



# Delta SkyMiles® Platinum

STEPHEN J BOERNER  
Closing Date 08/13/23  
Account Ending 5-47003

DELTA  
SKYMILES

p. 1/13

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

**New Balance** **\$15,599.67**  
**Minimum Payment Due** **\$311.99**

**Payment Due Date** **09/07/23**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/07/23, 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 **19,885**

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

## Account Summary

|                  |              |
|------------------|--------------|
| Previous Balance | \$5,550.69   |
| Payments/Credits | -\$6,666.14  |
| New Charges      | +\$16,715.12 |
| 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

26 years

\$50,926

\$648

3 years

\$23,311  
(Savings = \$27,615)

**New Balance** **\$15,599.67**  
**Minimum Payment Due** **\$311.99**

|                    |             |
|--------------------|-------------|
| Credit Limit       | \$27,200.00 |
| Available Credit   | \$11,600.33 |
| 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  
**09/07/23**

New Balance  
**\$15,599.67**

Minimum Payment Due  
**\$311.99**

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 001559967000031199 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 08/13/23



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. FDIC insured. Meet your savings goals faster with an American Express High Yield Savings Account. Terms apply. Learn more by visiting [americanexpress.com/savenow](https://americanexpress.com/savenow).

## Payments and Credits

### Summary

|                                   | Total              |
|-----------------------------------|--------------------|
| <b>Payments</b>                   | -\$5,504.49        |
| <b>Credits</b>                    |                    |
| STEPHEN J BOERNER 5-47003         | -\$1,161.65        |
| <b>Total Payments and Credits</b> | <b>-\$6,666.14</b> |

### Detail

\*Indicates posting date

| Payments   | Amount        |
|--|---------------|
| 08/01/23*    STEPHEN J BOERNER    MOBILE PAYMENT - THANK YOU   | -\$5,504.49   |
| <b>Credits</b>   | <b>Amount</b> |
| 07/19/23    STEPHEN J BOERNER    AMAZON MARKETPLACE NA PA<br>AMZN.COM/BILL    WA<br>BOOK STORES            | -\$22.89      |
| 07/19/23    STEPHEN J BOERNER    AMAZON MARKETPLACE NA PA<br>AMZN.COM/BILL    WA<br>BOOK STORES            | -\$23.31      |
| 08/07/23    STEPHEN J BOERNER    PRICELINE*HOTELS<br>NORWALK    CT<br>HOTEL ROOM                           | -\$1,037.45   |
| 08/09/23*    STEPHEN J BOERNER    TSA Global Entry Fee Credit<br>TRANSACTION PROCESSED BY AMERICAN EXPRESS | -\$78.00      |

## New Charges

### Summary

|                           | Total              |
|---------------------------|--------------------|
| STEPHEN J BOERNER 5-47003 | \$15,845.84        |
| MELISSA BEMER 5-41014     | \$869.28           |
| <b>Total New Charges</b>  | <b>\$16,715.12</b> |

