07/22**

Delta SkyMiles®

Miles Earned this Period

5,651

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 09/07/22, 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	\$6,490.93
Payments/Credits	-\$9,125.28
New Charges	+\$4,894.71
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

9 years

\$4,601

\$85

3 years

\$3,072
(Savings = \$1,529)

New Balance **\$2,260.36**
Minimum Payment Due **\$45.20**

Credit Limit	\$27,200.00
Available Credit	\$24,939.64
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



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
09/07/22

New Balance
\$2,260.36

Minimum Payment Due
\$45.20

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 000226036000004520 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

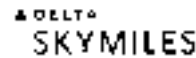
Please do not add any written communication or address change on this stub

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 08/12/22



p. 3/10

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

SkyMiles Account Balance and Award Redemption
delta.com/skymiles

1-800-325-3999

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-
1270

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-430-1000**



Payments and Credits

Summary

	Total
Payments	-\$9,125.28
Credits	\$0.00
Total Payments and Credits	-\$9,125.28

Detail

*Indicates posting date

	Amount
Payments	
07/15/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$6,490.93
08/03/22* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$2,634.35

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$3,884.38
MELISSA BEMER 5-41014	\$1,010.33
Total New Charges	\$4,894.71

Detail

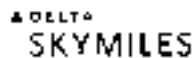
	Amount
STEPHEN J BOERNER Card Ending 5-47003	
07/12/22 SASSAFRAS MARKET 628070004407086 PHILADELPHIA PA \$10.22 215-413-7078	
07/13/22 STAPLES 00084 PHILADELPHIA PA \$178.80 00084000806280 19147 CANON TR4720 INKJET PRINTER CANON PG275/CL276 COMBO 2PK PILOT PRECISE V5 RT BLK 3PK	
07/13/22 TST* RACE STREET CAFE 00043492 PHILADELPHIA PA \$50.91 RESTAURANT	

Continued on reverse

Detail Continued

				Amount
07/14/22	AplPay LYFT 1698731774625327594104 LEDGER	855-280-0278	CA	\$19.59
07/14/22	RED OWL & STRATUS 31010871 19106 RESTAURANT	PHILADELPHIA	PA	\$25.16
07/14/22	ONE STOP MINI MARKET 0000 215-627-7052	PHILADELPHIA	PA	\$5.39
07/14/22	CHAPTERHOUSE CAFE 215-238-2626	PHILADELPHIA	PA	\$3.24
07/16/22	BEER CITY 000000001 2155380111	QUAKERTOWN	PA	\$33.90
07/16/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$14.08
07/16/22	WAWA FUEL/CONVENIENCE 2155381634	QUAKERTOWN	PA	\$99.52
07/16/22	WAWA FUEL/CONVENIENCE 2155381634	QUAKERTOWN	PA	\$12.58
07/16/22	BIG ASS SLICES 215-625-3955	PHILADELPHIA	PA	\$36.58
07/16/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
07/17/22	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$4.00
07/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
07/17/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$5.39
07/17/22	TUNA BAR 000000001 2152388862	PHILADELPHIA	PA	\$64.16
07/18/22	SKY ASIAN BISTRO 4458 19153 RESTAURANT	PHILADELPHIA	PA	\$100.14
07/18/22	AMAZON.COM*1G70P1453 MERCHANDISE	AMZN.COM/BILL	WA	\$40.00
07/18/22	AMZN MKTP US*8M1CA16D3 BOOK STORES	AMZN.COM/BILL	WA	\$37.09
07/18/22	AplPay LYFT 1700280074323055694104 LEDGER	855-280-0278	CA	\$31.41
07/18/22	PHI 1762A CNBC Kiosk 1450798002 7391 19153	Philadelphia	PA	\$15.57
07/18/22	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$9.00
07/18/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
07/19/22	AplPay LYFT 1700380502667299494104 LEDGER	855-280-0278	CA	\$36.97
07/19/22	AMZN MKTP US*761RO8NQ3 BOOK STORES	AMZN.COM/BILL	WA	\$160.68
07/20/22	VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$19.00
07/20/22	AplPay LYFT 1700841346273425594104 LEDGER	855-280-0278	CA	\$78.74
07/20/22	VIASAT IN-FLIGHT WI-FI COMPUTER NETWORK/INFO	CARLSBAD		\$12.00

