



MATTHEW CHECCHIO
Closing Date 08/21/19

Account Ending 7-12008

New Balance \$10,544.73
Minimum Payment Due \$229.00
Payment Due Date 09/15/19 †

† **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/15/19, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.99%.

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	22 years	\$23,644
\$372	3 years	\$13,405 (Savings = \$10,239)

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

See important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 7

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Membership Rewards® Points Available and Pending as of 07/31/19 **3,426**
For up to date point balance and full program details, visit membershipsrewards.com

Account Summary
Previous Balance \$7,677.13
Payments/Credits -\$248.28
New Charges +\$2,991.05
Fees +\$0.00
Interest Charged +\$124.83
New Balance \$10,544.73
Minimum Payment Due \$229.00

Customer Care
Credit Limit \$15,000.00
Available Credit \$4,455.27
Cash Advance Limit \$200.00
Available Cash \$200.00
Days in Billing Period: 31

Customer Care
Pay by Computer americanexpress.com/pbc
Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297
See Page 2 for additional information.

Payment Coupon Do not staple or use paper clips
Pay by Computer americanexpress.com/pbc
Pay by Phone 1-800-472-9297

Enter 15 digit account # on all payments.
Make check payable to American Express.
Account Ending 7-12008

Payment Due Date 09/15/19
New Balance ~~\$10,544.73~~
Autopay Amount \$229.00
3,000
09/15-18

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270
Check here if your address or phone number has changed.
Note changes on reverse side.
Amount Enclosed \$

000034991246328496 001054473000022900 17 H

018869 1/5

ROTEBERT 23319

(000)

1381

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Change of Address
If correct on front, do not use.
• To change your address online, visit 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.

For information on how we protect your privacy and to set your communication preferences, please visit www.americanexpress.com/privacy.

Pay Your Bill with Autopay
• Avoid late fees
• Save time
Deduct your payment from your bank account automatically each month
Visit americanexpress.com/autopay today to enroll!

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX 79998-1535
P.O. BOX 1270
NEWARK NJ 07101-1270
Payments
Website: americanexpress.com

Customer Care & Billing Inquiries
1-888-BLUE-741
1-888-258-3741
1-336-393-1111
1-888-BLUE-741
1-800-CASH-NOW
1-800-258-3741
1-888-258-3741
1-888-BLUE-741
1-800-522-1897
In NY: 1-800-522-1897
FAX: 1-623-707-4442
TTY: 1-800-221-9950

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 cleared 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 cleared 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 your express prior written approval. We will re-present to your financial institution any payment that is returned unpaid. You may pay more than the Minimum Payment Due up to your New Balance, at any time.

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 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: 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.



Blue from American Express®


MATTHEW CHECCHIO
Closing Date 08/21/19

Account Ending 7-12008



ⓘ We will debit your bank account for your payment of \$229.00 on 09/10/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 09/08/19. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 09/15/19.

ⓘ Did you know? You can use Plan It to split up large purchases and pay them off over time for a fixed monthly fee and no interest. Plus, still earn rewards on Plan It purchase amounts. Terms apply. Visit americanexpress.com/payitplant.



Get the Amex® App

Manage your account on the go by turning on alerts, monitoring charges, and much more. Visit amex.co/getamexapp to learn more.

iOS and Android only. See App Store listings for operating system information.

Summary	
Payments and Credits	
	Total
Payments	-\$174.22
Credits	\$0.00
Total Payments and Credits	-\$174.22

Detail	
*Indicates posting date	
Payments	Amount
08/10/19*	-\$174.22
MATTHEW CHECCHIO	AUTOPAY PAYMENT RECEIVED - THANK YOU
Credits	Amount
08/06/19	-\$74.06
ERIKA L CHECCHIO	WAL-MART SUPERCENTER#1769 1769
	DU BOIS PA
	GROCERY STORE

Summary	
New Charges	
	Total
Payments	-\$713.81
Credits	\$2,277.24
Total New Charges	\$2,991.05



