



Hilton Honors Business Card
CHARTER INSTITUTE AT ERSKI



Closing Date 01/16/26 Next Closing Date 02/13/26
Account Ending [REDACTED]

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

New Balance	\$89.63
Minimum Payment Due	\$35.00
Payment Due Date	02/11/26

View your Hilton Honors point balance at hiltonhonors.com

Account Summary

Previous Balance	\$5,040.52
Payments/Credits	-\$5,040.52
New Charges	+\$89.63
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$89.63
Minimum Payment Due	\$35.00
Credit Limit	\$75,000.00
Available Credit	\$74,910.37
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00
Days in Billing Period:	30

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 02/11/26, 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	3 months	\$93

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 8-13001
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	02/11/26
New Balance	\$89.63
Minimum Payment Due	\$35.00

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



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 01/16/26

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	-\$4,746.81
Credits	
[REDACTED]	\$0.00
[REDACTED]	-\$293.71
Total Payments and Credits	-\$5,040.52

Detail

*Indicates posting date

Payments		Amount
01/05/26*	[REDACTED] ONLINE PAYMENT - THANK YOU	-\$4,746.81
Credits		Amount
12/22/25	[REDACTED] HYATT REGENCY NEW ORLNS MSYRN NEW ORLEANS LA Arrival Date 11/17/25 Departure Date 11/19/25 00000000 LODGING	-\$293.71

New Charges

Summary

	Total
[REDACTED]	\$89.63
Total New Charges	\$89.63

Detail



Card Ending [REDACTED]

	Amount
12/25/25 GOOGLE *YOUTUBE TV VIDEO RENTAL STORE G.CO/HELPPAY# CA	\$89.63

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

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 Card Member Agreement for details.

2026 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2026	\$0.00
Total Interest in 2026	\$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	24.49% (v)	\$0.00	\$0.00
Cash Advances	28.74% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

Hilton Honors Points Earned

Hilton Honors Account Number: XXXXX0961



	Current Period	Year to Date
Total Hilton Honors Points Earned	-612	0

Your qualifying Year-to-Date spend on your Hilton Honors American Express Business Card is \$0.00. To qualify for Hilton Honors Diamond Status, you need to have \$40,000 in qualified spend by December 31st.

**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 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 Card Member Agreement

To access the most up to date version of your Card Member Agreement, please log in to your Account at www.americanexpress.com.

[REDACTED]

Account Ending [REDACTED]



American Express® Cards Warmly Welcomed

<p>KCB CREDIT LLC Provider of mortgage credit data. KBCredit.com 844-217-5633</p>	<p>EGIFTER.COM A platform to buy & send gift cards from top brands, offering easy gifting and group contributions including corporate solutions. eGifter.com</p>	<p>THE SLIDING DOOR CO For 19 years offering Custom Interior Glass Doors & Room Dividers for home or office. slidingdoorco.com</p>	<p>CREATIVE CO-OP Wholesale home accessories, designing and distributing an expansive range of lifestyle products to a broad spectrum of retailers worldwide. creativecoop.com</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 12/27/2025)	\$10,532.58
Payments Made	\$10,532.58
Amount Spent	\$16,712.31
Statement Credit	\$0.00
Current Balance	\$16,712.31 USD

Previously Earned Cashback	\$211.18
Earned Cashback	\$59.61
Redeemed Cashback	\$0.00
Total Cashback	\$270.79 USD

You are responsible for the full amount of this Statement and for reviewing charges in your Ramp Account (<https://ramp.com/home>). 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 for more detail (<https://ramp.com/legal/payment-card-addendum>).

Statement Start
December 28, 2025Statement End
January 27, 2026Statement Currency
US Dollar

