Gold Delta SkyMiles® Credit Card

COURTNEY JS WOLTMAN



Closing Date	06/03/18		Account E	Ending 3-7100
New Balance Minimum Payme	ent Due	\$291.22 \$35.00	Delta SkyMiles® Miles Earned this Period For more details about Rev visit americanexpress.cor	285 vards, please m/ rewardsinfo
Payment Due Date 06/28/18 [‡]		06/28/18 [‡]	Account Summary	
the Payment Due Date	i ng: If we do not receive your Ne of 06/28/18, you may have to may be increased to the Pena	pay a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$492.83 -\$492.83 +\$283.71 +\$0.00 +\$7.51
Minimum Payment Warnir you will pay more in interest example:	ng: If you make only the minin t and it will take you longer to	num payment each period, pay off your balance. For	New Balance Minimum Payment Due	\$291.22 \$35.00
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	Credit Limit Available Credit Cash Advance Limit	\$13,000.00 \$12,708.78 \$2,600.00
Only the	9 months	\$315	Available Cash Days in Billing Period: 31	\$2,600.00
Minimum Payment Due	about credit counseling servi	II 1 000 733 4130	Customer Care	
	information about your account n Important Notice About ment.		Pay by Computer americanexpress.com/pl Customer Care 1-800-430-1000 1-800-472	hone 2-9297
See Page 7 for In underwritten by AM	nportant information rega IEX Assurance Company.			
Please fold on the perforation	on below, detach and return witl	h your payment ↓		
Payment Coupon Do not staple or use page	per clips Pay by Compu americanexpre	ess.com/pbc Pay by P 1-800-47	Phone Account En 2-9297 Enter 15 digit account # 6 Make check payable to A	
73 OXFO	IEY JS WOLTMAN ORD ST N		Pay	ment Due Date 06/28/18
APT 4 SAINT PA	AUL MN 55104-7007			New Balance \$291.22
			Minimu	m Payment Due \$35.00
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Check here if your addr phone number has cha Note changes on revers	ess or AMER nged. BOX (RICAN EXPRESS	\$	• mount Enclose

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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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.

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 listed below 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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

SkyMiles Account Balance and Award Redemption

1-800-430-1000 1-336-393-1111

Hearing Impaired

1-800-325-3999 delta.com/skymiles



Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments BOX 0001 LOS ANGELES CA 90096-8000

Change of Address

If correct on front, do not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

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.

Gold Delta SkyMiles® Credit Card

COURTNEY JS WOLTMAN Closing Date 06/03/18 **▲** DELTA

Account Ending 3-71004

Paym	ents and Credits			
Summa	ary			
				Total
Payments				-\$492.83
Credits				\$0.00
Total Paym	nents and Credits			-\$492.83
Detail	*Indicates posting date			
Payments				Amount
05/18/18*	ONLINE PAYMENT - THANK YOU			-\$150.00
05/26/18*	ONLINE PAYMENT - THANK YOU			-\$342.83
New (Charges			
Summa	ary			
				Total
Total New	Charges			\$283.71
Detail				
	URTNEY JS WOLTMAN rd Ending 3-71004			
				Amount
05/06/18	LYFT *RIDE SUN 9PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$2.00
05/06/18	LYFT *RIDE SUN 9PM (NONE) 94104	SAN FRANCISCO	CA	\$8.78

				Alliount
05/06/18	LYFT *RIDE SUN 9PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$2.00
05/06/18	LYFT *RIDE SUN 9PM (NONE) 94104 RIDEREQUEST	SAN FRANCISCO	CA	\$8.78
05/08/18	EB *SRCCON 2018 EB *SRCCON 2018 8014137200	SAN FRANCISCO	CA	\$239.60
06/01/18	LYFT *RIDE FRI 5PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$17.71
06/01/18	LYFT *RIDE FRI 7PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$15.62

1			
Fees			

	Amount
Total Fees for this Period	\$0.00

COURTNEY JS WOLTMAN Account Ending 3-71004 p. 4/7

Interest Charged

		Amount
06/03/18	Interest Charge on Purchases	\$7.51
Total Intere	est Charged for this Period	\$7.51

