



# Hilton Honors Business Card

CHARTER INSTITUTE AT ERSKI  
CAMERON A RUNYAN  
Closing Date 04/16/24 Next Closing Date 05/17/24  
Account Ending 8-13001



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

**New Balance** **\$42,684.30**  
**Minimum Payment Due** **\$1,135.00**  
**Payment Due Date** **05/11/24**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 05/11/24, 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

**169,743**

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

## Account Summary

Previous Balance \$22,568.85  
Payments/Credits -\$23,462.66  
New Charges +\$43,578.11  
Fees +\$0.00  
Interest Charged +\$0.00

**New Balance** **\$42,684.30**  
**Minimum Payment Due** **\$1,135.00**

Credit Limit \$75,000.00  
Available Credit \$32,315.70  
Cash Advance Limit \$5,000.00  
Available Cash \$5,000.00  
Days in Billing Period: 30

**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	\$114,974
\$1,702	3 years	\$61,269 (Savings = \$53,705)

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 for any changes to your Account terms and any other communications on **pages 11 - 16**.

Please note, your credit limit is \$75,000.00 and your cash limit is \$5,000.00.

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

**Account Ending 8-13001**

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  
**05/11/24**  
New Balance  
**\$42,684.30**  
Minimum Payment Due  
**\$1,135.00**

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 004268430000113500 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 04/16/24



Account Ending 8-13001



**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>	<b>-\$22,568.85</b>
<b>Credits</b>	
██████████	\$0.00
██████████	-\$30.00
██████████	-\$12.64
██████████	-\$485.05
██████████	-\$227.24
██████████	-\$138.88
<b>Total Payments and Credits</b>	<b>-\$23,462.66</b>

**Detail**

\*Indicates posting date


<b>Payments</b>			<b>Amount</b>
04/01/24*	██████████	ONLINE PAYMENT - THANK YOU	-\$22,568.85
<b>Credits</b>			<b>Amount</b>
03/27/24	██████████	MELLOW MUSHROOM COLUMBIA COLUMBIA SC 803-933-9201	-\$30.00
03/27/24	██████████	BLAKEMORE HYDE PARK LONDON GB Arrival Date 03/27/24 00000000 LODGING	-\$12.64
		Departure Date 03/27/24	Foreign Spend 10.00 Pounds Sterling
03/18/24	██████████	PITAS MEDITERRANEAN RESTA 207253663637 COLUMBIA SC MARCHERRO@HOTMAIL.COM	-\$485.05
04/09/24	██████████	DOUBLETREE BY HILTON MYRTLE BE DOUBLET MYRTLE BEACH SC Arrival Date 05/05/24 00000000 LODGING	-\$227.24
		Departure Date 05/09/24	
03/26/24	██████████	HILTON GARDEN INN COLUMBIA SC 803-807-9000	-\$138.88

**New Charges**

**Summary**

	<b>Total</b>
██████████	\$189.58
██████████	\$283.43
██████████	\$22,201.78
██████████	\$807.38
██████████	\$332.31
██████████	\$6,712.40
██████████	\$11,803.03
██████████	\$1,109.32
██████████	\$138.88
<b>Total New Charges</b>	<b>\$43,578.11</b>


**Detail**

 ██████████  
Card Ending ██████████

			Foreign Spend	Amount
03/19/24	LIZARDS THICKET ELMWOOD 000000001 8035694876	COLUMBIA	SC	\$33.70
03/20/24	Summer House CLT 16126399004 7486 28208	CHARLOTTE	NC	\$19.73
03/22/24	TAXI squareup.com/receipts	Nashville	TN	\$43.20
03/23/24	DOUBLETREE NASHVILLE DOWNTOWN DOUBLETR Arrival Date                      Departure Date 03/20/24                              03/22/24 00000000 LODGING	NASHVILLE	TN	\$26.95
03/24/24	FIRST MUSIC CITY COMPANY squareup.com/receipts	Nashville	TN	\$66.00

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Card Ending ██████████

			Foreign Spend	Amount
03/21/24	AT&T UVERSE PAYMENT AT&T EZC PMT	8002882020	TX	\$192.60
03/25/24	GOOGLE *YOUTUBE TV DIGITAL GOODS: APPS	G.CO/HELPPAY#	CA	\$78.83
03/27/24	MYFAX SERVICES FAX SERVICES	MYFAX.COM	CA	\$12.00

