

**Business Platinum Card**

TAILORED LIVING 641TX201  
 DOLLY M HOLMES  
 Closing Date 01/09/23 Next Closing Date 02/06/23  
 Account Ending 6-41003

p. 1/7

**Customer Care:** 1-800-492-8468  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

**New Balance** **\$1,893.47**  
**Minimum Payment Due** **\$85.00**  
**Payment Due Date** **02/03/23**

**Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 02/03/23, 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	8 years	\$3,934

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 **pages 5 - 7.**
- For information on your Pay Over Time feature and limit, see **page 4**

**Membership Rewards® Points**  
 Available and Pending as of 11/30/22  
**44,090**  
 For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)

**Account Summary**

**Pay In Full Portion**

Previous Balance	\$16,406.31
Payments/Credits	-\$16,406.31
New Charges	+\$0.00
Fees	+\$39.00
New Balance =	\$39.00

**Pay Over Time Portion**

Previous Balance	\$56.14
Payments/Credits	-\$56.14
New Charges	+\$1,826.53
Fees	+\$0.00
Interest Charged	+\$27.94
New Balance =	\$1,854.47
Minimum Due	\$46.00

**Account Total**

<b>Previous Balance</b>	<b>\$16,462.45</b>
Payments/Credits	-\$16,462.45
New Charges	+\$1,826.53
Fees	+\$39.00
Interest Charged	+\$27.94
<b>New Balance</b>	<b>\$1,893.47</b>
<b>Minimum Payment Due</b>	<b>\$85.00</b>

**Pay Over Time Limit** \$2,500.00  
**Available Pay Over Time Limit** \$645.53  
 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](http://americanexpress.com/business)

**Pay by Phone**  
1-800-472-9297

**Account Ending 6-41003**

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

DOLLY M HOLMES  
 TAILORED LIVING 641TX201  
 10823 VANDALE STREET  
 SUITE 103  
 SAN ANTONIO TX 78216

Payment Due Date  
**02/03/23**  
 New Balance  
**\$1,893.47**  
 Minimum Payment Due  
**\$85.00**

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**



0000349992477606220 000189347000008500 05 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](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).



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**Customer Care & Billing Inquiries**  
 International Collect  
 Express Cash  
**Large Print & Braille Statements**

**1-800-492-8468**  
 1-623-492-7719  
 1-800-CASH-NOW  
**1-800-492-8468**

**Hearing Impaired**  
 Online chat at [americanexpress.com](http://americanexpress.com) or use **Relay dial 711** and **1-800-492-8468**



**Website:** [americanexpress.com](http://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>	-\$16,406.31	-\$56.14	-\$16,462.45
<b>Credits</b>	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>-\$16,406.31</b>	<b>-\$56.14</b>	<b>-\$16,462.45</b>

**Detail** \*Indicates posting date

Payments	Amount
01/05/23* ONLINE PAYMENT - THANK YOU	-\$16,462.45

## New Charges

### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$0.00</b>	<b>\$1,826.53</b>	<b>\$1,826.53</b>

**Detail** ♦ - denotes Pay Over Time activity



**DOLLY M HOLMES**  
 Card Ending 6-41003

	Amount
12/10/22 GOOGLE*ADS8089835760 GOOGLE INC ADVERTISING SERVICE CC GOOGLE.COM	\$500.00 ♦
12/20/22 GOOGLE *ADS8089835760 ADVERTISING SERVICE CC@GOOGLE.COM CA	\$500.00 ♦
01/01/23 GOOGLE*ADS8089835760 GOOGLE INC ADVERTISING SERVICE CC GOOGLE.COM	\$415.94 ♦
01/04/23 IN *CHAIR 10 MARKETING, INC. 30219 981038 SEATTLE WA	\$410.59 ♦

## Fees

	Amount
01/03/23 Late Payment Fee	\$39.00
<b>Total Fees for this Period</b>	<b>\$39.00</b>

## Interest Charged

	<b>Amount</b>
01/09/23 Interest Charge on Pay Over Time Purchases	\$27.94
<b>Total Interest Charged for this Period</b>	<b>\$27.94</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	\$39.00
Total Interest in 2023	\$27.94

## Interest Charge Calculation

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

	<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
Pay Over Time option	29.99% (v)	\$1,096.27	\$27.94
<b>Total</b>			<b>\$27.94</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 \$2,500.00. 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 \$645.53 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](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.

