



Blue Cash Preferred® from American Express

JAY M SNARIC
Closing Date 06/26/20

Account Ending 7-61009

New Balance	\$1,979.48
Minimum Payment Due	\$35.00
Payment Due Date	07/21/20[‡]

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 07/21/20, 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%.

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 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	6 years	\$2,631
\$61	3 years	\$2,198 (Savings = \$433)

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 **pages 9 - 10**.

Reward Dollars

as of 05/28/2020

44.33

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

Account Summary

Previous Balance	\$321.01
Payments/Credits	-\$3,836.14
New Charges	+\$5,494.61
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$1,979.48
Minimum Payment Due	\$35.00

Credit Limit	\$20,000.00
Available Credit	\$18,020.52
Cash Advance Limit	\$4,000.00
Available Cash	\$4,000.00
Days in Billing Period: 30	

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-888-258-3741 **Pay by Phone** 1-800-472-9297

➔ See page 3 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

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	07/21/20
New Balance	\$1,979.48
Minimum Payment Due	\$35.00

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

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 report 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.



JAY M SNARIC
Closing Date 06/26/20

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

Payments and Credits

Summary

	Total
Payments	-\$3,836.14
Credits	\$0.00
Total Payments and Credits	-\$3,836.14

Detail *Indicates posting date

	Amount
06/03/20* JAY M SNARIC ONLINE PAYMENT - THANK YOU	-\$940.80
06/15/20* JAY M SNARIC ONLINE PAYMENT - THANK YOU	-\$2,895.34

New Charges

Summary

	Total
JAY M SNARIC 7-61009	\$5,285.73
MARTIN E SNARIC 7-61025	\$208.88
Total New Charges	\$5,494.61

Detail



JAY M SNARIC
Card Ending 7-61009

	Amount
05/27/20 PUBLIX HUDSON FL \$14.40 8636881188	
05/27/20 WAWA FUEL/CONVENIENCE PORT RICHEY FL \$1.92 7278485425	
05/29/20 Trinity Wash Daily 041399801347698 ODESSA FL \$20.00 CAR WASH	
05/29/20 ABC FINE WINE & SPIRITS WESLEY CHAPEL FL \$413.39 4078510000	
05/29/20 WAWA 5334 000000000479167 ODESSA FL \$3.62 8134455770	
05/30/20 SPROUTS FARMERS MARKET # 0000000005258 NEW PORT RICHEY FL \$26.63 9999999999	
05/30/20 PUBLIX NEW PORT RICHEY FL \$78.53 8888888888	
05/31/20 RACETRAC LAND O LAKES FL \$22.86 GAS STATION	
05/31/20 PUBLIX HUDSON FL \$14.85 8636881188	

Detail Continued

				Amount
06/02/20	WAL-MART SUPERCENTER 1085 1085 DISCOUNT STORE	PORT RICHEY	FL	\$23.59
06/03/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$42.36
06/04/20	INSTACART 8882467822	SAN FRANCISCO	CA	\$49.27
06/04/20	PUBLIX 8636881188	HUDSON	FL	\$19.66
06/06/20	PUBLIX 8636881188	HUDSON	FL	\$85.44
06/07/20	FAMILY DOLLAR 704-814-3289	NEW PORT RICHEY	FL	\$4.96
06/08/20	KIPLINGER EDITORS PUBLICATIONS	800-544-0155	DC	\$39.00
06/08/20	BLUE NILE LLC 2063366748	SEATTLE	WA	\$2,123.00
06/08/20	WAWA FUEL/CONVENIENCE 7278485425	PORT RICHEY	FL	\$2.67
06/08/20	WAWA FUEL/CONVENIENCE 7278485425	PORT RICHEY	FL	\$24.15
06/09/20	7-ELEVEN 29301 00072930141 727-867-8698	TIERRA VERDE	FL	\$6.21
06/09/20	SUBWAY 727-9060319	SAINT PETERSBURG	FL	\$11.96
06/10/20	7-ELEVEN 29301 00072930141 727-867-8698	TIERRA VERDE	FL	\$6.21
06/11/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$72.18
06/11/20	RACETRAC 87 000877 97400000877 GAS STATION	TAMPA	FL	\$23.52
06/11/20	RACETRAC 87 000877 97400000877 GAS STATION	TAMPA	FL	\$5.59
06/12/20	GOOGLE *YOUTUBE PREMIUM SELLER	855-836-3987	CA	\$17.99
06/12/20	RESERVEBAR.COM 312-257-2300	RIDGEFIELD	CT	\$170.89
06/12/20	7-ELEVEN 32358 00073235801 727-379-0233	HUDSON	FL	\$4.48
06/12/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$52.22
06/13/20	7-ELEVEN 32297 00073229701 727-856-3443	NEW PORT RICHEY	FL	\$5.12
06/13/20	PUBLIX 8636881188	HUDSON	FL	\$19.27
06/13/20	WAWA 5334 000000000479167 8134455770	ODESSA	FL	\$8.54
06/14/20	RACETRAC GAS STATION	LAND O LAKES	FL	\$5.25
06/16/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$42.23
06/17/20	7-ELEVEN 29301 00072930141 727-867-8698	TIERRA VERDE	FL	\$27.50
06/17/20	7-ELEVEN 29301 00072930141 727-867-8698	TIERRA VERDE	FL	\$8.20
06/17/20	CVS/PHARMACY 8007467287	NEW PORT RICHEY	FL	\$32.78

