



# Delta SkyMiles® Reserve Card



LESLIE M OTTOLENGHI  
Closing Date 12/12/25  
Account Ending 3-87001

**Customer Care:** 1-866-391-1424  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

<b>New Balance</b>	<b>\$45,327.37</b>
<b>Minimum Payment Due</b>	<b>\$1,427.53</b>
<b>Payment Due Date</b>	<b>01/07/26</b>

**Delta SkyMiles®**  
Miles Earned this Period **13,750**

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

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 01/07/26, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan 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	34 years	\$144,449
\$1,844	3 years	\$66,371 (Savings = \$78,078)

**Account Summary**

Previous Balance	\$47,192.10
Payments/Credits	-\$18,014.04
New Charges	+\$15,165.21
Fees	+\$0.00
Interest Charged	+\$984.10

  

<b>New Balance</b>	<b>\$45,327.37</b>
<b>Minimum Payment Due</b>	<b>\$1,427.53</b>

  

Credit Limit	\$50,000.00
Available Credit	\$4,672.63
Cash Advance Limit	\$5,000.00
Available Cash	\$4,672.63

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 to find your Renewal Notice on your Membership, which renews next month, and to find any other communications.
- We will debit your bank account for your payment of \$4,100.00 on 12/27/25. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 12/25/25. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 01/07/26.

**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

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

**Account Ending 3-87001**  
Enter 15 digit account # on all payments.  
Make check payable to American Express.

LESLIE M OTTOLENGHI  
5740 S FOREST ST  
GREENWOOD VILLAGE CO 80121-2138

Payment Due Date	<b>01/07/26</b>
New Balance	<b>\$45,327.37</b>
AutoPay Amount	<b>\$4,100.00</b>

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**



0000349990774088902 004532737000142753 09 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 deposit or other asset 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 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 figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

**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 (such as airlines) 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.

**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

You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com)

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:** If you think there is an error on your bill, 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.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

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

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### 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).



# Delta SkyMiles® Reserve Card



LESLIE M OTTOLENGHI  
Closing Date 12/12/25

Account Ending 3-87001



**Customer Care & Billing Inquiries**  
International Collect  
Cash Advance at ATMs Inquiries  
Large Print & Braille Statements

**1-866-391-1424**  
1-336-393-1111  
1-800-CASH-NOW  
**1-866-391-1424**

**Hearing Impaired**  
Online chat at [americanexpress.com](http://americanexpress.com) or use **Relay dial 711** and **1-866-391-1424**



**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

	<b>Total</b>
<b>Payments</b>	-\$16,600.00
<b>Credits</b>	-\$1,414.04
<b>Total Payments and Credits</b>	<b>-\$18,014.04</b>

### Detail

\*Indicates posting date

	<b>Amount</b>
<b>Payments</b>	
11/17/25* MOBILE PAYMENT - THANK YOU	-\$3,000.00
11/22/25* MOBILE PAYMENT - THANK YOU	-\$3,000.00
11/25/25* MOBILE PAYMENT - THANK YOU	-\$3,500.00
11/27/25* AUTOPAY PAYMENT RECEIVED - THANK YOU Bank of America, NA	-\$4,100.00
11/28/25* MOBILE PAYMENT - THANK YOU	-\$3,000.00
<b>Credits</b>	
11/26/25 AplPay BESTBUY.COM RICHFIELD MN 888-237-8289	-\$322.48
11/28/25 AplPay underarmour.com 888-727-6687 MD 888-427-6687	-\$428.31
11/29/25 SP PUBLIC REC CHICAGO IL +18552555152	-\$141.58
12/04/25 SP COLLARS CO. BETHESDA MD +14109351999	-\$413.67
12/05/25 RO HEALTH NEW YORK NY +18887988686	-\$108.00

