



Prepared for

STEPHEN J BOERNER
Account Ending 5-41006
Closing Date 10/13/24

Payment Summary

New Balance	\$3,869.45
Minimum Payment Due	\$77.38
Payment Due Date	11/07/24

Important Messages

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 11/07/24, 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%.

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 only the Minimum Payment Due, you will pay off the balance provided on this statement in about 15 years, and you will pay an estimated total of \$11,820. If you make no additional charges and each month you pay \$151, you will pay off the balance provided on this statement in about 3 years, and you will pay an estimated total of \$5,443 (savings = \$6,377). If you would like information about credit counseling services, call 1-888-733-4139.

Please refer to the Important Information Section for details about your account.

Please refer to the Important Notices Section.

Account Summary

Previous Balance	\$4,418.09
Less Payments/Credits	\$11,512.34
Plus New Charges	\$10,948.73
Plus Fees	\$10.00
Plus Interest Charged	\$4.97
Equals New Balance	\$3,869.45

Credit Summary

Credit Limit	\$27,200.00
Available Credit	\$23,330.55
Cash Advance Limit	\$5,000.00
Available Cash	\$4,995.03

Year-to-Date Fees and Interest Summary

Total Fees in 2024	\$309.00
Total Interest in 2024	\$212.12

Rewards Summary

Delta SkyMiles® Miles Earned this Period: 12,019
For more details about Rewards, please visit www.americanexpress.com/rewardsinfo



Pay Your Bill

By Computer: Visit www.americanexpress.com/pbc

By Phone: Call 1-800-472-9297

With AutoPay: Deduct your payment from your bank account automatically each month. Avoid late fees and save time! Visit www.americanexpress.com/autopay today to enroll.



Payments and Credits Summary

Category	Account Details	Total
Payments	STEPHEN J BOERNER 5-41006	-\$11,500.00
Credits	STEPHEN J BOERNER 5-41006	-\$12.34
Total Payments and Credits		-\$11,512.34

Payments Details

*Indicates posting date

STEPHEN J BOERNER

Card Ending 5-41006

Date	Description	Amount
09/17/24*	MOBILE PAYMENT - THANK YOU	-\$2,500.00
10/07/24*	MOBILE PAYMENT - THANK YOU	-\$3,000.00
10/12/24*	MOBILE PAYMENT - THANK YOU	-\$6,000.00

Credits Details

*Indicates posting date

STEPHEN J BOERNER

Card Ending 5-41006

Date	Description	Amount
09/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$6.69
09/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	-\$0.36
09/29/24	OCULUS * OCULUS.COM CA DIGITALGOODS	-\$5.29

New Charges Summary

Category	Account Details	Total
Total New Charges		\$10,948.73

New Charges Details

STEPHEN J BOERNER

Card Ending 5-41006

Date	Description	Amount
09/12/24	RENTALTOLL661872058 877-860-1283 FL 877-860-1283	\$6.11
09/12/24	MURPHY USA 7907 0927 STARKE FL 800-843-4298	\$48.29
09/13/24	WAFFLE HOUSE 1059 DARIEN GA RESTAURANT	\$19.75
09/13/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$8.98
09/13/24	BP#8694366SAVANNAH TRAVE 8694 RICHMOND HILL GA 912-756-3381	\$59.85
09/13/24	ApIPay BP#8694366SAVANNAH TRAVE 8694 RICHMOND HILL GA 00330639 31324 General Merchandise	\$40.21



