



Blue from American Express®

MATTHEW CHECCHIO
Closing Date 09/20/19



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Account Ending 7-12008

New Balance	\$9,120.63
Minimum Payment Due	\$234.00
Payment Due Date	10/15/19[‡]

‡ Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 10/15/19, 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 08/31/19

6,342

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

Account Summary

Previous Balance	\$10,544.73
Payments/Credits	-\$3,029.00
New Charges	+\$1,460.67
Fees	+\$0.00
Interest Charged	+\$144.23

New Balance	\$9,120.63
Minimum Payment Due	\$234.00

Credit Limit	\$15,000.00
Available Credit	\$5,879.37
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	\$24,335
\$346	3 years	\$12,440 (Savings = \$11,895)

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

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See Page 2 for additional information.

See page 2 for important information about your account.

See page 7 for Important Changes to Your Account Terms.

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 032922 68937 B 151 B



MATTHEW CHECCHIO
15 BLUE JAY DR
DU BOIS PA 15801

Payment Due Date **10/15/19**

New Balance **\$9,120.63**

AutoPay Amount **\$234.00**

9,120.63

Check here if your address or phone number has changed. Note changes on reverse side.

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

\$ 3000.00
Amount Enclosed

W4232 10-15 2500.00 500.00

0000349991463289496 000912063000023400 17 H

000022504 R07EQER1 26319 (000) 755

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 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.

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

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.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

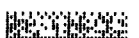
Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



i We will debit your bank account for your payment of \$234.00 on 10/10/19. 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 10/08/19. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 10/15/19.

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.



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.

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Payments and Credits

Summary

	Total
Payments	-\$3,000.00
Credits	
MATTHEW CHECCHIO 7-12008	-\$29.00
Total Payments and Credits	-\$3,029.00

Detail *Indicates posting date

			Amount
Payments			
08/28/19*	MATTHEW CHECCHIO	ONLINE PAYMENT - THANK YOU	-\$3,000.00
Credits			Amount
09/12/19	MATTHEW CHECCHIO	Maurices_01200 DUBOIS WOMEN'S CLOTHING	-\$29.00

New Charges

Summary

	Total
MATTHEW CHECCHIO 7-12008	\$602.88
ERIKA L CHECCHIO 7-11018	\$857.79
Total New Charges	\$1,460.67

Detail



MATTHEW CHECCHIO
Card Ending 7-12008

				Amount
08/22/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$50.42
08/23/19	APRIL'S FLOWERS 039300982929944 APRILSFLOWERSLLC@GMAIL.CO	DU BOIS	PA	\$60.36
08/24/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$54.22
08/27/19	JOHNSON MOTORS 814-371-4444	DU BOIS	PA	\$84.14
08/28/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$13.77
09/06/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$3.17
09/07/19	MARRIAGE FITNESS WITH 410-764-1552	BALTIMORE	MD	\$159.00
09/14/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$159.98
09/15/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
09/15/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$8.47
09/20/19	AMAZON.COM*5A9343IZ3 MERCHANDISE	AMZN.COM/BILL	WA	\$8.36

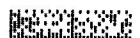


ERIKA L CHECCHIO
Card Ending 7-11018

				Amount
08/24/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$153.01
08/26/19	SUBWAY-BRADY STREET 814-3713750	DU BOIS	PA	\$19.05
08/30/19	WWW.HILLSTOHOME.COM +18142997189	DU BOIS	PA	\$100.69
08/31/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$47.31
08/31/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$163.26
09/02/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$40.10
09/07/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$48.33
09/07/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$141.90
09/15/19	MARTIN'S FOOD GROCERY STORE	DU BOIS	PA	\$27.38
09/15/19	WAL-MART SUPERCENTER 1769 1769 DISCOUNT STORE	DU BOIS	PA	\$116.76

Fees

				Amount
Total Fees for this Period				\$0.00



Interest Charged

	Amount
09/20/19 Interest Charge on Purchases	\$144.23
Total Interest Charged for this Period	\$144.23

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

	Amount
Total Fees in 2019	\$0.00
Total Interest in 2019	\$871.33

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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		21.99% (v)	\$5,050.01	\$91.20
Purchases	05/21/2016	07/09/2019	15.99% (v)	\$4,035.88	\$53.03
Cash Advances	08/09/2007		26.99% (v)	\$0.00	\$0.00
Total					\$144.23

(v) Variable Rate

