



Delta SkyMiles® Gold Card

STEPHEN J BOERNER
Closing Date 03/13/23
Account Ending 5-47003



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

New Balance **\$347.72**
Minimum Payment Due **\$40.00**
Payment Due Date **04/07/23**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 04/07/23, 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	10 months	\$391

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**.

Delta SkyMiles®
Miles Earned this Period **4,637**

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

Account Summary

Previous Balance	\$615.60
Payments/Credits	-\$3,240.34
New Charges	+\$2,873.46
Fees	+\$99.00
Interest Charged	+\$0.00

New Balance **\$347.72**
Minimum Payment Due **\$40.00**

Credit Limit	\$27,200.00
Available Credit	\$26,852.28
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
04/07/23

New Balance
\$347.72

Minimum Payment Due
\$40.00

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 000034772000004000 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.



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Customer Care & Billing Inquiries

International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille 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

Payments and Credits

Summary

	Total
Payments	-\$3,212.38
Credits	
STEPHEN J BOERNER 5-47003	-\$27.96
Total Payments and Credits	-\$3,240.34

Detail

*Indicates posting date

Payments	Amount
02/21/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,613.68
03/12/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$1,598.70
Credits	Amount
02/24/23 STEPHEN J BOERNER AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$27.96

New Charges

Summary

	Total
STEPHEN J BOERNER 5-47003	\$2,533.08
MELISSA BEMER 5-41014	\$340.38
Total New Charges	\$2,873.46

Detail



STEPHEN J BOERNER
Card Ending 5-47003

	Amount
02/11/23 SASSAFRAS MARKET. 0000 215-413-7078 PHILADELPHIA PA	\$6.99
02/12/23 APPLE.COM/BILL RECORD STORE INTERNET CHARGE CA	\$7.55
02/12/23 SASSAFRAS MARKET. 0000 215-413-7078 PHILADELPHIA PA	\$6.99
02/12/23 CAFE OLE INC 0000 917-532-9174 PHILADELPHIA PA	\$10.51
02/13/23 SIRIUS XM RADIO INC. RADIO SERVICE 888-635-5144 NY	\$29.58
02/13/23 SASSAFRAS MARKET. 0000 215-413-7078 PHILADELPHIA PA	\$6.99

Continued on reverse

Detail Continued

				Amount
02/13/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
02/14/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$27.96
02/14/23	MENAGERIE COFFEE squareup.com/receipts	Philadelphia	PA	\$3.70
02/14/23	MENAGERIE COFFEE squareup.com/receipts	Philadelphia	PA	\$3.97
02/14/23	GRUBHUB*PIZZACHESTNUT 8775851085	NEW YORK	NY	\$36.64
02/14/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$46.79
02/14/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$11.24
02/14/23	RIVERWARDS PRODUCE-BREAD 2 215-592-4650	PHILADELPHIA	PA	\$47.96
02/14/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$26.00
02/14/23	NEW FELIX CLEANERS 0308 215-627-2055	PHILADELPHIA	PA	\$17.25
02/15/23	Blokes Barbershop & Ge 267-314-5557	PHILADELPHIA	PA	\$60.00
02/15/23	PAH PHARMACY 0000 215-829-5873	PHILADELPHIA	PA	\$5.00
02/15/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/15/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$9.82
02/16/23	LOEWS PHILADELPHIA FB LOEWS PHILADELP 888-320-6065	PHILADELPHIA	PA	\$76.72
02/16/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/17/23	Uber Trip WQRGXUWA 19107	help.uber.com	CA	\$11.67
02/17/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
02/17/23	LOEWS PHILADELPHIA FB LOEWS PHILADELP 888-320-6065	PHILADELPHIA	PA	\$81.00
02/18/23	GRUBHUB*CHICKENTENDERS 8775851085	NEW YORK	NY	\$75.21
02/18/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/19/23	IC* INSTACART +18882467822	SAN FRANCISCO	CA	\$272.90
02/19/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$8.48
02/19/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/19/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$31.41
02/19/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
02/20/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/20/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$77.37

