



**Hilton Honors Business Card**  
 CHARTER INSTITUTE AT ERSKI  
 CAMERON A RUNYAN  
 Closing Date 03/17/24 Next Closing Date 04/16/24  
 Account Ending [REDACTED]



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

**New Balance** **\$22,568.85**  
**Minimum Payment Due** **\$226.00**  
**Payment Due Date** **04/11/24**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 04/11/24, 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 **157,896**

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

**Account Summary**

Previous Balance \$42,522.34  
 Payments/Credits -\$42,522.34  
 New Charges +\$22,568.85  
 Fees +\$0.00  
 Interest Charged +\$0.00

**New Balance** **\$22,568.85**  
**Minimum Payment Due** **\$226.00**

Credit Limit \$63,400.00  
 Available Credit \$40,831.15  
 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	30 years	\$69,402
\$900	3 years	\$32,395 (Savings = \$37,007)

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](https://americanexpress.com/business)

**Pay by Phone**  
1-800-472-9297

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

CHARTER INSTITUTE AT ERSKI  
 1201 MAIN ST  
 STE 300  
 COLUMBIA SC 29201-3230

Payment Due Date **04/11/24**  
 New Balance **\$22,568.85**  
 Minimum Payment Due **\$226.00**

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 002256885000022600 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).



Closing Date 03/17/24

Account Ending [REDACTED]



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



**Website:** [americanexpress.com](https://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>	-\$42,522.34
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$42,522.34</b>

### Detail

\*Indicates posting date

<b>Payments</b>	<b>Amount</b>
03/04/24* [REDACTED] ONLINE PAYMENT - THANK YOU	-\$42,522.34

## New Charges

### Summary

	<b>Total</b>
[REDACTED]	\$1,171.94
[REDACTED]	\$5,249.00
[REDACTED]	\$2,614.20
[REDACTED]	\$350.22
[REDACTED]	\$2,052.80
[REDACTED]	\$10,512.20
[REDACTED]	\$618.49
<b>Total New Charges</b>	<b>\$22,568.85</b>

### Detail



Card Ending [REDACTED]

	<b>Amount</b>
02/21/24 AT&T UVERSE PAYMENT AT&T EZC PMT 8002882020 TX	\$192.60
02/25/24 GOOGLE *YOUTUBE TV SELLER G.CO/HELPPAY# CA	\$78.10
02/27/24 MYFAX SERVICES FAX SERVICES MYFAX.COM CA	\$12.00
02/28/24 TRAVINIA ITALIAN KITCHEN 9275403939051 JENNYAPONTE@GMAIL.COM LEXINGTON SC	\$324.76
03/08/24 HILTON MYRTLE BEACH RESO MYRTLE BEACH SC	\$564.48
Arrival Date 03/05/24 00000000 LODGING	Departure Date 03/08/24

## Detail Continued

Amount



Card Ending [REDACTED]

Amount

02/14/24	SOUTH CAROLINA ASSOCIATI TEYkqXahWZbEybdLk29201	9489084467334	COLUMBIA	SC	\$275.00
03/16/24	DOUBLETREE NASHVILLE DOWNTOWN DOUBLETRE Arrival Date 03/15/24 00000000 LODGING	Departure Date 03/15/24	NASHVILLE	TN	\$4,974.00



Card Ending [REDACTED]

Amount

02/23/24	SC/NSPRA squareup.com/receipts		Columbia	SC	\$110.00
02/28/24	COLUMBIA CONVENTION CENTE BG3M7C43B048 29201		COLUMBIA	SC	\$1,524.39
03/06/24	WINTHROP UNIV MKTPLACE 0405 803-323-2167		ROCK HILL	SC	\$600.00
03/08/24	DRI*GALLUP ORDERFIND.COM		ORDERFIND.COM	MN	\$379.81



Card Ending [REDACTED]

Amount

02/23/24	HAMPTON INN Arrival Date 02/23/24 00000000 LODGING	Departure Date 02/24/24	GREENWOOD	SC	\$188.77
02/27/24	MELLOW MUSHROOM COLUMBIA 0016 803-933-9201		COLUMBIA	SC	\$161.45



Card Ending [REDACTED]

