



Hilton Honors Business Card
CHARTER INSTITUTE AT ERSKI



Closing Date 10/17/25 Next Closing Date 11/16/25
Account Ending [REDACTED]

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

New Balance	\$11,439.39
Minimum Payment Due	\$114.00
Payment Due Date	11/11/25

Hilton Honors Points
Earned this Period **34,326**

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

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 11/11/25, 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	\$33,149
\$448	3 years	\$16,140 (Savings = \$17,009)

Account Summary

Previous Balance	\$32,502.52
Payments/Credits	-\$32,668.52
New Charges	+\$11,605.39
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$11,439.39
Minimum Payment Due	\$114.00

Credit Limit	\$75,000.00
Available Credit	\$63,560.61
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

Days in Billing Period: 31

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.

↓ 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.

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

Payment Due Date	11/11/25
New Balance	\$11,439.39
Minimum Payment Due	\$114.00

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 001143939000011400 13 r

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.



Closing Date 10/17/25

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



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

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-833-698-2567**

Payments and Credits

Summary

	Total
Payments	-\$32,502.52
Credits	
[REDACTED]	\$0.00
[REDACTED]	-\$150.00
[REDACTED]	-\$16.00
Total Payments and Credits	-\$32,668.52

Detail

*Indicates posting date

Payments		Amount
10/02/25*	[REDACTED] ONLINE PAYMENT - THANK YOU	-\$32,502.52
Credits		Amount
09/24/25	[REDACTED] AMERICAN AIRLINES 800-433-7300 TX American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Carrier: AA Class: Y Ticket Number: 0014471028666 Date of Departure: 07/26 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	-\$50.00
09/24/25	[REDACTED] AMERICAN AIRLINES 800-433-7300 TX American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Carrier: AA Class: Y Ticket Number: 0014471028669 Date of Departure: 07/26 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	-\$50.00
09/24/25	[REDACTED] AMERICAN AIRLINES 800-433-7300 TX American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Carrier: AA Class: Y Ticket Number: 0014471028701 Date of Departure: 07/26 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	-\$50.00
09/26/25	[REDACTED] PANERA BREAD #204956 COLUMBIA SC FOOD & NON ALCOHOLIC BE	-\$16.00

New Charges

Summary

	Total
[REDACTED]	\$154.44
[REDACTED]	\$207.08
[REDACTED]	\$5,649.88
[REDACTED]	\$286.91
[REDACTED]	\$2,823.52
[REDACTED]	\$19.64
[REDACTED]	\$1,522.47
[REDACTED]	\$555.48
[REDACTED]	\$385.97
Total New Charges	\$11,605.39

Detail



Card Ending [REDACTED]

				Amount
09/25/25	GOOGLE *YOUTUBE TV CABLE & PAY TV	G.CO/HELPPAY#	CA	\$89.63
09/27/25	MYFAX SERVICES FAX SERVICES	MYFAX.COM	CA	\$12.96
10/06/25	SERVICE FEE2*SCI-SCGOV 0000 866-340-7105	COLUMBIA	SC	\$1.85
10/06/25	SC SECRETARY OF STATE 0000 803-771-0131	COLUMBIA	SC	\$50.00



Card Ending [REDACTED] Monthly Spending Limit: [REDACTED]

				Amount
09/28/25	PUBLIX 8636881188	COLUMBIA	SC	\$105.00
09/30/25	CHICK-FIL-A #02569 00000000405942 8032550232	COLUMBIA	SC	\$102.08



Card Ending [REDACTED]

				Amount
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835886 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX	\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835882 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX	\$200.98



Closing Date 10/17/25

Account Ending [REDACTED]

Detail Continued

					Amount
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835870 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835867 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835866 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835871 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835885 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835888 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835889 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835873 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98

Detail Continued

				Amount
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835905 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX	\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835869 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX	\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835903 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX	\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835900 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX	\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835906 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX	\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835874 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX	\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835883 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX	\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835899 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX	\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835901 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX	\$200.98



Closing Date 10/17/25

Account Ending [REDACTED]

Detail Continued

					Amount
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835904 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835868 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835890 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835902 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835884 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835887 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/19/25	AMERICAN AIRLINES American Airlines From: PHOENIX SKY HARBOR To: DALLAS/FORT WORTH Ticket Number: 0014471835872 Passenger Name: [REDACTED] Document Type: GROUP TICKET	800-433-7300	TX		\$200.98
09/24/25	AMERICAN AIRLINES American Airlines From: NEW ORLEANS INTERN To: CHARLOTTE NEW ORLEANS INTERN Ticket Number: 0012277545105 Passenger [REDACTED] Document Type: PASSENGER TICKET	800-433-7300	TX		\$285.97
10/02/25	NEW ORLEANS TOURS 0000 504-399-1119	BELLE CHASSE	LA		\$138.43