## New Charges

### Summary

	<b>Total</b>
<b>Total New Charges</b>	<b>\$15,165.21</b>

## Detail



**LESLIE M OTTOLENGHI**  
Card Ending 3-87001

				Amount
11/12/25	AplPay CHIPOTLE 0161 0161 303-758-0824	DENVER	CO	\$10.42
11/12/25	QGV*PEACEFUL VALLEY DONKE 34077545 76905	SAN ANGELO	TX	\$51.54
11/13/25	KINDLE UNLTD*B805O5VHO DIGITAL	888-802-3080	WA	\$12.86
11/13/25	Uber Trip OW52UQOB 80121	help.uber.com	CA	\$193.13
11/13/25	AplPay SP JACK ARCHER +13055239880	MIAMI	FL	\$395.98
11/13/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$16.44
11/13/25	TST* NA FAVOLA 00205081 RESTAURANT	GREENWOOD VILLA	CO	\$85.69
11/13/25	AplPay NOODLES AND COMPANY +17206353579	BROOMFIELD	CO	\$16.30
11/13/25	GREENPEACE USA 8007226995 800-722-6995	800-722-6995	DC	\$50.00
11/13/25	COBBLESTONE WASH #10 436845559585046 BILLING@WASHIFY.COM	LITTLETON	CO	\$22.00
11/14/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
11/14/25	AplPay ARBYS 1537 1537 AACUYNBCAEAU 80121 RESTAURANT	LITTLETON	CO	\$10.36
11/14/25	TST* BELLEVIEW TAP AND BU 00077503 RESTAURANT	DENVER	CO	\$67.72
11/14/25	AplPay LIFE TIME CAFE 42417694 80122	CENTENNIAL	CO	\$18.59
11/14/25	GOOGLE *YT PRIMETIME LARGE DIGITAL GOODS MERCH	G.CO/HELPPAY#	CA	\$9.99
11/14/25	GOOGLE *YT PRIMETIME CABLE & PAY TV	G.CO/HELPPAY#	CA	\$6.99
11/14/25	NATIONAL AUDUBON SOCIETY, 927290055559 CUSTOMERSERVICE@AUDUBON.O	NEW YORK	NY	\$56.82
11/14/25	AplPay LAZ PKG ONLINE SLS XPARK 860-522-7641	HARTFORD	CT	\$1.37
11/15/25	AplPay BELLEVIEW BEER GARDEN GOODS/SERVICES	Denver	CO	\$13.08
11/15/25	SP JACK ARCHER +13055239880	MIAMI	FL	\$102.03
11/15/25	SP PUBLIC REC +18552555152	CHICAGO	IL	\$254.99
11/15/25	SP COLLARS CO. +14109351999	BETHESDA	MD	\$510.47
11/15/25	SP COLLARS CO. +14109351999	BETHESDA	MD	\$68.39
11/15/25	RO HEALTH +18887988686	NEW YORK	NY	\$108.00
11/15/25	AplPay PETCO 0912 0912 858-453-7845	ENGLEWOOD	CO	\$25.27
11/15/25	KING SOOPERS # 0696 FUEL 000000696 8774154647	GREENWOOD VIL	CO	\$21.86



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LESLIE M OTTOLENGHI  
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Account Ending 3-87001

