



Hilton Honors Business Card
CHARTER INSTITUTE AT ERSKI



Closing Date 01/17/24 Next Closing Date 02/15/24

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

New Balance **\$41,289.00**
Minimum Payment Due **\$1,632.00**
Payment Due Date **02/11/24**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 02/11/24, 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%.

Hilton Honors Points
Earned this Period **322,116**

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Previous Balance \$28,038.94
Payments/Credits -\$28,706.42
New Charges +\$41,357.55
Fees +\$0.00
Interest Charged +\$598.93

New Balance **\$41,289.00**
Minimum Payment Due **\$1,632.00**

Credit Limit \$63,400.00
Available Credit \$22,111.00
Cash Advance Limit \$5,000.00
Available Cash \$5,000.00
Days in Billing Period: 31

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	33 years	\$111,989
\$1,646	3 years	\$59,266 (Savings = \$52,723)

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 13.

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 **02/11/24**
New Balance **\$41,289.00**
Minimum Payment Due **\$1,632.00**

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 004128900000163200 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.



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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

Payments and Credits

Summary

	Total
Payments	-\$27,999.94
Credits	
[REDACTED]	-\$39.00
[REDACTED]	-\$644.00
[REDACTED]	-\$23.48
Total Payments and Credits	-\$28,706.42

Detail

*Indicates posting date

Payments			Amount
01/02/24*	[REDACTED]	ONLINE PAYMENT - THANK YOU	-\$27,999.94
Credits			Amount
12/21/23*	[REDACTED]	Credit Adjustment for Late Payment Fee	-\$39.00
01/16/24	[REDACTED]	PTI* FIESTA CRUISES MIDVALE UT +14153615564	-\$644.00
01/08/24	[REDACTED]	WALMART.COM 8009666546 09920 BENTONVILLE AR 8009666546	-\$10.80
01/15/24	[REDACTED]	WALMART.COM 8009666546 09920 BENTONVILLE AR 8009666546	-\$12.68

New Charges

Summary

	Total
[REDACTED]	\$742.58
[REDACTED]	\$21.41
[REDACTED]	\$386.70
[REDACTED]	\$10,105.72
[REDACTED]	\$114.09
[REDACTED]	\$1,810.88
[REDACTED]	\$27,036.07
[REDACTED]	\$1,002.99
[REDACTED]	\$137.11
Total New Charges	\$41,357.55

Detail



				Amount
01/10/24	CAROLINA CONCESSIONS 436845558154224 SANDRASAPINC@AOL.COM	WEST COLUMBIA	SC	\$38.10
01/11/24	AplPay AMERIPARK 30216501 AMERIPARK 30216 404-881-6076	MIAMI	FL	\$3.00
01/12/24	TST* B-SIDE AT 1800 300564467 3057689826	MIAMI	FL	\$22.73
01/12/24	HILTON MIAMI DOWNTOWN Arrival Date: 01/10/24 00000000 LODGING Departure Date: 01/12/24	MIAMI	FL	\$90.00
01/12/24	VERSAILLES RSTR RESTAURANT	MIAMI	FL	\$291.53
01/12/24	VERSAILLES RSTR RESTAURANT	MIAMI	FL	\$114.84
01/12/24	VERSAILLES RSTR RESTAURANT	MIAMI	FL	\$171.33
01/12/24	AplPay PARKWHIZ, INC. PARKING LOT & GARAGE	CHICAGO	IL	\$11.05



				Amount
01/12/24	WESTAR 786-253-2297	MIAMI	FL	\$21.41



				Amount
12/23/23	AT&T UVERSE PAYMENT AT&T EZC PMT	8002882020	TX	\$192.60
12/25/23	GOOGLE *YOUTUBE TV DIGITAL GOODS: APPS	G.CO/HELPPAY#	CA	\$78.10
12/27/23	MYFAX SERVICES FAX SERVICES	MYFAX.COM	CA	\$12.00
01/04/24	SC STATE ETHICS COMM 0000 803-771-0131	COLUMBIA	SC	\$100.00
01/04/24	SERVICE FEE2*SCI-SCGOV 0000 866-340-7105	COLUMBIA	SC	\$4.00