Amount

02/27/24	SCATA +18649232153		COLUMBIA	SC	\$50.00
02/27/24	SCATA +18649232153		COLUMBIA	SC	\$50.00
02/27/24	SCATA +18649232153		COLUMBIA	SC	\$50.00
02/27/24	SCATA +18649232153		COLUMBIA	SC	\$50.00
02/27/24	SCATA +18649232153		COLUMBIA	SC	\$50.00
02/27/24	SCATA +18649232153		COLUMBIA	SC	\$50.00
03/08/24	HILTON MYRTLE BEACH RESO Arrival Date 03/05/24 00000000 LODGING	Departure Date 03/08/24	MYRTLE BEACH	SC	\$564.48
03/08/24	HILTON MYRTLE BEACH RESO Arrival Date 03/05/24 00000000 LODGING	Departure Date 03/08/24	MYRTLE BEACH	SC	\$564.48



Closing Date 03/17/24

Account Ending [REDACTED]

**Detail Continued**

				Amount
03/08/24	HILTON MYRTLE BEACH RESO	MYRTLE BEACH	SC	\$564.48
	Arrival Date 03/05/24 00000000 LODGING	Departure Date 03/08/24		
03/15/24	AMERICAN AIRLINES	800-433-7300	TX	\$30.00
	American Airlines			
	From: AUGUSTA BUSH FIELD	To: WASHINGTON NATIONA CHARLOTTE AUGUSTA BUSH FIELD	Carrier: AA AA AA	Class: C C C
	Ticket Number: 0014430221905	Date of Departure: 03/16		
	Passenger Name: [REDACTED]			
	Document Type: EXCESS BAGGAGE			
03/16/24	ADMINISTRATOR MOHAMMED	Washington	DC	\$29.36
	squareup.com/receipts			



Card Ending [REDACTED]

				Amount
02/15/24	PUBLIX	COLUMBIA	SC	\$95.34
	8636881188			
02/15/24	PUBLIC STORAGE 27208	800-567-0759	SC	\$330.00
	SELF-STORAGE			
02/15/24	SCPRAAYERBREAKFAST.COM	WEST COLUMBIA	SC	\$312.36
	+18645252530			
02/16/24	MARCOS PIZZA - 8098 000000001	COLUMBIA	SC	\$82.80
	8032550990			
02/20/24	PUBLIX	COLUMBIA	SC	\$5.71
	8636881188			
02/20/24	SOUTH CAROLINA ASSOCIATI 9489084467334	COLUMBIA	SC	\$180.00
	WFIBM4K4G9nEkTgFz29201			
02/21/24	TARGET.COM	800-591-3869	MN	\$226.69
	800-591-3869			
02/21/24	TARGET.COM	800-591-3869	MN	\$226.69
	800-591-3869			
02/21/24	TARGET.COM	800-591-3869	MN	\$226.69
	800-591-3869			
02/21/24	LONGHORN STEAKS	COLUMBIA	SC	\$286.81
	803-254-5100			
02/21/24	SOUTH CAROLINA ASSOCIATI 9489084467334	COLUMBIA	SC	\$275.00
	CMiWRMI9Lrnj0Sq4n29201			
02/22/24	BLUE MARLIN 669500000002006	COLUMBIA	SC	\$164.70
	RHAWKINS@BLUEMARLINCOLUMB			
02/22/24	TARGET.COM	800-591-3869	MN	\$226.69
	800-591-3869			
02/22/24	TARGET.COM	800-591-3869	MN	\$226.69
	800-591-3869			
02/22/24	BESTBUYCOM806920411578 50300009944	RICHFIELD	MN	\$376.92
	888BESTBUY			
02/22/24	CAMBRIA SC ECOM 924600283036506	CAMDEN	SC	\$1,107.74
	GLANE@PYRAMIDHOTELGROUP.C			
02/23/24	DOLLAR GENERAL	WEST COLUMBIA	SC	\$4.50
	8006789258			
02/23/24	PUBLIX	COLUMBIA	SC	\$12.06
	8636881188			

