



Business Gold Rewards



Closing Date 06/20/16 Next Closing Date 07/21/16

New Balance	\$714.42
Minimum Payment Due	\$181.50
Payment Due Date	07/15/16[‡]

[‡] **Late Payment Warning:** Your Payment Due Date is 07/15/16. If you pay late, you may have to pay a late fee of \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.49%.

Membership Rewards® Points

Available and Pending as of 05/31/16

255,904

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

Account Summary

Pay In Full Portion

Previous Balance	\$212.38
Payments/Credits	-\$212.38
New Charges	+\$146.50
Fees	+\$0.00
New Balance =	\$146.50

Pay Over Time Portion

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$567.92
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance =	\$567.92
Minimum Due	\$35.00

Account Total

Previous Balance	\$212.38
Payments/Credits	-\$212.38
New Charges	+\$714.42
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$714.42
Minimum Payment Due	\$181.50

Days In Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-3344 **Pay by Phone** 1-800-472-9297

See Page 2 for additional information.

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 balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	19 months	\$658

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

See page 2 for important information about your account.

See page 5 for an Important Notice About Changes to Your Cardmember Agreement.

↓ Please fold on the perforation below, detach and return with your payment ↓

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Detail Continued

◆ - denotes Pay Over Time activity

		Amount
06/17/16	EXXONMOBIL 4230	\$37.00
	LATTA SC	
	843-752-4271	
	Description	
	GAS/SERVICES	

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

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.

2016 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2016		\$0.00
Total Interest in 2016		\$0.00

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
OPEN Extended Payment Option LB	18.49% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

Information on Pay Over Time Features

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 a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance

Your Pay Over Time limit is \$35,000.00. 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 upon receipt of your billing statement.



Closing Date 06/20/16

Payments and Credits
Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$212.38	\$0.00	-\$212.38
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$212.38	\$0.00	-\$212.38

Detail *Indicates posting date

Payments	Amount
06/14/16* PAYMENT RECEIVED - THANK YOU	-\$212.38

New Charges
Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$146.50	\$567.92	\$714.42

Detail ♦ - denotes Pay Over Time activity

For more information, visit americanexpress.com/payovertimeinfo



	Amount
05/25/16 EXXONMOBIL 4230 LATTA SC 843-752-4271 Description GAS/SERVICES	\$38.00
05/31/16 MISSION AT THE GROVE 00-08023810826 ASHEVILLE NC FURNITURE/HOME STORE OPEN EXTENDED PAYMENT OPTION LB	\$121.98 ♦
06/07/16 KANGAROO EXPRESS 3152 PNTY315208 PNTY FLORENCE SC 9197746700 Description Price FUEL \$38.00	\$38.00
06/07/16 TOYS R US FLORENCE SC HOBBY, TOY & GAME Description TOYS/GAMES/HOBBIES OPEN EXTENDED PAYMENT OPTION LB	\$445.94 ♦
06/14/16 EXXONMOBIL 4230 LATTA SC 843-752-4271 Description GAS/SERVICES	\$33.50

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