



Business Gold Rewards



Closing Date 07/21/16 Next Closing Date 08/21/16

New Balance **\$152.00**

Please Pay By **08/05/16[‡]**

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

EARN REWARDS FASTER WITH EMPLOYEE CARDS*

Plus, here are three more reasons you can benefit from adding Employee Cards.

Stay on budget with spending limits and alerts

Help save time on back-office tasks

Every OPEN Card offers an Employee Card option with no annual fee

Visit open.com/eearn to get started.

*Must use card for eligible purchases and meet other requirements.

Membership Rewards® Points

Available and Pending as of 06/30/16

256,766

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

Account Summary

Pay In Full Portion

Previous Balance	\$146.50
Payments/Credits	-\$227.10
New Charges	+\$232.60
Fees	+\$0.00
New Balance	= \$152.00

Pay Over Time Portion

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

Account Total

Previous Balance	\$714.42
Payments/Credits	-\$795.02
New Charges	+\$232.60
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$152.00

Days In Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

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

See Page 2 for additional information.

100-232-410-0000-33/30 \$152.00

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

011233 1/4

6



Closing Date 07/21/16

Payments and Credits

Summary

	Pay In Full	Pay Over Time †	Total
Payments	-\$227.10	-\$567.92	-\$795.02
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$227.10	-\$567.92	-\$795.02

Detail *Indicates posting date

Payments	Amount
07/09/16* PAYMENT RECEIVED - THANK YOU	-\$673.04
07/09/16* PAYMENT RECEIVED - THANK YOU	-\$121.98

New Charges

Summary

	Pay In Full	Pay Over Time †	Total
Total New Charges	\$232.60	\$0.00	\$232.60

Detail

	Amount
06/23/16 EXXONMOBIL 4230 LATTA SC 843-752-4271 Description GAS/SERVICES	\$45.60
06/26/16 SHELL OIL 57541687307 LATTA SC AUTO FUEL DISPENSER	\$35.00
06/30/16 EXXONMOBIL 4230 LATTA SC 843-752-4271 Description GAS/SERVICES	\$35.00 ✓
07/06/16 EXXONMOBIL 4230 MULLINS SC 843-464-0446 Description GAS/SERVICES	\$37.50 ✓
07/11/16 EXXONMOBIL 4230 LATTA SC 843-752-4271 Description GAS/SERVICES	\$40.00 ✓

011293 2/4

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Detail Continued

		Amount
07/14/16	EXXONMOBIL 4230 LATTA SC 843-752-4271 Description GAS/SERVICES	\$39.50

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.