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 08/12/22

p. 5/10

Account Ending 5-47003

Detail Continued

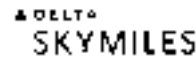
				Amount
07/20/22	PAYPAL *NIKC228934 4029357733	4029357733	UK	\$20.00
07/20/22	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$35.25
07/21/22	HLU*HULU 1526089483810-U HULU.COM/BILL	HULU.COM/BILL	CA	\$1.06
07/21/22	EXPEDIA 72351155572899 0 23455 STEPHEN BOERNER RED ROOF INN VIRGINIA BEACH - NORFOLK AI	EXPEDIA.COM	WA	\$142.62
07/21/22	AplPay LYFT 1701435008775627394104 LEDGER	855-280-0278	CA	\$9.99
07/21/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$54.56
07/22/22	THE HOME DEPOT 800-654-0688	PHILADELPHIA	PA	\$111.07
07/22/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
07/22/22	AMAZON.COM*UF0WX7OI3 MERCHANDISE	AMZN.COM/BILL	WA	\$139.13
07/22/22	AplPay LYFT 1701460617828147894104 LEDGER	855-280-0278	CA	\$9.99
07/23/22	CANVA* I03490-15012344 +17372853388	CAMDEN	DE	\$12.99
07/23/22	SUNOCO 8000135602 8000 410-632-0400	EXMORE	VA	\$81.81
07/25/22	DUNKIN #346064 Q35 3460 252-480-1629	KILL DEVIL HI	NC	\$6.98
07/26/22	CIRCLE K # 23854/CIRCLE K CONVENIENCE	KILL DEVIL HI	NC	\$7.35
07/27/22	BLACK TARTAN TAP ROOM squareup.com/receipts	Powells Point	NC	\$188.43
07/27/22	AMZN MKTP US*F973J19V3 BOOK STORES	AMZN.COM/BILL	WA	\$31.79
07/27/22	AMZN MKTP US*2U3CL8E43 BOOK STORES	AMZN.COM/BILL	WA	\$31.79
07/28/22	AMZN MKTP US*XO3WK5IW3 BOOK STORES	AMZN.COM/BILL	WA	\$31.79
07/29/22	BEVERAGE CART squareup.com/receipts	Powells Point	NC	\$39.50
07/29/22	HARRIS TEETER 2524499191 GROCERY STORES	KILL DEVIL HILLS	NC	\$25.11
07/30/22	7-ELEVEN 19847 00071984740 252-441-4549	KILL DEVIL HILLS	NC	\$8.18
07/30/22	SURFIN' SPOON INC 0000 252-441-7873	NAGS HEAD	NC	\$14.90
07/30/22	SWELLSA BREWING squareup.com/receipts	Kill Devil Hills	NC	\$56.99
07/31/22	WWW.WEWORK.COM +16467604450	ALBANY	NY	\$160.00
07/31/22	WAWA FUEL/CONVENIENCE 7574951390	VIRGINIA BEACH	VA	\$79.13