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Detail Continued

				Amount
02/20/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$11.47
02/21/23	HULU*HULU 1526089480552-U HULU.COM/BILL	HULU.COM/BILL	CA	\$8.47
02/21/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$28.00
02/21/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/22/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$17.27
02/22/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/23/23	HYATT REG CRYSTL CT CASH 0000 888-588-4384	ARLINGTON	VA	\$10.35
02/23/23	WAWA FUEL/CONVENIENCE 215-492-0824	PHILADELPHIA	PA	\$14.95
02/24/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$63.57
02/24/23	7-ELEVEN 28511 00072851113 703-979-8793	ARLINGTON	VA	\$25.50
02/24/23	PMI CRYSTAL DR PARKI PARKING LOT & GARAGE	ARLINGTON	VA	\$42.00
02/24/23	CVS PHARMACY 8007467287 PHARMACIES	ARLINGTON	VA	\$4.87
02/24/23	AG TRAVEL PLAZA 1000101 978-409-1205	NEWARK	DE	\$22.93
02/24/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$40.49
02/25/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$17.47
02/25/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$32.00
02/26/23	GRUBHUB*TORCHWOODCAFE 8775851085	NEW YORK	NY	\$38.86
02/26/23	PRIME VIDEO *HD8W90OV2 DIGITAL	888-802-3080	WA	\$4.23
02/26/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
02/28/23	7-ELEVEN 36875 00073687501 215-574-3560	PHILADELPHIA	PA	\$11.24
02/28/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
03/01/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA	\$38.12
03/02/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/02/23	WAWA FUEL/CONVENIENCE 856-232-4727	BLACKWOOD	NJ	\$2.65
03/02/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$5.04
03/02/23	CHICK-FIL-A #01665 000000000565353 2152712313	PHILADELPHIA	PA	\$26.52

Continued on reverse

Detail Continued

				Amount
03/03/23	RED OWL & STRATUS 31091079 19106 RESTAURANT	PHILADELPHIA	PA	\$56.96
03/03/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/03/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$35.56
03/04/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$38.00
03/04/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$31.39
03/04/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/05/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/05/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$56.99
03/06/23	GRUBHUB*GHPLUS 8775851085	NEW YORK	NY	\$10.86
03/06/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$28.00
03/06/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/06/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$8.09
03/07/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$11.48
03/07/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/07/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
03/08/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/08/23	COMCAST CABLE SVCS	800-COMCAST	NJ	\$81.43
03/08/23	SPROUTS FARMERS MARKET # 0000000006176 9999999999	DRESHER	PA	\$241.85
03/08/23	PRIME VIDEO *H50GW37M1 DIGITAL	888-802-3080	WA	\$5.29
03/08/23	PHILADELPHIA PARKING AUTHORITY 6500000 8885913636	PHILADELPHIA	PA	\$39.50
03/09/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$10.79
03/09/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/09/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$27.56
03/09/23	CAFE OLE INC 0000 917-532-9174	PHILADELPHIA	PA	\$3.76
03/10/23	SASSAFRAS MARKET. 0000 215-413-7078	PHILADELPHIA	PA	\$6.99
03/10/23	TST* RACE STREET CAFE 00043492 RESTAURANT	PHILADELPHIA	PA	\$42.99
03/10/23	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$80.00
03/11/23	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.55

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Delta SkyMiles® Gold Card

STEPHEN J BOERNER
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				Amount
03/11/23	Sunoco Gas 302-266-0230	215-977-3000	TX	\$1.79
03/11/23	SUNOCO 0140993700 0140 302-266-0230	NEWARK	DE	\$67.49
03/11/23	EXXONMOBIL 4786 00574243 21234 400 450 471	BALTIMORE	MD	\$12.33
03/13/23	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$29.58



MELISSA BEMER
Card Ending 5-41014

				Amount
02/17/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
02/27/23	TRADER JOE'S #632 QPS 632 626-599-3700	WAYNE	PA	\$244.63
03/02/23	SOUTHPORT LIBERTY 650000011024505 3016952767	PHILADELPHIA	PA	\$59.75

