



Delta SkyMiles® Platinum

STEPHEN J BOERNER
Closing Date 02/11/24
Account Ending 5-47003

DELTA
SKYMILES

p. 1/16

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

New Balance **\$3,095.57**
Minimum Payment Due **\$61.91**

Delta SkyMiles®
Miles Earned this Period **7,410**

 For more details about Rewards, please visit americanexpress.com/rewardsinfo

Payment Due Date **03/07/24**

Account Summary

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 03/07/24, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

Previous Balance	\$219.46
Payments/Credits	-\$3,293.64
New Charges	+\$6,148.52
Fees	+\$0.00
Interest Charged	+\$21.23

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

12 years

\$8,566

\$128


3 years


\$4,626
(Savings = \$3,940)

New Balance **\$3,095.57**
Minimum Payment Due **\$61.91**

Credit Limit	\$27,200.00
Available Credit	\$24,104.43
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 to find your Renewal Notice on your Membership, which renews next month, any changes to your Account terms, and any other communications on **pages 11 - 16**.

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
2649 TIFTON ST S
GULFPORT FL 33711-3644

Payment Due Date
03/07/24
New Balance
\$3,095.57
Minimum Payment Due
\$61.91

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 000309557000006191 09 H

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

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

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

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

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

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following

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

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

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

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

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

You may also contact us on the Web: www.americanexpress.com

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.

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

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.

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 02/11/24



p. 3/16

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 deposit. 24/7 customer support. Help meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting americanexpress.com/save

Payments and Credits

Summary

	Total
Payments	-\$3,293.64
Credits	\$0.00
Total Payments and Credits	-\$3,293.64

Detail

*Indicates posting date

Payments	Amount
01/30/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,500.00
02/03/24* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,793.64

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$5,727.07
MELISSA BEMER 5-41014	\$421.45
Total New Charges	\$6,148.52

Detail



STEPHEN J BOERNER
Card Ending 5-47003

	Amount
01/13/24 CHEVRON 0376394/CHEVRON SERVICE STN ST. PETERSBURG FL	\$10.48
01/13/24 TST* GULFPERK COFFEE BAR 300582587 7272722600 GULFPORT FL	\$11.89
01/13/24 AMAZON MARKETPLACE NA PA MERCHANDISE AMZN.COM/BILL WA	\$15.40
01/14/24 AplPay POE.COM MOUNTAIN VIEW CA	\$19.99
01/14/24 SHELL SERVICE STATION 12727748001 7273238682 GULFPORT FL	\$17.02

Continued on reverse

Detail Continued

				Amount
01/14/24	TST* DRUNKEN TACO - GULFP 00104408 RESTAURANT	GULFPORT	FL	\$51.25
01/14/24	PRIME VIDEO CHANNELS DIGITAL	AMZN.COM/BILL	WA	\$3.17
01/14/24	SUMITRA ESPRESSO LOUNGE 00-08041603625 MISC FOOD STORE	GULFPORT	FL	\$8.42
01/15/24	S&W LIQUORS KEYS 727-575-7920	SAINT PETERSB	FL	\$30.00
01/15/24	CITGO OIL CO 727-327-8100	479-928-7135	OK	\$9.69
01/15/24	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$13.90
01/15/24	JOHNNYS SMOKE SHOP 567140114301644 40114301644@MAVERICKGATEW	GULFPORT	FL	\$111.04
01/15/24	TB BUCS LOCAL EATS 0000 813-350-6404	TAMPA	FL	\$37.01
01/15/24	TB BUCS LOCAL EATS 0000 813-350-6404	TAMPA	FL	\$33.32
01/15/24	TB BUCS LOCAL EATS 0000 813-350-6404	TAMPA	FL	\$19.16
01/16/24	THE GULFPORT COMFORT C USFC1STRA33707	GULFPORT	FL	\$39.47
01/16/24	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$50.07
01/16/24	WAWA FUEL/CONVENIENCE 727-822-8168	ST. PETERSBURG	FL	\$10.54
01/16/24	PRIME VIDEO *RT2AK2YG2 DIGITAL	888-802-3080	WA	\$3.17
01/16/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$10.48
01/17/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
01/17/24	BLUE FUGU JAPANESE STEAK 0000 727-367-6762	ST PETE BEACH	FL	\$61.83
01/17/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.53
01/17/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$42.68
01/17/24	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$38.38
01/17/24	WAWA FUEL/CONVENIENCE 727-521-5627	ST PETERSBURG	FL	\$51.12
01/18/24	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$11.56
01/18/24	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$13.67
01/18/24	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$18.25
01/19/24	AplPay SP BYLR LLC +18772957222	ATLANTA	GA	\$47.00
01/19/24	IFTTT PRO+ +14152941043	SAN FRANCISCO	CA	\$5.99
01/19/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$11.58
01/19/24	SUMITRA ESPRESSO LOUNGE 00-08041603625 MISC FOOD STORE	GULFPORT	FL	\$5.28