MATTHEW CHECCHIO
Card Ending 7-12008

Detail

Date	Description	Amount
07/23/19	SPIRIT AIRLINES SOUTH FLORIDA From: SPIRIT To: PHILADELPHIA INTER Carrier: MYRTLE BEACH AFB Class: T Ticket Number: SJLTVH Passenger Name: CHECCHIO/MATTHEW MR Document Type: PASSENGER TICKET Date of Departure: 07/26	\$187.29
07/27/19	SHEETZ 0148 001487 4980001487 000-0000000	\$5.65
07/27/19	SUNOCO 0013629107 0013 301-293-2818	\$38.03
07/28/19	Amazon Prime SHIPPINGCLUB Amazon.com	\$13.77
07/31/19	AMZN MKTP US*MA9NJBZ50 BOOK STORES	\$17.40
08/03/19	AMAZON.COM*MA0VZ9TJ0 MERCHANDISE	\$11.15
08/04/19	AMZN MKTP US*MA72F5010 BOOK STORES	\$7.41
08/04/19	AMZN MKTP US*MA7BM1642 BOOK STORES	\$6.27
08/05/19	AMAZON.COM*MA0V16DY2 MERCHANDISE	\$11.15
08/05/19	AMZN MKTP US*MA0MQ72G2 BOOK STORES	\$18.94
08/06/19	ITUNES.COM/BILL RECORD STORE INTERNET CHARGE CA	\$3.17
08/08/19	MARRIAGE FITNESS WITH BALTIMORE MD	\$159.00
08/10/19	AMAZON.COM*MA4VE67Q1 MERCHANDISE DU BOIS PA	\$14.09
08/10/19	MARTIN'S FOOD GROCERY STORE DU BOIS PA	\$49.31
08/10/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE DU BOIS PA	\$118.72
08/11/19	ADVANCE AUTO PARTS 124004755001 15801 DU BOIS PA	\$26.49
08/15/19	ITUNES.COM/BILL RECORD STORE INTERNET CHARGE CA	\$8.47
08/15/19	ITUNES.COM/BILL RECORD STORE INTERNET CHARGE CA	\$0.99
07/22/19	WAL-MART SUPERCENTER 5087 5087 DISCOUNT STORE NORTH MYRTLE BEACH SC	\$23.27
07/25/19	THE OLIVE GARDEN 843-2727530 NORTH MYRTLE BEACH SC	\$61.75
07/26/19	WWW.HILLSTHOMECOM +18142997189 DU BOIS PA	\$100.69
07/27/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE DU BOIS PA	\$65.15

Amount

MATTHEW CHECCHIO
Card Ending 7-11018

Amount

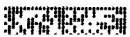


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MATTHEW CHECCHIO
Closing Date 08/21/19

Account Ending 7-12008

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Detail Continued

Date	Description	PA	Amount
07/27/19	MARTIN'S FOOD GROCERY STORE	PA	\$47.34
07/29/19	WAL-MART SUPERCENTER 1769 1769	PA	\$49.73
07/29/19	DISCOUNT STORE		
07/29/19	SHEETZ	PA	\$30.00
08/03/19	WAL-MART SUPERCENTER 1769 1769	PA	\$149.00
08/03/19	DISCOUNT STORE		
08/03/19	MARTIN'S FOOD GROCERY STORE	PA	\$42.02
08/04/19	WAL-MART SUPERCENTER 1769 1769	PA	\$141.34
08/04/19	DISCOUNT STORE		
08/05/19	SHEETZ	PA	\$32.90
08/06/19	KOHL'S	PA	\$166.70
08/06/19	Wegmans	PA	\$21.89
08/07/19	WAL-MART SUPERCENTER 1769 1769	PA	\$55.74
08/07/19	DISCOUNT STORE		
08/07/19	T J MAXX	PA	\$25.98
08/09/19	DAIRY QUEEN	PA	\$10.75
08/10/19	BOSCOV'S	PA	\$188.66
08/11/19	WAL-MART SUPERCENTER 1769 1769	PA	\$80.75
08/11/19	DISCOUNT STORE		
08/11/19	MARTIN'S FOOD GROCERY STORE	PA	\$35.83
08/12/19	UPMC PHYSICIANS	PA	\$30.00
08/13/19	DOCTOR & PHYSICIAN		
08/13/19	OLD NAVY US 3477	PA	\$134.40
08/13/19	SHOE SENSATION 806	PA	\$84.98
08/15/19	MCDONALD'S F12375 00000000466685	PA	\$14.91
08/16/19	MARTIN'S FOOD GROCERY STORE	PA	\$26.39
08/16/19	WAL-MART SUPERCENTER 1769 1769	PA	\$25.25
08/17/19	DISCOUNT STORE		
08/17/19	WAL-MART SUPERCENTER 1769 1769	PA	\$159.85
08/17/19	DISCOUNT STORE		
08/17/19	LOWE'S OF DUBOIS, PA. 1010	PA	\$353.01
08/18/19	WAL-MART SUPERCENTER 1769 1769	PA	\$48.47
08/18/19	DISCOUNT STORE		
08/18/19	LOWE'S OF DUBOIS, PA. 1010	PA	\$27.52
08/20/19	MARTIN'S FOOD GROCERY STORE	PA	\$42.97

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Continued on reverse

Fees

Total Fees for this Period
 Amount \$0.00

Interest Charged

08/21/19 Interest Charge on Purchases \$124.83
 Total Interest Charged for this Period \$124.83
 Amount

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.

2019 Fees and Interest Totals Year-to-Date

Total Fees in 2019 \$0.00
 Total Interest in 2019 \$727.10
 Amount

Interest Charge Calculation

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

Transactions Dated	From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	07/10/2019		16.24% (v)	\$2,580.62	\$35.60
Purchases	05/21/2016	07/09/2019	16.24% (v)	\$6,468.05	\$89.23
Cash Advances	08/09/2007		27.24% (v)	\$0.00	\$0.00
Total					\$124.83

(v) Variable Rate