



Delta SkyMiles® Platinum

CHARLES H DAVIS
Closing Date 11/21/24
Account Ending 0-92001



p. 1/9

Customer Care: 1-800-257-0770
TTY: Use Relay 711
Website: americanexpress.com

New Balance	\$5,152.08
Minimum Payment Due	\$103.04
Payment Due Date	12/16/24

Delta SkyMiles®
Miles Earned this Period
6,869

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

Account Summary

Previous Balance	CR\$660.05
Payments/Credits	-\$1,543.57
New Charges	+\$7,355.70
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$5,152.08
Minimum Payment Due	\$103.04

Credit Limit	\$16,000.00
Available Credit	\$10,847.92
Cash Advance Limit	\$3,200.00
Available Cash	\$3,200.00

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 12/16/24, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan 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	17 years	\$15,208
\$212	3 years	\$7,615 (Savings = \$7,593)

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

New York Residents: New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Please refer to the **IMPORTANT NOTICES** section.

Continued on page 3

↓ 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/pbc



Pay by Phone
1-800-472-9297

Account Ending 0-92001

Enter 15 digit account # on all payments.
Make check payable to American Express.

CHARLES H DAVIS
219 HUMPHREY RD
SCOTTSVILLE NY 14546-9643

Payment Due Date	12/16/24
New Balance	\$5,152.08
Minimum Payment Due	\$103.04

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

0000349992245721&22 00051520&000010304 1& 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 deposit or other asset 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 figure the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) 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. To request a refund, contact us at the address or phone number on page 3 for Customer Care & Billing Inquiries.

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.

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

You may also contact us on the Web: www.americanexpress.com

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:** If you think there is an error on your bill, 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.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, 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 use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

www.americanexpress.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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.



Delta SkyMiles® Platinum

CHARLES H DAVIS
Closing Date 11/21/24



p. 3/9

Account Ending 0-92001



Customer Care & Billing Inquiries
International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements

1-800-257-0770
1-336-393-1111
1-800-CASH-NOW
1-800-257-0770

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-257-0770**



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

American Express® High Yield Savings Account

No monthly fees. No minimum opening deposit. 24/7 customer support. Help meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting americanexpress.com/save

Payments and Credits

Summary

	Total
Payments	-\$1,335.81
Credits	
CHARLES H DAVIS 0-92001	-\$207.76
Total Payments and Credits	-\$1,543.57

Detail

*Indicates posting date

Payments	Amount
10/28/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$103.65
10/28/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$40.00
10/28/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$95.46
10/28/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$14.67
10/28/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$45.33
10/28/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$24.39
10/28/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$70.19
10/28/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$125.95
11/12/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$11.70
11/12/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$91.95
11/12/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$26.68
11/12/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$53.98
11/12/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$60.01
11/13/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$122.10
11/13/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$19.16
11/13/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$20.19
11/13/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$137.57
11/13/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$33.47
11/19/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$62.00
11/19/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$37.03
11/19/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$21.59
11/19/24* CAROL A DAVIS ELECTRONIC PAYMENT RECEIVED-THANK	-\$26.03

Continued on reverse

Detail Continued

*Indicates posting date

			Amount
11/19/24*	CAROL A DAVIS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$92.71
Credits			Amount
10/27/24	CHARLES H DAVIS	DELTA AIR LINES ATLANTA DELTA AIR LINES Ticket Number: 0062276441985 Passenger Name: DAVIS/COOPER D Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.	-\$11.20
11/06/24	CHARLES H DAVIS	TRACTIVE INC.*TRACTIVE GPS TRACKER IQA SEATTLE WA PET SHOP/FOOD/SUPPLY	-\$25.92
11/06/24	CHARLES H DAVIS	TRACTIVE INC.*TRACTIVE GPS TRACKER IQA SEATTLE WA PET SHOP/FOOD/SUPPLY	-\$116.64
11/14/24	CHARLES H DAVIS	NAPA STORE 0677089 0677 ROCHESTER NY 585-424-1070	-\$54.00

New Charges**Summary**

	Total
CHARLES H DAVIS 0-92001	\$6,304.78
CAROL A DAVIS 0-93017	\$1,050.92
Total New Charges	\$7,355.70

Detail

*Indicates posting date

**CHARLES H DAVIS**

Card Ending 0-92001

				Amount
10/22/24	NAPA STORE 0677089 0677 585-424-1070	ROCHESTER	NY	\$24.39
10/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$29.15
10/25/24*	REMOVAL OF CREDIT BALA			\$635.66
10/25/24	BJS WHOLESALE CLUB 8002572582 WHOLESALE CLUBS	ROCHESTER	NY	\$95.46
10/25/24	TRACTOR SUPPLY #2403 000002403 8668724850 Retail Store	CALEDONIA	NY	\$45.33
10/25/24	DELTA SONIC #1816 1816 716-541-2322	ROCHESTER	NY	\$40.00
10/25/24	COUNTRYMAX - HENRIETTA 0000 585-924-4850	HENRIETTA	NY	\$103.65
10/25/24	ADVANCE AUTO PARTS 684604957501 14623 STARTING FLUID 11 OZ PYROL	ROCHESTER	NY	\$14.67
10/29/24	WEGMANS #062 000000062 5854293656	ROCHESTER	NY	\$20.19
10/31/24	TRACTIVE INC.*TRACTIVE GPS TRACKER IQA PET SHOP/FOOD/SUPPLY	SEATTLE	WA	\$142.56
11/01/24	DELTA SONIC #1816 1816 716-541-2322	ROCHESTER	NY	\$60.01