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Card Ending ██████████

			Foreign Spend	Amount
03/20/24	IBRAHIM DAHIR TAXI BUSINESS squareup.com/receipts	Nashville	TN	\$45.60
03/21/24	MITCHELL DELI 615-262-9863	NASHVILLE	TN	\$243.74
03/21/24	SADEK ALSHINAWA squareup.com/receipts	Nashville	TN	\$38.75
03/22/24	SICILIAN PIZZA 615-770-7077	NASHVILLE	TN	\$109.08



**Detail Continued**

				Foreign Spend	Amount
03/23/24	DOUBLETREE NASHVILLE DOWNTOWN DOUBLETR Arrival Date 03/22/24 00000000 LODGING	Departure Date 03/22/24	NASHVILLE TN		\$1,116.96
03/27/24	BLAKEMORE HYDE PARK Arrival Date 03/27/24 00000000 LODGING	Departure Date 03/27/24	LONDON GB	5,502.00 Pounds Sterling	\$6,971.58
03/27/24	BLAKEMORE HYDE PARK Arrival Date 03/27/24 00000000 LODGING	Departure Date 03/27/24	LONDON GB	10,000.00 Pounds Sterling	\$12,671.00
04/11/24	AMERICAN AIRLINES From: CHARLOTTE To: BOSTON LOGAN INTER CHARLOTTE Ticket Number: 0012132097146 Passenger Name: ██████████ Document Type: PASSENGER TICKET		800-433-7300 TX		\$349.70
04/11/24	AMERICAN AIRLINES From: CHARLOTTE To: BOSTON LOGAN INTER CHARLOTTE Ticket Number: 0010648690477 Passenger Name: ██████████ Document Type: PREFERRED SEAT UPGRADE		800-433-7300 TX		\$30.37
04/11/24	NATL ALLIANCE PUBLIC 43684555678605 NATALIE@PUBLICCHARTERS.OR		WASHINGTON DC		\$625.00



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 Card Ending ██████████

				Foreign Spend	Amount
03/25/24	BLS*WWW ARTLIST IO COMPUTER STORE		DOVER DE		\$479.88
03/28/24	ELEMENTOR +18332351073		WILMINGTON DE		\$99.00
03/29/24	929 KITCHEN & BAR 0000 803-269-9582		COLUMBIA SC		\$128.50
03/29/24	MC JOB POST 628127006828537 678-300-2314		ATLANTA GA		\$100.00



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 Card Ending 8-13126

				Foreign Spend	Amount
03/19/24	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES From: CHARLOTTE To: NASHVILLE Ticket Number: 0014430493050 Passenger Name: ██████████ Document Type: EXCESS BAGGAGE		800-433-7300 TX		\$30.00

<b>Detail Continued</b>
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				Foreign Spend	Amount
03/22/24	AMERICAN AIRLINES American Airlines Inc From: NASHVILLE Ticket Number: 0010278210696 Passenger Name: ██████████ ██████████ Document Type: EXCESS BAGGAGE	To: CHARLOTTE	Carrier: AA Class: G Date of Departure: 03/22	TX	\$30.00
03/26/24	TST* THE GRAND ON MAIN 00048184 RESTAURANT			SC	\$272.31



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Card Ending ██████████

				Foreign Spend	Amount
03/20/24	AMERICAN AIRLINES American Airlines From: WASHINGTON NATIONA Ticket Number: 0014430537269 Passenger Name: ██████████ ██████████ Document Type: EXCESS BAGGAGE	To: CHARLOTTE AUGUSTA BUSH FIELD	Carrier: MQ Class: C Date of Departure: 03/20	TX	\$30.00
03/20/24	RPS AUGUSTA AIRPORT 706-798-4532			GA	\$50.00
03/21/24	OMNI SHOREHAM HOTEL Arrival Date 03/16/24 00000000 LODGING	Departure Date 03/20/24		DC	\$1,326.48
03/21/24	OMNI SHOREHAM HOTEL Arrival Date 03/16/24 00000000 LODGING	Departure Date 03/20/24		DC	\$1,326.48
03/21/24	OMNI SHOREHAM HOTEL Arrival Date 03/16/24 00000000 LODGING	Departure Date 03/20/24		DC	\$1,326.48
03/21/24	OMNI SHOREHAM HOTEL Arrival Date 03/16/24 00000000 LODGING	Departure Date 03/20/24		DC	\$1,326.48
03/21/24	OMNI SHOREHAM HOTEL Arrival Date 03/16/24 00000000 LODGING	Departure Date 03/20/24		DC	\$1,326.48