Detail Continued

				Amount
11/15/25	P.F.CHANG'S 1700 POS 1700 480-888-3000	LONE TREE	CO	\$46.47
11/16/25	TST* LOS CHINGONES - DTC 300622498 3035674258	DENVER	CO	\$79.33
11/16/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$37.06
11/16/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$33.66
11/16/25	AplPay TST* ILLEGAL PETES - DTC 00029472 RESTAURANT	GREENWOOD VILLA	CO	\$16.57
11/16/25	AplPay TST* ILLEGAL PETES - DTC 00029472 RESTAURANT	GREENWOOD VILLA	CO	\$42.29
11/17/25	AplPay TARGET 033860 09100033860 612-3044357	DENVER	CO	\$33.91
11/17/25	Uber Trip RKBTZDOK 80249	help.uber.com	CA	\$108.80
11/17/25	Uber Trip RKBTZDOK 80249	help.uber.com	CA	\$21.76
11/17/25	Uber Trip I2H5ZCWH 94102	help.uber.com	CA	\$160.39
11/17/25	AplPay PANERA BREAD #202445 6051716016862232 80222	DENVER	CO	\$16.18
11/18/25	TMOBILE*AUTO PAY 974322169 98006	800-937-8997	WA	\$135.00
11/18/25	Uber Trip JYE64ZWG 94128	help.uber.com	CA	\$29.32
11/18/25	Uber Trip QAJIVUHO 94105	help.uber.com	CA	\$40.03
11/18/25	Uber Trip JYE64ZWG 94128	help.uber.com	CA	\$117.28
11/18/25	DENVER POST CIRCULATION 303-832-3232	DENVER	CO	\$47.67
11/18/25	QGV*PEACEFUL VALLEY DONKE 34212429 76905	SAN ANGELO	TX	\$20.60
11/18/25	AplPay NOODLES AND COMPANY +17206353579	BROOMFIELD	CO	\$19.99
11/19/25	Uber Trip IQKG5AAQ 80121	help.uber.com	CA	\$172.55
11/19/25	CLAUDE.AI SUBSCRIPTION +14152360599	SAN FRANCISCO	CA	\$206.00
11/19/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$102.99
11/19/25	RO HEALTH +18887988686	NEW YORK	NY	\$162.00
11/20/25	AplPay TST* ILLEGAL PETES - DTC 00029472 RESTAURANT	GREENWOOD VILLA	CO	\$43.18
11/20/25	AplPay underarmour.com 888-427-6687	888-727-6687	MD	\$679.17
11/20/25	AplPay KING SOOPERS #0111 000000111 8774154647 GROCERY STORES	ENGLEWOOD	CO	\$4.73
11/20/25	SIERRA CLUB 4159775500 415-977-5500	415-977-5500	CA	\$20.00

<b>Detail Continued</b>
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				<b>Amount</b>
11/21/25	ASPCA Guardian 800-628-0028	(800) 628-0028	MD	\$37.00
11/21/25	A1010BUSD01 Z72UFPNSVMUH 98052	MSBILL.INFO		\$75.00
11/21/25	FLOYD'S 99 SOUTHGLEN 436845559271019 JHARDY@FLOYDSBARBERSHOP.C	CENTENNIAL	CO	\$136.00
11/21/25	AplPay PANERA BREAD #202445 6051716019347756 80222	DENVER	CO	\$19.10
11/21/25	AplPay WALGREENS NONE 80122 PHARMACIES	CENTENNIAL	CO	\$37.97
11/21/25	CORNELL LAB ORNITHOLOGY 800-843-2473	800-843-2473	NY	\$30.00
11/22/25	AplPay WH SMITH 165 FORMULA D GROCERY STORE	LAS VEGAS	NV	\$384.74
11/22/25	AplPay WH SMITH 165 FORMULA D GROCERY STORE	LAS VEGAS	NV	\$108.38
11/22/25	SQSP* WORKSP#210409512 +16465803456	NEW YORK	NY	\$16.80
11/22/25	SQSP* WORKSP#210409753 +16465803456	NEW YORK	NY	\$16.80
11/22/25	Uber Trip 3IMZQCZS 80249	help.uber.com	CA	\$110.46
11/22/25	UBER EATS FRD3JOOS 94103	help.uber.com	CA	\$86.38
11/22/25	Uber Trip 3IMZQCZS 80249	help.uber.com	CA	\$27.62
11/22/25	GOOGLE *GOOGLE ONE DIGITAL GOODS: GAMES	G.CO/HELPPAY#	CA	\$19.99
11/22/25	AplPay LIFE TIME CAFE 42419530 80122	CENTENNIAL	CO	\$22.61
11/22/25	AplPay TST* ILLEGAL PETES - DTC 00029472 RESTAURANT	GREENWOOD VILLA	CO	\$22.09
11/22/25	GRIFF COMMSOLARCREDIT +18886060054	STAMFORD	CT	\$151.47
11/23/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.99
11/23/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$40.08
11/23/25	Uber Trip RKCHU5VE 89113	help.uber.com	CA	\$48.05
11/23/25	Uber Trip B7CK5SV2 80121	help.uber.com	CA	\$130.64
11/23/25	Uber Trip OD7LO6L5 89119	help.uber.com	CA	\$44.33
11/23/25	GOOGLE *YOUTUBE TV VIDEO RENTAL STORE	G.CO/HELPPAY#	CA	\$127.96
11/23/25	MICROSOFT Z733FU8SMSWT 98052	MSBILL.INFO		\$20.00
11/23/25	AplPay LOWE'S 303-220-8737 STORE # 0311 PHONE # 303-220-8737 DATE: 2025-11-23 PO # INVOICE # 91264 TAX: 2.68 TOTAL: 40.00	GREENWOOD VILLAGE	CO	\$40.00
11/23/25	Uber Trip NBQAPJEF 80249	help.uber.com	CA	\$25.33