Continued on next page

**Delta SkyMiles® Platinum**STEPHEN J BOERNER
Closing Date 02/11/24

p. 5/16

Account Ending 5-47003

Detail Continued

				Amount
01/19/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$37.19
01/19/24	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$52.28
01/20/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$6.98
01/21/24	HULU 877-8244858 CA HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
01/21/24	PATREON* MEMBERSHIP 523885 SUPPORT@PATREON.COM	SAN FRANCISCO	CA	\$2.00
01/21/24	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$28.36
01/21/24	TST* THE WINE HOUSE 00121358 RESTAURANT	GULFPORT	FL	\$14.84
01/21/24	TST* THE WINE HOUSE 00121358 RESTAURANT	GULFPORT	FL	\$14.84
01/22/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$19.06
01/22/24	WAWA 5306 0000 610-358-8000	SAINT PETERSB	FL	\$17.10
01/22/24	LASTPASS.COM SAAS	BOSTON	MA	\$51.84
01/23/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$4.99
01/23/24	7-ELEVEN 30053 00073005341 727-865-2962	SAINT PETERSBURG	FL	\$17.32
01/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.43
01/23/24	OFFICE DEPOT #112 000000112 8004633768	ST PETERSBURG	FL	\$297.66
01/23/24	CVS PHARMACY 8007467287	SAINT PETERSBURG	FL	\$177.92
01/23/24	CVS PHARMACY 8007467287 PHARMACIES	SAINT PETERSBURG	FL	\$28.71
01/24/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$10.48
01/24/24	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$100.13
01/25/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$16.01
01/26/24	IC* INSTACART*ALDI 8882467822	SAN FRANCISCO	CA	\$157.97
01/26/24	TST* GULFPERK COFFEE BAR 300582587 7272722600	GULFPORT	FL	\$5.81
01/26/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$8.44
01/26/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$4.90
01/27/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$20.97
01/27/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$16.88

Continued on reverse

Detail Continued

				Amount
01/27/24	THE TIKI BAR AND GRILL 727-498-8826	GULFPORT	FL	\$6.49
01/28/24	FAJITA JAX squareup.com/receipts	Pinellas Park	FL	\$18.46
01/28/24	WAWA FUEL/CONVENIENCE 727-521-5627	ST PETERSBURG	FL	\$22.86
01/29/24	WWW.PERPLEXITY.AI +13103872377	SAN FRANCISCO	CA	\$20.00
01/29/24	PET SUPERMARKET #307 307 866-434-1991	ST. PETERSBUR	FL	\$12.66
01/29/24	PET SUPERMARKET #307 307 866-434-1991	ST. PETERSBUR	FL	\$68.47
01/29/24	SIRIS GOURMET BURGERS & 727-258-4949	GULFPORT	FL	\$35.89
01/30/24	LOW TIDES CREATIONS LLC 0000 727-804-9754	GULFPORT	FL	\$2.84
01/30/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$21.98
01/30/24	7-ELEVEN 38483 00073848301 941-524-0904	BRADENTON	FL	\$26.24
01/30/24	BLUE MARTINI 561-820-8071	NAPLES	FL	\$33.92
01/31/24	LOW TIDES CREATIONS LLC 0000 727-804-9754	GULFPORT	FL	\$6.16
01/31/24	LOW TIDES CREATIONS LLC 0000 727-804-9754	GULFPORT	FL	\$2.14
01/31/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$32.97
01/31/24	CVS PHARMACY 8007467287 PHARMACIES	NAPLES	FL	\$70.48
01/31/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$4.76
01/31/24	WAWA FUEL/CONVENIENCE 941-545-5186	VENICE	FL	\$75.28
01/31/24	TIBUR?N GOLF CLUB-RETA 068880021867654 0542200765 34019	NAPLES	FL	\$161.96
02/01/24	ETSY, INC. ARTIST SUPPLY & CRAFT	BROOKLYN	NY	\$0.20
02/01/24	GULFPORT BEACH BAZAAR, 727-381-8548	GULFPORT	FL	\$47.06
02/01/24	SCOTT LAW TEAM LLC OP 899000004720205 SHOUSKA@SCOTTWAGNERLAW.CO	JUPITER	FL	\$750.00
02/01/24	PIAS TRATTORIA 068880021469937 N/A 33707	GULFPORT	FL	\$48.52
02/01/24	O'MADDY'S BAR & GRILLE 727-481-2593	GULFPORT	FL	\$28.68
02/02/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$35.02
02/02/24	IFTTT PRO* TRIAL OVER +14152941043	SAN FRANCISCO	CA	\$3.49
02/02/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$14.96
02/02/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.41
02/04/24	CHEVRON 0376394/CHEVRON SERVICE STN	ST. PETERSBURG	FL	\$20.95

