



Closing Date 10/21/18

**Payments and Credits**  
**Summary**

|                                   | Pay In Full      | Pay Over Time † | Total            |
|-----------------------------------|------------------|-----------------|------------------|
| Payments                          | -\$169.00        | \$0.00          | -\$169.00        |
| Credits                           | \$0.00           | \$0.00          | \$0.00           |
| <b>Total Payments and Credits</b> | <b>-\$169.00</b> | <b>\$0.00</b>   | <b>-\$169.00</b> |

**Detail** \*Indicates posting date

| Payments                               | Amount    |
|--|-----------|
| 10/11/18* PAYMENT RECEIVED - THANK YOU | -\$169.00 |

**New Charges**  
**Summary**

|                          | Pay In Full     | Pay Over Time † | Total           |
|--------------------------|-----------------|-----------------|-----------------|
| <b>Total New Charges</b> | <b>\$149.62</b> | <b>\$0.00</b>   | <b>\$149.62</b> |

**Detail**

|          |                                 |            | Amount  |
|----------|---------------------------------|------------|---------|
| 10/01/18 | EXXONMOBIL 4230<br>843-464-0446 | MULLINS SC | \$58.62 |
| 10/09/18 | EXXONMOBIL 4230<br>843-752-4271 | LATTA SC   | \$49.00 |
| 10/19/18 | EXXONMOBIL 4230<br>843-752-4271 | LATTA SC   | \$42.00 |

**Fees**

|                                   | Amount        |
|-----------------------------------|---------------|
| <b>Total Fees for this Period</b> | <b>\$0.00</b> |

**Interest Charged**

|   | Amount        |
|---|---------------|
| <b>Total Interest Charged for this Period</b> | <b>\$0.00</b> |

**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.



**Business Gold Rewards**  
LATTA SCHOOLS

**OPEN**<sup>SM</sup>

Closing Date 10/21/18 Next Closing Date 11/20/18

|                      |                             |
|----------------------|-----------------------------|
| <b>New Balance</b>   | <b>\$149.62</b>             |
| <b>Please Pay By</b> | <b>11/05/18<sup>†</sup></b> |

† Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

**Membership Rewards<sup>®</sup> Points**  
Available and Pending as of 09/30/18

**280,305**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

|                            |                 |
|----------------------------|-----------------|
| <b>Pay In Full Portion</b> |                 |
| Previous Balance           | \$169.00        |
| Payments/Credits           | -\$169.00       |
| New Charges                | +\$149.62       |
| Fees                       | +\$0.00         |
| <b>New Balance</b>         | <b>\$149.62</b> |

|                              |               |
|------------------------------|---------------|
| <b>Pay Over Time Portion</b> |               |
| Previous Balance             | \$0.00        |
| Payments/Credits             | \$0.00        |
| New Charges                  | +\$0.00       |
| Fees                         | +\$0.00       |
| Interest Charged             | +\$0.00       |
| <b>New Balance</b>           | <b>\$0.00</b> |
| Minimum Due                  | \$0.00        |

|                      |                 |
|----------------------|-----------------|
| <b>Account Total</b> |                 |
| Previous Balance     | \$169.00        |
| Payments/Credits     | -\$169.00       |
| New Charges          | +\$149.62       |
| Fees                 | +\$0.00         |
| Interest Charged     | +\$0.00         |
| <b>New Balance</b>   | <b>\$149.62</b> |

Days In Billing Period: 31

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

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

See Page 2 for additional information.

- See page 2 for Important Information about your account.
- Effective immediately**, we are updating the Cardmember Agreement to include more detailed information about the Pay Over Time option. The Pay Over Time option is available to eligible Card members who are invited to enroll. These updates provide additional clarity, and do not change the way the Pay Over Time option works.
- See page 5 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.
- Important Information:** To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).
- Learn how to take advantage of your Pay Over Time feature on page 4

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