Detail Continued

				Amount
11/23/25	Uber Trip NBQAPJEF 80249	help.uber.com	CA	\$126.64
11/23/25	AplPay PANERA BREAD #202421 6051716020498568 80126	HIGHLANDS RANCH	CO	\$14.01
11/23/25	AplPay TST* MICI SOUTHGLENN 300668055 7207341400	CENTENNIAL	CO	\$61.36
11/23/25	TST* THE DELECTABLE EGG - 00256580 RESTAURANT	GREENWOOD VILLA	CO	\$75.31
11/24/25	GITHUB, INC. +18774484820	SAN FRANCISCO	CA	\$8.00
11/24/25	WORLD WILDLIFE FND +18009600993	WASHINGTON	DC	\$19.00
11/24/25	UBER EATS C5IKQA52 94103	HTTPS://HELP.UBER.COM	CA	\$26.78
11/24/25	ACTBLUE* ENDANGSPECIES +16175177600	BOSTON	MA	\$55.00
11/24/25	AplPay CHIPOTLE 303-488-2002	GREENWOOD VILLAGE	CO	\$23.76
11/24/25	247 INDOOR STORAGE 00-08040446653 FREIGHT & MOVING	LAS VEGAS	NV	\$255.04
11/24/25	TRUST FOR PUBLIC LAND +18007145263	SAN FRANCISCO	CA	\$42.70
11/24/25	NATIONAL AUDUBON SOCIETY, 927290055559 CUSTOMERSERVICE@AUDUBON.O	NEW YORK	NY	\$50.00
11/25/25	AplPay CHIPOTLE 303-488-2002	GREENWOOD VILLAGE	CO	\$25.31
11/25/25	AplPay MCDONALD'S F13570 000000000076023 3033429050	DENVER	CO	\$5.15
11/26/25	AplPay FANDANGO.COM 8668575191	866-857-5191	CA	\$59.04
11/26/25	Uber Trip 2VSYEYGJ 80121	help.uber.com	CA	\$173.72
11/26/25	TWP*SUB3352382 8004774679	WASHINGTON	DC	\$170.00
11/26/25	AplPay LIFE TIME CAFE 42410621 80122	CENTENNIAL	CO	\$17.84
11/26/25	AplPay TST* SLICEWORKS LODO 00028870 RESTAURANT	DENVER	CO	\$25.83
11/26/25	AplPay TST* MICI SOUTHGLENN 300668055 7207341400	CENTENNIAL	CO	\$57.76
11/26/25	AplPay BEST BUY 001644 29500001644 888BESTBUY	LONE TREE	CO	\$322.48
11/26/25	AplPay BESTBUY.COM 888-237-8289	RICHFIELD	MN	\$322.48
11/28/25	EARTHJUSTICE 936200017219247 AUHL@EARTHJUSTICE.ORG	SAN FRANCISCO	CA	\$25.00
11/28/25	AplPay TST* ILLEGAL PETES - DTC 00029472 RESTAURANT	GREENWOOD VILLA	CO	\$59.50
11/28/25	AplPay LIFE TIME CAFE 42410920 80122	CENTENNIAL	CO	\$18.59
11/28/25	AplPay LIFE TIME CAFE 42410925 80122	CENTENNIAL	CO	\$16.51
11/28/25	AplPay WHOLEFDS SGN 10273 000010273 3039963660	CENTENNIAL	CO	\$21.34

