



Hilton Honors Business Card
CHARTER INSTITUTE AT ERSKI



p. 1/11

Closing Date 02/14/25 Next Closing Date 03/17/25
Account Ending [REDACTED]

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

New Balance **\$11,653.27**
Minimum Payment Due **\$117.00**
Payment Due Date **03/11/25**

Hilton Honors Points
Earned this Period

62,894

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

Account Summary

Previous Balance \$46,987.99
Payments/Credits -\$47,370.13
New Charges +\$12,035.41
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$11,653.27**
Minimum Payment Due **\$117.00**

Credit Limit \$75,000.00
Available Credit \$63,346.73
Cash Advance Limit \$5,000.00
Available Cash \$5,000.00
Days in Billing Period: 28

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 03/11/25, 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	24 years	\$34,066
\$458	3 years	\$16,499 (Savings = \$17,567)

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



Pay by Phone
1-800-472-9297

Account Ending [REDACTED]

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
03/11/25
New Balance
\$11,653.27
Minimum Payment Due
\$117.00

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 001165327000011700 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.



Hilton Honors Business Card
CHARTER INSTITUTE AT ERSKI

Closing Date 02/14/25



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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 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	-\$46,987.99
Credits	
[REDACTED]	-\$60.00
[REDACTED]	-\$134.05
[REDACTED]	-\$65.40
[REDACTED]	-\$122.69
Total Payments and Credits	-\$47,370.13

Detail

*Indicates posting date

Payments	Amount
01/29/25* [REDACTED] ONLINE PAYMENT - THANK YOU	-\$46,987.99
Credits	Amount
01/24/25* [REDACTED] Hilton Statement Credit TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$60.00
01/28/25 [REDACTED] AMERICAN AIRLINES 07560685 PHOENIX AZ AMERICAN AIRLINES Ticket Number: [REDACTED] Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	-\$13.22
01/28/25 [REDACTED] AMERICAN AIRLINES 07560685 PHOENIX AZ AMERICAN AIRLINES Ticket Number: [REDACTED] Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	-\$13.92
02/04/25 [REDACTED] AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$106.91
01/24/25 [REDACTED] SAMSCLUB.COM#6279 6279 TEMPLE TX 888-746-7726	-\$40.17
02/11/25 [REDACTED] MICHAELS #9490 800-642-4235 TX ARTS/CRAFTS	-\$25.23
01/22/25 [REDACTED] PUBLIX COLUMBIA SC 8636881188	-\$122.69

Continued on reverse

New Charges**Summary**

	Total
[REDACTED]	\$2,879.82
[REDACTED]	\$5,493.45
[REDACTED]	\$171.91
[REDACTED]	\$2,564.48
[REDACTED]	\$344.53
[REDACTED]	\$581.22
Total New Charges	\$12,035.41

Detail

Card Ending [REDACTED]

				Amount
01/23/25	LA FOGATA MEXICAN RE 436845560227265 LAFOGATA77@GMAIL.COM	WEST COLUMBIA	SC	\$210.39
01/25/25	GOOGLE *YOUTUBE TV CABLE & PAY TV	G.CO/HELPPAY#	CA	\$89.63
01/27/25	MYFAX SERVICES FAX SERVICES	MYFAX.COM	CA	\$12.96
01/29/25	MAMA'S KOUNTRY KOOKING 286593835202858 CHAJUD@SC.RR.COM	ORANGEBURG	SC	\$69.36
02/01/25	AT&T UVERSE PAYMENT 319328061 29201	8002882020	TX	\$192.60
02/06/25	CHICK-FIL-A APP 0950 866-232-2040	ATLANTA	GA	\$100.00
02/08/25	DocuSign DIGITAL GOODS: APPS	SEATTLE	WA	\$874.80
02/11/25	CITRIX SYSTEMS CITRIX SYSTEMS TRAVEL AGENCY	UNITED STATES		\$622.08
02/13/25	HTTPS://SCRIBE.HOW/B +14152362497	SAN FRANCISCO	CA	\$708.00



Card Ending [REDACTED]

				Amount
01/17/25	DNH*GODADDY#3526073309 4805058855 Redemption Fee - COM COM Domain Name Renewal - 1 Year recur	Tempe	AZ	\$102.17
01/17/25	BHY*AMERCN ADVERTSNG 100000163 2028980089	WASHINGTON	DC	\$140.00
01/22/25	BT*FIVERR * 9543682267	38 GREENE ST	NY	\$92.68
01/27/25	OFFICE DEPOT #2349 000002349 8004633768 PAPER,LASER,OD,CASE,3-REAM	COLUMBIA	SC	\$55.07
01/31/25	TST* TAKOSUSHI - COLUMBIA 300564389 8037717131	COLUMBIA	SC	\$72.96
02/01/25	GROUNDTRUTH +18882347893	NEW YORK CITY	NY	\$292.09
02/01/25	FACEBK *WW736HUW62 ADVERTISING SERVICE	MENLO PARK		\$15.00
02/01/25	FACEBK *PSS5ZKLW62 ADVERTISING SERVICE	MENLO PARK		\$15.00