Detail Continued

Amount



Card Ending [REDACTED]

Amount

				Amount
09/17/25	MAILCHIMP LLC LARGE DIGITAL GOODS MERCH	ATLANTA	GA	\$53.02
10/01/25	GROUNDTRUTH +18882347893	NEW YORK CITY	NY	\$180.87
10/17/25	MAILCHIMP LLC LARGE DIGITAL GOODS MERCH	ATLANTA	GA	\$53.02



Card Ending [REDACTED]


Amount

				Amount
09/29/25	TITLE1.ORG +18032400630	LEXINGTON	SC	\$500.00
09/30/25	TITLE1.ORG +18032400630	LEXINGTON	SC	\$500.00
10/01/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/01/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/01/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/01/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/01/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/01/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/01/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/01/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/01/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/01/25	WALMART.COM 8009256278 09920 8009256278	BENTONVILLE	AR	\$28.57
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
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10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00

Continued on next page

Detail Continued

				Amount
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
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10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/02/25	SLED CHECK NON PROFIT 0000 803-771-0131	COLUMBIA	SC	\$8.00
10/03/25	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$12.94
10/05/25	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$86.18
10/08/25	GRUBHUB*FIVEGUYS 8775851085	NEW YORK	NY	\$207.83
10/09/25	TITLE1.ORG +18032400630	LEXINGTON	SC	\$500.00
10/09/25	TITLE1.ORG +18032400630	LEXINGTON	SC	\$500.00

 [REDACTED] Card Ending [REDACTED]

				Amount
09/24/25	321 GREYSTONE BLVD 12740109009 8037790009	COLUMBIA	SC	\$19.64

 [REDACTED] Card Ending [REDACTED]

				Amount
09/17/25	SAMSLUB.COM#6279 6279 888-746-7726	TEMPLE	TX	\$313.29
09/22/25	PANERA BREAD #204956 FOOD & NON ALCOHOLIC BE	COLUMBIA	SC	\$147.84
09/24/25	PITNEY BOWES LEASING-S 0040940191 292013 PROPERTY TAX ADMIN FEE PROPERTY TAX	844-256-6444	CT	\$13.85



Closing Date 10/17/25

Account Ending [REDACTED]

Detail Continued

				Amount
09/24/25	PITNEY BOWES LEASING-S 3321207688 292013 LATE CHARGE	844-256-6444	CT	\$36.05
09/29/25	SAM'S CLUB 4872 4872 WHOLESALE CLUB	COLUMBIA	SC	\$44.82
09/29/25	SAMSClub.COM#6279 6279 888-746-7726	TEMPLE	TX	\$61.58
09/30/25	FOOD LION #2506 GROCERY STORE	COLUMBIA	SC	\$5.71
10/01/25	GEOCOD.IO +12028738064	NORFOLK	VA	\$1.87
10/06/25	SAMSClub.COM#6279 6279 888-746-7726	TEMPLE	TX	\$111.30
10/08/25	SAMSClub.COM#6279 6279 888-746-7726	TEMPLE	TX	\$86.02
10/08/25	PUBLIX 8636881188	COLUMBIA	SC	\$17.10
10/09/25	FOOD LION #2629 GROCERY STORE	ELGIN	SC	\$25.91
10/10/25	OPENAI *CHATGPT SUBSCR +14158799686	SAN FRANCISCO	CA	\$21.60
10/10/25	KRISPY KREME 0139 FAST FOOD RESTAURANT	COLUMBIA	SC	\$23.09
10/12/25	SAMSClub.COM#6279 6279 888-746-7726	TEMPLE	TX	\$271.33
10/14/25	SAMSClub.COM#6279 6279 888-746-7726	TEMPLE	TX	\$276.33
10/14/25	PUBLIX 8636881188	COLUMBIA	SC	\$64.78



Card Ending [REDACTED]

				Amount
09/21/25	AT&T UVERSE PAYMENT 319328061 29201	8002882020	TX	\$192.60
10/01/25	PADDLE.NET* TIMEDOCTOR 515334 ALICE@PADDLE.COM	NEW YORK	NY	\$336.96
10/07/25	SCREENCLOUD +14154495426	SANFORD	NC	\$25.92



