



Hilton Honors Business Card
CHARTER INSTITUTE AT ERSKI



Closing Date 12/17/23 Next Closing Date 01/17/24

Customer Care: 1-833-698-2567
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$28,038.94**
Minimum Payment Due **\$1,324.00**
Payment Due Date **01/11/24**

View your Hilton Honors point balance at hiltonhonors.com

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 01/11/24, 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%.

Account Summary

Previous Balance \$36,742.93
Payments/Credits -\$36,749.82
New Charges +\$27,076.77
Fees +\$39.00
Interest Charged +\$930.06

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:

New Balance **\$28,038.94**
Minimum Payment Due **\$1,324.00**

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	31 years	\$83,900

Credit Limit \$63,400.00
Available Credit \$35,361.06
Cash Advance Limit \$5,000.00
Available Cash \$5,000.00
Days in Billing Period: 31

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 **page 11**.

Because your payment was received late, you may have forfeited Hilton Honors bonus points earned by using your Card. Please call the number on the back of your Card or log on to your account at americanexpress.com for more information or to reinstate rewards. There is a \$35.00 fee for each month of rewards you want to reinstate.

Continued on page 3

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/business

Pay by Phone
1-800-472-9297

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



Payment Due Date **01/11/24**
New Balance **\$28,038.94**
Minimum Payment Due **\$1,324.00**

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

AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

\$ _____
Amount Enclosed



0000349992570645808 002803894000132400 13 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. 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.

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 financial 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 calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the Closing Date of each billing period. We will not charge you interest on your purchases if you pay the New Balance 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 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.

Billing Dispute Procedures

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

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:** 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.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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.



Closing Date 12/17/23



Customer Care & Billing Inquiries
International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements

1-833-698-2567
1-623-492-3344
1-800-CASH-NOW
1-833-698-2567

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-833-698-2567**



Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
PO BOX 6031
CAROL STREAM IL
60197-6031

Put More Time to Business and Less Time to Bills

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply. Learn more. Visit www.AmericanExpress.com/enrollAM to enroll an Account Manager now.



Payments and Credits

Summary

	Total
Payments	-\$35,892.79
Credits	
[REDACTED]	\$0.00
[REDACTED]	-\$850.14
[REDACTED]	-\$6.89
Total Payments and Credits	-\$36,749.82

Detail

*Indicates posting date

Payments			Amount
12/13/23*	[REDACTED]	ONLINE PAYMENT - THANK YOU	-\$35,892.79
Credits			Amount
11/30/23	[REDACTED]	SP X-CHAIR LLC CYPRESS CA +17149954800	-\$250.14
12/08/23	[REDACTED]	THE WEBSTAUANT STORE (717)392-7472 PA 7173927472	-\$600.00
12/13/23	[REDACTED]	SEELBACH LOUISVILLE HILTON SEELBACH LO LOUISVILLE KY Arrival Date 10/16/23 00000000 LODGING	-\$6.89
		Departure Date 10/17/23	

New Charges

Summary

	Total
[REDACTED]	\$774.77
[REDACTED]	\$1,533.88

Summary Continued

	Total
[REDACTED]	\$1,628.08
[REDACTED]	\$317.34
[REDACTED]	\$4,508.32
[REDACTED]	\$1,540.00
[REDACTED]	\$93.38
[REDACTED]	\$13,936.50
[REDACTED]	\$865.30
[REDACTED]	\$1,380.20
[REDACTED]	\$499.00
Total New Charges	\$27,076.77

Detail



[REDACTED]

				Amount
11/17/23	GRAPEVINE RESTAURANT (NEW 739296850300 ANTHOULA.TSAB@GMAIL.COM	BOILING SPRIN	SC	\$93.00
11/21/23	LIZARDS THICKET ELMWOOD 000000001 8035694876	COLUMBIA	SC	\$37.00
11/24/23	ApIPay FINISHLINE.COM o14124048113 46235	888-777-3949	IN	\$120.96
11/30/23	CHICK-FIL-A #01149 00000000565446 8037724041	COLUMBIA	SC	\$19.66
12/05/23	LONGHORN STEAKS 803-254-5100	COLUMBIA	SC	\$71.01
12/07/23	CHICK-FIL-A #01229 00000000565280 8438378140	BLUFFTON	SC	\$17.81
12/07/23	SONESTA HILTON HEAD 068880021760492 Arrival Date 12/06/23 00000000 LODGING Departure Date 12/07/23	HILTON HEAD	SC	\$336.33
12/13/23	BLUE MARLIN 66950000002006 RHAWKINS@BLUEMARLINCOLUMB	COLUMBIA	SC	\$79.00



