



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 05/12/23
Account Ending 5-47003



p. 1/10

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

New Balance **\$2,973.01**
Minimum Payment Due **\$59.46**
Payment Due Date **06/07/23**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 06/07/23, 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	12 years	\$8,092
\$123	3 years	\$4,428 (Savings = \$3,664)

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 9**.

Continued on page 3

Delta SkyMiles®
Miles Earned this Period **5,442**

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

Account Summary

Previous Balance \$13,740.50
Payments/Credits -\$14,565.75
New Charges +\$3,798.26
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$2,973.01**
Minimum Payment Due **\$59.46**

Credit Limit \$27,200.00
Available Credit \$24,226.99
Cash Advance Limit \$5,000.00
Available Cash \$5,000.00

↓ 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
06/07/23

New Balance
\$2,973.01

Minimum Payment Due
\$59.46

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 000297301000005946 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® Gold Card

STEPHEN J BOERNER
Closing Date 05/12/23



Account Ending 5-47003



Customer Care & Billing Inquiries

International Collect
Cash Advance at ATMs Inquiries
Large Print & Braile Statements

1-800-430-1000

1-336-393-1111

1-800-CASH-NOW

1-800-430-1000

SkyMiles Account Balance and Award Redemption
delta.com/skymiles

1-800-325-3999

Hearing Impaired

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



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

Payments and Credits

Summary

Total

Payments	-\$14,565.75
Credits	\$0.00
Total Payments and Credits	-\$14,565.75

Detail

*Indicates posting date

Payments	Amount
04/16/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$14,565.75

New Charges

Summary

Total

STEPHEN J BOERNER 5-47003	\$3,414.11
MELISSA BEMER 5-41014	\$384.15
Total New Charges	\$3,798.26

Detail



STEPHEN J BOERNER

Card Ending 5-47003

Amount

04/12/23	AMK CBP BEER GARDEN AMK CBP BEER GA 215-783-2674	PHILADELPHIA	PA	\$19.49
04/12/23	ARAMARK CITIZENS BANK PARK ARAMARK CIT 215-271-2300	PHILADELPHIA	PA	\$26.44
04/12/23	ARAMARK CITIZENS BANK PARK ARAMARK CIT 215-271-2300	PHILADELPHIA	PA	\$26.49
04/12/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/12/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$8.86
04/12/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$19.00

Detail Continued

				Amount
04/12/23	ACSPROD SEPTA	PHILADELPHIA		\$24.95
04/13/23	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$30.87
04/13/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$10.21
04/13/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$15.06
04/13/23	GOLF GALAXY 3122 888-888-8888	DEVON	PA	\$50.29
04/14/23	Uber Trip W4TYPA7S 19153	help.uber.com	CA	\$49.02
04/14/23	Uber Trip W4TYPA7S 19153	help.uber.com	CA	\$5.00
04/14/23	Best Buy Renewal 888BESTBUY	888-237-8289	MN	\$215.99
04/14/23	TST* THE PICKLED PALATE A 00047071 RESTAURANT	MOUNT PLEASANT	SC	\$102.92
04/14/23	ATL SWEETWATER BAR & G 021770021769344 0000095631 30320	ATLANTA	GA	\$16.88
04/14/23	GOOD 2 GO TERMINAL D 0000 856-979-4666	PHILADELPHIA	PA	\$3.77
04/15/23	Sunoco Gas 00765704 29464 General Tobacco General Health and Beauty	215-977-3000	TX	\$18.22
04/15/23	TAVERN N TABLE 021770021801825 SHELLY@REDSICEHOUSE.COM	MT PLEASANT	SC	\$88.43
04/15/23	KIAWAH ISLAND GOLF RES 021770021666886 252034 29455	KIAWAH ISLAND	SC	\$304.50
04/15/23	KIAWAH ISLAND GOLF RES 021770021666885 2455310 29455	KIAWAH ISLAND	SC	\$122.10
04/16/23	Uber Trip RP5QKMQO 29418	help.uber.com	CA	\$39.49
04/16/23	Uber Trip RP5QKMQO 29418	help.uber.com	CA	\$5.00
04/16/23	HUDSON ST1675 1675 416143332 29418 NEWS DEALERS/NEWSSTANDS	CHARLESTON	SC	\$5.70
04/16/23	ATL 6076 Cat Cora Kitchen 16140352000 1823 30320	ATLANTA	GA	\$50.36
04/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
04/17/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$36.56
04/17/23	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$39.54
04/18/23	WAWA FUEL/CONVENIENCE 215-923-1404	PHILADELPHIA	PA	\$5.67
04/18/23	LOCUST BAR 021770021810064 0000004205 19107	PHILADELPHIA	PA	\$20.12
04/19/23	Uber Trip LMOP5TXC 19102	help.uber.com	CA	\$11.93
04/19/23	Uber Trip 2VQGMDO 19106	help.uber.com	CA	\$9.91
04/19/23	Uber Trip NSSHDYWE 19103	help.uber.com	CA	\$23.50