Continued on reverse

## Detail

**STEPHEN J BOERNER**

Card Ending 5-47003

|          |  |                                       |    | Amount   |
|----------|--|---------------------------------------|----|----------|
| 07/12/23 | AMAZON MARKETPLACE NA PA<br>BOOK STORES  | AMZN.COM/BILL                         | WA | \$19.98  |
| 07/13/23 | TST* RACE STREET CAFE 00043492<br>RESTAURANT   | PHILADELPHIA                          | PA | \$51.12  |
| 07/13/23 | SASSAFRAS MARKET. 0000<br>215-413-7078   | PHILADELPHIA                          | PA | \$6.99   |
| 07/13/23 | VERIFONE TRANS TAXI<br>718-786-8585  | PHILADELPHIA                          | PA | \$39.66  |
| 07/13/23 | BUDGET RENT A CAR<br>Location<br>Rental: TAMPA FL<br>Return: TAMPA FL<br>Agreement Number: 661957833<br>Renter Name: BOERNER,STEPHEN | TAMPA<br>Date<br>23/07/11<br>23/07/13 | FL | \$230.87 |
| 07/13/23 | AMAZON MARKETPLACE NA PA<br>BOOK STORES  | AMZN.COM/BILL                         | WA | \$159.67 |
| 07/14/23 | OLD CITY PIZZA 899000003256599<br>ARIS69@VERIZON.NET   | PHILADELPHIA                          | PA | \$7.56   |
| 07/14/23 | SASSAFRAS MARKET. 0000<br>215-413-7078   | PHILADELPHIA                          | PA | \$6.99   |
| 07/14/23 | TST* RACE STREET CAFE 00043492<br>RESTAURANT   | PHILADELPHIA                          | PA | \$31.00  |
| 07/14/23 | CAFE OLE INC 0000<br>917-532-9174  | PHILADELPHIA                          | PA | \$10.07  |
| 07/14/23 | CAFE OLE INC 0000<br>917-532-9174  | PHILADELPHIA                          | PA | \$5.04   |
| 07/15/23 | PIZZARAMA<br>squareup.com/receipts   | Philadelphia                          | PA | \$31.13  |
| 07/15/23 | CVS/PHARMACY #10526 000010526<br>8007467287  | PHILADELPHIA                          | PA | \$4.99   |
| 07/15/23 | CVS/PHARMACY #10526 000010526<br>8007467287  | PHILADELPHIA                          | PA | \$4.98   |
| 07/15/23 | AMAZON MARKETPLACE NA PA<br>BOOK STORES  | AMZN.COM/BILL                         | WA | \$37.09  |
| 07/15/23 | SASSAFRAS MARKET. 0000<br>215-413-7078   | PHILADELPHIA                          | PA | \$6.99   |
| 07/15/23 | CAFE OLE INC 0000<br>917-532-9174  | PHILADELPHIA                          | PA | \$5.04   |
| 07/16/23 | OUI<br>squareup.com/receipts   | PHILA                                 | PA | \$16.39  |
| 07/16/23 | 7-ELEVEN 36875 00073687501<br>215-574-3560   | PHILADELPHIA                          | PA | \$11.23  |
| 07/16/23 | TST* RACE STREET CAFE 00043492<br>RESTAURANT   | PHILADELPHIA                          | PA | \$100.41 |
| 07/17/23 | Uber Trip<br>D4YGAZSM 19146  | help.uber.com                         | CA | \$11.96  |
| 07/17/23 | APPLE.COM/BILL<br>RECORD STORE   | INTERNET CHARGE                       | CA | \$2.99   |
| 07/17/23 | WAWA FUEL/CONVENIENCE<br>215-923-1404  | PHILADELPHIA                          | PA | \$11.78  |
| 07/17/23 | PENNCARE AT RITTENHOUSE<br>215-893-6200  | PHILADELPHIA                          | PA | \$20.00  |
| 07/18/23 | Uber Trip<br>NAJAU3XM 19106  | help.uber.com                         | CA | \$12.98  |

