

**Business Gold Card**

TUR
 ERWIN CESPEDES
 Closing Date 10/25/23 Next Closing Date 11/24/23
 Account Ending 1-91005

p. 1/12

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

New Balance	\$8,252.31
Minimum Payment Due	\$8,252.31
Payment Due Date	11/19/23

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 11/19/23, 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%.

Membership Rewards® Points

Available and Pending as of 09/30/23

101,637

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

Account Summary**Pay In Full Portion**

Previous Balance	\$3,101.07
Payments/Credits	-\$7,502.49
New Charges	+\$12,584.07
Fees	+\$39.00
New Balance =	\$8,221.65

Pay Over Time Portion

Previous Balance	\$1,075.63
Payments/Credits	-\$2,873.39
New Charges	+\$1,797.76
Fees	+\$0.00
Interest Charged	+\$30.66
New Balance =	\$30.66
Minimum Due	\$30.66

Account Total

Previous Balance	\$4,176.70
Payments/Credits	-\$10,375.88
New Charges	+\$14,381.83
Fees	+\$39.00
Interest Charged	+\$30.66

New Balance	\$8,252.31
Minimum Payment Due	\$8,252.31

Pay Over Time Limit	\$2,000.00
Available Pay Over Time Limit	\$1,969.34
Days in Billing Period:	31

- 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 7 - 12.**
- For information on your Pay Over Time feature and limit, see **page 5**

↓ 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



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
11/19/23
 New Balance
\$8,252.31
 Minimum Payment Due
\$8,252.31

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



0000349993018903718 000825231000825231 21 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.

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 Card
 TUR
 ERWIN CESPEDES
 Closing Date 10/25/23

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 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
 PO BOX 6031
 CAROL STREAM IL
 60197-6031

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$7,138.69	-\$2,873.39	-\$10,012.08
Credits			
ERWIN CESPEDES 1-91005	-\$363.80	\$0.00	-\$363.80
Total Payments and Credits	-\$7,502.49	-\$2,873.39	-\$10,375.88

Detail

*Indicates posting date

Payments			Amount
10/09/23*	ERWIN CESPEDES	ONLINE PAYMENT - THANK YOU	-\$1,697.40
10/14/23*	ERWIN CESPEDES	ONLINE PAYMENT - THANK YOU	-\$1,088.87
10/19/23*	ERWIN CESPEDES	ONLINE PAYMENT - THANK YOU	-\$4,725.81
10/20/23*	ERWIN CESPEDES	CUSTOMER SERVICE PAYMENT - THANK YOU	-\$2,500.00
Credits			Amount
10/11/23*	ERWIN CESPEDES	AMAZON SHOP WITH POINTS CREDIT	-\$363.80

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
ERWIN CESPEDES 1-91005	\$11,597.65	\$1,128.78	\$12,726.43
BIBIAN CESPEDES 1-91013	\$986.42	\$668.98	\$1,655.40
Total New Charges	\$12,584.07	\$1,797.76	\$14,381.83

Detail


♦ - denotes Pay Over Time activity



ERWIN CESPEDES
 Card Ending 1-91005

				Amount
09/30/23	TRS CONTRACTING LLC DBA SUMMIT READYMI squareup.com/receipts	Austin	TX	\$1,697.40
10/11/23	AMAZON MARKETPLACE PAYMENTS AMZN.COM/BILL	AMZN.COM/BILL	WA	\$363.80
10/17/23	CONX TAKEOFF SOFTWARE +18003684268	PALO ALTO	CA	\$969.00
10/19/23	GTOWN LUMBER AND SUPPLY 62807600650268 512-992-2510	AUSTIN	TX	\$534.54 ♦
10/24/23	ABC SUPPLY CO 512-454-0400	AUSTIN	TX	\$8,567.45

Detail Continued ◆ - denotes Pay Over Time activity

				Amount
10/24/23	NORTHERN TOOL & EQUIP 0000000000000000078610	BUDA	TX	\$594.24 ◆
 BIBIAN CESPEDES Card Ending 1-91013				
				Amount
09/24/23	GRIME TIME, LLC 200111515540 78751	AUSTIN	TX	\$334.49 ◆
09/28/23	GRIME TIME, LLC 200115515320 78751	AUSTIN	TX	\$334.49 ◆
10/19/23	SEATGEEK EVENT TICKETS +18884974335	NEW YORK	NY	\$986.42