Continued on next page

**Delta SkyMiles® Platinum**STEPHEN J BOERNER
Closing Date 02/11/24

p. 7/16

Account Ending 5-47003

Detail Continued

				Amount
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$21.39
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$43.49
02/05/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$15.01
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$53.49
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$11.76
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$6.41
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$28.88
02/05/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$43.41
02/05/24	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$50.07
02/05/24	OFFICE DEPOT #112 000000112 8004633768 LETTER TRAY,FRNT LOAD,MTL,BLK FILE,WALL,3 PACK,CLEAR	ST PETERSBURG	FL	\$177.84
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$7.48
02/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$7.48
02/05/24	CHICK-FIL-A #01661 00000000566010 7273438645	ST PETERSBURG	FL	\$41.46
02/05/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$13.99
02/06/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$68.47
02/06/24	THE GULFPORT MARKET 0000 781-417-9802	GULFPORT	FL	\$8.55
02/07/24	LOW TIDES CREATIONS LLC 0000 727-804-9754	GULFPORT	FL	\$5.28
02/07/24	TST* GULFPORT BREWERY AND 300655809 8134077415	GULFPORT	FL	\$29.09
02/07/24	TST* STELLAS 00020950 RESTAURANT	GULFPORT	FL	\$99.98
02/08/24	IC* INSTACART*ALDI 8882467822	SAN FRANCISCO	CA	\$179.07
02/08/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$23.97
02/08/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.40
02/09/24	ZAZA SMOKE SHOP LLC 567140113407913 40113407913@MAVERICKGATEW	GULFPORT	FL	\$67.86
02/09/24	TST* POPPOS TAQUERIA - S 00002400 RESTAURANT	ST. PETERSBERG	FL	\$12.84
02/09/24	SHELL SERVICE STATION 12727748001 7273238682	GULFPORT	FL	\$17.02
02/10/24	VERIZON*DIGITAL CHAT EQUIPMENT	800-922-0204	FL	\$619.97

Continued on reverse

Detail Continued

				Amount
02/10/24	SIRIS GOURMET BURGERS & 727-258-4949	GULFPORT	FL	\$44.27
02/11/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.98
02/11/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$37.40
02/11/24	AIRWALXHK*BRILLIANT LABS AIRWALXHK1083 bobak@itsbrilliant.co	HONG KONG	HK	\$349.00

**MELISSA BEMER**

Card Ending 5-41014

				Amount
01/15/24	WINN-DIXIE 8775299466 GROCERY STORES	SOUTH PASADENA	FL	\$228.59
01/15/24	TB BUCS LOCAL EATS 0000 813-350-6404	TAMPA	FL	\$31.64
01/24/24	SLICE OF GULFPORT 727-329-8697	GULFPORT	FL	\$34.66
01/30/24	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$126.56