Continued on next page

**Detail Continued**

|          |   |                 |    | <b>Amount</b> |
|----------|---|-----------------|----|---------------|
| 07/18/23 | SIRIUS XM RADIO INC.<br>RADIO SERVICE             | 888-635-5144    | NY | \$8.78        |
| 07/18/23 | Uber Trip<br>DXWNUCLX 19107                       | help.uber.com   | CA | \$12.91       |
| 07/18/23 | Uber Trip<br>RHWBMA7U 19106                       | help.uber.com   | CA | \$9.98        |
| 07/18/23 | Uber Trip<br>NAJAU3XM 19106                       | help.uber.com   | CA | \$1.00        |
| 07/18/23 | TST* RACE STREET CAFE 00043492<br>RESTAURANT      | PHILADELPHIA    | PA | \$65.69       |
| 07/18/23 | SASSAFRAS MARKET. 0000<br>215-413-7078            | PHILADELPHIA    | PA | \$6.99        |
| 07/18/23 | AMAZON MARKETPLACE NA PA<br>BOOK STORES           | AMZN.COM/BILL   | WA | \$15.85       |
| 07/18/23 | CAFE OLE INC 0000<br>917-532-9174                 | PHILADELPHIA    | PA | \$6.35        |
| 07/19/23 | TORCH - WOOD MARKET<br>squareup.com/receipts      | Philadelphia    | PA | \$20.50       |
| 07/19/23 | AMAZON MARKETPLACE NA PA<br>BOOK STORES           | AMZN.COM/BILL   | WA | \$108.97      |
| 07/19/23 | 7-ELEVEN 36875 00073687501<br>215-574-3560        | PHILADELPHIA    | PA | \$11.23       |
| 07/19/23 | RED OWL & STRATUS<br>31064476 19106<br>RESTAURANT | PHILADELPHIA    | PA | \$100.80      |
| 07/19/23 | SASSAFRAS MARKET. 0000<br>215-413-7078            | PHILADELPHIA    | PA | \$10.21       |
| 07/19/23 | CAFE OLE INC 0000<br>917-532-9174                 | PHILADELPHIA    | PA | \$5.04        |
| 07/20/23 | Uber Trip<br>O5NPITIF 19106                       | help.uber.com   | CA | \$20.92       |
| 07/20/23 | Uber Trip<br>OTMKNAVJ 19146                       | help.uber.com   | CA | \$17.98       |
| 07/20/23 | PAH PHARMACY 0000<br>215-829-5873                 | PHILADELPHIA    | PA | \$5.00        |
| 07/20/23 | TPH - NORTH WALES<br>RESTAURANT                   | NORTH WALES     | PA | \$99.91       |
| 07/20/23 | WAWA 8101 0000<br>610-358-8000                    | MONTGOMERYVIL   | PA | \$10.50       |
| 07/20/23 | ApI Pay AIRMASTER HEATING COO<br>2152847583       | PHILADELPHIA    | PA | \$3,712.20    |
| 07/21/23 | HULU 877-8244858 CA<br>HULU.COM/BILL              | HULU.COM/BILL   | CA | \$8.47        |
| 07/21/23 | APPLE.COM/BILL<br>RECORD STORE                    | INTERNET CHARGE | CA | \$5.39        |
| 07/21/23 | CAMDEN COUNTY 0000<br>888-561-4748                | MERCHANTVILLE   | NJ | \$10.00       |
| 07/21/23 | WAWA FUEL/CONVENIENCE<br>856-423-2395             | PAULSBORO       | NJ | \$48.87       |
| 07/21/23 | WAWA FUEL/CONVENIENCE<br>856-423-2395             | PAULSBORO       | NJ | \$26.66       |
| 07/21/23 | SASSAFRAS MARKET. 0000<br>215-413-7078            | PHILADELPHIA    | PA | \$13.99       |

**Detail Continued**

|          |   |                  |    | <b>Amount</b> |
|----------|---|------------------|----|---------------|
| 07/21/23 | CAMDEN COUNTY 0000<br>888-561-4748  | MERCHANTVILLE    | NJ | \$10.00       |
| 07/22/23 | ONLEY INN 021770021781546<br>Arrival Date 07/21/23<br>00000000<br>LODGING<br>Departure Date 07/22/23  | ONLEY            | VA | \$127.81      |
| 07/22/23 | 7-ELEVEN 19847 00071984740<br>252-441-4549  | KILL DEVIL HILLS | NC | \$35.94       |
| 07/22/23 | 7-ELEVEN 19847 00071984740<br>252-441-4549  | KILL DEVIL HILLS | NC | \$20.32       |
| 07/22/23 | DOLLAR TREE 000001306<br>8775308733<br>VARIETY STORES   | KILL DEVIL HI    | NC | \$46.70       |
| 07/22/23 | BREW THRU NAGS HEAD 0000<br>252-441-5108  | NAGS HEAD        | NC | \$485.61      |
| 07/22/23 | MCDONALD'S F4693 000000000573803<br>4844421333  | ONLEY            | VA | \$14.27       |
| 07/22/23 | DARE COUNTY ABC #2<br>252-473-9492  | NAGS HEAD        | NC | \$311.69      |
| 07/23/23 | HOLLY RIDGE GOLF COUR 0000<br>888-561-4748  | HARBINGER        | NC | \$10.00       |
| 07/23/23 | HOLLY RIDGE GOLF COUR 0000<br>888-561-4748  | HARBINGER        | NC | \$4.00        |
| 07/24/23 | KILMARLIC GOLF CLUB 0881<br>252-491-4220  | POWELLS POINT    | NC | \$57.43       |
| 07/24/23 | SPEEDWAY<br>2524411266<br>SERVICE STATION   | 1-800-643-1948   | OH | \$14.19       |
| 07/26/23 | BLACK TARTAN TAP ROOM<br>squareup.com/receipts  | Powells Point    | NC | \$129.32      |
| 07/26/23 | 7-ELEVEN 24554 00072455440<br>252-261-4733  | KITTY HAWK       | NC | \$11.00       |
| 07/26/23 | KILMARLIC GOLF CLUB 0881<br>252-491-4220  | POWELLS POINT    | NC | \$200.13      |
| 07/26/23 | 7-ELEVEN 19847 00071984740<br>252-441-4549  | KILL DEVIL HILLS | NC | \$11.00       |
| 07/27/23 | FRONTIER AIRLINES AIRLINES<br>From: FT MYERS SW FLORID To: PHILADELPHIA INTER<br>Ticket Number: H8HW8F<br>Passenger Name: BOERNER/STEPHEN<br>Document Type: PASSENGER TICKET<br>Carrier: F9 Class: T<br>Date of Departure: 08/03                      | DENVER           | CO | \$88.98       |
| 07/27/23 | EXPEDIA.COM TRAVEL<br>AMERICAN AIRLINES<br>From: PHILADELPHIA INTER To: FT MYERS SW FLORID<br>Ticket Number: 00180351953106<br>Passenger Name: BOERNER/STEPHEN<br>Document Type: PASSENGER TICKET<br>Carrier: AA Class: Q<br>Date of Departure: 07/31 | SEATTLE          | WA | \$239.90      |
| 07/27/23 | CKE* COUNTRY DELI 1900 000015150<br>6502157777  | KILL DEVIL HI    | NC | \$201.38      |
| 07/27/23 | AUSTIN FISH COMPANY 0023<br>252-441-7412  | NAGS HEAD        | NC | \$179.78      |
| 07/27/23 | 7-ELEVEN 19847 00071984740<br>252-441-4549  | KILL DEVIL HILLS | NC | \$11.00       |
| 07/28/23 | 801 S CROATAN HWY 57544022908<br>2524413488   | KILL DEVIL HILLS | NC | \$71.86       |

