



Closing Date 11/20/19 Next Closing Date 12/20/19

<b>New Balance</b>	<b>\$583.00</b>
<b>Minimum Payment Due</b>	<b>\$193.00</b>
<b>Payment Due Date</b>	<b>12/15/19<sup>‡</sup></b>

**‡Late Payment Warning:** Your Payment Due Date is 12/15/19. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Membership Rewards® Points**  
Available and Pending as of 10/31/19  
**284,586**

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

**Account Summary**

<b>Pay In Full Portion</b>	
Previous Balance	\$135.00
Payments/Credits	-\$135.00
New Charges	+\$158.00
Fees	+\$0.00
<b>New Balance</b>	<b>= \$158.00</b>
<b>Pay Over Time Portion</b>	
Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$425.00
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$425.00</b>
<b>Minimum Due</b>	<b>\$35.00</b>

**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 Pay Over Time balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	14 months	\$478

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 a Notice Of Change To The Membership Rewards Program Terms & Conditions.
- Please refer to the IMPORTANT NOTICES section for any changes to your Account terms and any other communications on pages 7 - 11.
- Learn how your Statement changes when you use your Pay Over Time feature, see page 13

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<b>Account Total</b>	
Previous Balance	\$135.00
Payments/Credits	-\$135.00
New Charges	+\$583.00
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>\$583.00</b>
<b>Minimum Payment Due</b>	<b>\$193.00</b>

Days in Billing Period: 30

**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 3 for additional information.

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



**Business Gold Rewards**  
LATTA SCHOOLS

Closing Date 11/20/19



**Customer Care & Billing Inquiries**  
International Collect  
Large Print & Braille Statements  
Lost or Stolen Card  
Express Cash

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NOW

**Hearing Impaired**  
TTY: 1-800-221-9950  
FAX: 1-623-707-4442  
In NY: 1-800-522-1897



Website: [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**  
P.O. BOX 650448  
DALLAS TX 75265-0448

## ACCESS YOUR ACCOUNT ANYWHERE, ANYTIME

Easily manage your account online.

You can check your statement, pay your bill, and enroll in special offers - all in one place. Visit [americanexpress.com/PSmyca](http://americanexpress.com/PSmyca) to get started.

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### Payments and Credits

#### Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$135.00	\$0.00	-\$135.00
Credits	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>-\$135.00</b>	<b>\$0.00</b>	<b>-\$135.00</b>

#### Detail \*Indicates posting date

Payments	Amount
11/11/19* PAYMENT RECEIVED - THANK YOU	-\$135.00

### New Charges

#### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$158.00</b>	<b>\$425.00</b>	<b>\$583.00</b>

#### Detail

♦ - denotes Pay Over Time activity

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



	Amount
10/23/19 EXXONMOBIL FUEL OUTSIDE (800) 243-9966 MO \$41.00	
843-752-4271	
10/24/19 SHULERS BBQ 000000001 SELLERS SC \$100.00 ♦	
8437524700	
PAY OVER TIME OPTION	
10/26/19 NACHO HIPPO MYRTLE BEACH SC \$190.00 ♦	
8438399770	
PAY OVER TIME OPTION	

**Detail Continued** ♦ - denotes Pay Over Time activity

				Amount
10/26/19	NACHO HIPPO 8438399770 PAY OVER TIME OPTION	MYRTLE BEACH	SC	\$135.00 ♦
10/29/19	EXXONMOBIL FUEL OUTSIDE 843-752-4271	(800) 243-9966	MO	\$41.00
11/08/19	EXXONMOBIL FUEL OUTSIDE 843-752-4271	(800) 243-9966	MO	\$38.00
11/12/19	EXXONMOBIL FUEL OUTSIDE 843-752-4271	(800) 243-9966	MO	\$38.00

**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.

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

		Amount
Total Fees in 2019		\$76.00
Total Interest in 2019		\$185.08

**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
Pay Over Time option	19.74% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>

(v) Variable Rate

**Information on Pay Over Time**

**There is no pre-set spending limit on your Card**  
 No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.