Fees

			Amount
03/13/23	STEPHEN J BOERNER	ANNUAL MEMBERSHIP FEE	\$99.00
Total Fees for this Period			\$99.00

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	\$99.00
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 Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	07/02/2022		27.24% (v)	\$0.00	\$0.00
Cash Advances	09/30/2015		29.74% (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	2,848	4,712
Total Bonus Miles Earned and Adjustments	1,789	4,003
Total Miles Earned	4,637	8,715

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	1,027
2X Miles at Restaurants	762
Total	1,789

**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.

Changes to Your Card Benefits

Effective February 2, 2023, Basic Card Members will receive a new benefit, **TakeOff 15**, which will allow them to save 15% each time they use miles to book Award Travel on Delta flights through delta.com and the Fly Delta app. See additional Terms below.

Terms and Conditions

Eligibility: Basic Delta SkyMiles Gold, Platinum and Reserve American Express Card Members, as well as Basic Delta SkyMiles Gold, Platinum and Reserve Business American Express Card Members (each, an "Eligible Card"), can get at least a fifteen percent (15%) discount off the mileage portion of an Award Ticket (the "TakeOff 15" benefit). Additional Card Members are not eligible. Available only if entire itinerary is on Delta and Delta Connection® carrier-operated and ticketed flights booked at delta.com or the FlyDelta app. Not available on flights operated by other carriers. Not available for Pay with Miles, Miles + Cash, seat upgrades purchased after the initial flight booking, or other Delta products or services. Discount only applies to the mileage portion of the Award Ticket fare and does not apply to applicable taxes and fees which must be paid using the Eligible Card. Card Member must be logged-in to a SkyMiles account linked to an Eligible Card to receive the TakeOff 15 benefit discount. Mileage discount will be greater than or equal to 15% of the overall miles portion for the Award Ticket. An Award Ticket is a ticket issued by Delta pursuant to the SkyMiles Program Rules, by which SkyMiles members may redeem miles and pay applicable government-imposed taxes and fees in exchange for air transportation. All Award Ticket rules apply, as set forth on delta.com and in the specific terms incorporated into your Award Ticket. Award Travel is defined as travel using an Award Ticket. Award Travel seats are limited and may not be available on all flights or in all markets. SkyMiles account balance must have sufficient miles for the entire Award Ticket(s) being purchased. TakeOff 15 benefit is not combinable with certificates, Delta eCredits, Delta Gift Cards, vouchers, or with any other discounts or promotional offers.

Award Ticket Taxes/Fees: Award Ticket taxes and fees include only U.S. excise and departure/arrival taxes, airport charges, segment fees, the September 11th Security Fee, and international taxes and fees normally included in the Award Ticket.

Award Ticket Cancellations and Changes: In the event of a voluntary cancellation of the Award Ticket to which the TakeOff 15 benefit was applied, redeemed miles will be redeposited into the Card Member's SkyMiles account, except for Basic Economy tickets. Current Award Ticket redeposit fees apply. Basic Economy cancellations will result in cancellation charge assessed in miles, as outlined in fare rules. Remaining miles after deduction of the cancellation charge will be redeposited to Card Member's SkyMiles account. There is no discount applicable to the cancellation charge. If changing an Award Ticket after ticketing, discount is applied to the new Award Ticket (if eligible), and the difference in miles will be deducted from the Card Member's SkyMiles account (if the new Award Ticket mileage amount is higher) or redeposited into the Card Member's SkyMiles account (if the new Award Ticket mileage amount is lower). Basic Economy tickets are not eligible for voluntary changes. SkyMiles Member must be an active Basic Delta SkyMiles, Gold, Platinum or Reserve American Express Card Member or Basic Delta SkyMiles Gold, Platinum or Reserve Business American Express Card Member at time that the Award Ticket is changed to be eligible for the TakeOff 15 benefit on the changed Award Ticket.

Miscellaneous: All SkyMiles Program rules apply to SkyMiles Program membership, miles, offers, mile accrual, mile redemption, and travel benefits. To review the rules, please visit Program Rules. SkyMiles Program and offers are void where prohibited by law, and terms are subject to change without notice. Other restrictions apply.