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Card Ending ██████████

				Foreign Spend	Amount
03/18/24	PITAS MEDITERRANEAN RESTA 207253663637 MARCHERRO@HOTMAIL.COM			SC	\$485.05
03/19/24	ERAC TOLL 777976741 877-860-1258		* 8778601258	FL	\$27.29
03/19/24	ERAC TOLL 777978303 877-860-1258		* 8778601258	FL	\$11.55
03/19/24	ERAC TOLL 777977812 877-860-1258		* 8778601258	FL	\$16.50



**Detail Continued**

				Foreign Spend	Amount
03/19/24	ERAC TOLL 777981887 877-860-1258	* 8778601258	FL		\$17.82
03/19/24	PUBLIC CHARTER SCHOOL ALL 628127007151 800-691-7133	CHARLESTON	SC		\$149.00
03/20/24	CA TRANSPORTATION squareup.com/receipts	Nashville	TN		\$48.00
03/20/24	HALL`S CHOPHOUSE COLUM 803-256-3550	COLUMBIA	SC		\$127.06
03/20/24	MIRANDA LAMBERTS CASA ROS 00-080376243 RESTAURANT	NASHVILLE	TN		\$384.00
03/20/24	AVIATIONPARKINGONLINEPMT 0538 8291053543 94043 PARKING FEES	CHARLOTTE	NC		\$220.99
03/22/24	NASIRRAMAZAN44@GMAIL.COM squareup.com/receipts	Antioch	TN		\$34.80
03/22/24	AVIATION PARKING PMTS 0000 704-359-4038	CHARLOTTE	NC		\$36.00
03/26/24	MOA KOREAN BBQ. 0001 803-269-9582	COLUMBIA	SC		\$264.70
03/27/24	BADD BOYS CAFE 0000 803-754-4066	COLUMBIA	SC		\$140.22
04/08/24	RING YEARLY PLAN +18006561918	SANTA MONICA	CA		\$49.99
04/10/24	CHATGPT SUBSCRIPTION +14158799686	SAN FRANCISCO	CA		\$21.60
04/10/24	THE UPS STORE 3770 068880021647741 V3770-2924041019029201	COLUMBIA	SC		\$56.10
04/11/24	FANCY THAT! BISTRO & CATERING LLC squareup.com/receipts	Columbia	SC		\$1,204.05
04/11/24	PITAS MEDITERRANEAN RESTA 207253663637 MARCHERRO@HOTMAIL.COM	COLUMBIA	SC		\$957.33
04/12/24	SAMSCLUB.COM#6279 6279 888-746-7726	TEMPLE	TX		\$404.14
04/12/24	SAMSCLUB.COM#6279 6279 888-746-7726	TEMPLE	TX		\$217.48
04/12/24	SIGNATURE CATERING 669500000000737 RICHARDCOUTURE48@GMAIL.CO	COLUMBIA	SC		\$548.62
04/15/24	AMERICAN AIRLINES American Airlines From: CHARLOTTE To: SAN DIEGO LINDBERG CHARLOTTE Ticket Number: 0012133090298 Passenger Name: ██████████ ██████████ Document Type: PASSENGER TICKET	800-433-7300	TX		\$838.70
04/15/24	AMERICAN AIRLINES American Airlines From: CHARLOTTE To: SAN DIEGO LINDBERG CHARLOTTE Ticket Number: 0012133087708 Passenger Name: ██████████ ██████████ Document Type: PASSENGER TICKET	800-433-7300	TX		\$838.70
04/15/24	BT*SALESFORCE24*SFTC24REG 8018996256	LEHI	UT		\$2,054.00

**Detail Continued**

				Foreign Spend	Amount
04/15/24	BT*SALESFORCE24*SFTC24REG 8018996256	LEHI	UT		\$2,580.00
04/15/24	WALMART.COM 8009666546 09920 8009256278	BENTONVILLE	AR		\$52.24
04/15/24	STAPLES 00656 00656000129452 29212 2 POCKET PORT RED 10PK	COLUMBIA	SC		\$17.10



