



Blue Cash Preferred® from American Express

JAY M SNARIC
Closing Date 08/26/22
Account Ending 7-62007

Customer Care: 1-888-258-3741
TTY: Use Relay 711
Website: americanexpress.com

New Balance	\$110.24
Minimum Payment Due	\$40.00
Payment Due Date	09/21/22

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 09/21/22, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

Reward Dollars
as of 07/28/2022

37.46

For more details about Rewards, visit americanexpress.com/cashbackrewards

Account Summary

Previous Balance	\$99.74
Payments/Credits	-\$2,102.77
New Charges	+\$2,113.27
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$110.24
Minimum Payment Due	\$40.00

Credit Limit	\$20,000.00
Available Credit	\$19,889.76
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	3 months	\$113

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 - 9.**

↓ 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

Pay by Phone
1-800-472-9297

Account Ending 7-62007
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	09/21/22
New Balance	\$110.24
Minimum Payment Due	\$40.00

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

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

\$ _____
Amount Enclosed



0000349992801352400 000011024000004000 23 H

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. 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 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

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

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
- 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 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.



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JAY M SNARIC
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Customer Care & Billing Inquiries
International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements

1-888-258-3741
1-336-393-1111
1-800-CASH-NOW
1-888-258-3741

Hearing Impaired
Online chat at americanexpress.com or use **Relay dial 711** and **1-888-258-3741**



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

	Total
Payments	-\$2,059.98
Credits	
JAY M SNARIC 7-62007	-\$37.46
MARTIN E SNARIC 7-61025	-\$5.33
Total Payments and Credits	-\$2,102.77

Detail *Indicates posting date

Payments			Amount
08/03/22*	JAY M SNARIC	ONLINE PAYMENT - THANK YOU	-\$524.15
08/11/22*	JAY M SNARIC	ONLINE PAYMENT - THANK YOU	-\$712.34
08/23/22*	JAY M SNARIC	ONLINE PAYMENT - THANK YOU	-\$823.49
Credits			Amount
08/12/22*	JAY M SNARIC	YOUR CASH REWARD/REFUND IS AMERICAN EXPRESS CASH REBATE TRANSACTION	-\$37.46
08/10/22	MARTIN E SNARIC	ALDI 74080 00000000634791 HUDSON FL 8633534919	-\$0.62
08/23/22	MARTIN E SNARIC	ALDI 74080 00000000634791 HUDSON FL 8633534919	-\$4.71

New Charges

Summary

	Total
JAY M SNARIC 7-62007	\$1,401.06
KIMBERLY J SNARIC 7-61017	\$395.66
MARTIN E SNARIC 7-61025	\$316.55
Total New Charges	\$2,113.27

Detail



JAY M SNARIC
Card Ending 7-62007

				Amount
07/27/22	GOOGLE *FITBIT LLC DIGITAL GOODS: GAMES	G.CO/HELPPAY#	CA	\$9.99
07/27/22	PUBLIX 7278443955	PORT RICHEY	FL	\$10.60

Detail Continued

				Amount
07/28/22	CPAP.COM 8003565221	STAFFORD	TX	\$248.96
07/29/22	CCRF GCC 650000011788679 9522248493	MINNEAPOLIS	MN	\$50.00
08/01/22	WAL-MART SUPERCENTER 994 0994 DISCOUNT STORE	NEW PORT RICHEY	FL	\$54.31
08/01/22	ABC FINE WINE/SPIRITS 107 000000107 4078510000	ODESSA	FL	\$124.87
08/02/22	BLIC-DIRECT MARKETIN INSURANCE	855-615-2281	NC	\$55.99
08/02/22	BLIC-DIRECT MARKETIN INSURANCE	855-615-2281	NC	\$65.99
08/02/22	CPR TAMPA 7272409404	7272409404	FL	\$1.00
08/03/22	7-ELEVEN 32297 00073229701 727-856-3443	NEW PORT RICHEY	FL	\$49.77
08/09/22	7-ELEVEN 32297 00073229701 727-856-3443	NEW PORT RICHEY	FL	\$39.23
08/11/22	CPAP.COM 8003565221	STAFFORD	TX	\$107.80
08/12/22	GOOGLE *YOUTUBEPREMIUM DIGITAL GOODS: APPS	G.CO/HELPPAY#	CA	\$20.38
08/12/22	PELTZ SHOES PELTZ SHOES SHOE STORE	CLEARWATER	FL	\$294.09
08/15/22	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$79.00
08/16/22	AT&T *PAYMENT AT&T UVERSE	800-288-2020	FL	\$93.44
08/20/22	WAWA FUEL/CONVENIENCE 7275761804	PINELLAS PARK	FL	\$46.40
08/25/22	BASS LAKE CITGO 00034666140 727-817-0275	NEW PORT RICHEY	FL	\$49.24



