

**Hilton Honors Business Card**CHARTER INSTITUTE AT ERSKI  
CAMERON A RUNYANClosing Date 06/16/24 Next Closing Date 07/17/24  
Account Ending [REDACTED]

p. 1/9

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

<b>New Balance</b>	<b>\$13,555.05</b>
<b>Minimum Payment Due</b>	<b>\$136.00</b>
<b>Payment Due Date</b>	<b>07/11/24</b>

**Hilton Honors Points**  
Earned this Period **71,331**

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

**Account Summary**

Previous Balance	\$29,552.45
Payments/Credits	-\$30,452.60
New Charges	+\$14,455.20
Fees	+\$0.00
Interest Charged	+\$0.00

  

<b>New Balance</b>	<b>\$13,555.05</b>
<b>Minimum Payment Due</b>	<b>\$136.00</b>

  

Credit Limit	\$75,000.00
Available Credit	\$61,444.95
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00
Days in Billing Period:	30

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 07/11/24, 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%.

**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	25 years	\$41,055
\$540	3 years	\$19,457 (Savings = \$21,598)

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.

↓ 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

**Account Ending** [REDACTED]  
Enter 15 digit account # on all payments.  
Make check payable to American Express.

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

Payment Due Date	<b>07/11/24</b>
New Balance	<b>\$13,555.05</b>
Minimum Payment Due	<b>\$136.00</b>

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 001355505000013600 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  
 CAMERON A RUNYAN  
 Closing Date 06/16/24



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>	-\$29,552.45
<b>Credits</b>	
[REDACTED]	\$0.00
[REDACTED]	-\$269.99
[REDACTED]	-\$100.00
[REDACTED]	-\$530.16
<b>Total Payments and Credits</b>	<b>-\$30,452.60</b>

**Detail**

\*Indicates posting date

<b>Payments</b>			<b>Amount</b>
05/30/24*	[REDACTED]	ONLINE PAYMENT - THANK YOU	-\$29,552.45
<b>Credits</b>			<b>Amount</b>
05/31/24	[REDACTED]	ANDERSON'S (800)328-9650 MN PARTY FAVORS	-\$269.99
06/14/24	[REDACTED]	NATL ALLIANCE PUBLIC 436845555678605 WASHINGTON DC NATALIE@PUBLICCHARTERS.OR	-\$100.00
06/04/24	[REDACTED]	HILTON MYRTLE BEACH RESO 6285440081076 MYRTLE BEACH SC 843-449-5000	-\$530.16

**New Charges**

**Summary**

	<b>Total</b>
[REDACTED]	\$9.00
[REDACTED]	\$65.00
[REDACTED]	\$284.39
[REDACTED]	\$2,358.73
[REDACTED]	\$221.10
[REDACTED]	\$4,099.04
[REDACTED]	\$4,755.07
[REDACTED]	\$236.26
[REDACTED]	\$2,426.61
<b>Total New Charges</b>	<b>\$14,455.20</b>

## Detail



Card Ending [REDACTED]

				Amount
05/28/24	PARK DECK 00-08041096945 PARKING LOT & GARAGE	COLUMBIA	SC	\$3.00
05/29/24	CITY OF COLUMBIA PARK HUB 00-080405742 PARKING LOT & GARAGE	COLUMBIA	SC	\$6.00



Card Ending [REDACTED]

				Amount
06/12/24	OUTBACK STEAKHOUSE RESTAURANT	SUMTER	SC	\$65.00



Card Ending [REDACTED]

				Amount
05/23/24	AT&T UVERSE PAYMENT AT&T EZC PMT	8002882020	TX	\$192.60
05/25/24	GOOGLE *YOUTUBE TV DIGITAL GOODS: APPS	G.CO/HELPPAY#	CA	\$78.83
05/27/24	MYFAX SERVICES FAX SERVICES	MYFAX.COM	CA	\$12.96



Card Ending [REDACTED]

				Amount
05/24/24	GODADDY.COM 000000000000003085284 BUSINESS SERVICES	480-505-8855	AZ	\$1,888.00
05/28/24	GODADDY.COM GODADDY.COM Deluxe Managed WordPress Websites - SSL	480-505-8855	AZ	\$167.88
06/03/24	CVS/PHARMACY 8007467287 PHARMACIES	COLUMBIA	SC	\$20.34
06/04/24	BIZON-TECH +18885776775	HOLLYWOOD	FL	\$223.51
06/06/24	PADDLE.NET* SILKTHEMES +17745236658	ASTORIA	NY	\$59.00



Card Ending [REDACTED]

				Amount
05/24/24	929 KITCHEN & BAR 0000 803-269-9582	COLUMBIA	SC	\$221.10



Card Ending [REDACTED]

				Amount
05/17/24	PUBLIX 8636881188	COLUMBIA	SC	\$43.19
05/17/24	CHICK-FIL-A #02569 000000000565471 8032550232	COLUMBIA	SC	\$89.98
05/17/24	CHICK-FIL-A #02569 000000000565471 8032550232	COLUMBIA	SC	\$129.42
05/23/24	SAMSCLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$485.70



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Account Ending [REDACTED]