Continued on next page

CHARLES H DAVIS
Closing Date 11/21/24

Account Ending 0-92001

Detail Continued

*Indicates posting date

				Amount
11/01/24	BJS WHOLESALE CLUB 8002572582 WHOLESALE CLUBS	ROCHESTER	NY	\$91.95
11/01/24	ADVANCE AUTO PARTS 684604994401 14623 OIL FILTER 1 EA MBL 1 MOBIL 1 0W20 SYN 5QT 5 QT OIL 0W20SYN 1 QT MBL 1	ROCHESTER	NY	\$53.98
11/02/24	BJS WHOLESALE CLUB 8002572582 WHOLESALE CLUBS	ROCHESTER	NY	\$11.70
11/02/24	Wegmans 5854293656	Rochester	NY	\$19.16
11/04/24	SALVATORES -HENRIETTA 930579840161208 NICK@SALVATORES.COM	ROCHESTER	NY	\$26.68
11/07/24	RTI AUCTIONS 039300982273566 JESSE@TEITSWORTH.COM	GENESEO	NY	\$1,815.00
11/08/24	BJS WHOLESALE CLUB 8002572582 WHOLESALE CLUBS	ROCHESTER	NY	\$122.10
11/09/24	Wegmans 5854293656	Rochester	NY	\$137.57
11/10/24	Wegmans 5854293656	Rochester	NY	\$33.47
11/10/24	PIZZA LAND INC 0000 585-538-2810	CALEDONIA	NY	\$92.71
11/11/24	BYRNE DAIRY 5858898940	ROCHESTER	NY	\$75.98
11/11/24	ADVANCE AUTO PARTS 960506052001 14624 BRK CAL WHDWRMFD 1 EA WBKCL CORE BRK CAL WHDWRMFD 1 EA W	ROCHESTER	NY	\$124.98
11/12/24	NAPA STORE 0677089 0677 585-424-1070	ROCHESTER	NY	\$101.51
11/14/24	RTI AUCTIONS 039300982273566 JESSE@TEITSWORTH.COM	GENESEO	NY	\$2,142.45
11/14/24	NAPA STORE 0677089 0677 585-424-1070	ROCHESTER	NY	\$23.32
11/15/24	PHILLIPS EUROPEAN RESTAUR 650000012904 5856236292	ROCHESTER	NY	\$26.03
11/15/24	DELTA SONIC #1816 1816 716-541-2322	ROCHESTER	NY	\$62.00
11/15/24	COUNTRYMAX - HENRIETTA 0000 585-924-4850	HENRIETTA	NY	\$21.59
11/15/24	BJS WHOLESALE CLUB 8002572582 WHOLESALE CLUBS	ROCHESTER	NY	\$37.03
11/19/24	DELTA SONIC #1816 1816 716-541-2322	ROCHESTER	NY	\$54.00
11/20/24	BJS WHOLESALE CLUB 8002572582 WHOLESALE CLUBS	ROCHESTER	NY	\$20.50

Continued on reverse

Detail Continued

*Indicates posting date

Amount**CAROL A DAVIS**

Card Ending 0-93017

Amount

10/26/24	UNITED AIRLINES UNITED AIRLINES From: KALISPELL	To: DENVER INTL APT CHICAGO O'HARE INT BUFFALO KALISPELL	Carrier: UA UA UA UA	Class: 00 00 00 00	TX	\$882.66
Ticket Number: 01624314449284 Passenger Name: DAVIS/COOPERD Document Type: PASSENGER TICKET Date of Departure: 11/24						
10/26/24	TRAVELOCITY*7295096641 TRAVEL		TVLY.COM		WA	\$35.69
10/26/24	TRAVELOCITY*7295098296 TRAVEL		TVLY.COM		WA	\$54.28
10/29/24	PARTY CITY CORPORATI 000048 14623		HENRIETTA		NY	\$66.30
11/01/24	PAYPAL *SPOTIFYUSAI 2033189708		2033189708		NY	\$11.99

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 (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date 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	\$305.17
Total Interest in 2024	\$456.37



Interest Charge Calculation

Days in Billing Period: 30

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	11/11/2023		27.24% (v)	\$0.00	\$0.00
Cash Advances	05/10/2022		29.74% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

Miles Earned



SkyMiles® Account Number: XXXXXX4387

	Current Period	Year to Date
Miles Earned for Eligible Purchases	6,513	39,076
Total Bonus Miles Earned and Adjustments	356	27,160
Total Miles Earned	6,869	66,236

Bonus Miles Earned and Adjustments

Current Period

2X Miles at Restaurants	146
2X Miles at U.S. Supermarkets	210
Total	356

**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. 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.

