

**Business Gold Card**

TUR  
 ERWIN CESPEDES  
 Closing Date 11/24/23 Next Closing Date 12/25/23  
 Account Ending 1-91005

p. 1/8

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

**New Balance** **\$6,678.70**

**Payment Due Date** **12/19/23**

**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 12/19/23, you may have to pay a late fee of \$39.00.

**Membership Rewards® Points**

Available and Pending as of 10/31/23

**68,081**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary****Pay In Full Portion**

Previous Balance	\$8,221.65
Payments/Credits	-\$10,221.65
New Charges	+\$8,678.70
Fees	+\$0.00
<b>New Balance</b>	<b>= \$6,678.70</b>

**Pay Over Time Portion**

Previous Balance	\$30.66
Payments/Credits	-\$273.09
New Charges	+\$242.43
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$0.00</b>
<b>Minimum Due</b>	<b>\$0.00</b>

**Account Total**

<b>Previous Balance</b>	<b>\$8,252.31</b>
Payments/Credits	-\$10,494.74
New Charges	+\$8,921.13
Fees	+\$0.00
Interest Charged	+\$0.00

**New Balance** **\$6,678.70**

**Pay Over Time Limit** \$2,000.00

**Available Pay Over Time Limit** \$2,000.00

Days in Billing Period: 30

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 5 - 8.**

Learn how to take advantage of your Pay Over Time feature on **page 4**

↓ 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/business](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending 1-91005**

Enter 15 digit account # on all payments.  
 Make check payable to American Express.

ERWIN CESPEDES  
 TUR  
 TUR  
 3243 BLUE LOBELIA  
 NEW BRAUNFELS TX 78130

Payment Due Date  
**12/19/23**

Amount Due  
**\$6,678.70**

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



0000349993018903718 000667870000667870 21 4

**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.

**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](http://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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Card**  
 TUR  
 ERWIN CESPEDES  
 Closing Date 11/24/23

Account Ending 1-91005



**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](https://americanexpress.com) or use **Relay dial 711** and **1-800-678-0745**



**Website:** [americanexpress.com](https://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**

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$9,979.22	-\$273.09	-\$10,252.31
<b>Credits</b>	-\$242.43	\$0.00	-\$242.43
<b>Total Payments and Credits</b>	<b>-\$10,221.65</b>	<b>-\$273.09</b>	<b>-\$10,494.74</b>

**Detail**

\*Indicates posting date

<b>Payments</b>		<b>Amount</b>
11/15/23*	MOBILE PAYMENT - THANK YOU	-\$8,252.31
11/15/23*	CUSTOMER SERVICE PAYMENT - THANK YOU	-\$2,000.00
<b>Credits</b>		<b>Amount</b>
11/21/23*	AMAZON SHOP WITH POINTS CREDIT	-\$95.23
11/21/23*	AMAZON SHOP WITH POINTS CREDIT	-\$147.20

**New Charges**

**Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$8,678.70</b>	<b>\$242.43</b>	<b>\$8,921.13</b>

**Detail**

♦ - denotes Pay Over Time activity



**ERWIN CESPEDES**  
 Card Ending 1-91005

				<b>Amount</b>
11/15/23	ABC SUPPLY CO 512-454-0400	AUSTIN	TX	\$8,678.70
11/21/23	AMAZON.COM AMZN.COM/BILL	AMZN.COM/BILL	WA	\$147.20 ♦
11/21/23	AMAZON MARKETPLACE PAYMENTS AMZN.COM/BILL	AMZN.COM/BILL	WA	\$95.23 ♦

**Fees**

		<b>Amount</b>
<b>Total Fees for this Period</b>		<b>\$0.00</b>

**Interest Charged**

	<b>Amount</b>
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**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.

**2023 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2023	\$373.00
Total Interest in 2023	\$369.01

**Interest Charge Calculation**

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

	<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
Pay Over Time option	25.49% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>

(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**

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$2,000.00. 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 all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

**Available Pay Over Time Limit**

Your Available Pay Over Time Limit is \$2,000.00 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. 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**

The 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 will be placed in 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**

**Notice of Important Change to Your Account Terms**

We are making a change to your Account Terms referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Account Terms can be found after the below summary chart.

**Important Change to Your Account Terms**

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your Account Terms. The detailed change to your Cardmember Agreement can be found below.