<b>Detail Continued</b>
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				<b>Amount</b>
11/28/25	AplPay THE UPS STORE 1638 V1638-2925112822480121 GROUND RESIDENTIAL DONATION TO JUNIOR ACHIEVEMENT	GREENWOOD VIL	CO	\$15.00
11/29/25	AplPay TST* KATI ROLL WALA 00244462 RESTAURANT	DENVER	CO	\$20.71
11/29/25	AplPay LIFE TIME CAFE 42411093 80122	CENTENNIAL	CO	\$16.51
11/29/25	AplPay TST* KATI ROLL WALA 00244462 RESTAURANT	DENVER	CO	\$5.17
11/29/25	AplPay COLORADO CENTER 9 & IMAX 1308 877-835-5734	DENVER	CO	\$31.00
11/29/25	AplPay COLORADO CENTER 9 & IMAX 1308 877-835-5734	DENVER	CO	\$7.01
11/29/25	SIMPLISAFE SECURITY	888-957-4675	MA	\$32.99
11/29/25	AplPay TST* MICI SOUTHGLENN 300668055 7207341400	CENTENNIAL	CO	\$13.33
11/30/25	TUNEIN.COM +16503197100	SAN FRANCISCO	CA	\$108.36
11/30/25	SP COLLARS CO. +14109351999	BETHESDA	MD	\$189.48
11/30/25	AplPay TST* EBISU RAMEN AND SUSH 300692444 7204007772	DENVER	CO	\$26.06
11/30/25	MANUS AI +6584045364	SINGAPORE	SG	\$39.00
11/30/25	GOOGLE *GOOGLE ONE DIGITAL GOODS: APPS	G.CO/HELPPAY#	CA	\$1.99
11/30/25	ADOBE Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$19.99
11/30/25	AplPay TRADER JOE S #303 000000303 6265993700	GREENWOOD VIL	CO	\$97.18
11/30/25	P.F.CHANG'S 1700 OLO 1700 480-888-3000	LONE TREE	CO	\$25.56
11/30/25	HUMANE WORLD FKA HSUS 800-720-2676	800-720-2676	DC	\$25.00
11/30/25	PLUSHCARE 855-559-2285 +18555592285	SAN FRANCISCO	CA	\$19.99
12/01/25	ZIONS SECURITY ALARMS 801-770-2806	AMERICAN FORK	UT	\$62.00
12/01/25	AplPay IN *MOSER EDUCATIONAL SERVICES 3033495905	GOLDEN	CO	\$60.00
12/01/25	AplPay IN *STADIUM LAWNS, LLC 3039495887	AURORA	CO	\$1,385.00
12/01/25	GOOGLE *GOOGLE NEST COMPUTERS & EQUIPMENT	855-836-3987	CA	\$200.00
12/01/25	LifeTimeFitness.COM MONTHLY DUES 888-430-6432	888-430-6432	MN	\$388.88
12/01/25	AplPay ARBYS 1537 1537 AACUYNCEAEA8 80121 RESTAURANT	LITTLETON	CO	\$10.36
12/01/25	GOOGLE*CLOUD N2HKZM GOOGLE PAYMENT BUSINESS SERVICE	G.CO HELPPAY#		\$0.01
12/01/25	Audible AUDIO BOOKS	audible.com	NJ	\$16.03



