



Business Gold Rewards
LATTA SCHOOLS



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Closing Date 01/20/17 Next Closing Date 02/17/17

New Balance	\$569.28
Minimum Payment Due	\$154.00
Payment Due Date	02/15/17[‡]

[‡] **Late Payment Warning:** Your Payment Due Date is 02/15/17. 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 12/31/16

260,137

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

Account Summary

Pay in Full Portion

Previous Balance	\$480.39
Payments/Credits	-480.39
New Charges	+119.00
Fees	+0.00
New Balance	= \$119.00

Pay Over Time Portion

Previous Balance	\$900.00
Payments/Credits	-900.00
New Charges	+450.28
Fees	+0.00
Interest Charged	+0.00
New Balance	= \$450.28
Minimum Due	\$35.00

Account Total

Previous Balance	\$1,380.39
Payments/Credits	-1,380.39
New Charges	+569.28
Fees	+0.00
Interest Charged	+0.00

New Balance	\$569.28
Minimum Payment Due	\$154.00

Days in Billing Period: 30

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	15 months	\$507

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

See page 2 for Important Information about your account.

As a reminder, as of 12/22/2016, our records indicate that your account is enrolled in one or more optional product(s) which may generate a charge to your account. Please see **Page 4** for more details.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

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



Business Gold Rewards
LATTA SCHOOLS

Closing Date 01/20/17



See More Signs. Earn More Rewards.

Visit shopsmallnow.com/open to find more places that now display 'Cards Welcome' signs, which means more opportunities to earn rewards.*

*Not all Cards are eligible to earn rewards. Terms and limitations vary by Card type.



Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$480.39	-\$900.00	-\$1,380.39
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$480.39	-\$900.00	-\$1,380.39

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Detail *Indicates posting date

Payments	Amount
01/12/17* PAYMENT RECEIVED - THANK YOU	-\$1,305.50
01/12/17* PAYMENT RECEIVED - THANK YOU	-\$74.89

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$119.00	\$450.28	\$569.28

Detail

♦ - denotes Pay Over Time activity

100-232-690-0000-30 450.28
100-232-410-0000-30 119.00

For more information, visit americanexpress.com/payovertimeinfo



JOHN M KIRBY
Card Ending 6-81003

				Amount
12/28/16	OLD TIME POTTERY 0039 000000039 6158906060 OPEN EXTENDED PAYMENT OPTION LB	MYRTLE BEACH	SC	\$337.98 ♦
01/04/17	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA	SC	\$40.00
01/07/17	OLD TIME POTTERY 0039 000000039 6158906060 OPEN EXTENDED PAYMENT OPTION LB	MYRTLE BEACH	SC	\$112.30 ♦
01/12/17	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA	SC	\$41.00
01/17/17	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA	SC	\$38.00

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