KIMBERLY J SNARIC
Card Ending 7-61017

				Amount
08/01/22	FORCARE DEMATOLOGY 0000 813-920-2400	TAMPA	FL	\$168.52
08/08/22	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$129.81
08/13/22	RACETRAC GAS STATION	LAND O LAKES	FL	\$39.55
08/17/22	WAL-MART SUPERCENTER 994 0994 DISCOUNT STORE	NEW PORT RICHEY	FL	\$57.78



MARTIN E SNARIC
Card Ending 7-61025

				Amount
07/31/22	ALDI 74080 000000000634791 8633534919	HUDSON	FL	\$32.24
08/01/22	WAL-MART SUPERCENTER 5266 5266 DISCOUNT STORE	HUDSON	FL	\$18.31
08/02/22	7-ELEVEN 32609 00073260901 727-379-0302	HUDSON	FL	\$24.86
08/07/22	ALDI 74080 000000000634791 8633534919	HUDSON	FL	\$35.90
08/08/22	ALDI 74080 000000000634791 8633534919	HUDSON	FL	\$16.40



JAY M SNARIC
Closing Date 08/26/22

Account Ending 7-62007

Detail Continued

					Amount
08/14/22	7-ELEVEN 32609 00073260901 727-379-0302	HUDSON	FL		\$35.00
08/15/22	ALDI 74080 000000000634791 8633534919	HUDSON	FL		\$20.86
08/16/22	WAL-MART SUPERCENTER 5266 5266 DISCOUNT STORE	HUDSON	FL		\$39.16
08/18/22	WAL-MART SUPERCENTER 5266 5266 DISCOUNT STORE	HUDSON	FL		\$4.11
08/18/22	USPS PO 1177250281 001438703 8002758777	HUDSON	FL		\$24.00
08/22/22	ALDI 74080 000000000634791 8633534919	HUDSON	FL		\$36.30
08/23/22	7-ELEVEN 32609 00073260901 727-379-0302	HUDSON	FL		\$29.41

Fees

					Amount
Total Fees for this Period					\$0.00

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 (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.

2022 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2022		\$95.00
Total Interest in 2022		\$0.00

Interest Charge Calculation Days in Billing Period: 30

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	04/27/2020		15.24% (v)	\$0.00	\$0.00

Interest Charge Calculation Continued

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Cash Advances	04/27/2020		27.49% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate



IMPORTANT NOTICES

Notice of Important Changes to Your Cardmember Agreement and Your Card Benefits

We are making changes to your American Express Cardmember Agreement (*Agreement*) and the Card benefits for the account referenced with 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 Agreement as well as additional details about the new Card benefit can be found after the below summary chart.

Summary of Changes, Effective July 14, 2022	
How you can redeem reward dollars	We are changing the terms of your reward program to remove the minimum redemption amount of 25 Reward Dollars. You may now redeem Reward Dollars for statement credits with no minimum redemption amount.
New Benefit: \$84 The Disney Bundle Credit	<p>The following new benefit is now available on your Card:</p> <ul style="list-style-type: none"> • \$84 The Disney Bundle Credit <p>You can learn more about this benefit by reading the information below or visiting americanexpress.com/the-disney-bundle.</p>

ID 13358

See the following page(s) for the Detail of Changes to Your Cardmember Agreement and Your Card Benefits

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

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective July 14, 2022, the *How you can redeem reward dollars* sub-section in the *Supplement to the Cardmember Agreement* is amended by deleting:

You can redeem reward dollars for statement credits whenever your total available reward dollar balance is 25 or more.

And replacing it with:

You can redeem reward dollars for statement credits with no minimum redemption amount.

And also deleting:

The minimum redemption is 25 reward dollars.

Detail of Important Terms and Conditions of Your Card Benefit

Effective July 14, 2022, the **\$84 The Disney Bundle Credit** will be a new benefit available on your Card.

You'll receive \$7 in statement credits monthly (up to \$84 back annually) after spending \$13.99 or more each month on an eligible subscription to The Disney Bundle, which includes Disney+, Hulu, and ESPN, using your Card. Enrollment required.