Fees *Indicates posting date

			Amount
10/25/23*	ERWIN CESPEDES	RETURNED PAYMENT FEE	\$39.00
Total Fees for this Period			\$39.00

Interest Charged

		Amount
10/25/23	Interest Charge on Promotional Balances	\$30.66
Total Interest Charged for this Period		\$30.66

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	
	Amount
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%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	27.49% (v)	\$1,313.65	\$30.66
Total			\$30.66

(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 \$1,969.34 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(s) to Your Account

We are making changes to your Account referenced with 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 immediately, we are decreasing the Annual Percentage Rate (APR) for your new and existing Pay Over Time balances. Any promotional balances will have the new APR applied after expiration of the promotional period. You will see this change reflected on your next billing statement.

Your APR for Pay Over Time balances are being decreased to Prime + 16.99%¹, which would currently be 25.49% (0.0698% Daily Periodic Rate). This APR will vary with the market based on the Prime Rate.

Please be aware this change does not affect the APR on any balance eligible under the Servicemembers Civil Relief Act or any active Payment Programs.

The APRs and Daily Periodic Rates (DPRs) are based on a Prime Rate and accurate as of the date of this communication. See *Determining the Prime Rate* in Part 2 of your Cardmember Agreement for more details on how we determine the Prime Rate. If the Prime Rate changes after the date of this communication, the APRs and DPRs will change accordingly.

For information about the balances to which this new rate applies, please refer to the Interest Charge Calculation on your account's billing statement. It's important for you to know that any other applicable rates, including Penalty APR, will still apply to your account as reflected in your Cardmember Agreement. You can access your Cardmember Agreement anytime by logging in at americanexpress.com, selecting "Account Services", and then clicking "Request Cardmember Agreement".

If you have any questions about this notice, please call us at the number on the back of your Card or write to us at American Express, P.O. Box 981535, El Paso, TX 79998-1535.

ID 13432

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¹ Your new Pay Over Time balance APR is a variable rate. The APR will vary with the market based on the Prime Rate plus 16.99%. The new rate applies to the Pay Over Time Balance APR. Any other applicable rate, including Penalty APR, will still apply to your account as reflected in your Cardmember Agreement.

IMPORTANT NOTICES continued

Notice of Important Changes to Your Card Benefits

We are making changes to your American Express Card benefits 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 changes to your Card benefits can be found after the below summary chart.

Summary of Changes, Effective October 3, 2023	
<p>Changes to your 4X Membership Rewards Points Categories</p>	<p>The following categories are new to your Business Gold Card and are now eligible for 3 additional Membership Rewards points ("points") per dollar (for a total of 4 points):</p> <ul style="list-style-type: none"> • Electronics (includes eligible purchases from Select Technology providers listed here: americanexpress.com/en-us/benefits/rewards/rewards-information/index.html) • Wireless • Transit
<p>New 3X Membership Rewards Points Category</p>	<p>You can now earn 2 additional points (for a total of 3 points) on select travel purchases instead of 1 additional point (for a total of 2 points):</p> <ul style="list-style-type: none"> • Scheduled flights booked through AmexTravel.com • Prepaid flight + hotel packages booked through AmexTravel.com • Prepaid hotels booked through AmexTravel.com or over the phone with American Express Travel consultants
<p>New Benefits: Flexible Business Credit, Walmart+ Monthly Membership Credit and Cell Phone Protection</p>	<p>The following benefits are new to your Business Gold Card and are now available:</p> <ul style="list-style-type: none"> • Flexible Business Credit (up to \$240 Annually) • Walmart+ Monthly Membership Credit (\$155 Annual Value) • Cell Phone Protection* <p>You can learn more about these benefits by reading the information below, and for more information about Walmart+ you can also visit walmart.com/partner/plus/amexbusinessgold</p>
Summary of Changes, Effective February 1, 2024	
<p>Removed Benefit: 25% Airline Bonus</p>	<p>The following benefit is no longer available on your Card:</p> <ul style="list-style-type: none"> • 25% Airline Bonus
<p>Changes to your 4X Membership Rewards Points Categories</p>	<p>The following categories are no longer available for additional points:</p> <ul style="list-style-type: none"> • Shipping • Airfare <p>The Select Technology category has been replaced with the expanded Electronics category (See Summary of Changes, Effective October 3, 2023).</p>

ID 13430

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IMPORTANT NOTICES continued

Additional Information about New or Enhanced Benefits

To learn more about these benefits and to see the full terms and conditions, please see below.