Card Ending [REDACTED]

				Foreign Spend	Amount
03/19/24	GROUCHO'S ORIGINAL DELI 40390358020055 5POINTS@GROUCHOS.COM	COLUMBIA	SC		\$219.31
03/21/24	MCALISTER'S 101054 2234531 29169 CATERINGORDER	WEST COLUMBIA	SC		\$265.09
04/01/24	GOOGLE*GSUITE TEACHRIGHTUSA.ORG GOOGLE COMPUTER NETWORK/INFO	CC GOOGLE.COM			\$349.92
04/05/24	MICROSOFT#G043315216 Z62NF2ZXEH3W 98052	MSBILL.INFO			\$275.00



Card Ending 8-11203

				Foreign Spend	Amount
03/27/24	HILTON GARDEN INN 803-807-9000	COLUMBIA	SC		\$138.88

**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



**Hilton Honors Business Card**  
 CHARTER INSTITUTE AT ERSKI  
 CAMERON A RUNYAN  
 Closing Date 04/16/24



p. 9/16

Account Ending 8-13001

### 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	128,055	465,579
Total Bonus Points Earned	41,688	494,100
<b>Total Hilton Honors Points Earned</b>	<b>169,743</b>	<b>959,679</b>

### Bonus Points Earned

	Current Period
Air	6,444
Car Rental	222
U.S. Restaurants	9,405
U.S. Shipping	168
Hilton Honors Portfolio of Brands	8,253
Eligible Spend, up to \$100K	17,196
<b>Total</b>	<b>41,688</b>

Your qualifying Year-to-Date spend on your Hilton Honors American Express Business Card is \$153,745.00. **Congratulations! You have qualified for Hilton Honors Diamond Status.**





**IMPORTANT NOTICES**

**Notice of Important Change to Your Account Terms**

We are making a change to your Account Terms referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Account Terms can be found after the below summary chart.

**Important Change to Your Account Terms**

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your Account Terms. The detailed change to your Cardmember Agreement can be found below.

We are increasing the Annual Membership Fee to **\$195** beginning at your account renewal that occurs on or after **July 17, 2024**.

***How to avoid this increase:*** This fee increase will not take effect until your next renewal date on or after **July 17, 2024**. You can avoid paying this annual fee by cancelling your account before that renewal date. You can cancel by calling the number on the back of your Card. If you cancel, you won't be able to use your Card for new transactions.

**Revised Terms, as of July 17, 2024**

<b>Annual Membership Fee</b>	<b>\$195</b>
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ID 13475

**Detail of Change to Your Cardmember Agreement**

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Annual Membership Fee**

**Effective July 17, 2024**, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

<b>Annual Membership Fee</b>	<b>\$195</b>
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CMLENGDPRUS0002

**IMPORTANT NOTICES** continued

**Notice of Important Changes to Your Cardmember Agreement and Your Card Benefits**

**NOTE:** This notice is only applicable to Card Members who applied for the Hilton Honors American Express Business Card ("Card") prior to March 28, 2024. If you applied for your Card on or after March 28, 2024, please disregard this notice.

We are making changes to your American Express Cardmember Agreement (*Agreement*) and the Card benefits for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference.

**Update about Your Upcoming Benefit Changes and Option to Cancel**

This communication details upcoming changes to your Hilton Honors American Express Business Card. If you decide to cancel your Hilton Honors American Express Business Card Account as a result of these changes, you may be eligible to receive a pro-rated refund of your annual membership fee. To cancel, please contact us by calling the phone number on the back of your Card or using the chat feature in your online account. You must cancel between March 28, 2024 and June 30, 2024 to receive the refund. If you are eligible, refunds will be processed within 8-12 weeks of your cancellation date and issued as a statement credit to your account.