Date	Description	Amount
09/13/24	ApIPay BP#8694366SAVANNAH TRAVE 8694 RICHMOND HILL GA 00330640 31324 General Merchandise	\$6.47
09/14/24	WAL-MART SUPERCENTER 1358 1358 WALTERBORO SC DISCOUNT STORE	\$65.99
09/14/24	DOLLAR TREE 000003543 WALTERBORO SC 8775308733 VARIETY STORES	\$12.63
09/14/24	SHELL SERVICE STATION 12690795005 RICHMOND HILL GA 7602671724	\$6.82
09/14/24	BP#8694366SAVANNAH TRAVE 8694 RICHMOND HILL GA 912-756-3381	\$31.54
09/14/24	ApIPay TA # 177 SAVANNAH 000000000257392 RICHMOND HILL GA 9127563381	\$6.78
09/14/24	PRIME VIDEO CHANNELS AMZN.COM/BILL WA DIGITAL	\$5.70
09/15/24	ApIPay PRICELN*SLEEP INN WALT NORWALK CT 8007742354	\$76.97
09/15/24	7-ELEVEN 40041 00074004101 FREDERICKSBURG VA 540-898-3850	\$24.32
09/15/24	SLEEP INN SC108 SC10 WALTERBORO SC Arrival Date : 09/14/24 Departure Date : 09/15/24 00000000 LODGING	\$22.40
09/15/24	SHELL SERVICE STATION 53286480099 WILSON NC 2522371044	\$77.06
09/15/24	EXXONMOBIL 4788 FREDERICKSBUR VA 540-891-4478	\$33.38
09/15/24	ApIPay JERSEY MIKES 3184 0000 ROANOKE RAPID NC 252-308-1866	\$16.05
09/16/24	UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: PHILADELPHIA INTER To: CHICAGO O'HARE INT Carrier: UA Class: 00 Ticket Number: 01644340627145 Date of Departure: 09/16 Passenger Name: BOERNER /INFLIGHT WI-FI Document Type: WIFI	\$10.00
09/16/24	DOLLAR CAR RENTAL 866-434-2226 FL Rental Location : TAMPA FL Rental Date : 24/09/04 Return Location : PHILADELPHIA PA Return Date : 24/09/16 Agreement Number: 375784986 Renter Name: BOERNER /STEPHEN	\$2,709.74
09/16/24	WTF SPORTING CLUB 0000 AUSTIN TX 512-520-5066	\$29.96
09/16/24	ApIPay BIRD APP* RIDE PASS MIAMI FL +18662052442	\$8.65
09/16/24	ApIPay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$7.51
09/16/24	ApIPay LIME*PASS KXKJ SAN FRANCISCO CA +18885463345	\$6.48
09/16/24	ApIPay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$15.20
09/16/24	ApIPay DUNKIN #343288 3432 PHILADELPHIA PA 215-937-0659	\$17.55
09/17/24	ApIPay Uber Trip help.uber.com CA 8005928996	\$18.66
09/17/24	ApIPay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$2.92
09/17/24	KINDLE UNLTD*AG4J34B83 888-802-3080 WA DIGITAL	\$11.99



Date	Description	Amount
09/17/24	ApIPay BENNU COFFEE Austin TX squareup.com/receipts	\$7.60
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$187.64
09/17/24	ApIPay COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$11.99
09/17/24	COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$26.05
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$32.46
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$103.27
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$27.06
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$29.21
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$29.22
09/17/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$1,297.92
09/17/24	ApIPay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/18/24	CANVA US INC.*CANVA* 04278-75805220 KENT DE PHOTOGRAPHIC STUDIO	\$30.00
09/18/24	ApIPay BT*GO PUFF*GOPUFF PHILADELPHIA PA 18554007833	\$47.26
09/18/24	ApIPay BT*GO PUFF*GOBR TX PHILADELPHIA PA 18554007833	\$2.95
09/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$200.00
09/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$22.00
09/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$159.99
09/18/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$9.99
09/18/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$186.70
09/19/24	WHIMSICAL, INC. DENVER CO +17205514360	\$12.00
09/19/24	USPS CHANGE OF ADDRESS 670178000 800-238-3150 TN 8002383150	\$1.10
09/19/24	ApIPay Uber Trip help.uber.com CA 8005928996	\$9.70
09/19/24	ApIPay TST* COSMIC TACOS 300673278 AUSTIN TX 5127637216	\$15.70
09/19/24	COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$32.56
09/19/24	XREAL SHOP US SUNNYVALE CA +14085241583	\$27.05
09/19/24	ApIPay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/19/24	GARTTMEYER AUTOMOTIVE 650000011721357 WAYNE PA 6109890828	\$280.37
09/20/24	ApIPay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00



