



# Blue Cash Preferred® from American Express

JAY M SNARIC  
Closing Date 08/27/20  
Account Ending 7-61009

**Customer Care:** 1-888-258-3741  
**TTY:** 1-800-221-9950  
**Website:** americanexpress.com

<b>New Balance</b>	<b>\$2,625.30</b>
<b>Minimum Payment Due</b>	<b>\$52.50</b>
<b>Payment Due Date</b>	<b>09/21/20<sup>‡</sup></b>

**‡Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/21/20, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.24%.

### Reward Dollars

as of 07/28/2020

**326.48**

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

### Account Summary

Previous Balance	\$253.20
Payments/Credits	-\$1,412.46
New Charges	+\$3,784.56
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$2,625.30</b>
<b>Minimum Payment Due</b>	<b>\$52.50</b>

Credit Limit	\$20,000.00
Available Credit	\$17,374.70
Cash Advance Limit	\$4,000.00
Available Cash	\$4,000.00

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan 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	8 years	\$3,774
\$82	3 years	\$2,961 (Savings = \$813)

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 for any changes to your Account terms and any other communications on **pages 7 - 12.**

Continued on page 3

↓ 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 7-61009

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



JAY M SNARIC  
10925 OYSTER BAY CIR  
NEW PORT RICHEY FL 34654-4454

Payment Due Date	<b>09/21/20</b>
New Balance	<b>\$2,625.30</b>
Minimum Payment Due	<b>\$52.50</b>



AMERICAN EXPRESS  
P.O. BOX 650448  
DALLAS TX 75265-0448

\$ \_\_\_\_\_  
**Amount Enclosed**

See reverse side for instructions on how to update your address, phone number, or email.

**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 represent 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 deposit or other asset 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 on your Account. Call the Customer Care number on page 3 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:** Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

**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 charge a fee of 2.70% of the converted US dollar amount.** 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 (such as airlines) 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.

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com)

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

**1.** The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

**2.** You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

**3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

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

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay

we may report you as delinquent.

### Change of Address, phone number, email

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

### Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

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).



JAY M SNARIC  
Closing Date 08/27/20

Account Ending 7-61009



**Customer Care & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Cash Advance at ATMs Inquiries**

1-888-258-3741  
1-336-393-1111  
1-888-258-3741  
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



**Congratulations! You saved with offers and benefits this statement period.** Please refer to the Payments and Credits section of your statement. View all available offers and benefits when you log in to your online Card account at [americanexpress.com](http://americanexpress.com)

### Payments and Credits

#### Summary

	<b>Total</b>
<b>Payments</b>	-\$1,402.46
<b>Credits</b>	
JAY M SNARIC 7-61009	-\$10.00
<b>Total Payments and Credits</b>	<b>-\$1,412.46</b>

#### Detail \*Indicates posting date

<b>Payments</b>			<b>Amount</b>
08/11/20*	JAY M SNARIC	ONLINE PAYMENT - THANK YOU	-\$1,402.46
<b>Credits</b>			<b>Amount</b>
08/16/20	JAY M SNARIC	WATER DEL SVC 800-444-PURE ATLANTA Amex Offer Credit	-\$10.00

### New Charges

#### Summary

	<b>Total</b>
JAY M SNARIC 7-61009	\$3,435.29
KIMBERLY J SNARIC 7-61017	\$212.93
MARTIN E SNARIC 7-61025	\$136.34
<b>Total New Charges</b>	<b>\$3,784.56</b>

#### Detail



**JAY M SNARIC**  
Card Ending 7-61009

	<b>Amount</b>
07/28/20 ABC FINE WINE/SPIRITS 107 000000107 4078510000 ODESSA FL	\$13.93
07/29/20 PUBLIX 8888888888 NEW PORT RICHEY FL	\$41.91
07/30/20 TARGET TAMPA WEST 2289 GROCERY STORE TAMPA FL	\$35.22