Card Ending [REDACTED]

				Amount
09/16/25	SAMSClub.COM#6279 6279 888-746-7726	TEMPLE	TX	\$230.40
10/07/25	DD *TOKYOGRILL +16506819470	SAN FRANCISCO	CA	\$155.57

Fees

				Amount
Total Fees for this Period				\$0.00

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	\$195.00
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	23.74% (v)	\$0.00	\$0.00
Cash Advances	29.24% (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	34,326	811,866
Total Bonus Points Earned	0	246,518
Total Hilton Honors Points Earned	34,326	1,058,384

Your qualifying Year-to-Date spend on your Hilton Honors American Express Business Card is \$270,600.00. **Congratulations! You have qualified for Hilton Honors Diamond Status.**



IMPORTANT NOTICES

Notice of Important Changes to Your Card Member Agreement

We are making changes to your American Express Card Member Agreement (*Agreement*) 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. Additional detail of the changes to your Agreement can be found after the below summary chart. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Please visit www.americanexpress.com or call the number on the back of your Card to request a copy of the updated Agreement or if you have any questions.

Summary of Changes, Effective October 8, 2025	
Penalty APR and When it Applies	We are clarifying the <i>Penalty APR and When it Applies</i> section on page 1 of Part 1 of the Agreement. In addition, we are moving any relevant information from the sections <i>When the penalty APR will Apply</i> and <i>How long the penalty APR will apply</i> to this section.
When the penalty APR will Apply	We are removing the <i>When the penalty APR will Apply</i> section from page 2 of Part 1 and moving any relevant information from this section to the <i>Penalty APR and When it Applies</i> section on page 1 of Part 1 of the Agreement.
How long the penalty APR will apply	We are removing the <i>How long the penalty APR will apply</i> section from page 2 of Part 1 and moving any relevant information from this section to the <i>Penalty APR and When it Applies</i> section on page 1 of Part 1 of the Agreement.
Balance Transfer	We are removing all references to Balance Transfer in the Agreement to further clarify that Balance Transfers are not available.
Words we use in the Agreement	We are renaming the section <i>Words we use in the Agreement</i> to <i>Definitions</i> and modifying some defined terms in Part 2 of the Agreement including, but not limited to, adding a definition of "Closing Date".
Joint and Several Liability	We are adding the section <i>Joint and Several Liability</i> in Part 2 of the Agreement to further explain the meaning of joint and several liability.
Default	We are renaming the section <i>About Default</i> to <i>Default</i> in Part 2 of the Agreement and clarifying the actions we may take if your account goes into default.
Other changes	We are reorganizing and simplifying existing language in your Card Member Agreement. These changes do not affect the way your Account works.

ID 13665

See the following for the Detail of Changes to Your Agreement

CMLENGDPRUS0336

IMPORTANT NOTICES continued**Detail of Changes to Your Card Member Agreement**

This notice amends your Agreement as described below. In addition, your Agreement is amended to reflect other changes to reorganize and simplify existing language.

Effective October 8, 2025, we are adding the following section *Joint and Several Liability* to Part 2 of the Agreement:

Joint and Several Liability: You agree, jointly and severally, to be bound by the terms of this Agreement. That means that both the Basic Card Member and the Company are each individually responsible for the Account, including but not limited to the obligation to pay all charges. We may seek payment from either or both the Basic Card Member and the Company.

**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 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.

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.

[REDACTED]

Account Ending [REDACTED]

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American Express® Cards Warmly Welcomed

<p>TEXTBROKER Need high-quality content? Textbroker delivers expert writing for projects large or small. Textbroker.com</p>	<p>USPS Provider of small business shipping and mailing solutions like Click-N-Ship. USPS.com</p>	<p>CLEAR CHANNEL OUTDOOR Helping you reach the right audience, in the right place, at the right time, with results you can measure. clearchanneloutdoor.com</p>	<p>SCHAEFER TECHNOLOGIES, INC Quality new & rebuilt pharmaceutical equipment along with custom design of machines & accessories for your machinery. schaefer-technologies.net</p>
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Let's settle this.

Ramp Statement

Charter Institute at Erskine
1201 MAIN ST STE 2500
COLUMBIA, SC 29201

Previous Balance (as of 09/15/2025)	\$0.00
Payments Made	\$0.00
Amount Spent	\$2,599.30
Statement Credit	\$0.00
Current Balance	\$2,599.30 USD

Previously Earned Cashback	\$0.00
Earned Cashback	\$19.49
Redeemed Cashback	\$0.00
Total Cashback	\$19.49 USD

You are responsible for the full amount of this Statement and for reviewing charges in your Ramp Account (<https://ramp.com/business-overview>). Any inquiry to Ramp concerning the unauthorized use of your account should be made immediately. Cashback credits and other rewards for this statement period will not be redeemable until the statement balance is paid off in full. See the Rewards Terms for more detail (<https://ramp.com/legal/rewards-terms>).