Date	Description	User	Amount (USD)	Balance (USD)
Dec 28, 2025	Basic Business Checking Payment · Checking	[REDACTED]	-\$10,532.58 -\$10,532.58	\$0.00
Jan 1, 2026	Time Doctor SaaS / Software	[REDACTED]	\$319.68	\$319.68
Jan 5, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$327.68
Jan 5, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$335.68
Jan 5, 2026	Sam's Club General Merchandise	[REDACTED]	\$116.60	\$452.28
Jan 5, 2026	Sticker Mule Office supplies and cleaning	[REDACTED]	\$92.88	\$545.16
Jan 6, 2026	American Airlines Airlines	[REDACTED]	\$511.00	\$1,056.16
Jan 7, 2026	Screencloud Electronics	[REDACTED]	\$25.92	\$1,082.08
Jan 7, 2026	Publix Supermarkets and Grocery Stores	[REDACTED]	\$19.43	\$1,101.51
Jan 7, 2026	Publix Supermarkets and Grocery Stores	[REDACTED]	\$21.59	\$1,123.10
Jan 7, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$1,131.10
Jan 7, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$1,139.10
Jan 8, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$1,147.10
Jan 8, 2026	Cantina 76 Restaurants	[REDACTED]	\$132.67	\$1,279.77
Jan 9, 2026	Dulce Bakery And Caf Restaurants	[REDACTED]	\$6.06	\$1,285.83
Jan 10, 2026	OpenAI SaaS / Software	[REDACTED]	\$21.60	\$1,307.43
Jan 12, 2026	Wayfair General Merchandise	[REDACTED]	\$178.19	\$1,485.62
Jan 12, 2026	Staples Office supplies and cleaning	[REDACTED]	\$858.58	\$2,344.20
Jan 13, 2026	Krispy Kreme Restaurants	[REDACTED]	\$72.91	\$2,417.11
Jan 13, 2026	Macdonald Kilhey Court Lodging	[REDACTED]	\$1,264.33 £910.00	\$3,681.44
Jan 13, 2026	GoDaddy Office	[REDACTED]	\$971.64	\$4,653.08
Jan 13, 2026	Chick-Fil-A Restaurants	[REDACTED]	\$107.93	\$4,761.01

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Statement Start
December 28, 2025

Statement End
January 27, 2026

Statement Currency
US Dollar

Date	Description	User	Amount (USD)	Balance (USD)
Jan 13, 2026	Chick-Fil-A Restaurants	[REDACTED]	\$41.25	\$4,802.26
Jan 13, 2026	Time Doctor SaaS / Software	[REDACTED]	\$5.21	\$4,807.47
Jan 14, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$4,815.47
Jan 14, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$4,823.47
Jan 14, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$4,831.47
Jan 14, 2026	Badd Boys Cafe Restaurants	[REDACTED]	\$190.02	\$5,021.49
Jan 14, 2026	Walmart General Merchandise	[REDACTED]	\$59.15	\$5,080.64
Jan 15, 2026	Dulce Bakery And Caf Restaurants	[REDACTED]	\$6.06	\$5,086.70
Jan 15, 2026	VitalSource Books and Newspapers	[REDACTED]	\$1,293.60	\$6,380.30
Jan 15, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$6,388.30
Jan 15, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$6,396.30
Jan 15, 2026	Sam's Club General Merchandise	[REDACTED]	\$395.90	\$6,792.20
Jan 17, 2026	Mailchimp Electronics	[REDACTED]	\$41.31	\$6,833.51
Jan 20, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$6,841.51
Jan 20, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$6,849.51
Jan 20, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$6,857.51
Jan 20, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$6,865.51
Jan 20, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$6,873.51
Jan 20, 2026	Crowne Plaza Lodging	[REDACTED]	\$7,499.69 €6,250.00	\$14,373.20
Jan 21, 2026	Chick-Fil-A Restaurants	[REDACTED]	\$149.29	\$14,522.49
Jan 21, 2026	Chick-Fil-A Restaurants	[REDACTED]	\$45.85	\$14,568.34
Jan 21, 2026	Chick-Fil-A Restaurants	[REDACTED]	\$134.34	\$14,702.68

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Statement Start
December 28, 2025

Statement End
January 27, 2026

Statement Currency
US Dollar

Date	Description	User	Amount (USD)	Balance (USD)
Jan 21, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$14,710.68
Jan 22, 2026	Food Lion Supermarkets and Grocery Stores	[REDACTED]	\$58.07	\$14,768.75
Jan 22, 2026	AT&T Utilities	[REDACTED]	\$192.60	\$14,961.35
Jan 22, 2026	Chestnut Grill Restaurants	[REDACTED]	\$227.30	\$15,188.65
Jan 23, 2026	B&H Photo General Merchandise	[REDACTED]	\$23.74	\$15,212.39
Jan 23, 2026	Hyatt Lodging	[REDACTED]	\$1,072.70	\$16,285.09
Jan 23, 2026	Vistaprint Office	[REDACTED]	\$194.39	\$16,479.48
Jan 25, 2026	YouTube TV Utilities	[REDACTED]	\$89.63	\$16,569.11
Jan 26, 2026	Sled Check Non Profit Government Services	[REDACTED]	\$8.00	\$16,577.11
Jan 27, 2026	MyFax Books and Newspapers	[REDACTED]	\$12.96	\$16,590.07
Jan 27, 2026	Holt Bros BBQ Restaurants	[REDACTED]	\$122.24	\$16,712.31