Continued on next page

**Detail Continued**

|          |   |               |    | <b>Amount</b> |
|----------|---|---------------|----|---------------|
| 07/29/23 | ROYAL FARMS #443 443<br>410-889-0200  | GRANDY        | NC | \$25.03       |
| 07/29/23 | Sunoco Gas<br>00016614 21804<br>General Merchandise   | 215-977-3000  | TX | \$2.96        |
| 07/29/23 | SUNOCO 0251324000 0251<br>410-543-1069  | SALISBURY     | MD | \$40.87       |
| 07/30/23 | EXPEDIA.COM TRAVEL<br>AMERICAN AIRLINES<br>From: PHILADELPHIA INTER To: FT MYERS SW FLORID<br>PHILADELPHIA INTER<br>Ticket Number: 00180353255994<br>Passenger Name: BOERNER/STEPHEN J<br>Document Type: PASSENGER TICKET | SEATTLE       | WA | \$408.80      |
| 07/30/23 | FRONTIER AIRLINES AIRLINES<br>FRONTIER<br>From: PHILADELPHIA INTER To: FT MYERS SW FLORID<br>PHILADELPHIA INTER<br>Ticket Number: SF3QRT<br>Passenger Name: BOERNER/STEPHEN<br>Document Type: PASSENGER TICKET            | DENVER        | CO | \$87.96       |
| 07/30/23 | FRONTIER AIRLINES AIRLINES<br>FRONTIER<br>From: PHILADELPHIA INTER To: FT MYERS SW FLORID<br>PHILADELPHIA INTER<br>Ticket Number: HE8I7D<br>Passenger Name: BOERNER/STEPHEN<br>Document Type: PASSENGER TICKET            | DENVER        | CO | \$117.96      |
| 07/30/23 | BESTBUYCOM806781161282 50300009944<br>888BESTBUY  | RICHFIELD     | MN | \$42.39       |
| 07/30/23 | BEST BUY 008987 29500008987<br>888BESTBUY   | PHILADELPHIA  | PA | \$161.99      |
| 07/30/23 | GRUBHUB*EMMYSQUARED<br>8775851085   | NEW YORK      | NY | \$64.15       |
| 07/30/23 | AMAZON MARKETPLACE NA PA<br>BOOK STORES   | AMZN.COM/BILL | WA | \$21.20       |
| 07/30/23 | AMAZON.COM*TH0A02PV2<br>MERCHANDISE   | AMZN.COM/BILL | WA | \$211.10      |
| 07/30/23 | AMAZON.COM<br>MERCHANDISE   | AMZN.COM/BILL | WA | \$282.28      |
| 07/30/23 | CAFE OLE INC 0000<br>917-532-9174   | PHILADELPHIA  | PA | \$31.70       |
| 07/30/23 | BONEJOUR PET SUPPLY<br>215-574-1225   | PHILADELPHIA  | PA | \$168.15      |
| 07/31/23 | Uber Trip<br>O5NPITIF 19106   | help.uber.com | CA | \$3.13        |
| 07/31/23 | Uber Trip<br>UJRZU65T 19153   | help.uber.com | CA | \$32.90       |
| 07/31/23 | AMAZON TIPS*TH2K15T01<br>MERCHANDISE  | AMZN.COM/BILL | WA | \$10.00       |
| 07/31/23 | VIASAT IN-FLIGHT WI-FI<br>COMPUTER NETWORK/INFO   | CARLSBAD      |    | \$16.00       |
| 07/31/23 | 7-ELEVEN 32247 00073224742<br>239-437-6152  | FT MYERS      | FL | \$16.00       |