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 05/12/23

p. 5/10

Account Ending 5-47003

Detail Continued

				Amount
04/19/23	TORCH - WOOD MARKET squareup.com/receipts	Philadelphia	PA	\$12.94
04/19/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$12.71
04/19/23	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA	\$5.00
04/19/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$85.67
04/19/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/20/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$12.75
04/20/23	BONEJOUR PET SUPPLY 215-574-1225	PHILADELPHIA	PA	\$82.06
04/21/23	HLU*HULU 1526089488075-U HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
04/21/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$10.21
04/21/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$24.93
04/22/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
04/22/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/23/23	BESTBUYCOM806757160704 50300009944 888BESTBUY	RICHFIELD	MN	\$112.34
04/23/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/24/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/25/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/25/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
04/26/23	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060879035801 Passenger Name: BOERNER/STEPHEN Document Type: ADDITIONAL COLLECTION	ATLANTA		\$11.20
04/26/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$15.06
04/26/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$12.98
04/26/23	OLD CITY PIZZA 899000003256599 ARIS69@VERIZON.NET	PHILADELPHIA	PA	\$16.20
04/27/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
04/28/23	OLD CITY PIZZA 899000003256599 ARIS69@VERIZON.NET	PHILADELPHIA	PA	\$23.22
04/28/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$11.24
04/28/23	Blokes Barbershop & Ge 267-314-5557	PHILADELPHIA	PA	\$48.00
04/29/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$52.77

Continued on reverse

Detail Continued

				Amount
04/29/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$10.07
04/29/23	FSP*GREEN POND COUNTRY CL 000025487 6102532505	BETHLEHEM	PA	\$9.25
04/29/23	GREEN POND GOLF COURSE 677000000003020 khardykutz@greenpondcc.co	BETHLEHEM	PA	\$14.75
04/30/23	AMAZON.COM*HM2YG93M2 MERCHANDISE	AMZN.COM/BILL	WA	\$235.29
04/30/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.79
04/30/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$26.59
05/01/23	AMAZON TIPS*HM3X52P81 MERCHANDISE	AMZN.COM/BILL	WA	\$10.00
05/01/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$16.85
05/01/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$18.00
05/02/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$17.94
05/02/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$6.24
05/03/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$14.21
05/03/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$16.89
05/04/23	Uber Trip 2VQGMDZO 19106	help.uber.com	CA	\$1.00
05/05/23	BAR SYMON PHL 7347270055	PHILADELPHIA	PA	\$17.40
05/05/23	Uber Trip 4PQ6ORYU 02128	help.uber.com	CA	\$5.25
05/05/23	Uber Trip PDANJEC5 02025	help.uber.com	CA	\$67.02
05/05/23	THE BARREL AT COHASSET 545500001671627 JHM.MCLAUGHLIN@GMAIL.COM	COHASSET	MA	\$20.50
05/05/23	LENNYS HIDEAWAY 000000001 4152442994	COHASSET	MA	\$56.36
05/05/23	LENNYS HIDEAWAY 000000001 4152442994	COHASSET	MA	\$29.76
05/05/23	GULF OIL 7813839610	800-774-4853	MA	\$14.86
05/05/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$12.71
05/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$10.86
05/06/23	TST* BRIAR GROUP THE BETH 00083096 RESTAURANT	HINGHAM	MA	\$83.69
05/06/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
05/06/23	DELAWARE NORTH LOGAN F&B 26917 02129 RESTAURANT	EAST BOSTON	MA	\$3.85
05/06/23	VERIFONE TRANS TAXI 718-786-8585	PHILADELPHIA	PA	\$39.66
05/06/23	TST* SEABIRD COFFEE - COH 00028522 RESTAURANT	COHASSET	MA	\$19.48

Continued on next page

**Delta SkyMiles® Gold Card**STEPHEN J BOERNER
Closing Date 05/12/23

p. 7/10

Account Ending 5-47003

Detail Continued

				Amount
05/07/23	Uber Trip 63IREXR 02128	help.uber.com	CA	\$45.49
05/07/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$25.98
05/07/23	WAWA FUEL/CONVENIENCE 215-538-2074	QUAKERTOWN	PA	\$14.60
05/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ	\$81.43
05/09/23	NAME-CHEAP.COM* 9LZIOH 3233752822	PHOENIX	AZ	\$14.15
05/10/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$11.83
05/10/23	ApI Pay CHICK-FIL-A #01494 000000000401102 8568530425	DEPTFORD	NJ	\$32.66
05/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$6.99
05/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.56
05/11/23	WAWA FUEL/CONVENIENCE 609-653-6150	SOMERS POINT	NJ	\$13.41
05/11/23	PAYPAL *TICKETMASTER 8006538000	8006538000	CA	\$271.70
05/11/23	JON & PATTYS COFFEE BAR 02177002175669 N/A 08226	OCEAN CITY	NJ	\$60.80

**MELISSA BEMER**
Card Ending 5-41014

				Amount
04/13/23	TRADER JOE S #632 000000632 6265993700	WAYNE	PA	\$193.02
05/05/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
05/10/23	DICKS SPORTING GOODS 1379 888-888-8888	DEPTFORD	NJ	\$155.13

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.

Continued on reverse

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$99.00
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.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		27.74% (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	3,798	22,206
Total Bonus Miles Earned and Adjustments	1,644	6,810
Total Miles Earned	5,442	29,016

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	616
2X Miles on Delta	11
2X Miles at Restaurants	1,017
Total	1,644

**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.