**Changes to Your Cardmember Agreement**

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Effective March 28, 2024**, the *How you receive additional Points* section in the *Supplement to the Cardmember Agreement* was changed by deleting the 1st and 2nd paragraphs and replacing them with the following:

<b>How you receive additional Points</b>	You receive <b>2 additional Points (for a total of 5 Points)</b> for each dollar of eligible purchases on your Card Account for the first \$100,000 in each calendar year, excluding Hilton Purchases.  You receive <b>9 additional Points (for a total of 12 Points)</b> for each dollar of eligible purchases on your Card Account charged directly with a property within the Hilton portfolio ( <i>Hilton Purchases</i> ).
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Although the former 2nd Paragraph of "How you receive additional Points" was removed from your Agreement effective March 28, 2024, from March 28, 2024 through June 30, 2024, you will continue to receive 3 additional Hilton Honors Bonus Points (for a total of 6 points) *instead of 2 additional Hilton Honors Bonus Points (for a total of 5 points)* for each dollar of eligible purchases at the following categories of merchants: (i) restaurants located in the U.S.; (ii) airfare on a scheduled flight charged directly with passenger airlines or American Express Travel (charter flights and private jet flights are excluded); (iii) purchases directly from select major car rental companies listed at [americanexpress.com/rewards-info](http://americanexpress.com/rewards-info); (iv) gasoline at gas stations located in the U.S.; (v) shipping services purchased in the U.S. for courier, postal, and freight; and (vi) on monthly wireless telephone services purchased directly from U.S. wireless telephone service providers (purchases of hardware and equipment are excluded).

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**IMPORTANT NOTICES continued**

## Changes to Your Card Benefits

### **Effective March 28, 2024, the \$240 Hilton Credit became a new benefit on your Card.**

You can receive up to a total of \$60 in statement credits each calendar quarter (January through March, April through June, July through September, and October through December), for up to \$240 back annually, for eligible purchases charged directly with a property within the Hilton portfolio on your Card Account, including bookings and incidental charges.

### **Effective March 28, 2024, Complimentary National Car Rental® Emerald Club Executive® Status became a new benefit on your Card.**

You can enjoy complimentary National Car Rental® Emerald Club Executive® status with your Hilton Honors American Express Business Card. Enrollment is required and can be completed through your American Express online account.

### **Priority Pass™ Select**

**Through June 30, 2024, you may still enroll in the benefit for a limited period of time** by calling the American Express number on the back of your Card.

**Effective either July 1, 2024 or April 1, 2025, Card Members' Priority Pass™ Select memberships will be cancelled, depending on your original date of enrollment as set out below:**

- If you enrolled in the Priority Pass Select program on or before June 30, 2023, your Priority Pass membership will continue through June 30, 2024 and will be cancelled as of July 1, 2024.
- If you enrolled in the Priority Pass Select program between July 1, 2023 and June 30, 2024, your membership will continue through March 31, 2025 and will be cancelled as of April 1, 2025.

Any unused lounge visits will be forfeited at the time of cancellation.

### **Effective June 30, 2024, the Hilton Honors Free Night Rewards benefit will no longer be available.**

Eligible purchases made on your Card through June 30, 2024 will count toward the Free Night Rewards benefit. If the total eligible purchases on your Hilton Honors American Express Business Card Account reach \$15,000 on or before June 30, 2024, you will receive a Free Night Reward from Hilton Honors. If you make an additional \$45,000 in eligible purchases on or before June 30, 2024, totaling \$60,000 in cumulative spend, you will receive a second Free Night Reward from Hilton Honors. After June 30, 2024 this benefit will no longer be available on your Card, and you will no longer be able to earn a Free Night Reward as a benefit of your Card. Any unused Free Night Rewards benefits will expire one year after they are issued.

To learn more about these benefits and see the full terms and conditions, please visit [americanexpress.com/us/hilton/](https://americanexpress.com/us/hilton/). Full terms and conditions for the \$240 Hilton Credit and Complimentary National Car Rental Emerald Club Executive Status are also provided below.

### **Benefit Terms and Conditions**

**\$240 Hilton Credit:** Basic Hilton Honors American Express Business Card Members can receive up to a total of \$60 in statement credits each calendar quarter (January through March, April through June, July through September, and October through December), for up to \$240 back annually, for eligible purchases charged directly with a property within the Hilton portfolio on their Card Account, including bookings and incidental charges. For a booking to be eligible for a statement credit, the booking must be made directly through a reservation channel operated by Hilton. Bookings or purchases made through a third party other than Hilton, such as an online travel website, will not be eligible for statement credit(s). For incidental charges (including charges made at restaurants, spas, and other establishments within the hotel property) to be eligible for a statement credit, the incidental charge must be charged to your room and paid for with your Hilton Honors American Express Business Card at checkout.