				Amount
12/18/23	AMERICAN AIRLINES American Airlines From: GREENVILLE/SPARTAN To: CHARLOTTE MIAMI INTERNATIONAL GREENVILLE/SPARTAN Ticket Number: 0012101166393 Passenger Name: PATTON/CELINA Document Type: PASSENGER TICKET	800-433-7300	TX	\$481.60
		Carrier: MQ AA MQ	Class: V V Q	
		Date of Departure: 01/10		



Closing Date 01/17/24



Detail Continued

				Amount
12/18/23	AMERICAN AIRLINES American Airlines From: GREENVILLE/SPARTAN To: CHARLOTTE MIAMI INTERNATIONALA GREENVILLE/SPARTAN Ticket Number: 0012101173830 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	800-433-7300	TX	\$481.60
12/18/23	AMERICAN AIRLINES American Airlines From: SAVANNAH INTERNATI To: MIAMI INTERNATIONALA SAVANNAH INTERNATI Ticket Number: 0012101177618 Passenger Name: MORSE/BRIAN Document Type: PASSENGER TICKET	800-433-7300	TX	\$460.80
12/18/23	AMERICAN AIRLINES American Airlines From: COLUMBIA METROPOLI To: CHARLOTTE MIAMI INTERNATIONALA CHARLOTTE COLUMBIA METROPOLI Ticket Number: 0012101154529 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	800-433-7300	TX	\$563.41
12/18/23	AMERICAN AIRLINES American Airlines From: GREENVILLE/SPARTAN To: CHARLOTTE MIAMI INTERNATIONALA GREENVILLE/SPARTAN Ticket Number: 0012101157429 Passenger Name: CRUM/AMANDA Document Type: PASSENGER TICKET	800-433-7300	TX	\$466.60
12/18/23	AMERICAN AIRLINES American Airlines From: COLUMBIA METROPOLI To: CHARLOTTE MIAMI INTERNATIONALA CHARLOTTE COLUMBIA METROPOLI Ticket Number: 0012101159592 Passenger Name: PRINCE/JENNIFER Document Type: PASSENGER TICKET	800-433-7300	TX	\$648.40
12/18/23	AMERICAN AIRLINES American Airlines From: GREENVILLE/SPARTAN To: CHARLOTTE MIAMI INTERNATIONALA GREENVILLE/SPARTAN Ticket Number: 0012101164796 Passenger Name: MOORE/MELISSA Document Type: PASSENGER TICKET	800-433-7300	TX	\$466.60

Detail Continued

				Amount
12/18/23	AMERICAN AIRLINES American Airlines From: GREENVILLE/SPARTAN To: CHARLOTTE MIAMI INTERNATIONALA GREENVILLE/SPARTAN Ticket Number: 0012101169767 Passenger Name: REEL/STACY Document Type: PASSENGER TICKET	800-433-7300	TX	\$481.60
12/18/23	AMERICAN AIRLINES American Airlines From: GREENVILLE/SPARTAN To: CHARLOTTE MIAMI INTERNATIONALA GREENVILLE/SPARTAN Ticket Number: 0012101170733 Passenger Name: NORRIS/KAYLIN Document Type: PASSENGER TICKET	800-433-7300	TX	\$481.60
12/18/23	AMERICAN AIRLINES American Airlines From: GREENVILLE/SPARTAN To: CHARLOTTE MIAMI INTERNATIONALA GREENVILLE/SPARTAN Ticket Number: 0012101171837 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	800-433-7300	TX	\$466.60
12/18/23	AMERICAN AIRLINES American Airlines From: CHARLESTON To: CHARLOTTE MIAMI INTERNATIONALA CHARLESTON Ticket Number: 0012101182498 Passenger Name: KORNAHRENS/JULIE Document Type: PASSENGER TICKET	800-433-7300	TX	\$590.60
12/18/23	AMERICAN AIRLINES American Airlines From: CHARLESTON To: CHARLOTTE MIAMI INTERNATIONALA CHARLESTON Ticket Number: 0012101180542 Passenger Name: DANIEL/LORETTA Document Type: PASSENGER TICKET	800-433-7300	TX	\$590.60
12/18/23	AMERICAN AIRLINES American Airlines From: CHARLESTON To: CHARLOTTE MIAMI INTERNATIONALA CHARLESTON Ticket Number: 0012101184058 Passenger Name: SPRY/ALEXANDRIA Document Type: PASSENGER TICKET	800-433-7300	TX	\$590.60
12/19/23	DELTA AIR LINES DELTA AIR LINES From: COLUMBIA METROPOLI To: ATLANTA HARTSFIELD MIAMI INTERNATIONALA ATLANTA HARTSFIELD COLUMBIA METROPOLI Ticket Number: 00621961011965 Passenger Name: GRIMSLEY/MICHAEL Document Type: PASSENGER TICKET	ATLANTA		\$441.40



