

CAUSE NO. 1159574

AMERICAN EXPRESS NATIONAL BANK, Plaintiff,	§	IN	THE	COUNTY	COURT
	§				
	§				
vs.	§	AT	LAW	NUMBER	THREE (3) OF
	§				
PETER SCHMAR, Defendant.	§	HARRIS	COUNTY,	TEXAS	

MOTION FOR DEFAULT JUDGMENT

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, the Plaintiff, AMERICAN EXPRESS NATIONAL BANK, and files this its Motion for Default Judgment, and in support thereof, would show the Court as follows:

I.

Citation of Defendant, PETER SCHMAR, was served by EZ Messenger on November 6, 2020. Defendant has failed to file an Answer within the time appropriated by law and has wholly defaulted. Therefore, Plaintiff moves for Default Judgment.

II.

Plaintiff's claim is based upon the itemized and verified American Express account attached hereto. Said claim is therefore one for liquidated damages. Plaintiff's claim is evidenced by the Affidavit of Raquel Hernandez, Assistant Custodian of Records of the Plaintiff attached hereto as Exhibit "1"; a true and correct copy of the Cardmember Agreement attached hereto as Exhibit "A" and true and correct copies of Defendant's last payment and charge off statement for the American Express account ending in *****71000 at issue in this cause attached hereto as Exhibit "B".

WHEREFORE, PREMISES CONSIDERED, Plaintiff moves that the Court enter a Default

Judgment in this action against the Defendant, PETER SCHMAR, for the following:

- a. \$10,957.42 Principal balance;
- b. Costs of court; and
- c. All other relief which is just and proper.

Respectfully submitted,

The DeGrasse Law Firm, P.C.

BY: 

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ATTORNEYS FOR PLAINTIFF

CERTIFICATE OF SERVICE

I, Will Rutledge, certify that a true and correct copy of the foregoing Plaintiff's Motion for Default Judgment has been sent by certified and regular mail to Peter Schmar, 2727 REVERE ST APT 2089 HOUSTON, TX 77098, Defendant, on this 9th day of June 2021.



Will Rutledge

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AFFIDAVIT OF PLAINTIFF

I, Raquel Hernandez, declare and state as follows:

1. I am an Assistant Custodian of Records for American Express National Bank f/k/a American Express Centurion Bank, ("Plaintiff"), a national bank organized under the laws of the United States, ("American Express" hereinafter), with its headquarters located at 115 W. Towne Ridge Parkway Sandy, UT 84070.

2. In my capacity as Assistant Custodian of Records for American Express, I am familiar with the ongoing credit card business operations and practices of American Express, particularly with respect to its recordkeeping computer systems, credit card agreements and billing for various types of accounts issued by American Express. I have access to the business records relating to credit card accounts issued by American Express, including, in particular, the records of cardmember accounts and the applicable card agreements. I have personal knowledge of American Express' regular practices and procedures with respect to: (a) the transmittal of credit card account agreements, notices, billing statements, and other documents; and (b) quality assurance controls utilized to ensure that such transmittals are properly made. I also have access to and am generally familiar with the cardmember account records created and maintained by American Express. Except where based on my review of records and documents regularly maintained in the ordinary course of business, all of the matters set forth herein are within my personal knowledge, and are true and correct, if called as a witness, I could competently testify thereto.

3. The billing statements and other documents referred to herein were created at or near either the time of the transactions or the time the original statements were made and have been kept by American Express in the ordinary course of business. In my experience, the systems used by American Express to create and maintain data for and to produce billing statements and other documents are reliable and kept in a good state of repair, and American Express' procedures for inserting transaction and other data into the systems have built-in safeguards to ensure accuracy and identify errors. Duplicate statements can be obtained only by authorized American Express personnel or authorized agents pursuant to proper procedures, which must be followed in order to obtain the statements. The other records referred to herein were created and kept in the ordinary course of business by American Express and were created at or near the time of the occurrence of the matters set forth by those records and/or were created based upon information transmitted by a person with knowledge of the matters set forth in those records. It is the regular business practice of American Express to make and keep said records. The statements

1 contained in this affidavit are made based on my personal knowledge of the business records practices of American
2 Express.

3 4. All American Express credit card accounts are governed by a written agreement (the "Cardmember
4 Agreement") setting forth the terms and conditions of the account. When an American Express account is opened,
5 the Cardmember Agreement is provided to the cardmember. The Cardmember Agreement provides that use of the
6 card constitutes acceptance of the agreement.

7 5. All American Express Cardmember Agreements expressly provide that American Express may
8 change the terms of the Cardmember Agreement from time to time. American Express advises current cardholders
9 of changes through change-in-terms notices, which are either mailed to American Express cardmembers in separate
10 mailings or included with or printed on the cardmembers' monthly billing statements.

11 6. American Express maintains computerized records of the amounts due and owing to American
12 Express for any transactions that occur when an individual uses an American Express credit card. The computerized
13 records reflect all debits and credits in connection with the use of an American Express credit card. American
14 Express sends or otherwise makes available monthly billing statements to cardmembers who carry a balance or are
15 otherwise required to receive a monthly statement.

