

**Business Gold Card**

TUR
 ERWIN CESPEDES
 Closing Date 01/25/23 Next Closing Date 02/22/23
 Account Ending 1-91005

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

New Balance **\$2,152.67**
Minimum Payment Due **\$962.59**
Payment Due Date **02/19/23**

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 02/19/23, 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%.

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	6 years	\$2,326

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

- See page 2 for important information about your account.
- Please refer to the **IMPORTANT NOTICES** section on **page 5**.
- For information on your Pay Over Time feature and limit, see **page 4**

Membership Rewards® Points

Available and Pending as of 12/31/22

127,481

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

Account Summary**Pay In Full Portion**

Previous Balance	\$1,636.82
Payments/Credits	-\$1,636.82
New Charges	+\$923.59
Fees	+\$0.00
New Balance =	\$923.59

Pay Over Time Portion

Previous Balance	\$1,405.17
Payments/Credits	-\$445.91
New Charges	+\$243.07
Fees	+\$0.00
Interest Charged	+\$26.75
New Balance =	\$1,229.08
Minimum Due	\$39.00

Account Total

Previous Balance	\$3,041.99
Payments/Credits	-\$2,082.73
New Charges	+\$1,166.66
Fees	+\$0.00
Interest Charged	+\$26.75

New Balance	\$2,152.67
Minimum Payment Due	\$962.59

Pay Over Time Limit	\$2,000.00
Available Pay Over Time Limit	\$770.92
Days in Billing Period:	31

↓ 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
02/19/23
 New Balance
\$2,152.67
 Minimum Payment Due
\$962.59

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 000215267000096259 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.



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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	-\$1,636.82	-\$445.91	-\$2,082.73
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$1,636.82	-\$445.91	-\$2,082.73

Detail

*Indicates posting date

Payments	Amount
12/29/22* ONLINE PAYMENT - THANK YOU	-\$1,341.82
01/05/23* ONLINE PAYMENT - THANK YOU	-\$740.91

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$923.59	\$243.07	\$1,166.66

Detail

♦ - denotes Pay Over Time activity



ERWIN CESPEDES

Card Ending 1-91005

	Amount
01/13/23 BUILDBOOK +18665666100 DENVER CO	\$179.00 ♦
01/23/23 THE HOME DEPOT #8520 800-654-0688 NEW BRAUNFELS TX	\$64.07 ♦
01/23/23 GTOWN LUMBER AND SUPPLY 62807600650268 512-992-2510 AUSTIN TX	\$923.59

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

		Amount
01/25/23	Interest Charge on Promotional Balances	\$26.75
Total Interest Charged for this Period		\$26.75

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		\$0.00
Total Interest in 2023		\$26.75

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	26.49% (v)	\$1,188.48	\$26.75
Total			\$26.75

(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 \$770.92 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

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 Benefits

We are making changes to the **25% Airline Bonus** benefit. We encourage you to read this notice, share the information with any Additional Card Members on your account, and file it for future reference.

- **Effective immediately**, Frontier Airlines is no longer a qualifying airline for the 25% Airline Bonus benefit.
- If Frontier Airlines is your selected airline, you won't be able to use Membership Rewards® Pay with Points for flights with Frontier Airlines to earn the 25% Airline Bonus benefit.
- Card Members who have Frontier Airlines as their selected airline can call the number on the back of their Card and change their qualifying airline at any time.
- Card Members who have already selected a qualifying airline that is not Frontier Airlines will be able to change their choice one time each year in January by calling the number on the back of their Card.
- Card Members who have not chosen a qualifying airline will be able to do so at any time.
- If you recently used Membership Rewards Pay with Points for an eligible airfare purchase with Frontier Airlines, the extra points will be credited to your Membership Rewards account approximately 6-10 weeks after the purchases appears on your billing statement.

BENEFIT TERMS

To use Pay with Points, you must charge your eligible airfare purchase through American Express Travel to a Membership Rewards® program-enrolled American Express® Card. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Points must be used at the time of booking. Pay with Points requires a minimum redemption of 5,000 points.

Business Gold Card Members will receive 2.5 extra points for every 10 points they redeem for either a First or Business class flight on any airline, or for flights with their selected qualifying airline using Membership Rewards Pay with Points through American Express Travel (25% Airline Bonus), up to 250,000 bonus points per calendar year, per each Membership Rewards account. For First or Business class flights on a Card Member's selected qualifying airline, the Card Member will still receive only 2.5 extra points for every 10 points redeemed. Card Member must select a qualifying airline at <https://global.americanexpress.com/card-benefits/detail/airline-choice/business-gold>. Qualifying airlines are subject to change. Only the Basic Card Member or Authorized Account Manager(s) on the Card Account can select the qualifying airline. Card Members who have not chosen a qualifying airline will be able to do so at any time. Card Members who have already selected a qualifying airline will be able to change their choice one time each year in January by calling the number on the back of their Card. Card Members who do not change their airline selection will remain with their current airline.

If you select Spirit Airlines or Southwest Airlines to receive your 25% Airline Bonus you must call American Express Travel and Lifestyle Services at 1-800-428-0253 Monday-Saturday between 9am-8pm ET. A flight booked as part of a travel package or booked with the American Express U.S. Representative Travel Network is not eligible for the 25% Airline Bonus. In addition, 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 your Membership Rewards account. Extra points will be credited to your Membership Rewards account approximately 6-10 weeks after eligible airfare purchases appear on your billing statement. See membershiprewards.com/terms for Membership Rewards program terms and conditions. This 25% Airline Bonus is the maximum Membership Rewards points you can get back for Pay with Points on flights booked through American Express Travel. Bonus ID: B4JN.