



Business Gold Rewards



Closing Date 12/21/16 Next Closing Date 01/20/17

New Balance	\$1,380.39
Minimum Payment Due	\$515.39
Payment Due Date	01/15/17[‡]

[‡] **Late Payment Warning:** Your Payment Due Date is 01/15/17. 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 29.74%.

Membership Rewards® Points
Available and Pending as of 11/30/16
258,700

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

Account Summary

Pay In Full Portion

Previous Balance	\$179.00
Payments/Credits	-\$179.00
New Charges	+\$305.39
Fees	+\$175.00
New Balance	=\$480.39

Pay Over Time Portion

Previous Balance	\$107.96
Payments/Credits	-\$107.96
New Charges	+\$900.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	=\$900.00
Minimum Due	\$35.00

Account Total

Previous Balance	\$286.96
Payments/Credits	-\$286.96
New Charges	+\$1,205.39
Fees	+\$175.00
Interest Charged	+\$0.00

New Balance	\$1,380.39
Minimum Payment Due	\$515.39

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.

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:

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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	3 years	\$1,161

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 7 for an important Privacy Notice and the following pages for important notices about Billing Dispute Procedures, Electronic Fund Transfer Error Resolution and a notice for WA residents.

Continued on page 3

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



Business Gold Rewards
LATTA SCHOOLS

OPENSM



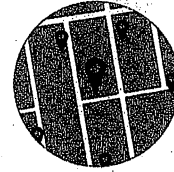
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Closing Date 12/21/16

MORE PLACES TO SPEND WITH YOUR CARD.
MORE WAYS TO SHOP SMALL[®]



Check out shopsmallnow.com/open to find places near you that now accept your American Express[®] Card.



Payments and Credits

Summary

	Pay In Full	Pay Over Time [♦]	Total
Payments	-\$179.00	-\$107.96	-\$286.96
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$179.00	-\$107.96	-\$286.96

Detail *Indicates posting date

Payments	Amount
12/15/16* PAYMENT RECEIVED - THANK YOU	-\$179.00
12/15/16* PAYMENT RECEIVED - THANK YOU	-\$107.96

New Charges

Summary

	Pay In Full	Pay Over Time [♦]	Total
Total New Charges	\$305.39	\$900.00	\$1,205.39

Detail

[♦] - denotes Pay Over Time activity

For more information, visit americanexpress.com/payovertimeinfo

			Amount
11/22/16	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA SC	\$40.00 ✓
11/28/16	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA SC	\$45.00 ✓
12/01/16	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA SC	\$32.00 ✓
12/08/16	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA SC	\$34.50 ✓
12/10/16	OLD TIME POTTERY 0039 000000039 6158906060	MYRTLE BEACH SC	\$74.89 ✓

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Detail Continued				◆ - denotes Pay Over Time activity
				Amount
12/12/16	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA	SC	\$38.00 ✓
12/14/16	SHULERS BBQ 000000001 8437524700 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	SELLERS	SC	\$900.00 ◆
12/16/16	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA	SC	\$41.00 ✓

Fees		Amount
12/21/16	ANNUAL MEMBERSHIP FEE	\$175.00
Total Fees for this Period		\$175.00

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		\$175.00
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	18.74% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			

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