Fees

				Amount
Total Fees for this Period				\$0.00

Interest Charged

		Amount
02/11/24	Interest Charge on Purchases	\$21.23
Total Interest Charged for this Period		\$21.23

About Trailing Interest

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

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$29.00
Total Interest in 2024	\$72.98



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 Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/31/2024		27.99% (v)	\$0.00	\$0.00
Purchases	07/02/2022	01/30/2024	27.99% (v)	\$922.84	\$21.23
Cash Advances	01/31/2024		29.99% (v)	\$0.00	\$0.00
Total					\$21.23

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



	Current Period	Year to Date
Miles Earned for Eligible Purchases	6,141	6,141
Total Bonus Miles Earned and Adjustments	1,269	1,269
Total Miles Earned	7,410	7,410

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	652
2X Miles at U.S. Supermarkets	617
Total	1,269

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

**IMPORTANT NOTICES**

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. **Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.**

Annual Membership Fee: The annual membership fee for your Account is \$250.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number found on your statement to cancel your Account. You must call within 30 days of the Closing Date of the billing statement on which that fee appears.

Plan Fee (Fixed Finance Charge): The Plan It feature will be in effect when your Account renews unless we tell you otherwise. Your Plan Fee will be a monthly fee of up to 1.33% of each purchase placed in a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors. If you have active plans, further details can be found in the Plan It section.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to your Account if you make one or more late payments or if your payment is returned. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

Please refer to the **Interest Charge Calculation** section within this billing statement for the APRs that apply to this account as of the Closing Date of this statement.

IMPORTANT NOTICES continued**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 February 1, 2024	
How you receive additional miles	We are expanding one of the categories for which you can receive additional miles: you will now be able to earn 2 additional miles (a total of 3 miles) for each \$1 of eligible purchases on your Card Account charged directly with Delta for Delta Stays prepaid hotels and vacation rentals.

ID 13462

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 February 1, 2024, the section in the Supplement to the Cardmember Agreement titled "*How you receive additional miles*" is amended by adding the following:

"Delta Stays prepaid hotels and vacation rentals"

to the list of eligible purchases to receive 2 additional miles (a total of 3 miles) for each \$1 of eligible purchases on your Card Account charged directly with Delta.

Notice of Important Changes to Your Card Benefits

We are making changes to the Card benefits for the Account referenced in this notice. We encourage you to read the notice, share it with Additional Card Members on your Account, and file it for future reference.

Summary of Changes, Effective February 1, 2024	
New Benefits	<p>MQD Headstart - Receive \$2,500 Medallion Qualification Dollars (MQDs), which will be deposited into your SkyMiles account linked to your Basic Card during each Medallion Qualification Year.</p> <p>Complimentary Upgrade List - Get added to the complimentary upgrade list for Delta One® (within the 50 United States), First Class, and Delta Comfort+® when flying on an eligible ticket purchased on or after February 1, 2024, after Medallion Members and Delta SkyMiles® Reserve and Reserve Business American Express Basic Card Members.</p> <p>\$120 Resy Credit - Earn up to \$120 in annual statement credits (up to \$10 each month) when you pay for eligible Resy purchases with your Card.</p> <p>\$120 Rideshare Credit - Earn up to \$120 in annual statement credits (up to \$10 each month) when you pay for eligible rideshare purchases with your Card.</p> <p>\$150 Delta Stays Credit - Earn up to \$150 in annual statement credits when you pay for eligible Delta Stays purchases with your Card.</p> <p>Hertz Five Star® Status - Receive complimentary Hertz Five Star Status.</p>

**IMPORTANT NOTICES continued**

Change to Benefit	Companion Certificate - Receive a Companion Certificate each year after Card Account renewal, now with additional departure and destination locations. Companion Certificate is now eligible for use on select Delta Connection carrier and flights for one roundtrip Main Cabin Companion ticket originating within the United States, Puerto Rico or the U.S. Virgin Islands (USVI) to the following destinations: the United States, Puerto Rico, USVI, Mexico, Antigua, Aruba, Bermuda, Bonaire, Grand Cayman, Cuba, Jamaica, Bahamas, Turks and Caicos, Dominican Republic, Saint Kitts, St. Maarten, St. Lucia, Costa Rica, Belize, Guatemala, Panama, Honduras, and El Salvador.
--------------------------	--

CMLENGDPRUS0270

Detail of Changes to Your Card Benefits**MQD Headstart**

You will receive two thousand five hundred (2,500) Medallion Qualification Dollars (MQDs) which will be deposited into your SkyMiles account linked to your Card during each Qualification Year. Additional Card Members are not eligible.

