



Business Gold Rewards
LATTA SCHOOLS



Closing Date 12/20/19 Next Closing Date 01/21/20

New Balance	\$901.50
Minimum Payment Due	\$436.50
Payment Due Date	01/15/20*

***Late Payment Warning:** Your Payment Due Date is 01/15/20. 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 11/30/19
285,327

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

Account Summary

Pay In Full Portion

Previous Balance	\$158.00
Payments/Credits	-\$158.00
New Charges	+\$226.50
Fees	+\$175.00
New Balance	=\$401.50

Pay Over Time Portion

Previous Balance	\$425.00
Payments/Credits	-\$425.00
New Charges	+\$500.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	=\$500.00
Minimum Due	\$35.00

Account Total

Previous Balance	\$583.00
Payments/Credits	-\$583.00
New Charges	+\$726.50
Fees	+\$175.00
Interest Charged	+\$0.00

New Balance **\$901.50**
Minimum Payment Due **\$436.50**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/business

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

See page 3 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 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	17 months	\$575

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on page 5.

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Business Gold Rewards LATTA SCHOOLS

Closing Date 12/20/19



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

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

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time †	Total
Payments	-\$158.00	-\$425.00	-\$583.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$158.00	-\$425.00	-\$583.00

Detail *Indicates posting date

Payments	Amount
12/11/19* PAYMENT RECEIVED - THANK YOU	-\$583.00

New Charges

Summary

	Pay In Full	Pay Over Time †	Total
Total New Charges	\$226.50	\$500.00	\$726.50

Detail

† - denotes Pay Over Time activity

For more information, visit americanexpress.com/payovertimeinfo



			Amount
11/21/19	EXXONMOBIL FUEL OUTSIDE 843-752-4271	(800) 243-9966 MO	\$42.00 ✓
12/06/19	EXXONMOBIL FUEL OUTSIDE 843-752-4271	(800) 243-9966 MO	\$42.50 ✓
12/09/19	CVS PHARMACY 8007467287 PAY OVER TIME OPTION	SURFSIDE BEACH SC	\$250.00 † ✓
12/09/19	CVS PHARMACY 8007467287	SURFSIDE BEACH SC	\$50.00 ✓
12/09/19	CVS PHARMACY 8007467287 PAY OVER TIME OPTION	SURFSIDE BEACH SC	\$250.00 † ✓
12/11/19	CVS/PHARMACY 8007467287	MULLINS SC	\$50.00 ✓
12/12/19	EXXONMOBIL FUEL OUTSIDE 843-752-4271	(800) 243-9966 MO	\$42.00 ✓

Fees

	Amount
12/20/19 ANNUAL MEMBERSHIP FEE	\$175.00
Total Fees for this Period	\$175.00

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

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	\$251.00
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
Total			\$0.00

(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.

There is a limit to your Pay Over Time option balance.
 Your Pay Over Time limit is \$35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

You are currently enrolled in the Pay Over Time feature.
 All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.