Terms and Conditions. Enrollment on the Amex.com Benefit Dashboard is required to receive this benefit. Card Members are eligible to receive a \$7 statement credit each month after making qualifying purchases online at U.S. websites Disneyplus.com, Hulu.com or Plus.espn.com and in U.S. dollars amounting \$13.99 (excluding taxes) or more in that calendar month. "Qualifying purchases" include The Disney Bundle monthly subscription purchases of either \$13.99 a month or \$19.99 a month (excluding taxes) and any other monthly or annual subscription purchase or add-ons purchased at U.S. websites Disneyplus.com, Hulu.com or Plus.espn.com that amount to \$13.99 (excluding taxes) or more in any one calendar month made with your enrolled Card. If you purchase a monthly subscription, unless you notify the merchant that you want to cancel, your subscription will automatically renew for another monthly subscription period (subject to applicable law). This means that the merchant will collect the then-applicable subscription fee and any taxes by charging a credit card the merchant has on record for you without notifying you unless notification is required by applicable law. Your purchase will not qualify if you purchase your subscription through a third-party device or digital platform (unless the device or platform redirects to Disneyplus.com, Hulu.com or Plus.espn.com for purchase), or as a bundle with cable services or as another bundle. If you upgrade an already existing Disney+, Hulu or ESPN+ subscription to The Disney Bundle monthly subscription in the middle of a subscription month, your first month's subscription purchase will be pro-rated and may be less than \$13.99 and therefore may not qualify for a statement credit that month. Further, if you change an already existing Disney+, Hulu or ESPN+ annual subscription to The Disney Bundle and your ongoing monthly charge is less than \$13.99, you may not qualify for a statement credit. A single purchase of an annual subscription on an enrolled account also qualifies for a \$7 statement credit, but you would only be eligible for a one-time \$7 statement credit in the month of this purchase. Must be 18+ to subscribe to Disney+ or The Disney Bundle. The Disney Bundle is only available in the 50 United States, Washington, D.C., and Puerto Rico. The Disney Bundle is not available in any other U.S. territories. Once you enroll your Card in this benefit, you must spend a minimum of \$13.99 in one or more qualifying U.S. purchases by the last day of each calendar month to be considered eligible for a statement credit in that month. You may receive the monthly statement credit each month starting from the month you enroll. Your ability to earn a statement credit will reset on the first day of each calendar month and end on the last day of the same calendar month. Qualifying purchases must be charged to the enrolled Card Account for the benefit to apply. Purchases by both the enrolled Basic Card Member and any Additional Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for one \$7 statement credit per month.

Please allow 6-8 weeks after a qualifying purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call the number on the back of the Card if statement credits have not posted after 8 weeks from the date of purchase. American Express relies on the merchant to process transactions within the same calendar month that you made the purchase in order to apply the \$7 monthly statement credit in the month that it was intended. For example, if you make an eligible purchase on the last day of the month, but the merchant doesn't process that transaction until the next day, then the statement credit would be applied in the following month. If American Express does not receive information that identifies your transaction as eligible for this benefit, you will not receive the statement credit. To be eligible for this benefit, Card Account must not be canceled and not past due at the time of statement credit fulfillment. If a charge for an eligible purchase is included in a Pay Over Time balance on your Card Account, the statement credit associated with that charge may not be applied to that Pay Over Time balance. Instead, the statement credit may be applied to your Pay In Full balance. For additional information, call the number on the back of your Card.

**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 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.



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FREIGHTCLUB An Easy-to-use Shipping Platform

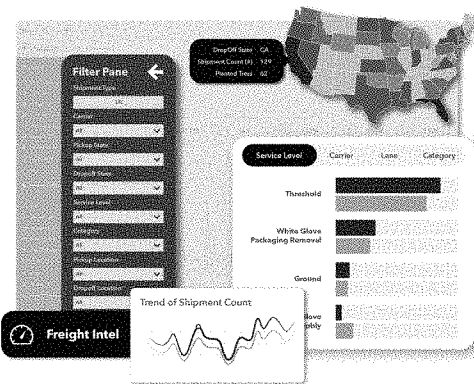
Freight Club is an end-to-end freight shipping platform that helps manage everything from quoting, booking, and tracking to complete claims management and secondary insurance protection, with zero subscription fees.

We offer up to seven levels of delivery services at discounted rates with dedicated customer service teams and hassle-free claims management, all provided to our customers in an easy-to-use platform.

As part of Cymax Group Technologies, a leading eCommerce technology and services providers, we offer access to enterprise rates by bringing together one of the largest carrier networks of LTL and parcel shipping providers in the United States.

We are excited to introduce Freight Intel.

An intuitive dashboard that brings all end-to-end shipping activities together on an easy-to-use platform. It allows retailers to cut through the noise and make fast, informed decisions based on real-time data and analytics at no additional cost.



Scan the QR code for a free quote or to book an appointment with our expert shipping consultants. Learn more about us at www.freightclub.com

cymax group
TECHNOLOGIES

Freight Club is part of Cymax Group Technologies, a leading eCommerce technology and services provider.



Warmly Welcomed

**American Express®
Cards Warmly
Welcomed**

MR GLASS & WINDOWS

A cutting-edge company specializing in the design and manufacturing of windows.
305-470-8264, 8051 NW 79th Place, Medley FL
www.mrglasswindows.com

COIN ADVISOR

A market leader in certified U.S., World and Ancient coins, offering collectors education, service and value.
877-540-2646 or
coinadvisor.com

SHARIS PLACE

Luxury multi-brand retailer of women's designer clothing, jewelry & accessories. Enjoy a shopping experience with one of our stylists in NY & FL.
sharisplace.com

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 1 of your statement or the number that is on the back of your Card.