Membership Rewards® Program

Terms and Conditions for the Membership Rewards® program apply. Visit membershprewards.com/terms for more information. Participating partners and available rewards are subject to change without notice. To learn more, go to membershprewards.com/pointsinfo.

4X Membership Rewards Points Terms and Conditions

How the 4X Points Benefit Works

Basic American Express® Business Gold Card Members will get at least one Membership Rewards® point for each dollar of eligible purchases on their Card and on any Employee Cards on their Card Account. Basic Card Members will also get 3 additional points per dollar (for a total of 4 points) for eligible purchases in the 2 categories, from the list of categories below, where the Card Account had the most eligible purchases each billing period, up to the first \$150,000 in combined eligible purchases from these categories each calendar year across the Card Account. Eligible purchases in excess of \$150,000 in a calendar year from these categories across the Card Account will receive only one point per dollar spent.

Determining the Top 2 Categories

To calculate the top 2 categories each billing period, we use the posted transactions from the Card Account that fall into the categories below and issue additional points based on the 2 categories with the most eligible purchases in that billing period. Basic Card Members will only earn 3 additional points in 2 categories each billing period even if the Card Account has equal eligible purchases in more than 2 categories.

For transactions made before 10/3/2023: the categories that qualify for additional points are: (1) airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded); (2) purchases of online, television, and radio advertising made from media providers located in the U.S. in order to promote a business; (3) computer hardware, software, and cloud computing purchases in the U.S. made directly from select technology providers (the current list of select technology providers is available at: americanexpress.com/rewards-info); (4) gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); (5) restaurants located in the U.S., including takeout and delivery; and (6) shipping services purchased in the U.S. for courier, postal, and freight.

For transactions made on or between 10/3/2023 - 1/31/2024: the categories that qualify for additional points are: (1) airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded); (2) purchases of online, television, and radio advertising made from media providers located in the U.S. in order to promote a business; (3) purchases directly from electronic goods retailers or software and cloud system providers in the U.S., including computer hardware, software, cloud computing made directly from select technology providers (the current list of select technology providers is available at: americanexpress.com/rewards-info); (4) gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); (5) restaurants located in the U.S. including takeout and delivery; (6) shipping services purchased in the U.S. for courier, postal, and freight; (7) purchases from merchants whose primary business is transit including trains, taxi cabs, rideshare services, ferries, tolls, parking, buses, and subways; and (8) purchases for monthly wireless telephone service charges made directly from a wireless telephone service provider in the U.S.

For transactions made on or after 2/1/2024: the categories that qualify for additional points are: (1) purchases of online, television, and radio advertising made from media providers located in the U.S. in order to promote a business; (2) purchases from electronic goods retailers or software and cloud system providers in the U.S.; (3) restaurants located in the U.S., including takeout and delivery; (4) gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); (5) purchases from merchants whose primary business is transit including trains, taxi cabs, rideshare services, ferries, tolls, parking, buses, and subways; and (6) purchases for monthly wireless telephone service charges made directly from a wireless telephone service provider in the U.S.

Please visit americanexpress.com/rewards-info for more information about rewards and important category exclusions.

General Terms

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional points. A purchase with a merchant will not earn additional points if the merchant's code is not included in an additional points category. You may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for an additional points category. For example, you may not receive additional points when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet. For questions about additional Points on a purchase, call the number on the back of your Card.

3X Points at AmexTravel.com Terms and Conditions

Basic American Express® Business Gold Card Members will get at least one Membership Rewards® point for each dollar of eligible travel purchases on their Card and on any Employee Cards on their Card Account. Basic Card Members will get 2 additional points (for a total of 3 points) for each dollar spent on eligible travel purchases on their Business Gold Card Account from American Express. Eligible travel purchases include scheduled flights and prepaid flight+hotel packages made online at AmexTravel.com, minus returns and other credits. Additionally, eligible travel purchases include prepaid hotel purchases made through American Express Travel over the phone with our Travel Consultants or made online at AmexTravel.com, minus returns and other credits. Eligible travel purchases do NOT include non-prepaid hotel bookings, scheduled flights and prepaid flight+hotel packages booked over the phone, vacation packages, car rentals, cruise, hotel group reservations or events, ticketing service, cancellation or other fees, interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. To be eligible for the 3x Membership Rewards® points, the booking must be both reserved and charged on the Basic or Additional/Employee Card on the Card Account. To modify a reservation, you can cancel and rebook your reservation on