[REDACTED]

				Amount
11/22/23	AT&T UVERSE PAYMENT AT&T EZC PMT	8002882020	TX	\$192.60
11/25/23	GOOGLE *YOUTUBE TV DIGITAL GOODS: APPS	G.CO/HELPPAY#	CA	\$78.10
11/27/23	MYFAX SERVICES FAX SERVICES	MYFAX.COM	CA	\$12.00
12/05/23	MONTERREY MEXICAN REST 000000001 8037651465	COLUMBIA	SC	\$165.60
12/06/23	SKULL CREEK BOATHOUSE (SE 545500001652 KIMK@SERGGROUP.COM	HILTON HEAD I	SC	\$412.92
12/08/23	SONESTA HILTON HEAD 068880021760492 Arrival Date 12/06/23 00000000 LODGING Departure Date 12/08/23	HILTON HEAD	SC	\$672.66



Closing Date 12/17/23



Detail Continued

Amount



Amount

12/08/23	SONESTA HILTON HEAD 068880021760492 Arrival Date 12/06/23 00000000 LODGING	Departure Date 12/08/23	HILTON HEAD SC	\$584.68
12/08/23	SONESTA HILTON HEAD 068880021760492 Arrival Date 12/06/23 00000000 LODGING	Departure Date 12/08/23	HILTON HEAD SC	\$672.66
12/08/23	SONESTA HILTON HEAD 068880021760492 Arrival Date 12/06/23 00000000 LODGING	Departure Date 12/08/23	HILTON HEAD SC	\$370.74



CHRISTY JUNKINS
Card Ending 8-12094

Amount

12/07/23	SONESTA HILTON HEAD 068880021760492 Arrival Date 12/06/23 00000000 LODGING	Departure Date 12/07/23	HILTON HEAD SC	\$317.34
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Amount

11/21/23	HOO*HOOTSUITE INC 778-588-9767	778-588-9767	CA	\$184.68
11/28/23	BLOGVAULT/MALCARE +16502623061		DE	\$99.00
12/01/23	COLUMBIA CONVENTION CENTE BA3M7B4BD3D1 29201		SC	\$3,504.06
12/04/23	THE STATE NEWSPAPER 800-888-3566		CA	\$99.99
12/13/23	B&H PHOTO 800-606-6969 B8571924 10001 16TB HAT5300 SATA III 3.5"	800-221-5743	NY	\$620.59



Amount

12/04/23	NATIONAL ASSOCIATION OF CHARITABLE ORG	JACKSONVILLE	AL	\$770.00
12/13/23	NATIONAL ASSOCIATION OF CHARITABLE ORG	JACKSONVILLE	AL	\$770.00



Amount

12/05/23	MICHAELS STORES 9140 29209	COLUMBIA	SC	\$23.18
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Detail Continued

				Amount
12/11/23	DOLLAR TREE 000002912 8775308733 VARIETY STORES	COLUMBIA	SC	\$70.20
				
				Amount
11/16/23	PUBLIX 8636881188	COLUMBIA	SC	\$50.87
11/16/23	SODA CITY MOVERS LLC 0539 803-731-7792	COLUMBIA	SC	\$605.00
11/18/23	SODA CITY MOVERS LLC 0539 803-731-7792	COLUMBIA	SC	\$200.00
11/20/23	FOOD LION #2629 GROCERY STORE	ELGIN	SC	\$149.80
11/20/23	FOOD LION #2629 GROCERY STORE	ELGIN	SC	\$18.15
11/21/23	CVS/PHARMACY 8007467287 PHARMACIES	COLUMBIA	SC	\$49.59
11/28/23	DBA T&F BOOKS DBA T&F Books GOODS/SERVICES	FLORENCE	KY	\$869.67
11/28/23	GOFAN* SCHSL (SOUTH CA +16786797676	ALPHARETTA	GA	\$141.25
11/29/23	MOE'S 223 ONLINE 223 0 292010 CATERING	COLUMBIA	SC	\$871.56
11/29/23	PUBLIX 8636881188	COLUMBIA	SC	\$14.28
11/29/23	FOOD LION #2629 GROCERY STORE	ELGIN	SC	\$56.97
11/29/23	BADD BOYS CAFE 0000 803-754-4066	COLUMBIA	SC	\$574.75
11/30/23	THE WEBSTAUANT STORE 7173927472	(717)392-7472	PA	\$2,434.32
12/01/23	SAMSLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$110.24
12/01/23	BADD BOYS CAFE 0000 803-754-4066	COLUMBIA	SC	\$269.06
12/01/23	PUBLIX 8636881188	COLUMBIA	SC	\$72.08
12/01/23	LONGHORN STEAKS 803-254-5100	COLUMBIA	SC	\$205.00
12/04/23	MICHAELS STORES 3770 29209	COLUMBIA	SC	\$73.16
12/04/23	SCHEELS ALL SPORTS 0000 701-356-8264	FARGO	ND	\$464.35
12/04/23	SCHEELS ALL SPORTS 0000 701-356-8264	FARGO	ND	\$453.68
12/04/23	SCHEELS ALL SPORTS 0000 701-356-8264	FARGO	ND	\$453.68
12/04/23	SCHEELS ALL SPORTS 0000 701-356-8264	FARGO	ND	\$453.68
12/04/23	SCHEELS ALL SPORTS 0000 701-356-8264	FARGO	ND	\$453.68
12/04/23	SCHEELS ALL SPORTS 0000 701-356-8264	FARGO	ND	\$261.53