Starting with the 2024 Qualification Year, MQDs will be deposited within 6 to 8 weeks after February 1 for existing Card Members. New Card Members and Card Members upgrading from another Delta SkyMiles American Express Card that is not eligible for the MQD Headstart benefit to an Eligible Card will be eligible for the MQD Headstart benefit. MQDs will be deposited within 6 to 8 weeks after an Eligible Card Account is opened, and thereafter every subsequent year within 6 to 8 weeks after February 1 while the Eligible Card Account is open.

All Medallion Status Qualification and Medallion Benefit rules and policies apply and may be viewed at delta.com/medallion. A Qualification Year is from January 1 to December 31 of a given year. Regardless of the number of Eligible Cards a SkyMiles Member may hold, each SkyMiles Member may only receive one \$2,500 MQD deposit per Eligible Card type each Medallion Qualification Year and is limited to a maximum of four deposits across all Eligible Cards each Medallion Qualification Year (for \$10,000 MQDs total). Card Members who upgrade from an Eligible Platinum or Platinum Business Card to an Eligible Reserve or Reserve Business Card will not be awarded an additional \$2,500 MQD deposit for the Reserve or Reserve Business Card. Additional terms apply; see <https://global.americanexpress.com/card-benefits/detail/mqd-headstart/delta-platinum>.

Complimentary Upgrade List

You will be eligible to receive complimentary upgrades for Delta One® (within the 50 United States), First Class, and Delta Comfort+® for tickets purchased on or after February 1, 2024 after Medallion Members and Delta SkyMiles® Reserve and Reserve Business American Express Basic Card Members. Basic Economy (E) fares are not eligible for Complimentary Upgrades, regardless of Medallion or other elite status. Complimentary Upgrades are subject to availability and may not be available on all flights or in all markets. All Delta complimentary upgrade rules apply. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/complimentary-upgrade-list/delta-platinum>.

\$120 Resy Credit

Enrollment is required to receive this benefit. You can earn up to \$10 in statement credits each month when the Basic Card or an Additional Card on the enrolled Account is used to pay for eligible Resy purchases. Eligible Resy purchases can be made by both the Basic Card Member and Additional Card Members on the enrolled Card Account. However, the total amount of statement credits for eligible Resy purchases will not exceed \$10 per month, for a total of \$120 per calendar year in statement credits, per Card Account.

Eligible Resy purchases include purchases at U.S. restaurants that offer reservations on Resy.com and the Resy app, and purchases made directly on Resy.com or in the Resy app. Restaurants must be live on Resy.com or the Resy app at time of purchase to be eligible for the statement credit and are subject to change at any time. Purchases made via Resy Pay and purchases of Resy OS restaurant management software are not eligible. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/resy-statement-credit/delta-platinum>.

IMPORTANT NOTICES continued**\$120 Rideshare Credit**

Enrollment through American Express is required to receive this benefit. You can earn up to \$10 in statement credits per month when the Basic Card or Additional Cards on the enrolled Account are used to make eligible purchases in the U.S. with the following rideshare services: Uber, Lyft, Curb, Revel, and Alto, which are subject to change. However, each enrolled Card Account is only eligible for up to \$10 in statement credits per month, for a total of up to \$120 per calendar year, per Card Account.

Eligible purchases are for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of traveler's checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of any cash equivalents. Eligible purchases do not include delivery services (for example, food, packages, groceries, pet food, toys or retail clothing), bikeshare, scooter, car rental, transit, membership, or any other non-rideshare services offered by the rideshare providers. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/rideshare-statement-credit/delta-platinum>.