IMPORTANT NOTICES continued

AmexTravel.com or by calling a representative of AmexTravel.com at 1-800-297-2977. To be eligible for the 3X Membership Rewards® points, any changes to an existing reservation must be made through the same method as your original booking. Cancellations are subject to hotel cancellation penalty policies. If hotel reservations are made or modified directly with the hotel provider, the reservation will not be eligible for this 3X Membership Rewards® point benefit. To be eligible to receive extra points, Card Account(s) must not be canceled or past due at the time of extra points fulfillment. If booking is canceled, the extra points will be deducted from the Membership Rewards account. Extra points will be credited to the Membership Rewards account approximately 6-10 weeks after eligible purchases appear on the billing statement. Bonuses you may receive with your Card on other purchase categories or in connection with promotions or offers from American Express may not be combined with this benefit.

Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional points. A purchase with a merchant will not earn additional points if the merchant's code is not included in an additional points category. You may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for an additional points category. For example, you may not receive additional points when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet.

Please visit americanexpress.com/rewards-info for more information about rewards.

American Express Travel Related Services Company, Inc. is acting solely as a sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. Certain suppliers pay us commission and other incentives for reaching sales targets or other goals and may provide incentives to our Travel Consultants. For more information visit americanexpress.com/travelterms. California CST#1022318; Washington UBI#600-469-694

Flexible Business Credit Terms and Conditions

Enrollment is required to receive the benefit. Only the Basic Card Member or Account Manager(s) on a U.S. Business Gold Card Account can enroll the Card Account in the benefit. U.S. Business Gold Rewards and Classic Business Gold Card Members are not eligible to enroll. Please note, enrollment may take up to 24 hours to process. Basic Card Members can receive up to a total of \$20 in statement credits each month on U.S. eligible purchases made across all Cards on the Card Account directly with FedEx, Grubhub, and at U.S. Office Supply Stores ("Select Business Merchants"). See additional details and restrictions below. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Purchases by both the Basic Card Member and any Additional/Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$20 in statement credits per calendar month, for a total of \$240 per calendar year in statement credits across the Card Account. Purchases of prepaid or gift cards from third-party retailers for use at these participating partners are not eligible for this benefit. Other restrictions may apply to each partner, see each partner's terms & conditions for more information.

FedEx: Eligible purchases include qualifying services paid for on-site at U.S. FedEx locations, via the U.S. FedEx website, or billed to a U.S. FedEx account that is linked to a Card on your Business Gold Card Account. Eligible purchases include in-store and online purchases with FedEx Express and FedEx Ground shipping services. Qualifying Services include: FedEx Priority Overnight®, FedEx Standard Overnight®, FedEx 2Day®, FedEx 2Day® A.M., FedEx Express Saver®, FedEx 1Day® Freight, FedEx 2Day® Freight, FedEx 3Day® Freight, FedEx International Priority®, FedEx International Economy®, FedEx International Priority® Freight, FedEx International Economy® Freight, FedEx Ground®, FedEx International Ground®, FedEx Home Delivery®, shipping transactions made via FedEx Ship Manager® and FedEx Ship Manager® Lite, and shipping through FedEx® Compatible solutions. Excludes invoiced payments, such as FedEx® Billing Online (FBO), Electronic Data Interchange (EDI), and paper invoices, international duties and taxes, other brands (FedEx Custom Critical®, FedEx Freight, FedEx TechConnect®, FedEx Office, FedEx Trade Networks, FedEx Cross Border, FedEx Authorized ShipCenter®), FedEx SameDay®, FedEx Delivery Manager®, FedEx® Cold Shipping Solution, and non-shipping product purchases or services. Use of FedEx service is subject to the terms and conditions of the FedEx Service Guide in effect at time of shipment and available at www.fedex.com/serviceguide. FedEx reserves the right to modify the FedEx Service Guide at any time without notice.

Grubhub: Eligible purchases include U.S. purchases made at Grubhub.com, on the Grubhub app, Seamless.com and on the Seamless app. Excludes Grubhub Corporate.

