



Blue from American Express®

MATTHEW CHECCHIO
Closing Date 11/20/19

Account Ending 7-12008

New Balance	\$9,065.86
Minimum Payment Due	\$225.00
Payment Due Date	12/15/19[‡]

‡ Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 12/15/19, 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%.

Membership Rewards® Points
Available and Pending as of 10/31/19

9,092

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

Account Summary

Previous Balance	\$7,863.51
Payments/Credits	-\$233.00
New Charges	+\$1,299.57
Fees	+\$0.00
Interest Charged	+\$135.78

New Balance	\$9,065.86
Minimum Payment Due	\$225.00

Credit Limit	\$15,000.00
Available Credit	\$5,934.14
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:

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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	21 years	\$24,034
\$341	3 years	\$12,291 (Savings = \$11,743)

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

- ➔ See page 2 for important information about your account.
- ➔ **See page 9 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.**
- ➔ Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 13.**

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.

000022208 R07EGER1 32419 (000)

MB 02 018145 21030 B 118 C

MATTHEW CHECCHIO
15 BLUE JAY DR
DU BOIS PA 15801

Payment Due Date	12/15/19
New Balance	\$9,065.86
AutoPay Amount	\$225.00

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

\$ 225.00
Amount Enclosed

0000349991463289496 000906586000022500 17 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. 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.



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MATTHEW CHECCHIO
Closing Date 11/20/19

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 \$225.00 on 12/10/19. 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 12/08/19. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 12/15/19.

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**SHOP SMALL® NOV 30
AND ALL YEAR ROUND**

American Express founded Small Business Saturday® in 2010 to support small businesses and communities. And every time you Shop Small, you show your support, too.

Learn more at ShopSmall.com/JoinIn



Payments and Credits

Summary

	Total
Payments	-\$233.00
Credits	\$0.00
Total Payments and Credits	-\$233.00

Detail *Indicates posting date

Payments	Amount
11/10/19* MATTHEW CHECCHIO AUTOPAY PAYMENT RECEIVED - THANK YOU PNC BANK, NATIONAL ASSOCIATION	-\$233.00

New Charges

Summary

	Total
MATTHEW CHECCHIO 7-12008	\$124.38
ERIKA L CHECCHIO 7-11018	\$1,175.19
Total New Charges	\$1,299.57

Detail

MATTHEW CHECCHIO Card Ending 7-12008				Amount
10/27/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$97.98

Detail Continued

				Amount
10/28/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$13.77
11/06/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$3.17
11/15/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
11/15/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$8.47



ERIKA L CHECCHIO

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

				Amount
10/26/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$197.70
10/26/19	MCDONALD'S F12375 000000000466685 8143754150	DUBOIS	PA	\$11.74
10/30/19	SUBWAY-BRADY STREET 814-3713750	DU BOIS	PA	\$29.40
11/02/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$28.81
11/02/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$120.46
11/04/19	VETSOURCE PET RX&FOOD	877-738-4443	OR	\$108.11
11/09/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$317.99
11/09/19	MCDONALD'S F12375 000000000466685 8143754150	DUBOIS	PA	\$11.74
11/12/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$39.77
11/17/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$27.92
11/17/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$281.55

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
11/20/19	Interest Charge on Purchases	\$135.78
Total Interest Charged for this Period		\$135.78

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.



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2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$0.00
Total Interest in 2019	\$1,162.96

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	07/10/2019		21.74% (v)	\$5,274.73	\$94.31
Purchases	05/21/2016	07/09/2019	15.74% (v)	\$3,207.15	\$41.47
Cash Advances	08/09/2007		26.74% (v)	\$0.00	\$0.00
Total					\$135.78

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(v) Variable Rate