Date	Description	Amount
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$2.54
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$7.46
09/20/24	ApI Pay TST* COSMIC TACOS 300673278 AUSTIN TX 5127637216	\$14.07
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/20/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/20/24	ApI Pay COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$8.98
09/21/24	OPENGENIUS.COM TERRA NOVA WAY GB +442070975185	\$17.00
09/21/24	THE HIDEOUT THEATRE & COFFEE HOUSE Austin TX squareup.com/receipts	\$22.40
09/21/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$79.99
09/21/24	HULU 877-8244858 CA HULU.COM/BILL CA HULU.COM/BILL	\$3.17
09/21/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$13.92
09/21/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$20.38
09/21/24	ApI Pay City of Austin, TX 000000415 Charlotte NC 7048172500	\$8.65
09/21/24	ApI Pay City of Austin, TX 000000415 Charlotte NC 7048172500	\$2.90
09/21/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/21/24	ApI Pay BIRD APP* PENDING.BIRD MIAMI FL +18662052442	\$5.00
09/21/24	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$10.81
09/22/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$19.99
09/22/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$2.51
09/22/24	PATREON* MEMBERSHIP 523885 SAN FRANCISCO CA SUPPORT@PATREON.COM	\$2.00
09/22/24	WEBFLOW.COM SAN FRANCISCO CA +14159640555	\$28.00
09/22/24	H-E-B AUSTIN TX 9999999999	\$77.77
09/22/24	DEOVR.COM +38669615096 CO +38669615096	\$12.99
09/22/24	ApI Pay TST* PERSHING EAST 00143074 AUSTIN TX RESTAURANT	\$7.14
09/22/24	USPS CHANGE OF ADDRESS 670178000 800-238-3150 TN 8002383150	\$1.10



Date	Description	Amount
09/22/24	USPS CHANGE OF ADDRESS 670178000 800-238-3150 TN 8002383150	\$1.10
09/22/24	ApiPay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$1.88
09/23/24	ApiPay Uber Trip help.uber.com CA 8005928996	\$1.00
09/23/24	ApiPay BENNU COFFEE Austin TX squareup.com/receipts	\$11.51
09/23/24	ApiPay Uber Trip help.uber.com CA 8005928996	\$9.93
09/23/24	ApiPay COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$8.98
09/23/24	ApiPay COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$12.66
09/23/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$32.45
09/24/24	ApiPay Uber Trip help.uber.com CA 8005928996	\$7.87
09/25/24	BETTER PROPOSALS LONDON GB 440281238413	\$29.00
09/25/24	FS *MONICA.IM 877-327-8914 CA 5B01FDA2DC3F3287 93101	\$43.84
09/25/24	ApiPay THE UPS STORE 7190 068880021648472 AUSTIN TX V7190-2924092523578702	\$139.12
09/26/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$5.29
09/26/24	ApiPay PADDLE.NET* MONICA IM ASTORIA NY +17745236658	\$106.00
09/26/24	COSMIC COFFEE EAST SIDE 0000 AUSTIN TX 512-769-1280	\$17.96
09/26/24	DOLLARTOLL 37578498 877-411-4300 FL 877-411-4300	\$15.99
09/26/24	REPLIT, INC. FOSTER CITY CA +16282002281	\$120.00
09/27/24	PROTON AG* PROTON AG GENEVA ZH +41912280226	\$9.99
09/27/24	ApiPay TST* PERSHING EAST 00143074 AUSTIN TX RESTAURANT	\$2.71
09/28/24	VOICE IN PLUS BENGALURU KA +18572538697	\$59.99
09/28/24	TST* LEFTY'S BRICK BAR 300552081 AUSTIN TX 7372427550	\$7.50
09/28/24	TST* COSMIC TACOS 300673278 AUSTIN TX 5127637216	\$15.99
09/28/24	ApiPay 7-ELEVEN 38413 00073841301 AUSTIN TX 512-550-6470	\$9.61
09/28/24	UBER ONE help.uber.com CA 8005928996	\$9.99
09/29/24	POE.COM MOUNTAIN VIEW CA +16503328820	\$19.99
09/29/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$31.79
09/30/24	ApiPay 7-ELEVEN 38413 00073841301 AUSTIN TX 512-550-6470	\$19.88
10/01/24	ApiPay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$0.50