**Detail Continued**

				Amount
07/30/20	INSTACART 8882467822	SAN FRANCISCO	CA	\$55.62
07/30/20	AMAZON.COM*MV3YL5YG0 MERCHANDISE	AMZN.COM/BILL	WA	\$63.13
07/30/20	TARGET TOWN & COUNTRY 0798 GROCERY STORE	TAMPA	FL	\$9.45
08/01/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$18.39
08/02/20	RACETRAC GAS STATION	LAND O LAKES	FL	\$27.94
08/02/20	PUBLIX 8636881188	HUDSON	FL	\$92.09
08/03/20	WAWA FUEL/CONVENIENCE 7278485425	PORT RICHEY	FL	\$3.85
08/04/20	RACETRAC GAS STATION	LAND O LAKES	FL	\$7.84
08/05/20	7-ELEVEN 32358 00073235801 727-379-0233	HUDSON	FL	\$4.82
08/05/20	TOTAL WINE & MORE 901 901 855-328-9463	TAMPA	FL	\$135.62
08/06/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$79.08
08/06/20	WAWA FUEL/CONVENIENCE 7278485425	PORT RICHEY	FL	\$3.85
08/07/20	ABC FINE WINE/SPIRITS 107 000000107 4078510000	ODESSA	FL	\$256.72
08/08/20	WAWA 5334 000000000479167 8134455770	ODESSA	FL	\$25.97
08/10/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$43.04
08/10/20	WAWA FUEL/CONVENIENCE 7278475134	NEW PORT RICHEY	FL	\$5.86
08/11/20	ABC FINE WINE/SPIRITS 107 000000107 4078510000	ODESSA	FL	\$31.57
08/12/20	GOOGLE *YOUTUBE PREMIUM SELLER	855-836-3987	CA	\$17.99
08/12/20	HYUNDAI OF NEW PORT RICHE 403903129200 (727)569-0999	NEW PORT RICH	FL	\$1,075.96
08/12/20	WAWA FUEL/CONVENIENCE 7278475134	NEW PORT RICHEY	FL	\$5.86
08/13/20	INDOOR COMFORT TEAM 3144980720	ST. LOUIS	MO	\$129.00
08/13/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$26.37
08/13/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$54.78
08/14/20	ADVANCE AUTO PARTS 758004188201 34652 BATTERY-GOLD 1 EA DHGOL Core_BATTERY-GOLD 1 EA CO	NEW PORT RICHEY	FL	\$172.80
08/15/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$22.07
08/15/20	Water Del Svc 8-444-Pure 800-492-8377	800-728-5508	GA	\$132.57
08/16/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$21.88



JAY M SNARIC  
Closing Date 08/27/20

Account Ending 7-61009

Detail Continued

				Amount
08/17/20	RACETRAC GAS STATION	LAND O LAKES	FL	\$23.70
08/17/20	RACETRAC GAS STATION	LAND O LAKES	FL	\$3.84
08/18/20	BARNES & NOBLE 8662387323	TAMPA	FL	\$3.31
08/18/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$6.29
08/19/20	PUBLIX 7278443955	PORT RICHEY	FL	\$43.85
08/21/20	PUBLIX 8133755377	NEW PORT RICHEY	FL	\$107.76
08/22/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$38.22
08/23/20	7-ELEVEN 32297 00073229701 727-856-3443	NEW PORT RICHEY	FL	\$2.23
08/23/20	ABC FINE WINE/SPIRITS 107 000000107 4078510000	ODESSA	FL	\$445.49
08/23/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$44.62
08/23/20	FAMILY DOLLAR 704-814-3289	NEW PORT RICHEY	FL	\$1.07
08/26/20	RACETRAC GAS STATION	LAND O LAKES	FL	\$6.82
08/26/20	RACETRAC GAS STATION	LAND O LAKES	FL	\$21.24
08/26/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$45.63
08/27/20	WAL-MART SUPERCENTER 5266 5266 DISCOUNT STORE	HUDSON	FL	\$26.04



**KIMBERLY J SNARIC**  
Card Ending 7-61017

				Amount
08/03/20	BESTBUYCOM806265873462 50300009944 888-BESTBUY	RICHFIELD	MN	\$212.93



**MARTIN E SNARIC**  
Card Ending 7-61025

				Amount
07/30/20	ALDI 74067 000000000901674 8003257894	PORT RICHEY	FL	\$24.05
08/06/20	ALDI 74067 000000000901674 8003257894	PORT RICHEY	FL	\$36.85
08/12/20	7-ELEVEN 32609 00073260901 727-379-0302	HUDSON	FL	\$23.00
08/13/20	ALDI 74067 000000000901674 8003257894	PORT RICHEY	FL	\$22.99
08/20/20	ALDI 74067 000000000901674 8003257894	PORT RICHEY	FL	\$29.45

**Fees**

	<b>Amount</b>
<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 (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2020 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2020	\$95.00
Total Interest in 2020	\$0.00

**Interest Charge Calculation** Days in Billing Period: 31

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>			
Purchases	04/27/2020		12.99% (v)	\$0.00	\$0.00
Cash Advances	04/27/2020		25.24% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 04/26/2021 then will go to 12.99% (v)	04/27/2020		0.00%	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate



