



Delta SkyMiles® Platinum

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



p. 1/13

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

New Balance **\$6,331.31**
Minimum Payment Due **\$126.62**
Payment Due Date **12/07/23**

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

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

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	18 years	\$19,528
\$263	3 years	\$9,461 (Savings = \$10,067)

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**.

Delta SkyMiles®
Miles Earned this Period **8,210**
 For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

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

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

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

Continued on page 3

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



Payment Coupon
Do not staple or use paper clips



Pay by Computer
americanexpress.com/pbc



Pay by Phone
1-800-472-9297

Account Ending 5-47003

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

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

Payment Due Date
12/07/23
New Balance
\$6,331.31
Minimum Payment Due
\$126.62

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

AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed

0000349991917655243 000633131000012662 09 H

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

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

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

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

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

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

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

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

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

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

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

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

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 11/12/23



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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

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **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

American Express® High Yield Savings Account

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

Payments and Credits

Summary

	Total
Payments	-\$11,777.21
Credits	
STEPHEN J BOERNER 5-47003	-\$616.73
Total Payments and Credits	-\$12,393.94

Detail

*Indicates posting date

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

Continued on reverse

New Charges

Summary

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

Detail


STEPHEN J BOERNER

Card Ending 5-47003

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

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Detail Continued

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

Continued on reverse

Detail Continued

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

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Detail Continued

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

Detail Continued

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

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Detail Continued

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

**MELISSA BEMER**
Card Ending 5-41014

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

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

About Trailing Interest

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

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$200.03
Total Interest in 2023	\$0.00

Interest Charge Calculation

Days in Billing Period: 30

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest 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
Total					\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX8603



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



Delta SkyMiles® Platinum

STEPHEN J BOERNER
Closing Date 11/12/23



Account Ending 5-47003

Bonus Miles Earned and Adjustments

Current Period

2X Miles at U.S. Supermarkets	895
3X Miles at Delta	22
2X Miles at Restaurants	997
Total	1,914

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

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

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

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

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

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