



**Hilton Honors Business Card**  
CHARTER INSTITUTE AT ERSKI



Closing Date 07/17/23 Next Closing Date 08/17/23

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

**New Balance** **\$28,303.64**  
**Minimum Payment Due** **\$416.00**  
**Payment Due Date** **08/11/23**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 08/11/23, 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 **99,780**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

Previous Balance \$10,339.43  
Payments/Credits -\$10,339.43  
New Charges +\$28,303.64  
Fees +\$0.00  
Interest Charged +\$0.00

**New Balance** **\$28,303.64**  
**Minimum Payment Due** **\$416.00**

Credit Limit \$63,400.00  
Available Credit \$35,096.36  
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	31 years	\$85,422
\$1,125	3 years	\$40,488 (Savings = \$44,934)

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 9.

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](http://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 **08/11/23**  
New Balance **\$28,303.64**  
Minimum Payment Due **\$416.00**

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 002830364000041600 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](http://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](http://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](http://www.americanexpress.com/privacy).



# Hilton Honors Business Card

CHARTER INSTITUTE AT ERSKI

Closing Date 07/17/23



### 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](http://americanexpress.com) or use **Relay dial 711** and **1-833-698-2567**



Website: [americanexpress.com](http://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

	<b>Total</b>
<b>Payments</b>	-\$10,339.43
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$10,339.43</b>

### Detail \*Indicates posting date

<b>Payments</b>	<b>Amount</b>
07/11/23* [REDACTED] ONLINE PAYMENT - THANK YOU	-\$10,339.43

## New Charges

### Summary

	<b>Total</b>
[REDACTED]	\$93.90
[REDACTED]	\$19,393.82
[REDACTED]	\$5,439.13
[REDACTED]	\$1,565.55
[REDACTED]	\$1,012.75
[REDACTED]	\$127.69
[REDACTED]	\$77.95
[REDACTED]	\$592.85
<b>Total New Charges</b>	<b>\$28,303.64</b>

### Detail

	<b>Amount</b>
07/11/23 AplPay VTS MIAMI TAXI 786-391-0354 MIAMI FL	\$55.33
07/11/23 RPS COLUMBIA RPS COLUMBIA 803-822-8474 WEST COLUMBIA SC	\$14.00
07/11/23 CAROLINA CONCESSIONS 436845558154224 SANDRASAPINC@AOL.COM WEST COLUMBIA SC	\$13.70
07/12/23 YARD HOUSE 832083238 57400083238 305-4479273 CORAL GABLES FL	\$10.87

**Detail Continued**

**Amount**



				Amount
06/22/23	AT&T UVERSE PAYMENT AT&T EZC PMT	8002882020	TX	\$160.50
06/25/23	GOOGLE *YOUTUBE TV DIGITAL GOODS: APPS	G.CO/HELPPAY#	CA	\$78.83
06/27/23	TST* SWANSONS DELI 00036154 RESTAURANT	COLUMBIA	SC	\$85.58
06/27/23	TST* SWANSONS DELI 00036154 RESTAURANT	COLUMBIA	SC	\$74.95
06/27/23	MYFAX SERVICES FAX SERVICES	MYFAX.COM	CA	\$12.00
07/05/23	DROPBOX*LN2F4X1J6MM8 483609960 94107	SAN FRANCISCO	CA	\$8.52
07/09/23	DROPBOX*SZTN1R275M47 484782765 94107	SAN FRANCISCO	CA	\$18,973.44



				Amount
06/20/23	THE UPS STORE 3770 021770021647741 V3770-2923062018529201	COLUMBIA	SC	\$17.38
06/20/23	THE UPS STORE 3770 021770021647741 V3770-2923062018429201	COLUMBIA	SC	\$71.58
06/21/23	AMERICAN AIRLINES 45105410 AMERICAN AIRLINES From: COLUMBIA METROPOLI To: MIAMI INTERNATIONA COLUMBIA METROPOLI Ticket Number: 0012457209167 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	800-433-7300	TX	\$563.80
06/21/23	AMERICAN AIRLINES 45105410 AMERICAN AIRLINES From: COLUMBIA METROPOLI To: MIAMI INTERNATIONA COLUMBIA METROPOLI Ticket Number: 0012457211349 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	800-433-7300	TX	\$563.80
06/22/23	AMERICAN AIRLINES American Airlines From: COLUMBIA METROPOLI To: MIAMI INTERNATIONA COLUMBIA METROPOLI Ticket Number: 0012457453412 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	800-433-7300	TX	\$563.80
06/22/23	SAMSCLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$89.12
06/22/23	ITECH CONNECTIONS - WEST 6667000000026 WESTCOLUMBIA@ITECHCONNECT	WEST COLUMBIA	SC	\$26.70
06/25/23	RSS.COM +18303210347	LEWES	DE	\$4.99
06/26/23	PUBLIX 8636881188	COLUMBIA	SC	\$51.03
06/27/23	MPIX 6202318050	PITTSBURG	KS	\$186.54