Date	Description	Amount
10/01/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$3.36
10/01/24	GOOGLE *GSUITE_THEAIMI CC@GOOGLE.COM CA BUSINESS SERVICE	\$28.80
10/01/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$7.60
10/01/24	ApI Pay VAN LINE- 08 AUSTIN TX +17815833699	\$10.27
10/01/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$6.98
10/01/24	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$46.48
10/02/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$49.99
10/02/24	ETSY, INC. BROOKLYN NY ARTIST SUPPLY & CRAFT	\$0.20
10/02/24	ApI Pay TST* RECREATION SPORTS AN 00192781 AUSTIN TX RESTAURANT	\$45.30
10/02/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$4.27
10/02/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$77.93
10/02/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$85.49
10/03/24	DocuSign SEATTLE WA DIGITAL GOODS: APPS	\$15.00
10/03/24	PADDLE.NET* CIVITAI INC ASTORIA NY +17745236658	\$5.00
10/03/24	ApI Pay 7-ELEVEN 38413 00073841301 AUSTIN TX 512-550-6470	\$22.30
10/04/24	WEBFLOW.COM SAN FRANCISCO CA +14159640555	\$129.00
10/05/24	ApI Pay UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: HOUSTON INTERCONTI To: PHILADELPHIA INTER Carrier: UA Class: 00 Ticket Number: 01644389390630 Date of Departure: 10/06 Passenger Name: BOERNER /PREMIUM CABIN Document Type: UPGRADE CHARGE	\$520.00
10/05/24	ApI Pay UBER EATS help.uber.com CA 8005928996	\$17.20
10/05/24	OPENAI *CHATGPT SUBSCR SAN FRANCISCO CA +14158799686	\$20.00
10/05/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$82.80
10/05/24	ApI Pay TST* WRIGHT BROS. BREW & 00018755 AUSTIN TX RESTAURANT	\$20.70
10/05/24	ApI Pay FOODIE'S CORNER 6 AUSTIN TX 512-480-9514	\$15.45
10/05/24	ApI Pay ROYAL BLUE GROCERY 0000 AUSTIN TX 512-476-5700	\$3.25
10/05/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$6.28
10/05/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$14.44
10/05/24	ApI Pay LIME*RIDE KXKJ SAN FRANCISCO CA +18885463345	\$4.39
10/05/24	ApI Pay THE GLASSMITH AUSTIN TX 912-656-0029	\$16.18