### 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](http://www.americanexpress.com).

## IMPORTANT NOTICES continued

### Important Information About Your Card Benefits

We are making changes to the **35% Airline Bonus** benefit and **Airline Fee Credit** 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 35% Airline Bonus benefit and the Airline Fee Credit benefit.
- If Frontier Airlines is your selected airline, you must select a new qualifying airline to receive the Airline Fee Credit benefit for incidental airline fees charged to your eligible Card.
- 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 35% 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 through their American Express Online Account or 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 purchase appears on your billing statement.

### BENEFIT TERMS

#### \$200 Airline Fee Credit

Benefit is available to Business Platinum Card® Members only. To receive statement credits of up to \$200 per calendar year toward incidental air travel fees, Card Member must select one qualifying airline at [www.americanexpress.com/airlinechoice](http://www.americanexpress.com/airlinechoice). 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 at [www.americanexpress.com/airlinechoice](http://www.americanexpress.com/airlinechoice) or by calling the number on the back of the Card. Card Members who do not change their airline selection will remain with their current airline. The qualifying airline Business Platinum Card Members select for this \$200 benefit and the 35% Airline Bonus must be the same. Statement Credits: Incidental air travel fees must be charged to the Card Member on the eligible Card Account for the benefit to apply. Incidental air travel fees charged by both the Basic and Additional Card Members on the eligible Card Account are eligible for statement credits. However, each Card Account is eligible for up to a total of \$200 per calendar year in statement credits across all Cards on the Account. Incidental air travel fees must be separate charges from airline ticket charges. Fees not charged by the Card Member's airline of choice (e.g. wireless internet and fees incurred with airline alliance partners) do not qualify for statement credits. Incidental air travel fees charged prior to selection of a qualifying airline are not eligible for statement credits. Airline tickets, upgrades, mileage points purchases, mileage points transfer fees, gift cards, duty free purchases, and award tickets are not deemed to be incidental fees. The airline must submit the charge under the appropriate merchant code, industry code, or required service or product identifier for the charge to be recognized as an incidental air travel fee. Please allow 6-8 weeks after the qualifying incidental air travel fee is charged to your Card Account for statement credit(s) to be posted to the Account. We rely on airlines to submit the correct information on airline transactions, so please call the number on the back of the Card if statement credits have not posted after 8 weeks from the date of purchase. Card Members remain responsible for timely payment of all charges. To be eligible for this benefit, Card Account(s) must be not canceled and not past due at the time of statement credit fulfillment. If a charge for any incidental air travel fee is included in a Pay Over Time feature balance on your Card Account (for example, Sign & Travel), the statement credit associated with that charge may not be applied to that Pay Over Time feature balance. Instead, the statement credit may be applied to your Pay In Full balance. For additional information about this benefit, call the number on the back of your Card.

#### 35% Airline Bonus Disclosure

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 Platinum Card Members will receive 3.5 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 (35% Airline Bonus), up to 1,000,000 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 3.5 extra points for every 10 points redeemed. Card Member must select a qualifying airline at <https://global.americanexpress.com/card-benefits/enroll/airline-bonus/business-platinum>. 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. The airline you select for the 35% Airline Bonus and the \$200 Airline Fee Credit must be the same. 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 at <https://global.americanexpress.com/card-benefits/enroll/airline-fee-credit/business-platinum> or by calling the number on the back of your Card. Card Members who do not change their airline selection will remain with their current qualifying airline.

If you select Spirit Airlines or Southwest Airlines to receive your 35% Airline Bonus you must call Business Platinum Travel Service at 1-800-553-9497 to book. 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 35% Airline Bonus. In addition, to be eligible to receive extra points, Card account(s) must not be cancelled 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 [membershipewards.com/terms](http://membershipewards.com/terms) for Membership Rewards program terms and conditions. This 35% 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: A6ZB.



TAILORED LIVING 641TX201  
DOLLY M HOLMES

Closing Date 01/09/23

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Account Ending 6-41003

**IMPORTANT NOTICES continued**

*End of Important Notices.*