

**Business Gold Rewards**BROOKLYN BRIDGE VENT
CHARLES O'DONNELLClosing Date 05/15/25 Next Closing Date 06/13/25
Account Ending 2-44008

p. 1/13

Customer Care: 1-800-492-3344**TTY:** Use Relay 711**Website:** americanexpress.com

New Balance	\$11,424.26
Minimum Payment Due	\$114.00
Payment Due Date	06/09/25

Membership Rewards® Points

Available and Pending as of 04/30/25

23,499For more details about Rewards, please
visit americanexpress.com/rewardsinfo**Account Summary****Pay In Full Portion**

Previous Balance	\$0.00
Payments/Credits	-\$109.45
New Charges	+\$109.45
Fees	+\$0.00
New Balance	= \$0.00

Pay Over Time Portion

Previous Balance	\$14,280.86
Payments/Credits	-\$14,353.32
New Charges	+\$11,496.72
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$11,424.26
Minimum Due	\$114.00

Account Total

Previous Balance	\$14,280.86
Payments/Credits	-\$14,462.77
New Charges	+\$11,606.17
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$11,424.26
Minimum Payment Due	\$114.00

Pay Over Time Limit	\$34,000.00
Available Pay Over Time Limit	\$22,575.74
Days in Billing Period:	31

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 06/09/25, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time 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	24 years	\$36,788
\$471	3 years	\$16,956 (Savings = \$19,832)

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

See page 2 for important information about your account.

New York Residents: New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

 Please refer to the **IMPORTANT NOTICES** section.

Continued on page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 2-44008Enter 15 digit account # on all payments.
Make check payable to American Express.CHARLES O'DONNELL
BROOKLYN BRIDGE VENT
45 PLAZA ST W APT 6E
BROOKLYN NY 11217-3926Payment Due Date
06/09/25New Balance
\$11,424.26AutoPay Amount
\$11,424.26See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270\$ _____
Amount Enclosed

0000349991978869584 001142426000011400 11 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.

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 financial 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 for Pay Over Time balances 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 calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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. To request a refund, contact us at the address or phone number as noted on page 3 for Customer Care & Billing Inquiries.

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.

Billing Dispute Procedures

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

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:** 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.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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.



Business Gold Rewards
BROOKLYN BRIDGE VENT
CHARLES O'DONNELL
Closing Date 05/15/25

p. 3/13

Account Ending 2-44008



Customer Care & Billing Inquiries

International Collect
Lost or Stolen Card
Express Cash

Large Print & Braille Statements

1-800-678-0745

1-336-393-1111

1-800-678-0745

1-800-CASH-NOW

1-800-678-0745

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-678-0745**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**

P.O. BOX 981535
EL PASO, TX
79998-1535

Payments

P.O. BOX 1270
NEWARK NJ 07101-
1270



We will debit your bank account for your monthly AutoPay payment of \$11,424.26 on 05/30/25. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 05/30/25. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 06/09/25.



For information on your Pay Over Time feature and limit, please refer to the **Information on Pay Over Time** section.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$14,237.78	-\$14,237.78
Credits	-\$109.45	-\$115.54	-\$224.99
Total Payments and Credits	-\$109.45	-\$14,353.32	-\$14,462.77

Detail

*Indicates posting date

♦ - Pay Over Time activity

Payments		Amount
04/29/25*	AUTOPAY PAYMENT RECEIVED - THANK YOU Banc of California	-\$14,237.78
Credits		Amount
04/21/25*	AMAZON SHOP WITH POINTS CREDIT	-\$15.22
04/21/25*	AMAZON SHOP WITH POINTS CREDIT	-\$27.86
05/05/25*	AMAZON SHOP WITH POINTS CREDIT	-\$27.16
05/06/25	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	-\$6.09 ♦
05/10/25*	AMAZON SHOP WITH POINTS CREDIT	-\$39.21
05/15/25*	CREDIT ADJUSTMENT	-\$109.45 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$109.45	\$11,496.72	\$11,606.17