Continued on next page



Closing Date 12/17/23

Detail Continued

				Amount
12/05/23	BT*FIVERR * 9543682267	38 GREENE ST	NY	\$44.70
12/05/23	HAMPTON INN SUITES BLUFF 1 Arrival Date 12/04/23 00000000 LODGING	Departure Date 12/05/23 BLUFFTON	SC	\$158.73
12/05/23	HAMPTON INN SUITES BLUFF 1 Arrival Date 12/04/23 00000000 LODGING	Departure Date 12/05/23 BLUFFTON	SC	\$158.73
12/05/23	HAMPTON INN SUITES BLUFF 1 Arrival Date 12/04/23 00000000 LODGING	Departure Date 12/05/23 BLUFFTON	SC	\$154.29
12/05/23	HAMPTON INN SUITES BLUFF 1 Arrival Date 12/04/23 00000000 LODGING	Departure Date 12/05/23 BLUFFTON	SC	\$158.73
12/05/23	HAMPTON INN SUITES BLUFF 1 Arrival Date 12/04/23 00000000 LODGING	Departure Date 12/05/23 BLUFFTON	SC	\$158.73
12/05/23	HAMPTON INN SUITES BLUFF 1 Arrival Date 12/04/23 00000000 LODGING	Departure Date 12/05/23 BLUFFTON	SC	\$158.73
12/05/23	HAMPTON INN SUITES BLUFF 1 Arrival Date 12/04/23 00000000 LODGING	Departure Date 12/05/23 BLUFFTON	SC	\$158.73
12/06/23	HAMPTON INN SUITES BLUFF 1 Arrival Date 12/04/23 00000000 LODGING	Departure Date 12/06/23 BLUFFTON	SC	\$4.19
12/07/23	SODA CITY MOVERS LLC 0539 803-731-7792	COLUMBIA	SC	\$385.00
12/07/23	UNITED-STATES-FLAG.COM 877-734-2458 INDOOR AMERICAN FLAG 4FT X GOLD TASSEL FLOOR STAND BASE FOR INDOO	877-734-2458	PA	\$417.83
12/07/23	MOA KOREAN BBQ. 0001 803-269-9582	COLUMBIA	SC	\$179.40
12/08/23	FOOD LION #2629 GROCERY STORE	ELGIN	SC	\$84.69
12/08/23	SONESTA HILTON HEAD 068880021760492 Arrival Date 12/06/23 00000000 LODGING	Departure Date 12/08/23 HILTON HEAD	SC	\$672.66
12/08/23	SONESTA HILTON HEAD 068880021760492 Arrival Date 12/07/23 00000000 LODGING	Departure Date 12/08/23 HILTON HEAD	SC	\$321.90
12/08/23	SODA CITY MOVERS LLC 0539 803-731-7792	COLUMBIA	SC	\$65.00