## Detail Continued

				Amount
02/23/24	BADD BOYS CAFE 0000 803-754-4066	COLUMBIA	SC	\$306.00
02/27/24	SAMSCLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$58.13
02/27/24	PANERA BREAD #204940 FOOD & NON ALCOHOLIC BE	COLUMBIA	SC	\$80.53
02/28/24	SAMSCLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$519.08
02/29/24	CAMBRIA HOTEL COLUMBIA DOWNTOW CAMBRIA Arrival Date                      Departure Date 02/27/24                              02/28/24 00000000 LODGING	COLUMBIA	SC	\$187.46
03/01/24	CAMBRIA HOTEL COLUMBIA DOWNTOW CAMBRIA Arrival Date                      Departure Date 02/28/24                              02/29/24 00000000 LODGING	COLUMBIA	SC	\$18.00
03/05/24	HALL'S CHOPHOUSE COLUM 803-256-3550	COLUMBIA	SC	\$324.80
03/07/24	TRU BY HILTON TRU BY HILTON Arrival Date                      Departure Date 03/05/24                              03/06/24 00000000 LODGING	COLUMBIA	SC	\$149.85
03/07/24	PUBLIC CHARTER SCHOOL ALL 628127007151 800-691-7133	CHARLESTON	SC	\$1,341.00
03/08/24	HILTON MYRTLE BEACH RESO Arrival Date                      Departure Date 03/06/24                              03/08/24 00000000 LODGING	MYRTLE BEACH	SC	\$376.32
03/11/24	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$99.99
03/12/24	HAMPTON INN SUITES BLUFF 1 Arrival Date                      Departure Date 03/11/24                              03/12/24 00000000 LODGING	BLUFFTON	SC	\$209.79
03/12/24	HAMPTON INN SUITES BLUFF 1 Arrival Date                      Departure Date 03/11/24                              03/12/24 00000000 LODGING	BLUFFTON	SC	\$209.79
03/12/24	HAMPTON INN SUITES BLUFF 1 Arrival Date                      Departure Date 03/11/24                              03/12/24 00000000 LODGING	BLUFFTON	SC	\$209.79
03/12/24	HAMPTON INN SUITES BLUFF 1 Arrival Date                      Departure Date 03/11/24                              03/12/24 00000000 LODGING	BLUFFTON	SC	\$209.79
03/12/24	HAMPTON INN SUITES BLUFF 1 Arrival Date                      Departure Date 03/11/24                              03/12/24 00000000 LODGING	BLUFFTON	SC	\$209.79



Closing Date 03/17/24

Account Ending [REDACTED]

**Detail Continued**

				Amount
03/12/24	HAMPTON INN SUITES BLUFF 1 Arrival Date 03/11/24 00000000 LODGING	Departure Date 03/12/24	BLUFFTON SC	\$209.79
03/12/24	HAMPTON INN SUITES BLUFF 1 Arrival Date 03/11/24 00000000 LODGING	Departure Date 03/12/24	BLUFFTON SC	\$209.79
03/12/24	BADD BOYS CAFE 0000 803-754-4066		COLUMBIA SC	\$53.21
03/15/24	SAMSLUB.COM#6279 6279 888-746-7726		TEMPLE TX	\$57.50
03/15/24	CSP*GREAT BIG GAME SHO 615-601-2606		NASHVILLE TN	\$539.55
03/15/24	SAMSLUB.COM#6279 6279 888-746-7726		TEMPLE TX	\$564.86



Card Ending [REDACTED]

				Amount
03/01/24	GOOGLE*GSUITE_TEACHRIGHTUSA.ORG ADVERTISING SERVICE		MOUNTAIN VIEW CA	\$343.49
03/05/24	MICROSOFT#G040690748 Z62ND47DSCV0 98052		MSBILL.INFO	\$275.00

**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.

**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)	\$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	67,713	337,524
Total Bonus Points Earned	90,183	452,412
<b>Total Hilton Honors Points Earned</b>	<b>157,896</b>	<b>789,936</b>

## Bonus Points Earned

	Current Period
Hilton Honors Portfolio of Brands	84,735
Air	90
U.S. Restaurants	5,358
<b>Total</b>	<b>90,183</b>

Your qualifying Year-to-Date spend on your Hilton Honors American Express Business Card is \$111,060.00. **Congratulations! You have qualified for Hilton Honors Diamond Status.**



**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.

**Corrected Car Rental Loss and Damage Insurance Phone Numbers**

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.