



# Business Gold Rewards

## JAN 03 2022

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Closing Date 12/21/21    Next Closing Date 01/21/22  
Account Ending

Customer Care: 1-800-492-3344  
TTY: Use Relay 711  
Website: americanexpress.com

<b>New Balance</b>	<b>\$787.00</b>
<b>Minimum Payment Due</b>	<b>\$210.00</b>
<b>Payment Due Date</b>	<b>01/15/22</b>

**Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 01/15/22, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.24%.

**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	21 months	\$717

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 7.
- For information on your Pay Over Time feature and limit, see page 4

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**Membership Rewards® Points**  
Available and Pending as of 11/30/21  
**294,297**

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

### Account Summary

<b>Pay In Full Portion</b>	
Previous Balance	\$113.75
Payments/Credits	\$113.75
New Charges	+\$0.00
Fees	-\$175.00
<b>New Balance</b>	<b>= \$175.00</b>

<b>Pay Over Time Portion</b>	
Previous Balance	\$114.00
Payments/Credits	\$114.00
New Charges	+\$612.00
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$612.00</b>
<b>Minimum Due</b>	<b>\$35.00</b>

<b>Account Total</b>	
<b>Previous Balance</b>	<b>\$227.75</b>
Payments/Credits	-\$227.75
New Charges	+\$612.00
Fees	+\$175.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>\$787.00</b>
<b>Minimum Payment Due</b>	<b>\$210.00</b>

<b>Pay Over Time Limit</b>	\$35,000.00
<b>Available Pay Over Time Limit</b>	\$34,388.00
<b>Days in Billing Period:</b>	32

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# Business Gold Rewards

Closing Date 12/21/21



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

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

**Hearing Impaired**

Online chat at [americanexpress.com](http://americanexpress.com) or use **Relay dial 711** and **1-800-678-0745**



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

Delivery of payments made by mail may be delayed. As a reminder, you can pay your bill online and enroll in paperless delivery of your statements and account communications by visiting [americanexpress.com](http://americanexpress.com) or the American Express® App.\*

\*IOS and Android only. See app store listings for operating system info.

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## Put More Time to Business and Less Time to Bills

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit [www.AmericanExpress.com/enrollIAM](http://www.AmericanExpress.com/enrollIAM) to enroll an Account Manager now.



### Payments and Credits

#### Summary

	Pay In Full	Pay Over Time †	Total
Payments	-\$113.75	-\$114.00	-\$227.75
Credits	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>-\$113.75</b>	<b>-\$114.00</b>	<b>-\$227.75</b>

#### Detail \*Indicates posting date

Payments	Amount
12/13/21* PAYMENT RECEIVED - THANK YOU	-\$227.75

### New Charges

#### Summary

	Pay In Full	Pay Over Time †	Total
<b>Total New Charges</b>	<b>\$0.00</b>	<b>\$612.00</b>	<b>\$612.00</b>

#### Detail

† - denotes Pay Over Time activity



			Amount
12/01/21	EXXONMOBIL 4230	LATTA	\$49.00 †
	843-752-4271		

**Detail Continued**

♦ - denotes Pay Over Time activity

				Amount
12/04/21	CVS PHARMACY 8007467287	MYRTLE BEACH	SC	\$450.00 ♦
12/08/21	EXXONMOBIL 4561 843-464-0800	MULLINS	SC	\$54.00 ♦
12/16/21	EXXONMOBIL 4230 843-358-0555	AYNOR	SC	\$59.00 ♦

**Fees**

			Amount
12/21/21	ANNUAL MEMBERSHIP FEE		\$175.00
<b>Total Fees for this Period</b>			<b>\$175.00</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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**2021 Fees and Interest Totals Year-to-Date**

		Amount
Total Fees in 2021		\$214.00
Total Interest in 2021		\$0.00

**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	18.24% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>
<small>(v) Variable Rate</small>			

**Information on Pay Over Time**

**There is a no pre-set spending limit on your Card**

No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.