Continued on next page



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JAY M SNARIC
Closing Date 06/26/20

Account Ending 7-61009

Detail Continued

				Amount
06/18/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$19.21
06/18/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$3.13
06/19/20	WAWA FUEL/CONVENIENCE 7278485425	PORT RICHEY	FL	\$4.27
06/20/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$33.12
06/20/20	FAMILY DOLLAR 704-814-3289	NEW PORT RICHEY	FL	\$3.79
06/21/20	PELTZ FAMOUS BRAND SHO PELTZ FAMOUS BR SHOE STORE	CLEARWATER	FL	\$320.89
06/21/20	ULTA #1335 0000 630-226-0020	TRINITY	FL	\$32.00
06/21/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$20.21
06/21/20	SPEEDWAY 7277128127 SERVICE STATION	1-800-643-1948	OH	\$1.81
06/22/20	PUBLIX 8888888888	NEW PORT RICHEY	FL	\$41.56
06/23/20	LOWE'S OF PORT RICHEY, FL 0724 727-859-9450	NEW PORT RICHEY	FL	\$191.64
06/23/20	RACETRAC GAS STATION	LAND O LAKES	FL	\$23.05
06/23/20	PUBLIX 8636881188	HUDSON	FL	\$31.73
06/24/20	7-ELEVEN 29301 00072930141 727-867-8698	TIERRA VERDE	FL	\$7.80
06/24/20	PUBLIX 8636881188	HUDSON	FL	\$23.61
06/25/20	7-ELEVEN 29301 00072930141 727-867-8698	TIERRA VERDE	FL	\$6.21
06/25/20	SUBWAY 727-9060319	SAINT PETERSBURG	FL	\$11.96
06/26/20	CPAP.COM 8003565221	STAFFORD	TX	\$156.80
06/26/20	AMZN MKTP US*MS4554560 BOOK STORES	AMZN.COM/BILL	WA	\$309.99
06/26/20	AMZN MKTP US*MS25B3W71 BOOK STORES	AMZN.COM/BILL	WA	\$448.31
06/26/20	SOCLEAN, INC. 6033713200	PETERBOROUGH	NH	\$64.20



MARTIN E SNARIC
Card Ending 7-61025

				Amount
06/02/20	LOWE'S OF PORT RICHEY, FL 0724 727-859-9450	NEW PORT RICHEY	FL	\$45.12
06/02/20	LOWE'S OF PORT RICHEY, FL 0724 727-859-9450	NEW PORT RICHEY	FL	\$14.41
06/02/20	7-ELEVEN 32609 00073260901 727-379-0302	HUDSON	FL	\$4.15
06/02/20	ALDI 74067 00000000901674 8003257894	PORT RICHEY	FL	\$2.39

Detail Continued

				Amount
06/04/20	ALDI 74067 00000000901674 8003257894	PORT RICHEY	FL	\$20.79
06/10/20	WAL-MART SUPERCENTER 5266 5266 DISCOUNT STORE	HUDSON	FL	\$8.32
06/10/20	LOWE'S OF PORT RICHEY, FL 0724 727-859-9450	NEW PORT RICHEY	FL	\$17.30
06/10/20	DOLLAR TREE 000004964 8775308733 VARIETY STORES	PORT RICHEY	FL	\$4.82
06/11/20	ALDI 74067 00000000901674 8003257894	PORT RICHEY	FL	\$16.28
06/17/20	WAL-MART SUPERCENTER 5266 5266 DISCOUNT STORE	HUDSON	FL	\$2.78
06/18/20	ALDI 74067 00000000901674 8003257894	PORT RICHEY	FL	\$27.55
06/22/20	7-ELEVEN 32609 00073260901 727-379-0302	HUDSON	FL	\$12.00
06/25/20	ALDI 74067 00000000901674 8003257894	PORT RICHEY	FL	\$32.97

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 and on time 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

		Amount
Total Fees in 2020		\$95.00
Total Interest in 2020		\$0.00

Interest Charge Calculation

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		12.99% (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		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
Balance Transfer Rate Expires 04/26/2021 then will go to 12.99% (v)	04/27/2020	06/26/2020	0.00%	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate



IMPORTANT NOTICES

Your Personal Details

Account protection is important to us. Please update your Personal Details so we may contact you about your account if needed. Visit <https://global.americanexpress.com/account-management/> to get started.

Claims Resolution Clause Update

The address for sending a claim notice to American Express has changed. Notice to American Express should be sent to **American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005.**

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.