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Detail Continued

				Amount
01/04/24	PTI* FIESTA CRUISES +14153615564	MIDVALE	UT	\$831.04
01/05/24	WALMART.COM 800-966-6546	WALMART.COM	AR	\$112.32
01/06/24	BOOK OUTLET 7168545050	BUFFALO	NY	\$906.33
01/09/24	WALMART.COM 800-966-6546	WALMART.COM	AR	\$140.40
01/10/24	JACALITO MEXICAN RESTAURA 236858763382 TEST@GMAIL.COM	MIAMI	FL	\$20.45
01/10/24	JACALITO MEXICAN RESTAURA 236858763382 TEST@GMAIL.COM	MIAMI	FL	\$766.52
01/11/24	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$113.65
01/11/24	AMERIPARK 30216501 AMERIPARK 30216 404-881-6076	MIAMI	FL	\$3.00



				Amount
12/28/23	WALMART.COM 800-966-6546	WALMART.COM	AR	\$47.49
12/28/23	WALMART.COM 800-966-6546	WALMART.COM	AR	\$43.12
01/08/24	WALMART.COM 8009666546 09920 8009666546	BENTONVILLE	AR	\$23.48



				Amount
01/04/24	EXPEDIA.COM TRAVEL AMERICAN AIRLINES From: COLUMBIA METROPOLI To: WASHINGTON NATIONA COLUMBIA METROPOLI Ticket Number: 00170060320216 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	SEATTLE	WA	\$223.21
01/04/24	EXPEDIA 72728773343811 TRAVEL	EXPEDIA.COM	WA	\$19.00
01/04/24	NATIONAL ASSOCIATION OF CHARITABLE ORG	JACKSONVILLE	AL	\$770.00
01/04/24	NATIONAL ASSOCIATION OF CHARITABLE ORG	JACKSONVILLE	AL	\$770.00
01/11/24	AMERIPARK 30216501 AMERIPARK 30216 404-881-6076	MIAMI	FL	\$3.00
01/12/24	WESTAR 786-253-2297	MIAMI	FL	\$25.67

Detail Continued

Amount



				Amount
12/18/23	AMERICAN AIRLINES American Airlines From: COLUMBIA METROPOLI	To: CHARLOTTE MIAMI INTERNATIONALA CHARLOTTE COLUMBIA METROPOLI	800-433-7300 Carrier: MQ Class: S AA O MQ Date of Departure: 01/10	TX \$563.41
Ticket Number: 0012101154479				
Passenger Name: [REDACTED]				
Document Type: PASSENGER TICKET				
12/18/23	AMERICAN AIRLINES American Airlines From: COLUMBIA METROPOLI	To: CHARLOTTE MIAMI INTERNATIONALA CHARLOTTE COLUMBIA METROPOLI	800-433-7300 Carrier: MQ Class: S AA O MQ Date of Departure: 01/10	TX \$563.41
Ticket Number: 0012101156915				
Passenger Name: [REDACTED]				
Document Type: PASSENGER TICKET				
12/18/23	AMERICAN AIRLINES American Airlines From: COLUMBIA METROPOLI	To: CHARLOTTE MIAMI INTERNATIONALA CHARLOTTE COLUMBIA METROPOLI	800-433-7300 Carrier: MQ Class: S AA O MQ Date of Departure: 01/10	TX \$563.41
Ticket Number: 0012101157877				
Passenger Name: PRINCE/CYNTHIA				
Document Type: PASSENGER TICKET				
12/18/23	AMERICAN AIRLINES American Airlines From: COLUMBIA METROPOLI	To: CHARLOTTE MIAMI INTERNATIONALA CHARLOTTE COLUMBIA METROPOLI	800-433-7300 Carrier: MQ Class: S AA Q MQ Date of Departure: 01/10	TX \$648.40
Ticket Number: 0012101162125				
Passenger Name: WRIGHT/CHRISTOPHER				
Document Type: PASSENGER TICKET				
12/18/23	AMERICAN AIRLINES American Airlines From: COLUMBIA METROPOLI	To: CHARLOTTE MIAMI INTERNATIONALA CHARLOTTE COLUMBIA METROPOLI	800-433-7300 Carrier: MQ Class: G AA Q MQ Date of Departure: 01/10	TX \$718.39
Ticket Number: 0012101161553				
Passenger Name: MCGILL/FABIEN				
Document Type: PASSENGER TICKET				
12/18/23	AMERICAN AIRLINES American Airlines From: COLUMBIA METROPOLI	To: CHARLOTTE MIAMI INTERNATIONALA CHARLOTTE COLUMBIA METROPOLI	800-433-7300 Carrier: MQ Class: G AA S MQ Date of Departure: 01/10	TX \$764.40
Ticket Number: 0012101163175				
Passenger Name: BUCKLIEW/SARAH				
Document Type: PASSENGER TICKET				