**Detail Continued**

					<b>Amount</b>
05/24/24	SpringHill Suites By Marriott	16195658	Mount Pleasant	SC	\$346.99
	Arrival Date	Departure Date			
	05/23/24	05/23/24			
	00000000				
	LODGING				
05/24/24	SpringHill Suites By Marriott	16195658	Mount Pleasant	SC	\$337.39
	Arrival Date	Departure Date			
	05/23/24	05/23/24			
	00000000				
	LODGING				
05/31/24	PITNEY BOWES PI		SHELTON	CT	\$233.24
	8442566444				
05/31/24	BCR INC		MYRTLE BEACH	SC	\$300.63
	Arrival Date	Departure Date			
	06/15/24	06/18/24			
	00000000				
	LODGING				
06/02/24	SpringHill Suites By Marriott	16195658	Mount Pleasant	SC	\$0.01
	Arrival Date	Departure Date			
	05/31/24	06/01/24			
	00000000				
	LODGING				
06/02/24	SpringHill Suites By Marriott	16195658	Mount Pleasant	SC	\$0.01
	Arrival Date	Departure Date			
	05/31/24	06/01/24			
	00000000				
	LODGING				
06/03/24	SAMSUNG ELECTRONICS AMERICA, INC.		RIDGEFIELD PARK	NJ	\$70.18
	ELECTRONICS STORE				
06/04/24	SAMSCLUB.COM#6279 6279		TEMPLE	TX	\$77.70
	888-746-7726				
06/05/24	OFFICE DEPOT #2349 000002349		COLUMBIA	SC	\$84.21
	8004633768				
	MOVING,BOX,SML,10PK				
06/05/24	CANTINA 76 MAIN ST 000000001		COLUMBIA	SC	\$157.14
	8037641769				
06/10/24	OPENAI *CHATGPT SUBSCR		SAN FRANCISCO	CA	\$21.60
	+14158799686				
06/10/24	PUBLIX		COLUMBIA	SC	\$4.15
	8636881188				
06/10/24	ITECH CONNECTIONS - WEST 6667000000026		WEST COLUMBIA	SC	\$29.95
	ITECHW.COLA@GMAIL.COM				
06/11/24	NATL ALLIANCE PUBLIC 436845555678605		WASHINGTON	DC	\$725.00
	NATALIE@PUBLICCHARTERS.OR				
06/12/24	ITECH CONNECTIONS - WEST 6667000000026		WEST COLUMBIA	SC	\$199.95
	ITECHW.COLA@GMAIL.COM				
06/13/24	SAMSCLUB.COM#6279 6279		TEMPLE	TX	\$503.26
	888-746-7726				
06/13/24	OFFICE DEPOT #1214 000001214		BUFORD	GA	\$113.04
	8004633768				
	INK,HP,67,CLR/BLK,2PK				
06/13/24	SLOAN APPLIANCE SERV		CAYCE	SC	\$118.11
	+18663764880				
06/14/24	GREEN OLIVE RESTAURANT		COLUMBIA	SC	\$28.19
	803-764-3740				

**Detail Continued**

				Amount
	Card Ending [REDACTED]			
				Amount
06/01/24	GOOGLE *GSUITE_TEACHRI COMPUTER NETWORK/INFO	CC@GOOGLE.COM	CA	\$349.92
06/01/24	GODADDY.COM GODADDY.COM Standard SSL Renewal 2 Years annual	480-505-8855	AZ	\$199.98
06/03/24	HTTPS://SCRIBE.HOW/B +12024804322	SAN FRANCISCO	CA	\$708.00
06/05/24	MICROSOFT#G048920134 Z62PISD6ZHBB 98052	MSBILL.INFO		\$275.00
06/16/24	ZOOM.US 888-799-9666 +18887999666	SAN JOSE	CA	\$3,222.17

	Card Ending [REDACTED]			
				Amount
05/29/24	DEMPSEY'S PIZZA 0000 864-833-0404	CLINTON	SC	\$132.90
06/06/24	DEMPSEY'S PIZZA 0000 864-833-0404	CLINTON	SC	\$103.36

	Card Ending [REDACTED]			
				Amount
05/28/24	PUBLIX #1856 000001856 8636881188	BOILING SPRIN	SC	\$52.00
05/31/24	SAMSClub.COM#6279 6279 888-746-7726	TEMPLE	TX	\$56.72
05/31/24	HILTON MYRTLE BEACH RESO 6285440081076 843-449-5000	MYRTLE BEACH	SC	\$530.16
06/03/24	GROUCHO'S DELI OF SPARTAN 403903580200 SPARTANBURG@GROUCHOS.COM	SPARTANBURG	SC	\$168.68
06/05/24	GROUCHO'S DELI OF SPAR USFC1CONW29306	SPARTANBURG	SC	\$27.23
06/05/24	COUNCIL OF ADMIN OF SP 417-427-7720	417-427-7720	MO	\$450.00
06/05/24	COUNCIL OF ADMIN OF SP 417-427-7720	417-427-7720	MO	\$900.00
06/05/24	HILTON GARDEN INN SPARTANBURG HILTON G Arrival Date                      Departure Date 06/04/24                              06/05/24 00000000 LODGING	SPARTANBURG	SC	\$120.91
06/05/24	HILTON GARDEN INN SPARTANBURG HILTON G Arrival Date                      Departure Date 06/04/24                              06/05/24 00000000 LODGING	SPARTANBURG	SC	\$120.91

**Fees**

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



**Hilton Honors Business Card**  
 CHARTER INSTITUTE AT ERSKI  
 CAMERON A RUNYAN  
 Closing Date 06/16/24



Account Ending [REDACTED]

### 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	\$56.00
Total Interest in 2024	-\$331.13

### 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: XXXXX0961



	Current Period	Year to Date
Points Earned for Eligible Purchases	40,665	597,591
Total Bonus Points Earned	30,666	618,196
<b>Total Hilton Honors Points Earned</b>	<b>71,331</b>	<b>1,215,787</b>

### Bonus Points Earned

	Current Period
U.S. Restaurants	3,366
Hilton Honors Portfolio of Brands	2,178
Eligible Spend, up to \$100K	25,122
<b>Total</b>	<b>30,666</b>

Your qualifying Year-to-Date spend on your Hilton Honors American Express Business Card is \$197,747.00. **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.

