

Centurion® Card

DUPLICATE COPY

p. 1/9

G MAXWELL
Closing Date 12/18/19

Account Ending [REDACTED]

New Balance **\$955.89**

Payment Due Date **01/12/20[‡]**

[‡]**Late Payment Warning:** if we do not receive your payment by the Payment Due Date of 01/12/20, you may have to pay a late fee of up to \$39.00.

Available and Pending as of 11/30/19
625,888
For up to date point balance and full program details, visit

Account Summary

Previous Balance \$5,879.66
Payments/Credits -\$5,941.63
New Charges +\$978.86
Fees +\$39.00

New Balance **\$955.89**

Days in Billing Period: 31

Customer Care

 **Pay by Computer**
americanexpress.com/pbc

Customer Care 1-877-877-0987 **Pay by Phone** 1-800-472-9297

 See page 3 for additional information.

 See page 2 for important information about your account.

 Please refer to the section on **page 7.**

↓ 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/pbc

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

Account Ending [REDACTED]

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

G MAXWELL
[REDACTED]

Payment Due Date
01/12/20
Amount Due
\$955.89

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270



0000349991763032141 000095589000095589 14 4

AMEX001762

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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 and/or Cash Advance 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 figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, *Pay Over Time Travel and Pay Over Time Direct*), if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances 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 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 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

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
- 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
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.

G MAXWELL
Closing Date 12/18/19

Account Endin [REDACTED]

	Customer Care & Billing Inquiries	1-877-877-0987	Hearing Impaired
	International Collect	1-954-503-8905	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-877-877-0987	FAX: 1-623-707-4442
	Cash Advance at ATMs Inquiries	1-800-CASH-NOW	In NY: 1-800-522-1897

	Website: americanexpress.com
Customer Care & Billing Inquiries	Payments
P.O. BOX 981535	P.O. BOX 1270
EL PASO, TX	NEWARK NJ 07101-
79998-1535	1270

Payments and Credits

Summary

	Total
Payments	\$0.00
Credits	
G MAXWELL 2-08004	-\$5,941.63
Total Payments and Credits	-\$5,941.63

Detail *Indicates posting date

Credits	Amount
12/17/19* G MAXWELL POINTS FOR ANNUAL MEMBERSHIP FEE CREDIT	-\$5,200.00
12/17/19* G MAXWELL POINTS FOR ANNUAL MEMBERSHIP FEE CREDIT	-\$220.00
12/17/19* G MAXWELL POINTS FOR YOUR CHARGES CREDIT	-\$15.88
12/17/19* G MAXWELL POINTS FOR YOUR CHARGES CREDIT	-\$8.48
12/17/19* G MAXWELL POINTS FOR YOUR CHARGES CREDIT	-\$10.00
12/17/19* G MAXWELL POINTS FOR YOUR CHARGES CREDIT	-\$8.48
12/17/19* G MAXWELL POINTS FOR YOUR CHARGES CREDIT	-\$91.27
12/17/19* G MAXWELL POINTS FOR YOUR CHARGES CREDIT	-\$325.55
12/17/19* G MAXWELL POINTS FOR YOUR CHARGES CREDIT	-\$21.24
12/17/19* G MAXWELL POINTS FOR YOUR CHARGES CREDIT	-\$10.00
12/17/19* G MAXWELL POINTS FOR YOUR CHARGES CREDIT	-\$4.24
12/17/19* G MAXWELL POINTS FOR YOUR CHARGES CREDIT	-\$10.61
12/17/19* G MAXWELL POINTS FOR YOUR CHARGES CREDIT	-\$15.88

New Charges

Summary

	Total
G MAXWELL [REDACTED]	\$890.06
JENNIFER TURNER [REDACTED]	\$88.80
Total New Charges	\$978.86

Detail

	G MAXWELL Card Ending [REDACTED]		Amount
11/26/19	THE UPS STORE [REDACTED] BUSINESS SERVICE	BOSTON MA	\$457.50

Detail Continued

				Amount
12/01/19	JASON POSSUMATO 000000001	HERMOSA BEACH	CA	\$325.55
12/04/19	TMOBILE*AUTO PAY		WA	\$91.13
12/14/19	Networksolutions.com		FL	\$15.88

 **JENNIFER TURNER**
Card Ending [REDACTED]

				Amount
11/22/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$31.85
12/02/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$8.48
12/09/19	WEB*REGISTERWEBSITE		FL	\$39.99
12/13/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$4.24
12/13/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$4.24

Fees

			Amount
12/12/19	G MAXWELL	Late Payment Fee	\$39.00
Total Fees for this Period			\$39.00

2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$2,595.00
Total Interest in 2019	\$0.00

Interest Charge Calculation

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time Select	07/08/2010		10.65% (v)	\$0.00	\$0.00
Cash Advances	05/01/2019		26.74% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.