**IMPORTANT NOTICES**

**Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

<b>Summary of Changes, Effective Immediately</b>	
<b>How you earn reward dollars</b>	We are updating your Agreement to clarify how you earn additional rewards and the circumstances in which you may not earn additional rewards.
<b>Claims Resolution and Claims Resolution for Covered Borrowers</b>	We are making changes to the claims resolution sections in your Cardmember Agreement.
<b>Summary of Changes, Effective August 1, 2020</b>	
<b>How to make payments</b>	We will no longer accept payments made in a foreign currency or a payment drawn on an account at a bank located outside of the U.S.
<b>How we apply payments and credits</b>	We are updating this sub-section under <i>About your payments</i> in Part 2 of the Cardmember Agreement to clarify how to request that a credit for a purchase placed into a plan be applied to the plan balance.
<b>Summary of Changes, Effective November 1, 2020</b>	
<b>Words we use in the Agreement</b>	We are updating this sub-section under <i>Introduction</i> in Part 2 of the Cardmember Agreement to change the definition of the term "cash advance".

ID 13043

*See the following page(s) for the Detail of Changes to your Cardmember Agreement*

CMLENGDPRUS0112

**IMPORTANT NOTICES continued****Detail of Changes to Your Cardmember Agreement**

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Your Cardmember Agreement will be amended as follows:

**A. Effective Immediately**, the *How you earn reward dollars* section in the Supplement to the Cardmember Agreement is amended by deleting the following paragraphs:

"Purchases made through a third-party payment account or on an online marketplace (with multiple retailers) will not earn a higher percentage reward.

Merchants are typically assigned codes and categorized based on what they primarily sell. A purchase will not earn a higher percentage reward if the merchant, or a particular merchant location, uses a code that is not eligible for a higher percentage reward. For questions about a higher percentage reward on a purchase, call the number on the back of your Card.

A purchase may not earn a higher percentage reward if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet.

Please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo) for more information about rewards."

And replacing with the following paragraphs:

"Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional rewards. A purchase with a merchant will not earn additional rewards if the merchant's code is not included in a reward category. You may not receive additional rewards if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for a reward category. For example, you may not receive additional rewards when:

- a merchant uses a third-party to sell their products or services; or
- a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or
- you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet.

For questions about additional rewards on a purchase, call the number on the back of your Card. Please visit [americanexpress.com/rewards-info](http://americanexpress.com/rewards-info) for more information about rewards."

**B. Effective Immediately**, the fifth sentence in the *Sending a Claim Notice* paragraph in the *Claims Resolution* section and the sixth sentence in the *Sending a Claim Notice* paragraph in the *Claims Resolution for Covered Borrowers* section in Part 2 of the Cardmember Agreement are deleted and replaced with:

**Sending a Claim Notice**

"Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005."

**IMPORTANT NOTICES continued**

**C. Effective August 1, 2020**, the *About your payments* section in Part 2 of the Cardmember Agreement is amended by deleting the paragraph before the last paragraph in the *How to make payments* sub-section and replacing it with the following:

"We will not accept a payment made in a foreign currency or a payment drawn on an account at a bank located outside of the U.S."

**D. Effective August 1, 2020**, the *About your payments* section in Part 2 of the Cardmember Agreement is amended by removing the last sentence in the *How we apply payments and credits* sub-section and replacing it with the following:

"If you receive a credit for a purchase placed into a plan, you must call us at the number on the back of your card to have the credit applied to the plan balance."

**E. Effective November 1, 2020**, the *Introduction* section in Part 2 of the Cardmember Agreement is amended by deleting the definition of cash advance in the *Words we use in the Agreement* sub-section and replacing it with the following:

"A **cash advance** is a charge to get cash or cash equivalents, including travelers cheques, gift cheques, foreign currency, money orders, digital currency, casino gaming chips, race track wagers, similar offline and online betting transactions, and digital precious metals products."

**IMPORTANT NOTICES continued****Notice Regarding Your Billing Rights and EFT Error Resolution**

**Effective Immediately**, information about your billing rights and EFT Error Resolution Notice is provided with your monthly Billing Statement. Your billing rights language below appears on your monthly Billing Statement (**What To Do If You Think You Find A Mistake On Your Statement**, including **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**). Your EFT Error Resolution Notice language appears in the *Important Notices* section of your monthly Billing Statement:

**What To Do If You Think You Find A Mistake On Your Statement**

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You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com)

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

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

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

ID 13057

CMLENGDPRUS0127

**IMPORTANT NOTICES continued****EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**IMPORTANT NOTICES continued****EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.