Eligible purchases can be made by both the Basic and any Additional Card Members on the Card Account. However, the total amount of statement credits for eligible purchases will not exceed \$240 per Card Account per calendar year. Please allow 8-12 weeks after the eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call American Express at the number on the back of your Card if statement credits have not posted after 12 weeks from the date of purchase. To receive this benefit, your Card account must not be cancelled or past due at the time of statement credit fulfillment. Statement credit(s) may not be received or may be reversed if the purchase is cancelled or modified, or if you engage in abuse or misuse in connection with the benefit.

**IMPORTANT NOTICES** continued

American Express relies on the merchant's processing of transactions to determine the transaction date. The transaction date may differ from the date you made the purchase if, for example, there is a delay in the merchant submitting the transaction to us or if the merchant uses another date as the transaction date. This means that in some cases your purchase may not earn the statement credit benefit for the benefit period in which you made the purchase. For example, if an eligible purchase is made on December 31st but the merchant processes the transaction such that it is identified to us as occurring on January 1st, the January statement credit would be applied. American Express also relies on information provided to us by the merchant to identify eligible purchases. If American Express does not receive information that identifies your transaction as eligible for this benefit, the Basic Card Member will not receive the statement credit. For example, your purchase will not be eligible if it is not made directly with Hilton (e.g., if a purchase is made at a restaurant or convenience store within a Hilton property). Basic Card Members may not receive the statement credit if we receive inaccurate information or are otherwise unable to identify your purchase as eligible, if a transaction is made with an electronic wallet or through a third party (such as an app store), or if the merchant uses a mobile or wireless card reader to process it.

**Complimentary National Car Rental Emerald Club Executive Status:** Basic Hilton Honors American Express Business Card Members are required to enroll in the National Car Rental® Emerald Club through their American Express online account to access Executive® status. Basic Hilton Honors American Express Business Card Members who are already enrolled in the National Car Rental Emerald Club can upgrade to Executive status by linking their Card to their Emerald Club account using the link provided on their American Express online account. Benefits of the National Car Rental Emerald Club Executive status are subject to National Car Rental® company's terms and conditions, including age restrictions. For more information about the National Car Rental Emerald Club, visit: <https://www.nationalcar.com/en/emerald-club.html>. National collects a Frequent Flyer Tax Recoupment Surcharge to cover the federal tax on the cost of the miles awarded at the time of rental. Discount applies to base rate only. Taxes (including GST), other governmentally authorized or imposed surcharges, license recoupment/air tax recovery and concession recoupment fees, airport and airport facility fees, fuel, additional driver fee, one-way rental charge, and optional items are extra. Renter must meet applicable driver, and credit requirements. Advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply.

The Emerald Club and its services require a signed Master Rental Agreement on file. Emerald Aisle®, Executive Selection™, Emerald Reserve Service® and Emerald Club Counter Service™ are available at select locations only. Expedited counter service available at all other locations. National Car Rental, the National "flag" and Emerald Club are registered trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners © 2024 National Car Rental.



**IMPORTANT NOTICES continued**

**Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the Account referenced by this notice. We encourage you to read this notice, share it with Additional Card Members on your Account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

<b>Summary of Changes, Effective June 1, 2024</b>	
<b>Replacement Basic Cardmember</b>	In the event that the Basic Cardmember is no longer an employee of the Company and no other person has been approved to replace them, we may close the Account.
<b>Cancelling or suspending your Account</b>	We may at any time and for any reason cancel or suspend your Account.

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**Detail of Changes to Your Cardmember Agreement**

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Effective June 1, 2024**, we are amending the following sub-sections in Part 2 of the Agreement as follows:

- We are adding the following sentence within the *Replacement Basic Cardmember* section:  
"We may close the Account if the Basic Cardmember is no longer an employee or officer of the Company, and no other person has been approved to replace the Basic Cardmember."
- We are adding the words "at any time and for any reason" after the words "We may" within the *Cancelling or suspending your Account* section.

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## IMPORTANT NOTICES continued

### 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).

### 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.