Continued on reverse

Detail

*Indicates posting date

◆ - Pay Over Time activity



CHARLES O'DONNELL

Card Ending 2-44008

Foreign
Spend

Amount

04/15/25	AplPay 787 COFFEE ROASTERS squareup.com/receipts	New York	NY	\$14.00 ◆
04/15/25	CONSTELLATION CULINARY 0768 215-923-2675	PHILADELPHIA	PA	\$1,173.40 ◆
04/15/25	DROPBOX DOCSEND +18882585951	SAN FRANCISCO	CA	\$16.33 ◆
04/15/25	LUMA LABS, INC. +18587615232	NEWARK	DE	\$69.00 ◆
04/15/25	AplPay DYKER PARK BAGELS 068880021811355 NDILEO713@AOL.COM	BROOKLYN	NY	\$14.32 ◆
04/16/25	MAILCHIMP LLC LARGE DIGITAL GOODS MERCH	ATLANTA	GA	\$370.18 ◆
04/16/25	AplPay NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90 ◆
04/17/25	AplPay HUNGRY GHOST COFFEE squareup.com/receipts	Brooklyn	NY	\$18.02 ◆
04/17/25	GOOGLE *GOOGLE ONE COMPUTER STORE	G.CO/HELPPAY#	CA	\$3.26 ◆
04/17/25	PAIRDOMAINS.COM DOMAIN 4123817247	PITTSBURGH	PA	\$25.99 ◆
04/17/25	PAYPAL *DIGITALINSP 8218191286	8218191286	IN	\$29.95 ◆
04/18/25	AplPay VELVETTE BLACK squareup.com/receipts	Brooklyn	NY	\$8.08 ◆
04/18/25	AplPay TST* ELIOR - CORNELL TECH 300716804 3463124777	ROOSEVELT ISL	NY	\$7.50 ◆
04/18/25	SIMPLECAST.COM/BILL +16465832352	SAN MATEO	CA	\$45.00 ◆
04/18/25	AplPay 7 AVE GOURMET INC. 718-783-3806	BROOKLYN	NY	\$17.96 ◆
04/19/25	AplPay TST* WINNER IN THE PARK 00085232 RESTAURANT	BROOKLYN	NY	\$22.22 ◆
04/19/25	STREAK.COM +14159917250	SAN FRANCISCO	CA	\$178.00 ◆
04/19/25	DESCRIPT +14152317449	SAN FRANCISCO	CA	\$97.99 ◆
04/20/25	SQUARESPACE INC. 6465803456	NEW YORK	NY	\$20.00 ◆
04/20/25	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$43.53 ◆
04/20/25	AMAZON MARKETPLACE PAYMENTS AMZN.COM/BILL	AMZN.COM/BILL	WA	\$15.22 ◆
04/20/25	AplPay NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90 ◆
04/20/25	AplPay NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90 ◆
04/21/25	CAMPBELL & CO. CATERING squareup.com/receipts	Brooklyn	NY	\$826.07 ◆
04/21/25	VESTA AT&T 2670631553 11217	866-608-3007	OR	\$31.59 ◆
04/21/25	AMAZON MARKETPLACE PAYMENTS AMZN.COM/BILL	AMZN.COM/BILL	WA	\$27.86 ◆

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Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

			Foreign Spend	Amount
04/21/25	AplPay TST* CHELSEA PIERS - PROS 00132866 RESTAURANT	BROOKLYN	NY	\$10.89 ◆
04/21/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$48.36 ◆
04/21/25	PAYPAL *GOOGLE GOOGLE ONE 8558363987	8558363987	CA	\$2.17 ◆
04/22/25	IN *DIJIFI 2025-0412 112221	BROOKLYN	NY	\$263.48 ◆
04/22/25	AplPay OUTRO squareup.com/receipts	New York	NY	\$17.97 ◆
04/22/25	CAMPBELL & CO. CATERING squareup.com/receipts	Brooklyn	NY	\$104.73 ◆
04/22/25	SQSP* INV178980255 +16465803456	NEW YORK	NY	\$15.24 ◆
04/22/25	AplPay TST* WINNER BK 00044208 RESTAURANT	BROOKLYN	NY	\$16.15 ◆
04/22/25	AplPay TST* CHELSEA PIERS - CAFE 00105362 RESTAURANT	BROOKLYN	NY	\$5.44 ◆
04/22/25	RIVERSIDEFM, INC. +14086594139	PALO ALTO	NL	\$29.00 ◆
04/23/25	ZOOM.COM 888-799-9666 +18887999666	SAN JOSE	CA	\$173.75 ◆
04/23/25	AplPay KAIGO COFFEE ROOM squareup.com/receipts	Brooklyn	NY	\$20.65 ◆
04/23/25	AplPay VARIETY COFFEE ROASTERS squareup.com/receipts	Brooklyn	NY	\$12.98 ◆
04/23/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$12.18 ◆
04/24/25	NOTARIZE DBA PROOF.COM +16178190497	NEW YORK	NY	\$25.00 ◆
04/24/25	DOCUPOST.COM +15632288815	LE CLAIRE	IA	\$11.00 ◆
04/24/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$12.18 ◆
04/24/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$19.15 ◆
04/25/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$48.96 ◆
04/25/25	AplPay VELVETTE BLACK squareup.com/receipts	Brooklyn	NY	\$8.08 ◆
04/25/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$12.18 ◆
04/26/25	PAIR NETWORKS 4123817247	PITTSBURGH	PA	\$9.99 ◆
04/26/25	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$19.60 ◆
04/27/25	AplPay NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90 ◆
04/27/25	PAYPAL *CIAOGLORIA 8559731040	8559731040	CA	\$33.29 ◆
04/28/25	THECITY.NYC +12015806355	NEW YORK	NY	\$15.00 ◆