Continued on reverse

Detail Continued

				Amount
08/01/22	AMZN MKTP US*7Y9MA13S3 BOOK STORES	AMZN.COM/BILL	WA	\$19.99
08/01/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
08/01/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
08/02/22	AplPay LYFT 1705391738464458194104 LEDGER	855-280-0278	CA	\$11.72
08/02/22	CVS PHARMACY #10896 000010896 8007467287	WAYNE	PA	\$28.52
08/02/22	AMZN MKTP US*X97HI6VJ3 BOOK STORES	AMZN.COM/BILL	WA	\$19.06
08/02/22	AMZN MKTP US*S56X76IH3 BOOK STORES	AMZN.COM/BILL	WA	\$52.99
08/02/22	WAWA FUEL/CONVENIENCE 6106887313	WAYNE	PA	\$12.40
08/02/22	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$4.60
08/03/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.79
08/03/22	AMZN MKTP US*OF83U5IL3 BOOK STORES	AMZN.COM/BILL	WA	\$33.92
08/03/22	AMZN MKTP US*QQ2FH1QY3 BOOK STORES	AMZN.COM/BILL	WA	\$12.18
08/04/22	AMZN MKTP US*K710M5W13 BOOK STORES	AMZN.COM/BILL	WA	\$15.89
08/04/22	USHANDICAP / GOLFNET +12814021239	HOUSTON	TX	\$29.99
08/05/22	AMZN MKTP US*4R47A3VG3 BOOK STORES	AMZN.COM/BILL	WA	\$32.52
08/05/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$30.07
08/06/22	ONE STOP MINI MARKET 0000 215-627-7052	PHILADELPHIA	PA	\$16.17
08/06/22	AMZN MKTP US*V66V77573 BOOK STORES	AMZN.COM/BILL	WA	\$234.97
08/07/22	GODADDY.COM 00000000000000002285284	480-505-8855	AZ	\$20.17
08/07/22	SOUTHPORT LIBERTY 650000011024505 3016952767	PHILADELPHIA	PA	\$66.76
08/08/22	WAWA FUEL/CONVENIENCE 2155382074	QUAKERTOWN	PA	\$54.70
08/08/22	WAWA FUEL/CONVENIENCE 2155382074	QUAKERTOWN	PA	\$13.36
08/08/22	STEEL CLUB 00-08079635572 610-8387018	HELLERTOWN	PA	\$25.00
08/08/22	COMCAST CABLE SVCS	800-COMCAST	NJ	\$88.10
08/08/22	VILLAGE MARKET SUNOCO 0286 484-851-3383	HELLERTOWN	PA	\$11.00
08/09/22	AMZN MKTP US*HQ92744X3 BOOK STORES	AMZN.COM/BILL	WA	\$57.20
08/09/22	UNITED BY BLUE squareup.com/receipts	Philadelphia	PA	\$15.39
08/09/22	AMZN MKTP US*LW4J508N3 BOOK STORES	AMZN.COM/BILL	WA	\$104.75

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 08/12/22

p. 7/10

Account Ending 5-47003

Detail Continued

				Amount
08/09/22	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$34.88
08/09/22	AMZN MKTP US*GK7HQ15Q3 BOOK STORES	AMZN.COM/BILL	WA	\$10.59
08/09/22	AMZN MKTP US*1O0RC2XN3 BOOK STORES	AMZN.COM/BILL	WA	\$116.77
08/10/22	AMZN MKTP US*1W9T12NY3 BOOK STORES	AMZN.COM/BILL	WA	\$10.59
08/10/22	AMZN MKTP US*7D0R33A43 BOOK STORES	AMZN.COM/BILL	WA	\$10.59
08/10/22	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
08/10/22	IC* INSTACART*SUBSCRIP +18882467822	SAN FRANCISCO	CA	\$104.94
08/10/22	SASSAFRAS MARKET 628070004407086 215-413-7078	PHILADELPHIA	PA	\$6.99
08/11/22	Sunoco Gas 00265418 18106 General packaged beverage General Health and Beauty	215-977-3000	TX	\$4.50
08/11/22	SUNOCO 0601290000 0601 610-398-7086	WESCOSVILLE	PA	\$9.47
08/11/22	WAWA FUEL/CONVENIENCE 2155382074	QUAKERTOWN	PA	\$13.49
08/11/22	CDP SCRANTON - GARAGE 0000 216-645-6311	CLEVELAND	OH	\$9.00

**MELISSA BEMER**
Card Ending 5-41014

				Amount
08/01/22	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE	PA	\$159.27
08/05/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$72.00
08/08/22	BLINDS TO GO 6102658686	KING OF PRUSSIA	PA	\$743.06
08/08/22	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on reverse

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.

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$99.00
Total Interest in 2022	\$305.48

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	07/02/2022		20.99% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		27.49% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	4,878	46,060
Total Bonus Miles Earned and Adjustments	773	8,963
Total Miles Earned	5,651	55,023

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	289
2X Miles at Restaurants	484
Total	773

**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 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.