Delta SkyMiles® Reserve Card

LESLIE M OTTOLENGHI  
Closing Date 12/12/25



Account Ending 3-87001

Detail Continued

				Amount
12/01/25	REPLIT, INC. +16282002281	FOSTER CITY	CA	\$25.75
12/02/25	TESLA, INC. SUBSCRIPTION AUTO SERVICE	PALO ALTO	CA	\$9.99
12/02/25	WILDLIFE CONSERVTN SCY 7182205100	BRONX	NY	\$103.00
12/02/25	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$30.47
12/02/25	ApIPay NOODLES AND COMPANY +17206353579	BROOMFIELD	CO	\$16.96
12/02/25	PUBLIC STORAGE 08664 SELF-STORAGE	800-567-0759	CO	\$331.00
12/02/25	PUBLIC STORAGE 08664 SELF-STORAGE	800-567-0759	CO	\$471.00
12/03/25	Uber Trip RIEPUPEG 84111	help.uber.com	CA	\$48.53
12/03/25	Uber Trip KRMVWCCL 80249	help.uber.com	CA	\$138.13
12/03/25	Uber Trip KRMVWCCL 80249	help.uber.com	CA	\$34.53
12/03/25	MICROSOFT Z739GGFXP9XK 98052	MSBILL.INFO		\$29.99
12/03/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$21.43
12/03/25	CHESAPEAKE-UHC INSURANCE	NORTH RICHLAND HIL	TX	\$88.11
12/03/25	ApIPay LIFE TIME CAFE 42412008 80122	CENTENNIAL	CO	\$19.04
12/04/25	ApIPay TERIYAKIMADNESS +12122600895	GREENWOOD VILLAGE	CO	\$46.53
12/04/25	Uber Trip 46MIJD2N 80121	help.uber.com	CA	\$37.22
12/04/25	Uber Trip TCLOURFA 84122	help.uber.com	CA	\$48.87
12/04/25	Uber Trip 46MIJD2N 80121	help.uber.com	CA	\$148.87
12/04/25	ST JUDE Internet DNTN 000000003 8008226344	Memphis	TN	\$25.00
12/04/25	ApIPay CHIPOTLE 0161 0161 303-758-0824	DENVER	CO	\$15.98
12/04/25	WATERWAY BILLING 924720360904193 318991 63005	CHESTERFIELD	MO	\$80.00
12/04/25	VILLAGE DENTAL CARE 436845559394233 INFO@VILLAGEDENTALDTC.COM	GREENWOOD VIL	CO	\$45.00
12/04/25	DENVER POST CIRCULATION 303-832-3232	DENVER	CO	\$103.98
12/05/25	IG WINERY & TASTING ROOM squareup.com/receipts	Cedar City	UT	\$135.00
12/05/25	COBBLESTONE WASH #10 436845559585046 BILLING@WASHIFY.COM	LITTLETON	CO	\$39.00
12/05/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$19.99
12/05/25	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$12.86

