



Business Gold Rewards
LATTA SCHOOLS

OPENSM

p. 1/7

Closing Date 03/21/17 Next Closing Date 04/20/17

New Balance **\$403.18**
Minimum Payment Due **\$202.50**
Payment Due Date **04/15/17[‡]**

[‡] **Late Payment Warning:** Your Payment Due Date is 04/15/17. 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 29.99%.

Membership Rewards® Points
Available and Pending as of 02/28/17

261,219

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

Account Summary

Pay In Full Portion

Previous Balance \$197.00
 Payments/Credits -\$197.00
 New Charges +\$167.50
 Fees +\$0.00
 New Balance = \$167.50

Pay Over Time Portion

Previous Balance \$0.00
 Payments/Credits -\$0.00
 New Charges +\$235.68
 Fees +\$0.00
 Interest Charged +\$0.00
 New Balance = \$235.68
 Minimum Due \$35.00

Account Total

Previous Balance **\$197.00**
 Payments/Credits -\$197.00
 New Charges +\$403.18
 Fees +\$0.00
 Interest Charged +\$0.00

New Balance **\$403.18**
Minimum Payment Due **\$202.50**

Days in Billing Period: 32

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	8 months	\$251

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

See page 2 for Important Information about your account.

i As a valued Card Member we want to make you aware that, if you have a Pay Over Time feature and should variable APRs increase, the Penalty APR on your account will not exceed 29.99%. Your APRs may be increased to the Penalty APR if we do not receive your payment on time or if your payment is returned by your bank.

100-232-410-0000-30 \$167.50
 100-232-690-0000-30 235.68

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.

009048 1/4

6

3194



Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$197.00	\$0.00	-\$197.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$197.00	\$0.00	-\$197.00

Detail *Indicates posting date

Payments	Amount
03/10/17* PAYMENT RECEIVED - THANK YOU	-\$197.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$167.50	\$235.68	\$403.18

Detail

♦ denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



JOHN M KIRBY
Card Ending 6-81003

			Amount
02/17/17	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA SC	\$33.00 ✓
02/22/17	SHULERS BBQ 000000001 8437524700 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	SELLERS SC	\$235.68 ♦ ✓
02/28/17	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA SC	\$31.00 ✓
03/03/17	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA SC	\$31.00 ✓
03/10/17	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA SC	\$36.50 ✓
03/16/17	EXXONMOBIL 4230 843-752-4271 Description GAS/SERVICES	LATTA SC	\$36.00 ✓

Fees

	Amount
Total Fees for this Period	\$0.00

009048 2/4