U.S. Office Supply Stores: Eligible purchases include purchases at U.S. Office Supply Stores. U.S. Office Supply Stores are in the business of selling a range of office supplies including items like paper, notebooks, office equipment (e.g., fax machines and printers) and office furniture (e.g., desks, desk chairs and filing cabinets). For additional information please visit americanexpress.com/us/rewards-info/business.html.

Please allow 6-8 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call the number on the back of the Business Gold Card if statement credits have not posted after 8 weeks from the date of purchase. American Express relies on the merchant to process transactions within the same calendar month that you made the purchase in order to apply the \$20 monthly statement credit in the month that it was intended. For example, if you make an eligible purchase on the last day of the month, but the merchant doesn't process that transaction until the next day, then the statement credit would be applied in the following month. To determine eligibility for certain bonus categories, Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for rewards. A purchase with a merchant will not earn rewards if the merchant's code is not included in a reward category. Basic Card Members may not receive a statement credit if we receive inaccurate information or are otherwise unable to identify a purchase as eligible for a reward category. For example, Basic Card Members may not receive the statement credit when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet. To receive statement credits, Card Account(s) must not be canceled and not past due at the time of statement credit fulfillment. Statement credits may be reversed if an eligible purchase is returned/canceled. Statement credits for eligible purchases, or any reversal of a statement credit, may be applied to either the Pay in Full balance or the Pay Over Time balance regardless of where the eligible purchases originally posted. For additional information, call the number on the back of your Card.



IMPORTANT NOTICES continued

See the Terms and Conditions anytime at global.americanexpress.com/card-benefits/detail/flexible-business-credit/business-gold.

Walmart+ Monthly Membership Credit Terms and Conditions

Basic Business Gold Card Members can receive a statement credit for a monthly Walmart+ membership fee (\$12.95 plus applicable taxes each month) when a Basic or Additional/Employee Card on the Account is used to pay for a monthly Walmart+ membership. Enrollment in monthly Walmart+ membership is required. Purchases of any membership Plus Up Benefits (for example, Walmart InHome) and purchases of Walmart Business+ memberships are not eligible for this benefit. Purchases by both the enrolled Basic Card Member and Additional/Employee Card Members on the Card Account are eligible for statement credits. However, a statement credit will be provided for only one monthly Walmart+ membership fee per Card Account per month, whether the fee is charged to the Basic Card or an Additional/Employee Card. If you are already enrolled in a monthly Walmart+ membership, the Basic Card Member will begin receiving a monthly statement credit after your monthly Walmart+ membership fee is charged to the Card. If you are enrolled in an annual Walmart+ membership, the Account will not receive monthly statement credits for that annual membership. For the Card Account to receive the credit, you must switch your annual Walmart+ membership, at least one day before your annual renewal date, to a monthly Walmart+ membership. If you do not switch before your renewal date, your annual Walmart+ membership will automatically renew, and the Account will not receive the monthly statement credit for the annual membership fee. To switch your annual Walmart+ membership to a monthly membership, please update your membership type by visiting www.walmart.com/partner/plus/amexbusinessgold or by calling 1 (800) 925-6278. Once enrolled in a monthly Walmart+ membership, your membership will automatically renew each month unless canceled and Walmart will charge the applicable membership fee to the Card Walmart has on file. American Express has no control over the approval process for Walmart+ and does not have access to any information provided to Walmart by the Card Member or by Walmart to the Card Member. Enrollment in the Walmart+ membership program is subject to the full Walmart+ Terms of Use (including the Walmart.com Terms of Use), found here: www.walmart.com/partner/plus/amexbusinessgold/terms. Walmart+ membership is available to all U.S. residents, however, certain benefits of Walmart+ membership (such as free shipping and fuel discounts) are not available in the U.S. territories other than Puerto Rico. For additional information on Walmart+ memberships, including a summary of their benefits and benefit availability, please go to www.walmart.com/plus or call 1 (800) 925-6278. American Express has no control over, or responsibility for, the Walmart+ membership program which is subject to change according to the Walmart+ terms.