Continued on reverse

**Detail Continued**

				<b>Amount</b>
12/05/25	AplPay LIFE TIME CAFE 42412410 80122	CENTENNIAL	CO	\$16.12
12/05/25	AplPay TST* ILLEGAL PETES - DTC 00029472 RESTAURANT	GREENWOOD VILLA	CO	\$13.12
12/05/25	AplPay TST* SLICERIA 00188981 RESTAURANT	GREENWOOD VILLA	CO	\$42.99
12/05/25	AplPay TST* ILLEGAL PETES - DTC 00029472 RESTAURANT	GREENWOOD VILLA	CO	\$15.42
12/05/25	AplPay LIFE TIME CAFE 42412629 80122	CENTENNIAL	CO	\$19.04
12/06/25	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$24.99
12/06/25	AplPay DOMINO'S 6218 000006218 3033660596 FAST FOOD REST.	CENTENNIAL	CO	\$53.75
12/06/25	AplPay TST* MICI SOUTHGLENN 300668055 7207341400	CENTENNIAL	CO	\$13.12
12/06/25	WWW.F1.COM +442039091002	LONDON	GB	\$29.99
12/06/25	TST* TACOS EL METATE - DU 00010527 RESTAURANT	DENVER	CO	\$51.31
12/07/25	AT&T 800-331-0500	800-288-2020	TX	\$220.71
12/07/25	AplPay PEACOCK CABLE & PAY TV	NEW YORK CITY	NY	\$11.79
12/07/25	FLOYD'S 99 SOUTHGLEN 436845559271019 JHARDY@FLOYDSBARBERSHOP.C	CENTENNIAL	CO	\$131.00
12/07/25	AplPay SMASHBURGER - 1753 20020 80111	GREENWOOD VILLAGE	CO	\$29.85
12/07/25	AplPay SMASHBURGER - 1753 20027 80111	GREENWOOD VILLAGE	CO	\$17.41
12/08/25	LINKEDINPREK *77549074 SUBSCRIPTIONS	MOUNTAIN VIEW		\$99.95
12/08/25	Uber Trip IU54TBSK 80249	help.uber.com	CA	\$27.32
12/08/25	Uber Trip IU54TBSK 80249	help.uber.com	CA	\$136.59
12/08/25	P.F.CHANG'S 1700 OLO 1700 480-888-3000	LONE TREE	CO	\$55.55
12/08/25	AplPay CHIPOTLE 0161 0161 303-758-0824	DENVER	CO	\$15.98
12/08/25	STATISTA INC +19146195895	MANHATTAN	NY	\$49.00
12/09/25	AplPay CHIPOTLE 0161 0161 303-758-0824	DENVER	CO	\$16.25
12/09/25	HUMANE WORLD FKA HSUS 800-720-2676	800-720-2676	DC	\$19.00
12/10/25	AplPay CHICK-FIL-A #03516 000000000566460 3037574320	DENVER	CO	\$23.91
12/11/25	Uber Trip S7ACXFWB 80121	help.uber.com	CA	\$201.38
12/11/25	AplPay 075 TORCHYS HAMPDEN 650000011141549 5124418900	DENVER	CO	\$28.76
12/11/25	AplPay LIFE TIME CAFE 42413805 80122	CENTENNIAL	CO	\$27.93
12/12/25	OPENAI *CHATGPT SUBSCR +14158799686	SAN FRANCISCO	CA	\$200.00

Continued on next page



# Delta SkyMiles® Reserve Card

LESLIE M OTTOLENGHI  
Closing Date 12/12/25



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Account Ending 3-87001

## Detail Continued

				Amount
12/12/25	ZENOTIUSA_POS*AGELESS EXPRESSIONS MISC PERSONAL SERVICE	LITTLETON	CO	\$200.00
12/12/25	MICROSOFT Z72ZH0NZXLI1 98052	MSBILL.INFO		\$29.99

## Fees

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

## Interest Charged

		Amount
12/12/25	Interest Charge on Purchases	\$984.10
<b>Total Interest Charged for this Period</b>		<b>\$984.10</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 (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

## 2025 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2025		\$650.00
Total Interest in 2025		\$9,418.55

## Interest Charge Calculation

Days in Billing Period: 30

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	06/02/2025		26.49% (v)	\$45,183.66	\$984.10
Cash Advances	12/15/2001		28.74% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$984.10</b>

(v) Variable Rate

### Miles Earned

SkyMiles® Account Number: XXXXXX9057



	Current Period	Year to Date
Miles Earned for Eligible Purchases	13,750	198,610
Total Bonus Miles Earned and Adjustments	0	36
<b>Total Miles Earned</b>	<b>13,750</b>	<b>198,646</b>

**IMPORTANT NOTICES****Renewal Notice**

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. **Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.**

**Annual Membership Fee:** The annual membership fee for your Account is \$650.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number found on your statement to cancel your Account. You must call within 30 days of the Closing Date of the billing statement on which that fee appears.

**Plan Fee (Fixed Finance Charge):** The Plan It feature will be in effect when your Account renews unless we tell you otherwise. Your Plan Fee will be a monthly fee of up to 1.33% of each purchase placed in a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors. If you have active plans, further details can be found in the Plan It section.

**APR Information:** The Annual Percentage Rates (*APRs*) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to your Account if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

Please refer to the **Interest Charge Calculation** section within this billing statement for the APRs that apply to this account as of the Closing Date of this statement.

**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 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.