**Detail Continued**

|          |   |                 |    | <b>Amount</b> |
|----------|---|-----------------|----|---------------|
| 07/31/23 | Starbucks Conc C PHL 1561627003<br>150989 19153   | PHILADELPHIA    | PA | \$15.88       |
| 07/31/23 | PTC EZ PASS AUTO TOLLS<br>877-736-6727  | HARRISBURG      | PA | \$80.00       |
| 08/01/23 | FIRST WATCH<br>9419079800   | FORT MYERS      | FL | \$40.93       |
| 08/01/23 | APPLE.COM/BILL<br>RECORD STORE  | INTERNET CHARGE | CA | \$17.27       |
| 08/02/23 | ANNIE'S RESTAURANT<br>239-945-3133  | CAPE CORAL      | FL | \$34.11       |
| 08/02/23 | WHISKEY CREEK STATION<br>RESTAURANT   | FT MYERS BEAC   | FL | \$48.26       |
| 08/03/23 | FRONTIER AIRLINES AIRLINES<br>FRONTIER<br>From: FT MYERS SW FLORID To: PHILADELPHIA INTER<br>Ticket Number: H8HW8F Carrier: F9 Class: T<br>Passenger Name: BOERNER/STEPHEN Date of Departure: 08/03<br>Document Type: MISCELLANEOUS TAX(S)/FEE(S) | DENVER          | CO | \$155.00      |
| 08/03/23 | FIRST WATCH<br>9419079800   | FORT MYERS      | FL | \$52.54       |
| 08/03/23 | EXXONMOBIL 9756<br>00403395 33912<br>400  | FORT MYERS      | FL | \$24.57       |
| 08/03/23 | VERIFONE TRANS TAXI<br>718-786-8585   | PHILADELPHIA    | PA | \$41.31       |
| 08/03/23 | Shula's Main RSW 1552138004<br>1459 33913   | Ft. Myers       | FL | \$24.99       |
| 08/03/23 | Burger King Conc B (Kiosk) RSW 1578629<br>4D80C360F2251EBB733913  | FT. MYERS       | FL | \$13.83       |
| 08/04/23 | EXPEDIA.COM TRAVEL<br>AMERICAN AIRLINES<br>From: LAS VEGAS MCCARRAN To: PHILADELPHIA INTER<br>Ticket Number: 00180356393626 Carrier: AA Class: S<br>Passenger Name: BOERNER/STEPHEN Date of Departure: 09/14<br>Document Type: PASSENGER TICKET   | SEATTLE         | WA | \$362.90      |
| 08/04/23 | Uber Trip<br>ECRPMZJM 19106   | help.uber.com   | CA | \$9.97        |
| 08/04/23 | Uber Trip<br>OEJFQ7V7 19106   | help.uber.com   | CA | \$13.00       |
| 08/04/23 | IDEMIA TSA PRECHECK 0000<br>844-321-2124  | BRENTWOOD       | TN | \$78.00       |
| 08/04/23 | SASSAFRAS MARKET. 0000<br>215-413-7078  | PHILADELPHIA    | PA | \$6.99        |
| 08/04/23 | USHANDICAP / GOLFNET<br>+12814021239  | HOUSTON         | TX | \$29.95       |
| 08/04/23 | CAFE OLE INC 0000<br>917-532-9174   | PHILADELPHIA    | PA | \$5.76        |
| 08/05/23 | STARBUCKS STORE 0079<br>FAST FOOD RESTAURANT  | HAVERTOWN       | PA | \$10.18       |
| 08/05/23 | TUNA BAR 000000001<br>2152388862  | PHILADELPHIA    | PA | \$232.32      |
| 08/05/23 | SASSAFRAS MARKET. 0000<br>215-413-7078  | PHILADELPHIA    | PA | \$24.93       |