If you are dissatisfied with the goods or services that you have purchased, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To pursue a merchant dispute through Ramp, you must first attempt to resolve the dispute with the merchant prior to contacting Ramp. Evidence of such dispute-related communications may be requested to assist us with our investigation. We are not responsible for any billing errors or disputes that go unreported for 60 days or more after posting your Ramp Account. Your company's use of your Ramp Account is subject to the Ramp Platform Agreement (<https://ramp.com/legal/platform-agreement>).

If currency conversion is required for an international charge, the exchange rate includes a currency conversion fee. See the Payment Card Addendum



Statement Start
September 16, 2025

Statement End
October 27, 2025

Statement Currency
US Dollar

Date	Description	User	Amount (USD)	Balance (USD)
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$8.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$16.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$24.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$32.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$40.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$48.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$56.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$64.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$72.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$80.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$88.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$96.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$104.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$112.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$120.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$128.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$136.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$144.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$152.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$160.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$168.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$176.00

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Statement Start
September 16, 2025

Statement End
October 27, 2025

Statement Currency
US Dollar

Date	Description	User	Amount (USD)	Balance (USD)
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$184.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$192.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$200.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$208.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$216.00
Oct 3, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$224.00
Oct 6, 2025	Publix Supermarkets and Grocery Stores	[REDACTED]	\$70.44	\$294.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$302.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$310.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$318.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$326.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$334.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$342.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$350.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$358.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$366.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$374.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$382.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$390.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$398.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$406.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$414.44

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Statement Start
September 16, 2025

Statement End
October 27, 2025

Statement Currency
US Dollar

Date	Description	User	Amount (USD)	Balance (USD)
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$422.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$430.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$438.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$446.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$454.44
Oct 6, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$462.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$470.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$478.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$486.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$494.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$502.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$510.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$518.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$526.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$534.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$542.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$550.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$558.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$566.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$574.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$582.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$590.44

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Statement Start
September 16, 2025

Statement End
October 27, 2025

Statement Currency
US Dollar

Date	Description	User	Amount (USD)	Balance (USD)
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$598.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$606.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$614.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$622.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$630.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$638.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$646.44
Oct 7, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$654.44
Oct 8, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$662.44
Oct 8, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$670.44
Oct 9, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$678.44
Oct 9, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$686.44
Oct 9, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$694.44
Oct 9, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$702.44
Oct 9, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$710.44
Oct 9, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$718.44
Oct 9, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$726.44
Oct 13, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$734.44
Oct 13, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$742.44
Oct 13, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$750.44
Oct 13, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$758.44
Oct 13, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$766.44

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Statement Start
September 16, 2025

Statement End
October 27, 2025

Statement Currency
US Dollar

Date	Description	User	Amount (USD)	Balance (USD)
Oct 13, 2025	Delta Air Lines Airlines	[REDACTED]	\$488.36	\$1,254.80
Oct 14, 2025	Marco's Pizza Restaurants	[REDACTED]	\$106.92	\$1,361.72
Oct 14, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$1,369.72
Oct 14, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$1,377.72
Oct 14, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$1,385.72
Oct 15, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$1,393.72
Oct 15, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$1,401.72
Oct 16, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$1,409.72
Oct 16, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$1,417.72
Oct 16, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$1,425.72
Oct 17, 2025	Sled Check Non Profit Government Services	[REDACTED]	-\$8.00	\$1,417.72
Oct 19, 2025	The Westin Lodging	[REDACTED]	\$1,085.58	\$2,503.30
Oct 20, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$2,511.30
Oct 20, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$2,519.30
Oct 21, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$2,527.30
Oct 22, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$2,535.30
Oct 22, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$2,543.30
Oct 22, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$2,551.30
Oct 22, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$2,559.30
Oct 22, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$2,567.30
Oct 22, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$2,575.30
Oct 22, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$2,583.30

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Statement Start
September 16, 2025

Statement End
October 27, 2025

Statement Currency
US Dollar

Date	Description	User	Amount (USD)	Balance (USD)
Oct 23, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$2,591.30
Oct 24, 2025	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$2,599.30