



Blue from American Express®

MATTHEW CHECCHIO
Closing Date 12/20/19

Account Ending 7-12008

New Balance	\$10,770.31
Minimum Payment Due	\$272.00
Payment Due Date	01/15/20[‡]

‡ Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 01/15/20, 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%.

Membership Rewards® Points
Available and Pending as of 11/30/19

10,392

For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$9,065.86
Payments/Credits	-\$235.50
New Charges	+\$1,774.24
Fees	+\$0.00
Interest Charged	+\$165.71

New Balance	\$10,770.31
Minimum Payment Due	\$272.00
Credit Limit	\$15,000.00
Available Credit	\$4,229.69
Cash Advance Limit	\$200.00
Available Cash	\$200.00
Days In Billing Period:	30

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	23 years	\$28,881
\$408	3 years	\$14,675 (Savings = \$14,206)

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 7 - 8.

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 3 for additional information.

Continued on page 3

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 7-12008

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

MB 01 018508 45907 B 83 A

MATTHEW CHECCHIO
15 BLUE JAY DR
DU BOIS PA 15801

Payment Due Date	01/15/20
New Balance	\$10,770.31
AutoPay Amount	\$272.00

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

\$ _____
Amount Enclosed

0000349991463289496 001077031000027200 17 H

018508 1/5

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000022583

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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. 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 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

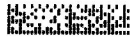
Pay Your Bill with AutoPay

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.



Blue from American Express®

MATTHEW CHECCHIO
Closing Date 12/20/19

Account Ending 7-12008

	Customer Care & Billing Inquiries	1-888-BLUE-741	Hearing Impaired
	International Collect	1-888-258-3741	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-336-393-1111	FAX: 1-623-707-4442
	Cash Advance at ATMs Inquiries	1-888-BLUE-741	In NY: 1-800-522-1897
		1-888-258-3741	
		1-800-CASH-NOW	

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

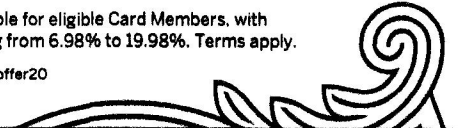
i We will debit your bank account for your payment of \$272.00 on 01/09/20. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 01/07/20. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 01/15/20.

AMERICAN EXPRESS® PERSONAL LOANS

Turn Dreaming Into Doing

Loans from \$3,500 to \$40,000 are available for eligible Card Members, with fixed monthly payments and APRs ranging from 6.98% to 19.98%. Terms apply.

To learn more visit americanexpress.com/loanoffer20



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Payments and Credits

Summary

	Total
Payments	-\$224.70
Credits	
MATTHEW CHECCHIO 7-12008	-\$10.80
Total Payments and Credits	-\$235.50

Detail *Indicates posting date

Payments			Amount
12/10/19*	MATTHEW CHECCHIO	AUTOPAY PAYMENT RECEIVED - THANK YOU PNC BANK, NATIONAL ASSOCIATION	-\$224.70
Credits			Amount
12/07/19*	MATTHEW CHECCHIO	AMAZON SHOP WITH POINTS CREDIT	-\$10.80

New Charges

Summary

	Total
MATTHEW CHECCHIO 7-12008	\$437.86
ERIKA L CHECCHIO 7-11018	\$1,336.38
Total New Charges	\$1,774.24

Detail



MATTHEW CHECCHIO

Card Ending 7-12008

				Amount
11/28/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$13.77
11/28/19	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$262.36
12/06/19	AMAZON.COM GENERAL MERCHANDISE	SEATTLE	WA	\$10.80
12/07/19	AMZN MKTP US*F08VC3HE3 BOOK STORES	AMZN.COM/BILL	WA	\$15.36
12/08/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$64.16
12/15/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
12/15/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$8.47
12/20/19	AMAZON MKTPLACE PMTS GENERAL MERCHANDISE	SEATTLE	WA	\$61.95



ERIKA L CHECCHIO

Card Ending 7-11018 Monthly Spending Limit: \$1,600

				Amount
11/23/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$33.74
11/23/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$275.13
11/27/19	AMZN MKTP US*3H1UG2PD3 BOOK STORES	AMZN.COM/BILL	WA	\$37.09
11/29/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$189.76
11/30/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$134.92
11/30/19	AMZN MKTP US*5J6IB46N3 BOOK STORES	AMZN.COM/BILL	WA	\$5.39
11/30/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$42.32
12/01/19	DOLLAR GENERAL 8006789258 DISCOUNT STORES	DU BOIS	PA	\$25.05
12/07/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$37.57
12/07/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$260.24
12/08/19	SUBWAY 814-3711017	DU BOIS	PA	\$11.00
12/15/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$141.66
12/15/19	DUNHAMS 079 0000 814-372-6241	DU BOIS	PA	\$47.69
12/18/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$96.82