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Detail Continued

					Amount
12/18/23	AMERICAN AIRLINES American Airlines From: COLUMBIA METROPOLI	To: CHARLOTTE MIAMI INTERNATIONAL CHARLOTTE COLUMBIA METROPOLI	Carrier: MQ AA AA MQ	Class: G G S S	\$764.40
Ticket Number: 0012101165637 Passenger Name: CYRIER/DEBORAH Document Type: PASSENGER TICKET					
12/18/23	AMERICAN AIRLINES American Airlines From: COLUMBIA METROPOLI	To: CHARLOTTE MIAMI INTERNATIONAL CHARLOTTE COLUMBIA METROPOLI	Carrier: MQ AA AA MQ	Class: S S S S	\$694.41
Ticket Number: 0012101170069 Passenger Name: OTT/LINDSEY Document Type: PASSENGER TICKET					
12/18/23	AMERICAN AIRLINES American Airlines From: GREENVILLE/SPARTAN	To: CHARLOTTE MIAMI INTERNATIONAL GREENVILLE/SPARTAN	Carrier: MQ AA MQ	Class: V V Q	\$481.60
Ticket Number: 0012101169778 Passenger Name: MORRISON/JASON Document Type: PASSENGER TICKET					
12/18/23	AMERICAN AIRLINES American Airlines From: GREENVILLE/SPARTAN	To: CHARLOTTE MIAMI INTERNATIONAL GREENVILLE/SPARTAN	Carrier: MQ AA MQ	Class: V V Q	\$481.60
Ticket Number: 0012101171799 Passenger Name: WASHINGTON/REGINA Document Type: PASSENGER TICKET					
12/18/23	AMERICAN AIRLINES American Airlines From: CHARLOTTE	To: MIAMI INTERNATIONAL CHARLOTTE	Carrier: AA AA	Class: S S	\$577.30
Ticket Number: 0012101187514 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET					
12/18/23	AMERICAN AIRLINES American Airlines From: CHARLOTTE	To: MIAMI INTERNATIONAL CHARLOTTE	Carrier: AA AA	Class: S S	\$577.30
Ticket Number: 0012101178197 Passenger Name: WHITE/TAMMY Document Type: PASSENGER TICKET					
12/18/23	AMERICAN AIRLINES American Airlines From: CHARLOTTE	To: MIAMI INTERNATIONAL CHARLOTTE	Carrier: AA AA	Class: S S	\$577.30
Ticket Number: 0012101181742 Passenger Name: BYRD/JASON Document Type: PASSENGER TICKET					