Continued on reverse

Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

				Foreign Spend	Amount
04/29/25	HUBSPOT INC. COMPUTER PROGRAMMING	CAMBRIDGE, MASSACHUSE	MA		\$3,919.50 ◆
04/29/25	PASSNY REBILL E-ZPASS REBILL	800-333-8655	NY		\$25.00 ◆
04/29/25	WIZA.CO +18559492462	NEWARK	DE		\$100.00 ◆
04/30/25	WIZA.CO +18559492462	NEWARK	DE		\$0.70 ◆
04/30/25	COUSIN JOHN'S CAFE & BAKERY squareup.com/receipts	Brooklyn	NY		\$11.38 ◆
04/30/25	DD *CIAOGLORIA +16506819470	SAN FRANCISCO	CA		\$16.05 ◆
04/30/25	PAYPAL *GCALTOOLKIT 4029357733	4029357733	FR	59,00 European Union Euro	\$66.92 ◆
05/01/25	SQUARESPACE INC. 6465803456	NEW YORK	NY		\$22.22 ◆
05/01/25	GOOGLE *CLOUD BVFLKR BUSINESS SERVICE	G.CO/HELPPAY#	CA		\$137.76 ◆
05/01/25	GOOGLE *GSUITE_BROOKLY COMPUTER PROGRAMMING	CC@GOOGLE.COM	CA		\$47.04 ◆
05/01/25	GOOGLE *GSUITE_VISIBLE COMPUTER PROGRAMMING	CC@GOOGLE.COM	CA		\$31.35 ◆
05/01/25	GOOGLE *GSUITE_FEEDBAC COMPUTER PROGRAMMING	CC@GOOGLE.COM	CA		\$15.68 ◆
05/01/25	GOOGLE *GSUITE_STACKUP BUSINESS SERVICE	CC@GOOGLE.COM	CA		\$7.84 ◆
05/01/25	GOOGLE *GSUITE_NEXT.NY COMPUTER PROGRAMMING	CC@GOOGLE.COM	CA		\$39.20 ◆
05/01/25	GOOGLE *GSUITE_BROOKLY COMPUTER PROGRAMMING	CC@GOOGLE.COM	CA		\$23.51 ◆
05/01/25	CPFC OP CO LLC MEMBERSHIP CLUB	NEW YORK	NY		\$240.35 ◆
05/01/25	CPFC OP CO LLC MEMBERSHIP CLUB	NEW YORK	NY		\$303.05 ◆
05/01/25	MONGODBCLOUD CHARLI... 8662378815	PALO ALTO	CA		\$88.16 ◆
05/03/25	INTERRUPTRR +16464912969	NEW YORK	NY		\$8.00 ◆
05/03/25	TMOBILE*AUTO PAY 102186649 98006	800-937-8997	WA		\$148.99 ◆
05/04/25	HLU*HULUPLUS HULU.COM/BILL	HULU.COM/BILL	CA		\$95.99 ◆
05/04/25	AMAZON.COM AMZN.COM/BILL	AMZN.COM/BILL	WA		\$27.16 ◆
05/04/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$9.99 ◆
05/04/25	BT*CLICKUP 8886254258	SAN DIEGO	CA		\$62.06 ◆
05/04/25	LYFT (NONE) 94104 (NONE)	855-280-0278	CA		\$41.93 ◆
05/05/25	SLACK T02N6URD6 +14155799153	SAN FRANCISCO	CA		\$9.84 ◆
05/05/25	NETLIFY +18442280338	SAN FRANCISCO	CA		\$20.69 ◆

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Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