Date	Description	Amount
10/05/24	ApI Pay THE GLASSMITH AUSTIN TX 912-656-0029	\$8.66
10/06/24	ApI Pay UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: AUSTIN ROBERT MUEL To: HOUSTON INTERCONTI Carrier: UA Class: 00 To: PHILADELPHIA INTER Carrier: UA Class: 00 Ticket Number: 01644391970200 Date of Departure: 10/06 Passenger Name: BOERNER /WIFI DAY PASS Document Type: WIFI	\$16.00
10/06/24	ApI Pay United Airlines Houston UNITED AIRLINES From: AUSTIN ROBERT MUEL To: HOUSTON INTERCONTI Carrier: UA Class: V Ticket Number: 0164439118134 Date of Departure: 10/06 Passenger Name: BOERNER /PREMIUM CABIN UP Document Type: UPGRADE CHARGE	\$113.00
10/06/24	ApI Pay TST* EQUIPMENT ROOM 300613230 AUSTIN TX 5125205890	\$47.96
10/06/24	ApI Pay BENNU COFFEE Austin TX squareup.com/receipts	\$20.20
10/06/24	ApI Pay AUSTIN AIRPORT-F&B AUSTIN TX 450959 78719 RESTAURANT	\$19.56
10/06/24	ApI Pay IAH E TANGLEWOOD 00-08039924066 HOUSTON TX RESTAURANT	\$10.85
10/06/24	ApI Pay OTTER* IDK PHILLY LOS ANGELES CA +18186725999	\$35.67
10/06/24	ApI Pay VERIFONE TRANS TAXI PHILADELPHIA PA 718-786-8585	\$39.48
10/07/24	ApI Pay TST* ALMOST HOME GENERAL 00186355 PHILADELPHIA PA RESTAURANT	\$6.59
10/07/24	ApI Pay TST* RACE STREET CAFE 00043492 PHILADELPHIA PA RESTAURANT	\$21.12
10/08/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$26.49
10/08/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$14.19
10/08/24	ApI Pay UBER EATS help.uber.com CA 8005928996	\$34.80
10/08/24	ApI Pay UBER EATS HTTPS://HELP.UBER.COM CA 8005928996	\$170.56
10/08/24	ApI Pay TST* RACE STREET CAFE 00043492 PHILADELPHIA PA RESTAURANT	\$35.26
10/08/24	ApI Pay 3RD STREET HARDWARE 0000 PHILADELPHIA PA 267-541-2110	\$182.65
10/09/24	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$82.78
10/09/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$12.99
10/09/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$47.95
10/09/24	APPLE.COM/BILL INTERNET CHARGE CA RECORD STORE	\$9.99
10/09/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$19.99
10/09/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$9.55
10/09/24	ApI Pay Uber Trip help.uber.com CA 8005928996	\$9.92



Date	Description	Amount
10/09/24	ApIPay TST* ALMOST HOME GENERAL 00186355 PHILADELPHIA PA RESTAURANT	\$4.12
10/09/24	ApIPay WAWA FUEL/CONVENIENCE PHILADELPHIA PA 215-923-1404	\$7.50
10/09/24	ApIPay SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$73.22
10/09/24	ApIPay TST* RACE STREET CAFE 00043492 PHILADELPHIA PA RESTAURANT	\$25.45
10/09/24	ApIPay WAWA FUEL/CONVENIENCE ESSINGTON PA 610-521-5324	\$9.10
10/09/24	ApIPay SHORE STOP 221 000000000462858 ROCK HALL MD 4106397441	\$11.97
10/09/24	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$77.37
10/09/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$26.77
10/09/24	ApIPay CAFE OLE INC 0000 PHILADELPHIA PA 917-532-9174	\$5.76
10/10/24	ApIPay GRUBHUB*TORCHWOODCAFE NEW YORK NY 8775851085	\$8.63
10/10/24	ApIPay ROYAL FARMS #250 250 CHESTERTOWN MD 123-456-7899	\$15.82
10/11/24	ApIPay IMMERSED AUSTIN TX +15122985799	\$699.99
10/11/24	ApIPay IMMERSED AUSTIN TX +15122985799	\$6.38
10/11/24	ApIPay IMMERSED AUSTIN TX +15122985799	\$4.99
10/11/24	OCULUS * OCULUS.COM CA DIGITALGOODS	\$8.47
10/11/24	ApIPay JAVA ROCK COFFEE HOUSE & 6500000126 ROCK HALL MD 4106399909	\$7.63
10/11/24	ApIPay TST* ADMIRALS CLUB - BEAC 00082385 HIDDEN ACRES MD 410-778-6697	\$37.04
10/11/24	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$14.23
10/11/24	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	\$59.73
10/12/24	ApIPay THE SOOTY DOG Chestertown MD squareup.com/receipts	\$14.84
10/12/24	ApIPay CKE*BAD ALFRED'S DISTILLI 000023972 CHESTERTOWN MD 4432820163	\$33.64
10/12/24	ApIPay TST* ADMIRALS CLUB - BEAC 00082385 HIDDEN ACRES MD BAR/NIGHTCLUB	\$12.90
10/12/24	SP RUGGABLE LLC GARDENA CA +18773314662	\$164.27

