



# Premier Rewards Gold Card

MYLES RITCHIE  
Closing Date 01/15/18

Account Ending 4-23000

<b>New Balance</b>	<b>\$115.81</b>
<b>Payment Due Date</b>	<b>02/09/18<sup>‡</sup></b>

<sup>‡</sup>**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 02/09/18, you may have to pay a late fee of up to \$38.00.

**Membership Rewards® Points**  
Available and Pending as of 12/31/17  
**53,120**

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

**Account Summary**

<b>Pay In Full Portion</b>	
Previous Balance	CR\$4.99
Payments/Credits	-\$315.07
New Charges	+\$435.87
Fees	+\$0.00
New Balance =	\$115.81
<b>Pay Over Time Portion</b>	
Previous Balance	\$0.00
Payments/Credits	-\$767.85
New Charges	+\$767.85
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance =	\$0.00
Minimum Due	\$0.00
<b>Account Total</b>	
<b>Previous Balance</b>	<b>CR\$4.99</b>
Payments/Credits	-\$1,082.92
New Charges	+\$1,203.72
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>\$115.81</b>

Days in Billing Period: 31

- See page 2 for important information about your account.
- 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 5**
- Effective February 1, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.
- We want to let you know that starting on 2/8/2018, we'll be making some changes to simplify the way your transaction details are displayed in your paper statement. You can continue to view the full details of each transaction when you log into your account at [americanexpress.com](http://americanexpress.com).

Continued on page 3

**Customer Care**

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

**Customer Care** 1-800-327-2177    **Pay by Phone** 1-800-472-9297

See Page 2 for additional information.

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

**Payment Coupon**  
Do not staple or use paper clips

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

**Pay by Phone**  
1-800-472-9297

**Account Ending 4-23000**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

MYLES RITCHIE  
1821 KEEAUMOKU ST  
APT 202  
HONOLULU HI 96822-3005

Payment Due Date  
**02/09/18**

Amount Due  
**\$115.81**

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS  
BOX 0001  
LOS ANGELES CA 90096-8000



0000349992336868110 000011581000011581 11 1

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.


**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*


**Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Sign & Travel and Extended Payment Option) if you pay the Account Total New Balance by the due date each month.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

	<b>Customer Care &amp; Billing Inquiries</b>	1-800-327-2177	<b>Hearing Impaired</b>
	<b>International Collect</b>	1-336-393-1111	<b>TTY:</b> 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-327-2177	<b>FAX:</b> 1-800-695-9090
	<b>Lost or Stolen Card</b>	1-800-992-3404	<b>In NY:</b> 1-800-522-1897
	<b>Express Cash</b>	1-800-CASH-NOW	

	<b>Website:</b> <a href="http://americanexpress.com">americanexpress.com</a>
<b>Customer Care &amp; Billing Inquiries</b>	<b>Payments</b>
P.O. BOX 981535	BOX 0001
EL PASO, TX	LOS ANGELES CA
79998-1535	90096-8000

**Change of Address**  
If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

**Pay Your Bill with AutoPay**

Avoid late fees  
Save time

Deduct your payment from your bank account automatically each month

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



MYLES RITCHIE  
Closing Date 01/15/18

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**Earn Rewards Faster**  
 When you add **Additional Card Members** to your account, you earn rewards for their purchases the same way you do for your own. Terms and fees may apply.  
 Go to [americanexpress.com/AdditionalCard2](http://americanexpress.com/AdditionalCard2)



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

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$154.10	-\$767.85	-\$921.95
<b>Credits</b>	-\$160.97	\$0.00	-\$160.97
<b>Total Payments and Credits</b>	<b>-\$315.07</b>	<b>-\$767.85</b>	<b>-\$1,082.92</b>

**Detail** \*Indicates posting date

<b>Payments</b>		<b>Amount</b>
12/19/17*	ONLINE PAYMENT - THANK YOU	-\$274.86
12/22/17*	ONLINE PAYMENT - THANK YOU	-\$114.19
01/05/18*	ONLINE PAYMENT - THANK YOU	-\$180.72
01/12/18*	ONLINE PAYMENT - THANK YOU	-\$352.18
<b>Credits</b>		<b>Amount</b>
12/27/17	BEST BUY #965 BBY STORE-965 SCARBOROUGH WWW.BESTBUY.CA	Foreign Spend 204.24 Canadian Dollars -\$160.97

