



**New Charges**

**Summary**

	Pay In Full	Pay Over Time †	Total
<b>Total New Charges</b>	<b>\$197.50</b>	<b>\$200.00</b>	<b>\$397.50</b>

**Detail**

† - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](http://americanexpress.com/payovertimeinfo)



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				Amount
04/26/19	EXXONMOBIL 4230 843-752-4271	LATTA	SC	\$49.50
05/01/19	EXXONMOBIL 4230 843-752-4271	LATTA	SC	\$49.00
05/02/19	SHULERS BBQ 000000001 8437524700 PAY OVER TIME OPTION	SELLERS	SC	\$200.00 †
05/08/19	EXXONMOBIL 4230 843-752-4271	LATTA	SC	\$47.00
05/15/19	EXXONMOBIL 4230 843-752-4271	LATTA	SC	\$52.00

**Fees**

	Amount
05/21/19 Late Payment Fee	\$38.00
<b>Total Fees for this Period</b>	<b>\$38.00</b>

**Interest Charged**

	Amount
05/21/19 Interest Charge on Promotional Balances	\$125.05
<b>Total Interest Charged for this Period</b>	<b>\$125.05</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.

**2019 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees In 2019	\$38.00
Total Interest In 2019	\$125.05



**Business Gold Rewards**  
LATTA SCHOOLS

Closing Date 05/21/19 Next Closing Date 06/20/19



**New Balance** **\$7,423.93**  
**Minimum Payment Due** **\$581.00**  
 Includes the past due amount of \$150.50  
**Payment Due Date** **06/15/19<sup>‡</sup>**

**‡ Late Payment Warning:** If you do not pay the Minimum Payment Due by your Next Closing Date of 06/20/19, you may have to pay a late fee of the greater of \$38.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**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	19 years	\$17,744

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

➔ See page 2 for important information about your account.

➔ For information on your Pay Over Time feature and limit, see page 4

MEMBERSHIP  
rewards<sup>®</sup>

Because your payment was received late, you may have forfeited Membership Rewards<sup>®</sup> points. Please visit our website at [www.membershiprewards.com/terms](http://www.membershiprewards.com/terms) or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

**Membership Rewards<sup>®</sup> Points**  
 Available and Pending as of 04/30/19  
**289,785**  
 For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

**Pay in Full Portion**  
 Previous Balance \$82.50  
 Payments/Credits -\$0.00  
 New Charges +\$197.50  
 Fees +\$38.00  
 New Balance = \$318.00

**Pay Over Time Portion**  
 Previous Balance \$6,780.88  
 Payments/Credits -\$0.00  
 New Charges +\$200.00  
 Fees +\$0.00  
 Interest Charged +\$125.05  
 New Balance = \$7,105.93  
 Minimum Due \$263.00

**Account Total**  
 Previous Balance \$6,863.38  
 Payments/Credits -\$0.00  
 New Charges +\$397.50  
 Fees +\$38.00  
 Interest Charged +\$125.05

**New Balance** **\$7,423.93**  
**Minimum Payment Due** **\$581.00**

Days in Billing Period: 32

**Customer Care**

➔ **Pay by Computer**  
[americanexpress.com/business](http://americanexpress.com/business)

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

➔ See page 2 for additional information.