## Detail Continued

|          |   |              |    | Amount     |
|----------|---|--------------|----|------------|
| 08/06/23 | DELTA AIR LINES<br>DELTA AIR LINES<br>Ticket Number: 0060902155459<br>Passenger Name: BOERNER/STEPHEN<br>Document Type: ADDITIONAL COLLECTION | ATLANTA      |    | \$5.60     |
| 08/06/23 | GRUBHUB*GHPLUS<br>8775851085  | NEW YORK     | NY | \$10.86    |
| 08/06/23 | IM HEALTH IM HEALTH<br>MEDICAL SERVICE  | WAYNE        | PA | \$6.13     |
| 08/06/23 | SOLAR ENERGY TRADE SHOWS 000000001<br>7037389460  | ALEXANDRIA   | VA | \$1,925.00 |
| 08/06/23 | VANDERWENDES PHILA 0000<br>302-858-1443   | PHILADELPHIA | PA | \$19.90    |
| 08/06/23 | SASSAFRAS MARKET. 0000<br>215-413-7078  | PHILADELPHIA | PA | \$6.99     |
| 08/06/23 | CAFE OLE INC 0000<br>917-532-9174   | PHILADELPHIA | PA | \$5.12     |
| 08/06/23 | PRICELINE*HOTELS<br>HOTEL ROOM  | NORWALK      | CT | \$1,037.45 |
| 08/07/23 | The Venetian/Palazzo<br>9146566 89109<br>NONE   | 7024141000   | NV | \$259.64   |
| 08/07/23 | GODADDY.COM<br>GODADDY.COM<br>COM Domain Name Renewal - 1 Year recur  | 480-505-8855 | AZ | \$22.17    |
| 08/07/23 | TST* RACE STREET CAFE 00043492<br>RESTAURANT  | PHILADELPHIA | PA | \$67.34    |
| 08/07/23 | SASSAFRAS MARKET. 0000<br>215-413-7078  | PHILADELPHIA | PA | \$6.99     |
| 08/08/23 | GRUBHUB*TORCHWOODCAFE<br>8775851085   | NEW YORK     | NY | \$24.28    |
| 08/08/23 | ApI Pay BT*GOBRANDS INC. - FAM<br>8554007833  | PHILADELPHIA | PA | \$7.99     |
| 08/08/23 | COMCAST<br>CABLE SVCS   | 800-COMCAST  | NJ | \$81.43    |
| 08/08/23 | CAFE OLE INC 0000<br>917-532-9174   | PHILADELPHIA | PA | \$8.15     |
| 08/08/23 | CAFE OLE INC 0000<br>917-532-9174   | PHILADELPHIA | PA | \$10.51    |
| 08/08/23 | TST* RACE STREET CAFE 00043492<br>RESTAURANT  | PHILADELPHIA | PA | \$75.15    |
| 08/08/23 | SASSAFRAS MARKET. 0000<br>215-413-7078  | PHILADELPHIA | PA | \$6.99     |
| 08/09/23 | SUNOCO 0368302601 0368<br>732-636-1298  | WOODBIDGE    | NJ | \$80.00    |
| 08/09/23 | Sunoco Gas<br>00106897 07095<br>General Tobacco<br>General Snack  | 215-977-3000 | TX | \$28.61    |
| 08/09/23 | AG TRAVEL PLAZA 3401101<br>978-409-1205   | WOODBIDGE    | NJ | \$33.12    |
| 08/09/23 | SASSAFRAS MARKET. 0000<br>215-413-7078  | PHILADELPHIA | PA | \$6.99     |
| 08/09/23 | CAFE OLE INC 0000<br>917-532-9174   | PHILADELPHIA | PA | \$6.35     |