Detail Continued

				Amount
12/18/23	AMERICAN AIRLINES American Airlines From: CHARLESTON To: CHARLOTTE MIAMI INTERNATIONAL CHARLESTON Ticket Number: 0012101181943 Passenger Name: FOXWORTH/PORSCHE Document Type: PASSENGER TICKET	800-433-7300	TX	\$590.60
		Carrier: AA Class: M		
		Carrier: AA Class: M		
		Carrier: AA Class: Q		
		Date of Departure: 01/10		
12/18/23	AMERICAN AIRLINES American Airlines From: CHARLESTON To: CHARLOTTE MIAMI INTERNATIONAL CHARLESTON Ticket Number: 0012101185735 Passenger Name: VANN/SARAH Document Type: PASSENGER TICKET	800-433-7300	TX	\$590.60
		Carrier: AA Class: M		
		Carrier: AA Class: M		
		Carrier: AA Class: Q		
		Date of Departure: 01/10		
12/20/23	HILTON MIAMI DOWNTOWN Arrival Date 12/20/23 00000000 LODGING Departure Date 12/20/23	MIAMI	FL	\$15,526.20
01/02/24	FOOD LION #2629 GROCERY STORE	ELGIN	SC	\$203.08
01/02/24	PUBLIC STORAGE 27208 SELF-STORAGE	800-567-0759	SC	\$215.00
01/03/24	PUBLIX 8636881188	COLUMBIA	SC	\$38.86
01/05/24	SAMSCLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$234.45
01/05/24	UNITED-STATES-FLAG.COM 877-734-2458 INDOOR OAK FLAGPOLE (7FT)	877-734-2458	PA	\$96.42
01/09/24	SAMSCLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$313.02
01/09/24	SAMSCLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$119.33
01/09/24	FOOD LION #2629 GROCERY STORE	ELGIN	SC	\$28.64
01/10/24	STAPLES.COM Staples Inc ORD 9918010544 ;REQ TIFFANY SHEARER IT1 HP 206A CYA;UPI 85.8900;QTY1 IT2 HP 206A YEL;UPI 85.8900;QTY1 FRT 0.00;HDL 0.00;ITM4	800-333-3330	MA	\$355.92
01/10/24	IC* INSTACART 8882467822	SAN FRANCISCO	CA	\$36.01
01/10/24	JIMMY JOHNS - 558 - EC 000000001 2173591065	COLUMBIA	SC	\$68.04
01/11/24	JIMMY JOHNS - 1817 - ECOM 000000002 7864560627	DORAL	FL	\$571.28
01/16/24	PUBLIX 067 000000067 8636471171	COLUMBIA	SC	\$73.29
	 			Amount
01/01/24	GOOGLE *GSUITE_TEACHRI DIGITAL GOODS: APPS	CC@GOOGLE.COM	CA	\$318.34



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Detail Continued

				Amount
01/05/24	MICROSOFT#G036101702 Z62I9FDJGCZV 98052	MSBILL.INFO		\$250.00
01/11/24	CHICK-FIL-A #02289 00000000565465 8039391600	WEST COLUMBIA	SC	\$181.21
01/12/24	Courtyard By Marriott Columbia 1622664 Arrival Date 01/10/24 00000000 LODGING	Departure Date 01/11/24 Cayce	SC	\$126.72
01/12/24	Courtyard By Marriott Columbia 1622664 Arrival Date 01/10/24 00000000 LODGING	Departure Date 01/11/24 Cayce	SC	\$126.72



				Amount
01/11/24	AMERIPARK 30216501 AMERIPARK 30216 404-881-6076	MIAMI	FL	\$3.00
01/12/24	HILTON MIAMI DOWNTOWN Arrival Date 01/10/24 00000000 LODGING	Departure Date 01/12/24 MIAMI	FL	\$90.00
01/12/24	MARATHON PETRO171140 00000171140 305-541-5574	MIAMI	FL	\$14.11
01/12/24	GREENVILLE-SPARTANBURG AI 569900000048 ASWEITZER@METZCORP.COM	GREER	SC	\$30.00

Fees

			Amount
Total Fees for this Period			\$0.00

Interest Charged

			Amount
01/17/24	Interest Charge on Purchases		\$598.93
Total Interest Charged for this Period			\$598.93

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.

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	-\$39.00
Total Interest in 2024	\$598.93

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)	\$28,205.06	\$598.93
Cash Advances	29.99% (v)	\$0.00	\$0.00
Total			\$598.93

(v) Variable Rate

Hilton Honors Points Earned

Hilton Honors Account Number: [REDACTED]



	Current Period	Year to Date
Points Earned for Eligible Purchases	124,065	27,261
Total Bonus Points Earned	198,051	198,051
Total Hilton Honors Points Earned	322,116	225,312

Bonus Points Earned

	Current Period
Air	49,776
U.S. Restaurants	6,738
U.S. Gas Stations	183
Hilton Honors Portfolio of Brands	141,354
Total	198,051

Reinstated Points History

Reinstated Points - December 2023	145,722
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Your qualifying Year-to-Date spend on your Hilton Honors American Express Business Card is \$8,422.00. To qualify for Hilton Honors Diamond Status, you need to have \$40,000 in qualified spend by December 31st.

**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.

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.