\$150 Delta Stays Credit

You can earn up to \$150 in statement credits per calendar year when a Basic Card or an Additional Card on the Account is used to pay for a new Delta Stays prepaid hotel or vacation rental booking on the Delta Stays platform (delta.com/stays) (each, an "Eligible Delta Stays Booking").

Purchases by both the Basic Card Member and any Additional Card Members on the Card Account are eligible for statement credits. However, the total amount of statement credits for Eligible Delta Stays Bookings will not exceed \$150 on the Card Account per calendar year. Eligible Delta Stays Booking does not include interest charges, cancellation fees, property fees, resort fees, or other similar fees, or any charges by a property to you (whether for your booking, your stay or otherwise). For additional information on Delta Stays, visit delta.com/stays. The Delta Stays program is subject to change, and American Express has no control over those changes. Bookings through Delta Vacations and products other than prepaid hotels and vacation rentals booked through Delta Stays will not qualify for statement credits. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/delta-stays-credit/delta-platinum>.

Hertz Five Star® Status

You are eligible to receive complimentary Hertz Five Star Status. To receive Five Star status, Eligible Card Members must have a U.S. Hertz Gold Plus Rewards membership; if not a member already, Eligible Card Members may join directly through www.hertz.com/rentacar/member/enrollment/skinnyGold/fast. To receive the benefit, Eligible Card Members must add their U.S. Hertz Gold Plus Rewards Account to the Delta SkyMiles Account associated with their Eligible Card through the "Other Loyalty Programs" page of the Eligible Card Member's SkyMiles Profile at <https://www.delta.com/myprofile/loyalty-programs>. Once the U.S. Hertz Gold Plus Rewards Account is linked to the Eligible Card Member's SkyMiles Account, Eligible Card Members must register to participate in the Hertz promotion on the "Eligible Promotions" page located at <https://www.delta.com/mypromos/eligible>, and then enroll in the promotion to receive complimentary Hertz Five Star Status on the "Promotions Details" page located at <https://www.delta.com/us/en/skymiles/promotions/hertz-partnership>. All steps must be completed for an Eligible Card Member to receive complimentary Hertz Five Star Status. All Hertz Gold Plus Rewards Membership and Rental Terms and Conditions apply, including the right to change, limit or modify the Five Star Program or portions of the program at any time. The Hertz Gold Plus Rewards program may be terminated by Hertz upon six months' notice to Members. Minimum age to join Hertz Gold Plus Rewards is 21. All rentals are subject to all other Hertz requirements and terms and conditions of the Hertz rental agreement. Additional terms apply; see

<https://global.americanexpress.com/card-benefits/detail/hertz-five-star/delta-platinum>.

**IMPORTANT NOTICES continued****Companion Certificate**

You will receive a Companion Certificate each year after Card Account renewal, eligible for use on Delta, Delta Connection carrier and Delta Shuttle flights only (excludes all other Delta-designated codeshare flights). Companion Certificate is valid for one roundtrip Main Cabin Companion ticket with the purchase of certain adult roundtrip fares on published routings originating within the United States, Puerto Rico or the U.S. Virgin Islands (USVI) to the following destinations: the United States, Puerto Rico, USVI, Mexico, Antigua, Aruba, Bermuda, Bonaire, Grand Cayman, Cuba, Jamaica, Bahamas, Turks and Caicos, Dominican Republic, Saint Kitts, St. Maarten, St. Lucia, Costa Rica, Belize, Guatemala, Panama, Honduras, and El Salvador. Qualifying tickets must be operated by Delta or its Delta Connection carriers and are limited to Delta-served airports; routes, frequencies and destinations offered by Delta are subject to change at any time in Delta's sole discretion without prior notice. It is the responsibility of the passenger to be in possession of all necessary documentation (e.g., valid passport, visa where applicable) at the time and place of departure. Travel to Cuba is subject to compliance with applicable law. Each year, the Companion Certificate will be made available for redemption on delta.com in your Card Account renewal month. If your Account anniversary month changes (for example, due to a Card replacement), the Companion Certificate will be awarded annually within the new Card Account renewal month. Reservations are only available at delta.com. Companion Certificate terms and conditions may vary each year of Card Membership. Additional terms apply; see <https://global.americanexpress.com/card-benefits/detail/companion-certificate/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.