We are increasing the Annual Membership Fee to **\$375** beginning at your account renewal that occurs on or after **February 23, 2024**.

***How to avoid this increase:*** This fee increase will not take effect until your next renewal date on or after **February 23, 2024**. You can avoid paying this annual fee by cancelling your account before that renewal date. You can cancel by calling the number on the back of your Card. If you cancel, you won't be able to use your Card for new transactions. If your Card is enrolled in the Membership Rewards® program, you may forfeit any points you have upon cancellation, so you should redeem any points you have before calling us to cancel your account.

Revised Terms, as of February 23, 2024	
Annual Membership Fee	\$375

ID 13448

**Detail of Change to Your Cardmember Agreement**

This notice amends your American Express Cardmember Agreement ("Agreement") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Annual Membership Fee**

**Effective February 23, 2024**, the Fees section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

Annual Membership Fee	\$375
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**IMPORTANT NOTICES continued**



**IMPORTANT NOTICES continued**

**Notice of Important Change to Your Cardmember Agreement**

We are making a change to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change to your Agreement can be found after the below summary chart.

<b>Summary of Change, Effective February 23, 2024</b>	
<b>Annual Membership</b>	Beginning at the additional Card renewal for an existing account that occurs on or after <b>February 23, 2024</b> , we are increasing the Annual Membership Fee for each Additional Business Gold Card to \$95 for up to 5 Additional Business Gold Cards, and \$95 for each Additional Business Gold Card after the first 5. Any new Additional Business Gold Card added to your account on or after <b>February 23, 2024</b> , will also be \$95 for up to 5 Additional Business Gold Cards, and \$95 for each Additional Business Gold Card after the first 5.

ID 13431

If you are enrolled in a payment program or are eligible for relief under the Servicemembers Civil Relief Act (SCRA), please be advised that you will continue to receive relief under the act as long as you continue to be eligible, or under the payment program as long as you comply with the terms and conditions sent at the time you were enrolled.

**Detail of Change to Your Cardmember Agreement**

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with this change are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Effective February 1, 2024**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership* row and replacing it with the following:

<b>Annual Membership</b>	<p>This fee is on the <i>Rates and Fees Table</i> on page 1 of Part 1. <b>For Basic Card accounts opened on or after February 1, 2024:</b> We will charge \$95 for up to 5 Additional Business Gold Cards, and \$95 for each Additional Business Gold Card after the first 5. There is no annual fee for each Additional Business Expense Card. The maximum number of Additional Cards on an Account is 99.</p> <p><b>For accounts opened prior to February 1, 2024:</b></p> <p>If you were notified of a change to the Annual Fee for Additional Business Gold Cards, we will charge \$95 for up to 5 Additional Business Gold Cards, and \$95 for each Additional Business Gold Card after the first 5 beginning at the Additional Card renewal that occurs on or after the effective date specified in the notification. There is no annual fee for each Additional Business Expense Card. The maximum number of Additional Cards on an Account is 99.</p> <p>If you were not notified of a change to the Annual Fee for Additional Business Gold Cards, we will charge \$50 for the first Additional Business Gold Card and no annual membership fee for each Additional Business Gold Card thereafter. We will notify you if there will be a change to the Annual Fee for Additional Business Gold Cards on your account in the future. There is no annual fee for each Additional Business Expense Card. The maximum number of Additional Cards on an Account is 99.</p>
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## IMPORTANT NOTICES continued

### 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](http://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.

### Update about Your Upcoming Benefit Changes and Option to Cancel

Your October 2023 billing statement details upcoming changes to your Business Gold Card. If you decide to cancel your Business Gold Card Account as a result of these changes, you may be eligible to receive a pro-rated refund of your annual fee. To cancel, please contact us by calling the phone number on the back of your Card or using the chat feature in your online account. You must cancel between October 3, 2023 and December 31, 2023 to receive the refund. If eligible, refunds will be processed within 8-12 weeks of your cancellation date and issued as a statement credit to your account.

### Notice of a Change to the Membership Rewards® Program Terms & Conditions

We are making a change to the Membership Rewards® Program Terms & Conditions (*Program Terms & Conditions*) for the Account referenced in this notice. We encourage you to read this notice, share it with any Additional Card Members on your Account, and file it for future reference.

**Effective December 30, 2023**, we are eliminating the option for Card Members to buy Membership Rewards points. The Membership Rewards Program Terms and Conditions will be updated to reflect this change.