Please allow up to 6-8 weeks after a qualifying monthly Walmart+ membership fee is charged to the Card Account for the statement credit to be posted to the Account. American Express relies on accurate transaction data to identify eligible Walmart+ membership purchases. If you do not see a credit for a qualifying purchase on the Card Account after 8 weeks, please call the number on the back of your Card. To be eligible for this benefit, the Card Account must not be cancelled or past due at the time of statement credit fulfillment. Statement credits may be reversed if an eligible purchase is returned/canceled. If you are assigned a new Card number or have a Card number on file with Walmart+ that is outdated (for example, if you replace your Card or if your Card has expired), you must update your Card information on file with Walmart+ to help ensure that you receive statement credits for eligible Walmart+ membership fees charged to your eligible Card. If American Express, in its sole discretion, determines that you have engaged in or intend to engage in any manner of abuse, misuse, or gaming in connection with this benefit, American Express will not have an obligation to provide and may reverse any statement credits provided to you. For additional information, call the number on the back of your Card.

See the Terms and Conditions anytime at global.americanexpress.com/card-benefits/detail/walmart-business-gold/business-gold.

Effective October 3, 2023, Cell Phone Protection* will be a new benefit available on your Card.

If a cell phone listed on a wireless bill that is paid by an Eligible Card Account is Stolen or damaged, including a cracked screen, and the prior month's wireless bill was paid on the Eligible Card Account, you can be reimbursed the lesser of your repair or replacement costs for up to two (2) approved claims, for a maximum of \$800 per claim per 12-month period. A \$50 deductible will apply to all approved claims. Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. For more information about the benefit, please visit americanexpress.com/CPPTerms.

*Coverage is provided by New Hampshire Insurance Company, an AIG Company.

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 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.

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Important Information About Your Card

Effective August 17, 2023, the Additional Business Green Rewards Card will become the Additional Business Expense Card. The Card, Card Member communications, and all other references will be updated to reflect this name change. When any Additional Business Green Rewards Card(s) associated with your account expire(s), you will receive the updated Additional Business Expense Card by mail. Alternatively, you or your Additional Card Member(s) can request a replacement by going online or calling the number on the back of your Card(s). Your Additional Card Member(s) can continue to use the Additional Business Green Rewards Card(s) associated with your account until expiration and/or replacement.

Effective November 2, 2023, your Cardmember Agreement will be updated to reflect the new Card name. We encourage you to share this information with any impacted Additional Card Member(s) on your account.

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.

Updates to the Membership Rewards® program

- **Effective December 3, 2023**, American Express® Card Members with a Membership Rewards® account will no longer have access to the Upgrade with Points program and, accordingly, will not have the option to use Membership Rewards points to place an offer on a seat upgrade for any upcoming flights.
- This will not impact offers placed for a seat upgrade prior to December 3, 2023. All pending offers will still be processed and accepted or declined by the airline. This will not impact any offers that, as of December 3, 2023, have already been accepted or declined by the airline. Upgraded tickets for accepted offers will continue to be valid.



Business Gold Card

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ERWIN CESPEDES
Closing Date 10/25/23

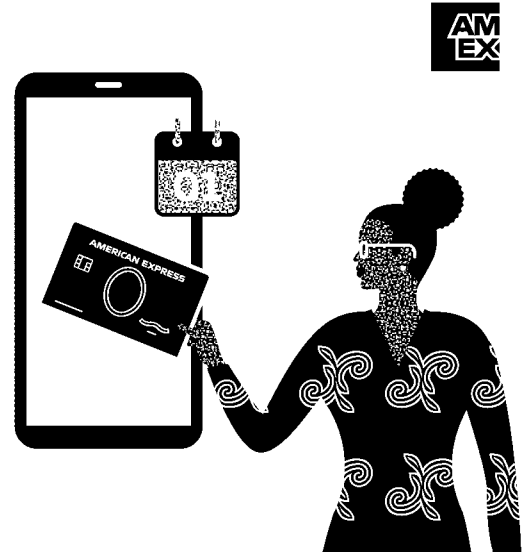
Account Ending 1-91005

Leave manual payments behind.

Pay online or by phone. We've got you.



Scan this QR Code for easy payments or call 1-800-472-9297 for an American Express Customer Care Professional to help you pay your bill online or by phone. We are available 24/7.



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MONTHLYCLUBS.COM

Offers 6 professionally curated clubs that make great Holiday Gifts: Cheese, Chocolate, Flowers & more. Gifts from 2-12 months. Call **800-625-8238**

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Credit Card processing + EBT. FREE terminal, ZERO hidden fees, NO long-term contract & NO early-termination fee. Same-day funding available. **nrspay.com 888-531-3889**