Fees

* Indicates posting date

Date	Description	Amount
10/08/24*	Delivery Rush Fee	\$10.00
Total Fees for this Period		\$10.00

Interest Charged

Date	Description	Amount
10/13/24	Interest Charge on Cash Advances	\$4.97



Total Interest Charged for this Period **\$4.97**

About Trailing Interest

Interest may be reflected 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 refer to the "When we charge interest" sub-section in your Cardmember Agreement for details.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. Variable APRs will not exceed 29.99%. Days in Billing Period: 31

Category	Transactions Dated From	Transactions Dated To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	01/31/2024		29.99% Variable	\$0.00	\$0.00
Cash Advances	01/31/2024		29.99% Variable	\$195.20	\$4.97
Total Interest Charged for this Period					\$4.97

IMPORTANT NOTICES

Electronic Funds Transfer Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-472-9297 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 us 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.

- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of the suspected error.

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

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Update to Fee Credit for Global Entry or TSA PreCheck®

Effective October 1, 2024, we are increasing the amount of the statement credit available to Delta SkyMiles® Platinum Card Members when they pay for the Global Entry application fee with their Cards. Delta SkyMiles® Platinum Card Members or Additional Card Members will be eligible to earn a \$120 statement credit (increased from \$100) every 4 years for the Global Entry application fee (to be increased from \$100 to \$120 on October 1, 2024) or up to \$85 every 4.5 years for the TSA PreCheck® application fee (when applying through a TSA official enrollment provider). The charge for the application fee can be made by the Basic Card Member or any Additional Card Members on a single Card account, but no more than one credit across the account can be earned. Global Entry includes TSA PreCheck®. Additional terms apply, please visit [here](#).

End of Important Notices.



Important Information

Payments

Your payment must be sent to the payment address provided 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:

- include the remittance coupon from your statement,
- 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
- 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

- 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.
- 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 listed in the Contact Us Section 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 reflected 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, P.O. 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:



- 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.)
- 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.
- 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, P.O. 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.

Contact Us

Customer Care & Billing Inquiries: 1-800-257-0770

International Collect: 1-336-393-1111

Cash Advance at ATM Inquiries: 1-800-227-4669

Large Print & Braille Statements: 1-800-257-0770

Hearing Impaired: Online chat at www.americanexpress.com or use Relay dial 711 and 1-800-257-0770

Website: www.americanexpress.com

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

Payments Address: P.O. BOX 1270, NEWARK NJ 07101-1270



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

Written Communications

Please do not add any written communication or address change on the Remittance Coupon.

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

Remittance Coupon

Please cut the remittance coupon and return with your payment.
If you have a paper statement copy from American Express, we recommend using the remittance coupon from that copy instead for faster payment processing.

Account Address

STEPHEN J BOERNER
21090 W SHARP ST
UNIT 132
ROCK HALL MD 21661-1573

American Express Address

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

Account Ending 5-41006

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

Payment Due Date

11/07/24

New Balance

\$3,869.45

Minimum Payment Due

\$77.38

Amount Enclosed

\$ _____ . _____

0000349991917655243 000386945000007738 09 H