Closing Date 07/17/23



Detail Continued

				Amount
06/28/23	VISTAPRINT 8662074955	WALTHAM	MA	\$145.15
06/30/23	THE HOME DEPOT 800-654-0688	COLUMBIA	SC	\$22.89
07/03/23	MICHAELS STORES 5021 9271 29229	COLUMBIA	SC	\$36.71
07/05/23	BT*NATIONS PHOTO LAB, LLC 8885075755	HUNT VALLEY	MD	\$331.69
07/05/23	MOES OLO USC 0000 404-844-4380	COLUMBIA	SC	\$190.67
07/10/23	YETI COOLERS, LLC GENERAL MERCHANDISE	WILMINGTON	DE	\$2,062.00
07/11/23	MICHAELS STORES 1467 29209	COLUMBIA	SC	\$96.12
07/11/23	SMITH RUBBER STAMPS AND S 000000001 8037650569	COLUMBIA	SC	\$30.03
07/11/23	THE KEY SHOP INC 000000001 8037652958	COLUMBIA	SC	\$6.67
07/12/23	PUBLIX 8636881188	COLUMBIA	SC	\$31.60
07/12/23	THE UPS STORE 3770 021770021647741 3770-POS3770B-16829201	COLUMBIA	SC	\$75.28
07/14/23	PITNEY BOWES PI 8442566444	SHELTON	CT	\$271.58






				Amount
06/22/23	KINGSTON RESORT OWNER LLC DBA KINGSTON Arrival Date                      Departure Date 06/18/23                              06/21/23 00000000 LODGING	MYRTLE BEACH	SC	\$808.11
06/26/23	TST* POOGANS SOUTHERN KI 00095378 RESTAURANT	SUMMERVILLE	SC	\$111.09
06/27/23	MOES OLO USC 0000 404-844-4380	COLUMBIA	SC	\$86.24
07/01/23	GOOGLE *GSUITE_TEACHRI DIGITAL GOODS: APPS	CC@GOOGLE.COM	CA	\$271.18
07/07/23	MICROSOFT#G025134026 Z526Y7G5TW3T 98052	MSBILL.INFO		\$135.00
07/11/23	ZOOM.US 888-799-9666 +18887999666	SAN JOSE	CA	\$153.93



				Amount
06/29/23	NATL CUSTOM INSIGNIA +18007818806	ODESSA	FL	\$489.00
07/10/23	DYNARUSHPROMOS +12142278630	DALLAS	TX	\$523.75

**Detail Continued**

					Amount
	[REDACTED]				
					<b>Amount</b>
06/20/23	CANTINA 76 MAIN ST 000000001 8037641769	COLUMBIA	SC		\$97.50
07/02/23	AMAZON MARKETPLACE NA PA BOOK STORES	AMZN.COM/BILL	WA		\$30.19
	[REDACTED]				
					<b>Amount</b>
07/05/23	BILL COM INC 6503533301	PALO ALTO	CA		\$77.95
	[REDACTED]				
					<b>Amount</b>
06/29/23	CROWNE PLAZA GREENVILLE GSPR Arrival Date 06/26/23 00000000 LODGING	GREENVILLE	SC	Departure Date 06/29/23	\$505.92
07/13/23	STAPLES.COM Staples Inc ORD 9913360954 ;REQ JEANIE GLOVER IT1 BROTHER TN ;UPI 80.4900;QTY1 IT2 ;UPI 0.0000;QTY FRT 0.00;HDL 0.00;ITM1	800-333-3330	MA		\$86.93

**Fees**

					Amount
<b>Total Fees for this Period</b>					<b>\$0.00</b>

**Interest Charged**

					Amount
<b>Total Interest Charged for this Period</b>					<b>\$0.00</b>

**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		\$95.00
Total Interest in 2023		\$0.00



### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	24.74% (v)	\$0.00	\$0.00
Cash Advances	29.99% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>

(v) Variable Rate

### Hilton Honors Points Earned

Hilton Honors Account Number: [REDACTED]



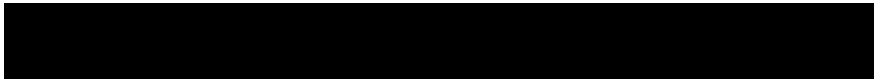
	Current Period	Year to Date
Points Earned for Eligible Purchases	84,924	547,917
Total Bonus Points Earned	14,856	426,855
<b>Total Hilton Honors Points Earned</b>	<b>99,780</b>	<b>974,772</b>

### Bonus Points Earned

	Current Period
Hilton Honors Portfolio of Brands	7,272
U.S. Restaurants	2,016
U.S. Shipping	492
Air	5,076
<b>Total</b>	<b>14,856</b>

Your qualifying Year-to-Date spend on your Hilton Honors American Express Business Card is \$182,625.00. **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.





**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](http://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](http://www.americanexpress.com).





## Hilton Honors Business Card

CHARTER INSTITUTE AT ERSKI

Closing Date 07/17/23



# Leave manual payments behind.

Pay online or by phone. We've got you.



Scan this QR Code for easy payments or call 1-800-472-9297 for an American Express Customer Care Professional to help you pay your bill online or by phone. We are available 24/7.



### American Express® Cards Warmly Welcomed

#### WOODLAND DIRECT

A leading provider of fireplaces, chimneys, wood stoves, and outdoor living products. Delivering quality products, sales, and service. [WoodlandDirect.com](http://WoodlandDirect.com)

#### FANNIE MAY CHOCOLATE

Give the gift of chocolate to business partners, clients, and employees. Visit [FannieMay.com](http://FannieMay.com) to learn more.

#### BRICKHOUSESECURITY.COM

GPS tracking for fleet, asset & personal tracking. Teen drivers, children, elderly & special needs. Battery, vehicle & wired devices. **800-654-7966**

#### HOTEL DOMESTIQUE

Centrally located in the South, if for business travel or meetings we are honored to create an memorable experience. [Hoteldomestique.com](http://Hoteldomestique.com) or **864-707-9402**