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 and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2018	\$0.00
Total Interest in 2018	\$13.62

Interest Charge Calculation

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

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	11/07/2017	19.24% (v)	\$459.64	\$7.51
Cash Advances	11/07/2017	26.74% (v)	\$0.00	\$0.00
Total				\$7.51
(v) Variable Rate				

Miles Earned	▲ DELTA

SkyMiles® Account Number: XXXXXX1534

	Current Period	Year to Date
Miles Earned for Eligible Purchases	285	1,554
Total Bonus Miles Earned and Adjustments*	0	460
Total Miles Earned	285	2,014

* Fly Now, Earn Later

If you received miles through Fly Now, Earn Later in the current period, these miles have been transferred to your Delta SkyMiles account and are included in the Total Bonus Miles Earned on this statement. As you earn, receive or are awarded miles on your Card, those miles are automatically applied to your Fly Now, Earn Later Balance and are not transferred to your Delta SkyMiles account until the miles earned are equal to or exceed the number of miles advanced. For the most up to date information on your Fly Now, Earn Later Balance, please see the tracker on your Card account homepage.

▲ DELTA

Account Ending 3-71004

Notice of Important Changes to Your Cardmember Agreement

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

	Summary of Changes		
Credit Reports	Currently, the Credit Reports section of your Agreement states that you agree that we may use credit reports and other information about you for any purpose, subject to applicable law. Effective Immediately, we are updating your Agreement to provide two examples of how we may use credit reports and other information about you.		
We may contact you	Effective Immediately, we are adding language to clarify the various ways we, our affiliates, agents and contractors can contact you, including email notifications, in order to service your account or collect amounts you owe to us.		
About the Plan It feature	Effective September 1, 2018, we are revising this sub-section under <i>About using your card</i> to specify that you will not be able to initiate plans if your Account is cancelled, or if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent.		

ID 12654

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement ("Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective Immediately, we are deleting the last sentence of the first paragraph of the *Credit Reports* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

And you agree that we will use such information for any purposes (for example, marketing to you or evaluating you for a new account), subject to applicable law.

Effective Immediately, we are deleting the *We may contact you* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

We may contact you Servicing and Collections If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors, such as debt collection agencies and service providers) to contact you at any phone number or email address you provide, from which you contact us, or at which we believe we can reach you. We may contact you in any way, such as calling, texting, emailing, sending mobile application push notifications or using any other method of communication permitted by law. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it. Call monitoring We may monitor and record any calls between you and us.

Effective September 1, 2018, the *About the Plan It feature* sub-section of the *About using your card* section in Part 2 of the Cardmember Agreement is amended by deleting the following paragraph:

Your ability to initiate new plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate new plans if you enroll into a debt management program, if you make a payment that is returned unpaid, if your Account is delinquent, or if your Account is cancelled. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount, and your Account history.

And replacing it with the following paragraph:

Your ability to initiate plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate plans if your Account is cancelled. You will also not be able to initiate plans if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount, and your Account history.



COURTNEY JS WOLTMAN Closing Date 06/03/18

Account Ending 3-71004

Notice of Update to an Additional Benefit of Your Card

As described below, We made updates to Your Extended Warranty and Purchase Protection card benefits. These benefits are provided to You at no additional charge as part of Your Card Membership. We encourage You to read this notice and file it for future reference.

Extended Warranty¹

Extended Warranty is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, one of the following will occur:

- If the original manufacturer's warranty is less than two (2) years*, We will match the length of that warranty.
- If the original manufacturer's warranty is between two (2) and five (5) years*, We will increase coverage to provide two (2) additional years of warranty.

The benefit is limited to the actual amount charged to Your Card for the item, up to a maximum of \$10,000; not to exceed \$50,000 per Card Member account per calendar year.

*For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, Your coverage will continue to match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

Purchase Protection²

Purchase Protection is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, the coverage duration on eligible purchases will be increased from 90 days to 120 days*.

*For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration remains at 90 days.

To learn more about other benefits that may be available to You as a part of Your Card Membership, please visit americanexpress.com/benefitsguide.

ID 12648

¹Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

²Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.