			Foreign Spend	Amount
05/05/25	PRISMIC.IO +16175762005	CAMBRIDGE	MA	\$15.00 ◆
05/05/25	JOIN FABRIK +17328816348	NEW YORK	NY	\$149.00 ◆
05/06/25	Amazon Prime SUBSCRIPTION	Amazon.com	WA	\$16.32 ◆
05/06/25	AplPay POP SHOP BROOKLYN LLC squareup.com/receipts	Brooklyn	NY	\$21.00 ◆
05/06/25	ADOBE Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$32.65 ◆
05/06/25	AplPay NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90 ◆
05/07/25	AIRTABLE.COM/BILL +14152002040	SAN FRANCISCO	CA	\$235.17 ◆
05/07/25	HEROKU* APR-102897104 +18006676389	SAN FRANCISCO	CA	\$5.00 ◆
05/07/25	FILLOUT.COM +19018303511	BEAVERTON	OR	\$19.00 ◆
05/07/25	AplPay TST* POPPYS - DEGRAW ST. 00178482 RESTAURANT	BROOKLYN	NY	\$7.63 ◆
05/07/25	TST* JUBAN 00058672 RESTAURANT	NEW YORK	NY	\$154.54 ◆
05/07/25	PAYPAL *DOODLE AG 4029357733	4029357733	CH	\$90.80 ◆
05/08/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$57.68 ◆
05/08/25	MAILCHIMP LLC LARGE DIGITAL GOODS MERCH	ATLANTA	GA	\$122.16 ◆
05/08/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99 ◆
05/08/25	COACHACCOUNTABLE.COM +17205158575	DENVER	CO	\$250.00 ◆
05/08/25	TST* CHELSEA PIERS - CAFE 300613329 2123366000	NEW YORK	NY	\$7.08 ◆
05/08/25	AplPay NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90 ◆
05/09/25	AplPay COUSIN JOHN'S CAFE & BAKERY squareup.com/receipts	Brooklyn	NY	\$9.77 ◆
05/09/25	AplPay NYCT PAYGO LOCAL TRANSPORTATION	NEW YORK	NY	\$2.90 ◆
05/10/25	NIC.KL, INC +13479867621	PHILADELPHIA	PA	\$50.00 ◆
05/10/25	AplPay BLANK STREET squareup.com/receipts	Brooklyn	NY	\$12.11 ◆
05/10/25	AMAZON.COM AMZN.COM/BILL	AMZN.COM/BILL	WA	\$39.21 ◆
05/10/25	MAILCHIMP LLC LARGE DIGITAL GOODS MERCH	ATLANTA	GA	\$122.16 ◆
05/10/25	LYFT (NONE) 94104 (NONE)	855-280-0278	CA	\$35.10 ◆
05/11/25	EQUINOX HOLDINGS INC MEMBERSHIP CLUB	NEW YORK	NY	\$250.00 ◆

Continued on reverse

Detail Continued

*Indicates posting date

◆ - Pay Over Time activity

				Foreign Spend	Amount
05/13/25	LOS TACOS AL PASTOR squareup.com/receipts	Brooklyn	NY		\$35.56 ◆
05/14/25	OPENAI *CHATGPT SUBSCR +14158799686	SAN FRANCISCO	CA		\$21.78 ◆
05/14/25	AplPay SIMO BROOKLYN squareup.com/receipts	Brooklyn	NY		\$22.41 ◆
05/14/25	AplPay POP SHOP BROOKLYN LLC squareup.com/receipts	Brooklyn	NY		\$8.57 ◆
05/14/25	AplPay COUSIN JOHN'S CAFE & BAKERY squareup.com/receipts	Brooklyn	NY		\$7.23 ◆
05/14/25	TST* RUBIROSA - MULBERRY 00001264 RESTAURANT	NEW YORK	NY		\$97.94 ◆
05/15/25*	DEBIT ADJUSTMENT				\$109.45
05/15/25	AplPay CHIP CITY - PARK SLOPE squareup.com/receipts	Brooklyn	NY		\$11.98 ◆
05/15/25	DROPBOX DOCSEND +18882585951	SAN FRANCISCO	CA		\$16.33 ◆

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

2025 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2025	\$0.00
Total Interest in 2025	\$0.00



Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	27.49% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			

Information on Pay Over Time

There is a no pre-set spending limit on your Card

No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.

Pay Over Time Limit

Your Pay Over Time Limit is \$34,000.00. Your Pay Over Time Limit is the maximum amount you can revolve at any given time. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full by the Payment Due Date any charge or portion of a charge that is not added to a Pay Over Time balance.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$22,575.74 and is accurate as of your statement date. The Available Pay Over Time Limit is your Pay Over Time Limit minus your Pay Over Time balance. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

This setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges are automatically added to your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.



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 and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us 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.

Membership Rewards® Program Updates

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting americanexpress.com/mrupdates.



Business Gold Rewards

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Closing Date 05/15/25

p. 13/13

Account Ending 2-44008

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