



Delta SkyMiles® Platinum

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



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%.

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)

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

Delta SkyMiles®
Miles Earned this Period **19,885**

For more details about Rewards, please visit 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

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

↓ 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
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

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 08/13/23



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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. 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	-\$5,504.49
Credits	
STEPHEN J BOERNER 5-47003	-\$1,161.65
Total Payments and Credits	-\$6,666.14

Detail

*Indicates posting date

Payments	Amount
08/01/23* STEPHEN J BOERNER MOBILE PAYMENT - THANK YOU	-\$5,504.49
Credits	Amount
07/19/23 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA BOOK STORES	-\$22.89
07/19/23 STEPHEN J BOERNER AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA BOOK STORES	-\$23.31
08/07/23 STEPHEN J BOERNER PRICELINE*HOTELS NORWALK CT HOTEL ROOM	-\$1,037.45
08/09/23* STEPHEN J BOERNER TSA Global Entry Fee Credit 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
Total New Charges	\$16,715.12

Continued on reverse

Detail

**STEPHEN J BOERNER**

Card Ending 5-47003

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

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Detail Continued

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

Detail Continued

				Amount
07/21/23	CAMDEN COUNTY 0000 888-561-4748	MERCHANTVILLE	NJ	\$10.00
07/22/23	ONLEY INN 021770021781546 Arrival Date 07/21/23 00000000 LODGING Departure Date 07/22/23	ONLEY	VA	\$127.81
07/22/23	7-ELEVEN 19847 00071984740 252-441-4549	KILL DEVIL HILLS	NC	\$35.94
07/22/23	7-ELEVEN 19847 00071984740 252-441-4549	KILL DEVIL HILLS	NC	\$20.32
07/22/23	DOLLAR TREE 000001306 8775308733 VARIETY STORES	KILL DEVIL HI	NC	\$46.70
07/22/23	BREW THRU NAGS HEAD 0000 252-441-5108	NAGS HEAD	NC	\$485.61
07/22/23	MCDONALD'S F4693 000000000573803 4844421333	ONLEY	VA	\$14.27
07/22/23	DARE COUNTY ABC #2 252-473-9492	NAGS HEAD	NC	\$311.69
07/23/23	HOLLY RIDGE GOLF COUR 0000 888-561-4748	HARBINGER	NC	\$10.00
07/23/23	HOLLY RIDGE GOLF COUR 0000 888-561-4748	HARBINGER	NC	\$4.00
07/24/23	KILMARLIC GOLF CLUB 0881 252-491-4220	POWELLS POINT	NC	\$57.43
07/24/23	SPEEDWAY 2524411266 SERVICE STATION	1-800-643-1948	OH	\$14.19
07/26/23	BLACK TARTAN TAP ROOM squareup.com/receipts	Powells Point	NC	\$129.32
07/26/23	7-ELEVEN 24554 00072455440 252-261-4733	KITTY HAWK	NC	\$11.00
07/26/23	KILMARLIC GOLF CLUB 0881 252-491-4220	POWELLS POINT	NC	\$200.13
07/26/23	7-ELEVEN 19847 00071984740 252-441-4549	KILL DEVIL HILLS	NC	\$11.00
07/27/23	FRONTIER AIRLINES AIRLINES From: FT MYERS SW FLORID Ticket Number: H8HW8F Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET To: PHILADELPHIA INTER	DENVER	CO	\$88.98
07/27/23	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: PHILADELPHIA INTER Ticket Number: 00180351953106 Passenger Name: BOERNER/STEPHEN Document Type: PASSENGER TICKET To: FT MYERS SW FLORID	SEATTLE	WA	\$239.90
07/27/23	CKE* COUNTRY DELI 1900 000015150 6502157777	KILL DEVIL HI	NC	\$201.38
07/27/23	AUSTIN FISH COMPANY 0023 252-441-7412	NAGS HEAD	NC	\$179.78
07/27/23	7-ELEVEN 19847 00071984740 252-441-4549	KILL DEVIL HILLS	NC	\$11.00
07/28/23	801 S CROATAN HWY 57544022908 2524413488	KILL DEVIL HILLS	NC	\$71.86

Continued on next page



Detail Continued

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

Detail Continued

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



Detail Continued

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

Detail Continued

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

**MELISSA BEMER**

Card Ending 5-41014

				Amount
07/15/23	STARBUCKS STORE 0888 FAST FOOD RESTAURANT	PHILADELPHIA	PA	\$11.59
07/17/23	WAL-MART SUPERCENTER 2141 2141 DISCOUNT STORE	PHILADELPHIA	PA	\$214.35
07/30/23	Extra Space 7399 8885869658	PHILADELPHIA	PA	\$63.91
07/31/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
08/01/23	AIRMASTER HEATING COO 2152847583	PHILADELPHIA	PA	\$135.44
08/02/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
08/03/23	THE RUFF LIFE 267-368-7833	PHILADELPHIA	PA	\$36.00
08/07/23	THE HOME DEPOT 4188 HOME SUPPLY WAREHOUSE	KING OF PRUSS	PA	\$317.08
08/12/23	SHELTER ISLAND IGA 000000000814882 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 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	15,633	45,619
Total Bonus Miles Earned and Adjustments	4,252	28,587
Total Miles Earned	19,885	74,206

Bonus Miles Earned and Adjustments

	Current Period
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
Total	4,252

**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.