Detail Continued

				Amount
12/08/23	MICHAELS STORES 5021 5792 29229	COLUMBIA	SC	\$62.35
12/11/23	MICHAELS STORES 6247 29209	COLUMBIA	SC	\$7.31
12/11/23	USPS PO 4518040205 001363462 8002758777	COLUMBIA	SC	\$66.00
12/11/23	STAPLES 00391 00391000522927 29205 FINISHING ONLY EXPRESS GUARANTEE	COLUMBIA	SC	\$2.80
12/11/23	FOOD LION #2629 GROCERY STORE	ELGIN	SC	\$16.63
12/12/23	PUBLIX 067 000000067 8636471171	COLUMBIA	SC	\$198.25
12/12/23	PUBLIX 8636881188	COLUMBIA	SC	\$15.36
12/12/23	STAPLES 00391 00391000522967 29205 50 PHO CRD 5X7 FT MAT BP POL	COLUMBIA	SC	\$31.85
12/13/23	CAMBRIA HOTEL COLUMBIA DOWNTOW CAMBRIA Arrival Date Departure Date 12/11/23 12/12/23 00000000 LODGING	COLUMBIA	SC	\$189.51
12/13/23	CAMBRIA HOTEL COLUMBIA DOWNTOW CAMBRIA Arrival Date Departure Date 12/11/23 12/12/23 00000000 LODGING	COLUMBIA	SC	\$214.00
12/13/23	CAMBRIA HOTEL COLUMBIA DOWNTOW CAMBRIA Arrival Date Departure Date 12/11/23 12/12/23 00000000 LODGING	COLUMBIA	SC	\$209.48
12/13/23	CAMBRIA HOTEL COLUMBIA DOWNTOW CAMBRIA Arrival Date Departure Date 12/11/23 12/12/23 00000000 LODGING	COLUMBIA	SC	\$209.31
12/13/23	TIFFANY'S BAKERY & EAT 803-736-2253	COLUMBIA	SC	\$68.39
12/15/23	THE UPS STORE 3770 068880021647741 3770-POS3770B-16929201	COLUMBIA	SC	\$215.60



				Amount
11/30/23	929 KITCHEN & BAR 0000 803-269-9582	COLUMBIA	SC	\$100.00
12/01/23	GOOGLE*GSUITE_TEACHRIGHTUSA.ORG ADVERTISING SERVICE	MOUNTAIN VIEW	CA	\$300.46
12/05/23	MICROSOFT#G033180220 Z62R7I29F63Z 98052	MSBILL.INFO		\$172.50
12/07/23	SONESTA HILTON HEAD 068880021760492 Arrival Date Departure Date 12/06/23 12/07/23 00000000 LODGING	HILTON HEAD	SC	\$292.34



Closing Date 12/17/23



Detail Continued

Amount



Amount

11/28/23	GODADDY.COM GODADDY.COM Redemption Fee - COM COM Domain Name Renewal - 2 Years recu	480-505-8855	AZ	\$124.34
11/28/23	GODADDY.COM GODADDY.COM ORG Domain Name Registration - 2 Years Ultimate Domain Protection	480-505-8855	AZ	\$73.32
11/28/23	GODADDY.COM GODADDY.COM COM Domain Name Registration - 2 Years Ultimate Domain Protection	480-505-8855	AZ	\$70.32
12/08/23	SONESTA HILTON HEAD 068880021760492 Arrival Date 12/06/23 00000000 LODGING	Departure Date 12/08/23	HILTON HEAD SC	\$370.74
12/08/23	SONESTA HILTON HEAD 068880021760492 Arrival Date 12/06/23 00000000 LODGING	Departure Date 12/08/23	HILTON HEAD SC	\$370.74
12/08/23	SONESTA HILTON HEAD 068880021760492 Arrival Date 12/06/23 00000000 LODGING	Departure Date 12/08/23	HILTON HEAD SC	\$370.74



Amount

11/27/23	SE ACADEMY +12816055487	RICHMOND	TX	\$499.00
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Fees

Amount

12/11/23		Late Payment Fee		\$39.00
Total Fees for this Period				\$39.00

Interest Charged

Amount

12/17/23	Interest Charge on Purchases			\$930.06
Total Interest Charged for this Period				\$930.06

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.

2023 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2023	\$134.00
Total Interest in 2023	\$930.06

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	24.99% (v)	\$43,798.59	\$930.06
Cash Advances	29.99% (v)	\$0.00	\$0.00
Total			\$930.06

(v) Variable Rate

Hilton Honors Points Earned

Hilton Honors Account Number: [REDACTED]



	Current Period	Year to Date
Points Earned for Eligible Purchases	0	1,213,785
Total Bonus Points Earned	0	705,114
Forfeited Points - Current Month	145,722	
Total Hilton Honors Points Earned	0	1,918,899

Your qualifying Year-to-Date spend on your Hilton Honors American Express Business Card is \$430,793.00. **Congratulations! You have qualified for Hilton Honors Diamond Status.**

You may have forfeited points that are eligible for reinstatement. To avoid forfeiting points, please make the minimum payment on time.

Forfeited Hilton Honors points can be reinstated for a fee by calling the number on the back of your Card.

**IMPORTANT NOTICES****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 and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us 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.