Closing Date 02/14/25

Account Ending [REDACTED]

Detail Continued

				Amount
02/02/25	FACEBK *W7UFBGLX62 ADVERTISING SERVICE	MENLO PARK		\$15.00
02/02/25	FACEBK *MCHKZKLW62 ADVERTISING SERVICE	MENLO PARK		\$15.00
02/03/25	FACEBK *XDYVNH4X62 ADVERTISING SERVICE	MENLO PARK		\$15.00
02/03/25	FACEBK *QTEPHHQQW62 ADVERTISING SERVICE	MENLO PARK		\$15.00
02/03/25	MINUTEMAN PRESS COLUMBIA 0009122008956 PUBLISHING/PRINTING	COLUMBIA	SC	\$81.55
02/03/25	FSP*FRANKLIN'S PRINTING 000013420 729 29201	COLUMBIA	SC	\$1,354.40
02/04/25	FACEBK *3WAA5LLW62 ADVERTISING SERVICE	MENLO PARK		\$19.00
02/04/25	FACEBK *8QPHPH4X62 ADVERTISING SERVICE	MENLO PARK		\$17.00
02/05/25	FACEBK *8QJGRH4X62 ADVERTISING SERVICE	MENLO PARK		\$21.00
02/06/25	FACEBK *353LGGLX62 ADVERTISING SERVICE	MENLO PARK		\$24.00
02/06/25	FACEBK *4T8XEHUW62 ADVERTISING SERVICE	MENLO PARK		\$27.00
02/06/25	B&H PHOTO 800-606-6969 B8571924 29212 SPOTLIGHT 26 SET SHARK SLIDER NANO II-660	800-221-5743	NY	\$1,335.36
02/07/25	FACEBK *X26JRHQW62 ADVERTISING SERVICE	MENLO PARK		\$30.00
02/08/25	DNH*GODADDY#3573693594 4805058855 Email Essentials Email - Renewal - 1 Ye	Tempe	AZ	\$517.75
02/08/25	FACEBK *FRLTAWCX62 ADVERTISING SERVICE	MENLO PARK		\$33.00
02/09/25	FACEBK *PAAYEHYW62 ADVERTISING SERVICE	MENLO PARK		\$37.00
02/09/25	DNH*GODADDY#3575480871 4805058855 ORG Domain Name Renewal - 2 Years recu	Tempe	AZ	\$92.68
02/11/25	FACEBK *M8293J4X62 ADVERTISING SERVICE	MENLO PARK		\$41.00
02/12/25	FACEBK *V5ZBQHUUW62 ADVERTISING SERVICE	MENLO PARK		\$46.00
02/13/25	LSU ALL SOULS PIZZA RESTAURANT	ASHEVILLE	NC	\$47.18
02/13/25	FACEBK *CJ655HGX62 ADVERTISING SERVICE	MENLO PARK		\$31.03
02/13/25	EMBASSY SUITES BY HILTON Arrival Date 02/12/25 00000000 LODGING	ASHEVILLE	NC	\$168.66
02/13/25	EMBASSY SUITES BY HILTON Arrival Date 02/12/25 00000000 LODGING	ASHEVILLE	NC	\$224.87