**New Charges**  
**Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$435.87</b>	<b>\$767.85</b>	<b>\$1,203.72</b>

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

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



**MYLES RITCHIE**  
 Card Ending 4-23000

			Foreign Spend	Amount
12/16/17	GEICO AUTO INSURANCE (800)841-3000	DC		\$37.50
12/16/17	WHOLEFDS BUF#10601 000010601 1234567890 Description Price GROCERY STORES \$13.79	AMHERST NY		\$13.79
12/16/17	WHOLEFDS BUF#10601 000010601 1234567890 Description Price GROCERY STORES \$11.25	AMHERST NY		\$11.25

**Detail Continued**

◆ - denotes Pay Over Time activity

			Foreign Spend	Amount
12/17/17	CINEPLEX ENTERTAINME THEATRE EXHI	416-323-6600	72.50 Canadian Dollars	\$56.93
12/18/17	BEST BUY #965 BBY STORE-965 WWW.BESTBUY.CA EXTENDED PAYMENT OPTION	SCARBOROUGH	204.24 Canadian Dollars	\$160.38 ◆
12/18/17	WAL-MART SUPERCENTRE#3159 3159 DISCOUNT STORE	SCARBOROUGH	31.07 Canadian Dollars	\$24.19
12/20/17	CASHSTAR SEPHORA EGIFT GIFT CARDS	877-850-1977	ME	\$40.00
12/20/17	Lush-Buyatab 8882055787 000000001 6046783275 Description REFER TO RECEIPT	WILMINGTON	DE	\$50.00
12/27/17	WAL-MART SUPERCENTRE#3159 3159 DISCOUNT STORE	SCARBOROUGH	21.90 Canadian Dollars	\$17.35
12/28/17	AMAZON.CA MERCHANDISE	AMAZON.CA	45.19 Canadian Dollars	\$36.09
01/01/18	UNITED AIRLINES UNITED AIRLINES From: TORONTO LESTER B P To: DENVER INTL APT HONOLULU INTERNATI N/A N/A Ticket Number: 01623790167672 Passenger Name: RITCHIE/MYLEST Document Type: PASSENGER TICKET EXTENDED PAYMENT OPTION	HOUSTON	TX Carrier: UA 00 UA 00 YY 00 YY 00 Date of Departure: 01/06	\$288.25 ◆
01/06/18	SAM'S CLUB 4755 4755 WHOLESALE CLUB EXTENDED PAYMENT OPTION	HONOLULU	HI	\$204.48 ◆
01/07/18	SAM'S CLUB 4755 4755 WHOLESALE CLUB EXTENDED PAYMENT OPTION	HONOLULU	HI	\$114.74 ◆
01/07/18	WAL-MART STORE#3478 3478 DISCOUNT STORE	HONOLULU	HI	\$32.96
01/11/18	TICKETMASTER1-855-9854357 TORONTO TICKET AGENCY Description 0111001764342	TORONTO	64.35 Canadian Dollars	\$51.40
01/11/18	SEE TICKETS *CHUCKIE - GN 323-908-0607	323-908-0607	CA	\$64.41

**Fees**

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



**Interest Charged**

	<b>Amount</b>
<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.

<b>2018 Fees and Interest Totals Year-to-Date</b>	
	<b>Amount</b>
Total Fees in 2018	\$0.00
Total Interest in 2018	\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	<b>Transactions Dated</b>		<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
	<b>From</b>	<b>To</b>			
Extended Payment Option	06/07/2016		19.49% (v)	\$0.00	\$0.00
Select & Pay Later	06/07/2016		19.49% (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 no pre-set spending limit.

**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. For more information about Pay Over Time features please visit [americanexpress.com/payovertime](http://americanexpress.com/payovertime).

**You are currently enrolled in the Extended Payment Option**

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.

**You are currently enrolled in Select & Pay Later**

You can select eligible charges to move 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 applies from the date you add a charge to your Pay Over Time balance until the date it is paid.