**Detail Continued**

|          |  |                 |    | <b>Amount</b> |
|----------|--|-----------------|----|---------------|
| 08/09/23 | Blokes Barbershop & Ge<br>267-314-5557           | PHILADELPHIA    | PA | \$48.00       |
| 08/10/23 | ISLANDS END GRILL 650000011868281<br>6314770777  | GREENPORT       | NY | \$54.00       |
| 08/10/23 | TST* THE WATERFRONT 00041946<br>RESTAURANT       | GREENPORT       | NY | \$308.93      |
| 08/11/23 | APPLE.COM/BILL<br>RECORD STORE                   | INTERNET CHARGE | CA | \$7.55        |
| 08/11/23 | TST* SALT - SHELTER ISLAN 00006149<br>RESTAURANT | SHELTER ISLAND  | NY | \$107.07      |
| 08/11/23 | TST* THE WATERFRONT 00041946<br>RESTAURANT       | GREENPORT       | NY | \$20.60       |
| 08/11/23 | TST* THE WATERFRONT 00041946<br>RESTAURANT       | GREENPORT       | NY | \$21.00       |
| 08/11/23 | TST* THE WATERFRONT 00041946<br>RESTAURANT       | GREENPORT       | NY | \$45.00       |
| 08/11/23 | MARIE EIFFEL MARKET 0000<br>631-749-0003         | SHELTER ISLAN   | NY | \$42.04       |
| 08/11/23 | TST* SUNSET BEACH 2 00132767<br>RESTAURANT       | SHELTER ISLAND  | NY | \$115.20      |
| 08/11/23 | IC* INSTACART*SUBSCRIP<br>+18882467822           | SAN FRANCISCO   | CA | \$104.94      |
| 08/11/23 | BLISS DEPT STORE<br>631-749-0041                 | SHELTER IS      | NY | \$71.50       |
| 08/11/23 | SHELTER ISLAND WINE &<br>631-749-0305            | SHELTER IS HT   | NY | \$35.85       |
| 08/12/23 | TST* RAMS HEAD 00024458<br>RESTAURANT            | SHELTER ISLAND  | NY | \$58.80       |
| 08/12/23 | CHEZ MARIE 0000<br>212-945-8492                  | SHELTER ISLAN   | NY | \$501.93      |

**MELISSA BEMER**

Card Ending 5-41014

|          |  |                 |    | <b>Amount</b> |
|----------|--|-----------------|----|---------------|
| 07/15/23 | STARBUCKS STORE 0888<br>FAST FOOD RESTAURANT     | PHILADELPHIA    | PA | \$11.59       |
| 07/17/23 | WAL-MART SUPERCENTER 2141 2141<br>DISCOUNT STORE | PHILADELPHIA    | PA | \$214.35      |
| 07/30/23 | Extra Space 7399<br>8885869658                   | PHILADELPHIA    | PA | \$63.91       |
| 07/31/23 | THE RUFF LIFE<br>267-368-7833                    | PHILADELPHIA    | PA | \$36.00       |
| 08/01/23 | AIRMASTER HEATING COO<br>2152847583              | PHILADELPHIA    | PA | \$135.44      |
| 08/02/23 | THE RUFF LIFE<br>267-368-7833                    | PHILADELPHIA    | PA | \$36.00       |
| 08/03/23 | THE RUFF LIFE<br>267-368-7833                    | PHILADELPHIA    | PA | \$36.00       |
| 08/07/23 | THE HOME DEPOT 4188<br>HOME SUPPLY WAREHOUSE     | KING OF PRUSS   | PA | \$317.08      |
| 08/12/23 | SHELTER ISLAND IGA 000000000814882<br>6317490382 | MASSAPEQUA PARK | NY | \$18.91       |



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: 31

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

|               | 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

DELTA  
SKYMILES

SkyMiles® Account Number: XXXXXX8603

|  | Current Period | Year to Date  |
|--|----------------|---------------|
| Miles Earned for Eligible Purchases      | 15,633         | 45,619        |
| Total Bonus Miles Earned and Adjustments | 4,252          | 28,587        |
| <b>Total Miles Earned</b>                | <b>19,885</b>  | <b>74,206</b> |

**Bonus Miles Earned and Adjustments**

|   | <b>Current Period</b> |
|---|-----------------------|
| 3X Miles at Delta                             | 12                    |
| 3X Miles on purchases made directly at Hotels | 776                   |
| 2X Miles at Restaurants                       | 3,017                 |
| 2X Miles at U.S. Supermarkets                 | 447                   |
| <b>Total</b>                                  | <b>4,252</b>          |

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

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

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

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