Continued on reverse

Detail Continued

				Amount
01/14/25	GROUNDTRUTH +18882347893	NEW YORK CITY	NY	\$500.00
	Card Ending [REDACTED]			
				Amount
01/28/25	GREEK BOYS 66950000008128 GCSAMELLAS@GMAIL.COM	COLUMBIA	SC	\$171.91
	Card Ending [REDACTED]			
				Amount
01/21/25	WALMART.COM 8009256278 09920 8009256278	BENTONVILLE	AR	\$105.31
01/21/25	SAMSLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$364.23
01/23/25	SAMS CLUB RENEWAL#6279 6279 888-746-7726	TEMPLE	TX	\$116.60
01/27/25	WALMART.COM RETAIL	BENTONVILLE	AR	\$67.30
01/27/25	SAMSLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$156.55
01/27/25	SAMSLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$127.29
01/28/25	VISTAPRINT VP_ZK6G2STK 292013	WALTHAM	MA	\$34.54
01/29/25	SAMSLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$358.39
01/29/25	HOLIDAY INN - HOTEL OPER CAEH Arrival Date Departure Date 01/29/25 01/30/25 00000000 LODGING	COLUMBIA	SC	\$183.54
01/30/25	THE UPS STORE 3770 068880021647741 3770-POS3770B-17329201	COLUMBIA	SC	\$27.21
01/31/25	TST* PAGES OKRA GRILL SU 00158374 843-900-3921	SUMMERVILLE	SC	\$162.97
02/02/25	UPS 292102G4K36 800 811 1648 CUST SVC# 800 811 1648 ;ITM 1 TRACK# 292102G4K36 TRACK#	ATLANTA	GA	\$9.05
02/04/25	JURA, INC 0331 201-767-3999	MONTVALE	NJ	\$240.00
02/08/25	SAMSLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$408.87
02/10/25	OPENAI *CHATGPT SUBSCR [REDACTED]	SAN FRANCISCO	CA	\$21.60
02/11/25	STAPLES 00391 00391000536113 29205 POSTERS ONLINE	COLUMBIA	SC	\$21.06
02/11/25	MICHAELS #9490 ARTS/CRAFTS	800-642-4235	TX	\$25.23
02/11/25	MICHAELS #9490 ARTS/CRAFTS	800-642-4235	TX	\$26.15
02/12/25	MICHAELS STORES ARTIST SUPPLY & CRAFT	COLUMBIA	SC	\$8.70
02/13/25	SAMSLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$99.89

Continued on next page



Detail Continued

Amount



Card Ending [REDACTED]

Amount

01/28/25	LONGHORN STEAKS 803-254-5100	COLUMBIA	SC	\$164.53
01/28/25	SOUTH CAROLINA ASSOCIATI 9489084467334 60nQWs2H4hb7oHi7l29201	COLUMBIA	SC	\$180.00



Card Ending [REDACTED]

Amount

01/23/25	HILTON GARDEN INN Arrival Date 01/22/25 00000000 LODGING	Departure Date 01/23/25	COLUMBIA	SC	\$131.22
01/23/25	LADY ST DECK 00-08041096291 PARKING LOT & GARAGE		COLUMBIA	SC	\$10.00
02/07/25	COUNCIL FOR EXCEPTIONAL 703-264-9416		ARLINGTON	VA	\$140.00
02/07/25	COUNCIL OF ADMIN OF SP 417-427-7720		417-427-7720	MO	\$300.00

Fees

Amount

Total Fees for this Period	\$0.00
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Interest Charged

Amount

Total Interest Charged for this Period	\$0.00
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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.

2025 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2025	\$0.00
Total Interest in 2025	\$0.00

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	23.99% (v)	\$0.00	\$0.00
Cash Advances	29.49% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			

Hilton Honors Points Earned

Hilton Honors Account Number: [REDACTED]



	Current Period	Year to Date
Points Earned for Eligible Purchases	35,145	168,870
Total Bonus Points Earned	27,749	168,275
Total Hilton Honors Points Earned	62,894	337,145

Bonus Points Earned

	Current Period
Hilton Honors Portfolio of Brands	4,725
Eligible Spend, up to \$100K	23,024
Total	27,749

Your qualifying Year-to-Date spend on your Hilton Honors American Express Business Card is \$56,282.00. **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 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.

ShopRunner Card Benefit Removal

Effective March 31, 2025, ShopRunner membership will no longer be a Card benefit. Card Members currently enrolled through American Express will continue to receive their complimentary ShopRunner membership for the remainder of their ShopRunner membership year and two years thereafter, subject to ShopRunner's policies and terms and conditions.

Information about the American Express Auto Purchasing Program

Effective April 28, 2025, the American Express Auto Purchasing Program will be decommissioned and no longer available as a benefit for Card Members. Any offers, including any upfront price offers, available through the American Express Auto Purchasing Program will expire on their stated end date.



Hilton Honors Business Card

CHARTER INSTITUTE AT ERSKI

Closing Date 02/14/25



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Account Ending

American Express® Cards Warmly Welcomed

POSTCARD MANIA

Target the most qualified prospects with postcard mailings and optional matching ads on social media platforms.

postcardmania.com

**SOUTHEASTERN
EQUIPMENT**

Quality cleaning equipment with the customer service to match! New, Used, and Reconditioned Floor Care machines for your Business.

southeasternequipment.net
or **800-440-6723**

NLB CORP

Offers high-pressure and UHP water jetting pumps, units, and accessories for diverse applications with in-house engineering, manufacturing, and customer support.

nlbcorp.com

ABF FREIGHT

One of the largest LTL carriers. With a commitment to quality and safety, ABF offers LTL service for companies of all sizes and industries.

arcb.com