16 7. I have personally reviewed American Express' records concerning defendant **PETER SCHMAR**
17 ("Defendant"). Those records reflect that Defendant opened an American Express credit card account, the current
18 account number ending in **000** (the "Account") in **March 2017**. Consistent with American Express' standard
19 business practices, American Express' records reflect that it mailed Defendant's credit card, together with a copy of
20 Defendant's Cardmember Agreement, to Defendant when American Express opened Defendant's Account. Copies
21 of each of these Cardmember Agreements were transmitted to Defendant as they were periodically revised or
22 updated. A true and correct copy of the Cardmember Agreement in effect at the time of cancellation of the Account
23 is annexed hereto as Exhibit A.

24 8. American Express' records further reflect that Defendant used the Account to pay for various goods
25 and services and/or obtain cash advances. Consistent with American Express' standard business practices, American
26 Express' records reflect that it transmitted monthly billing statements to Defendant. There is no record of Defendant
27 ever asserting a valid unresolved objection to the balance shown as due and owing on the monthly statements
28 provided to Defendant.

1 9. Pursuant to American Express' records, under the terms of the Cardmember Agreement, Defendant
2 defaulted in making the payments due on the Account. American Express' records reflect that American Express
3 closed Defendant's Account. After giving Defendant credit for all payments made, if any, the amount justly due and
4 owing as of 5/10/2021 is \$10,957.42, exclusive of court costs and attorneys' fees. True and correct monthly Account
5 Statements for the defendant's Account for the period of 7/29/2019-7/29/2020 is/are annexed hereto as Exhibit B.

6 10. Defendant's Account has not been sold or assigned by American Express, the original creditor of
7 the account.

8 11. Upon information and belief, the Defendant is not now, nor has been within 30 days hereof, in the
9 military service of the United States as defined in the Servicemembers Civil Relief Act as amended nor an infant,
10 incompetent, under mental defect or infirm.

11 Dated: MAY 13 2021

12 By:  _____

13 Raquel Hernandez

14 Title: Assistant Custodian of Records

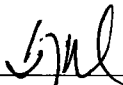
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16 A notary public or other officer completing this certificate verifies only the identity of the individual
17 who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or
18 validity of that document.

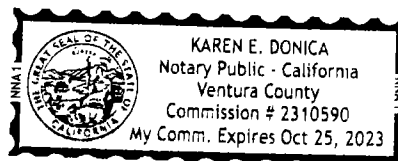
18 State of California

19 County of Ventura

20 Subscribed and sworn to (or affirmed) before me on this 13th day of may, 2021

21 by Raquel Hernandez proved to me on the basis of satisfactory evidence to be the person who appeared before me.

22 
23 (Signature of Notary)



UNOFFICIAL

Exhibit "A"

COPY

Cardmember Agreement: Part 1 of 2

As of: 03/30/2017

Amex EveryDay Card

Issuer: American Express Centurion Bank

Credit Limit: \$5,000 (Cash Advance Limit: \$1,000)

Cardmember Name: PETER SCHMAR

Account Ending In: 71000

Rates and Fees Table

Interest Rates	
Annual Percentage Rate (APR) for Purchases	<p>0.00% introductory APR through your billing period that ends in April, 2018.</p> <p>After that, your APR will be 23.74%. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>0.00% introductory APR through your billing period that ends in April, 2018 for transactions requested by May 29, 2017. After that, your APR for those transactions and any other balance transfer requests that we may accept will be 23.74%.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>25.99%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>29.99%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if:</p> <ol style="list-style-type: none"> 1) you make one or more late payments; or 2) your payment is returned by your bank. <p>We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account.</p> <p>How Long Will the Penalty APR Apply? If the penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.</p>
Paying Interest	<p>Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore</p>
Fees	
Annual Membership Fee	None
Transaction Fees	
• Balance Transfer	Either \$5 or 3% of the amount of each transfer, whichever is greater. For transactions requested by May 29, 2017 the fee will be \$5 or 3% whichever is greater (maximum fee: \$750).
• Cash Advance	Either \$5 or 3% of the amount of each cash advance, whichever is greater.
• Foreign Transaction	2.7% of each transaction after conversion to US dollars.
Penalty Fees	
• Late Payment	Up to \$38 .
• Returned Payment	Up to \$38 .
• Overlimit	None

How we calculate interest: We use the Average Daily Balance method (including new transactions). See the *How we calculate interest* section in Part 2.

Loss of Introductory APR: We may end your Introductory APR and apply the penalty APR if you do not pay the Minimum Payment Due within 60 days after its Payment Due Date.

Your Billing Rights: See Part 2 for information on how to exercise your rights to dispute transactions.

How Rates and Fees Work

Rates																													
Calculating APRs and DPRs	<p>The Annual Percentage Rate (APR) for variable rates is determined by adding an amount (<i>margin</i>) to the Prime Rate (see <i>Determining the Prime Rate</i> in Part 2). The Daily Periodic Rate (DPR) is 1/365th of the APR, rounded to one ten-thousandth of a percentage point.</p> <table border="1"> <thead> <tr> <th>Rate Description</th> <th>Prime + Margin</th> <th>APR</th> <th>DPR</th> </tr> </thead> <tbody> <tr> <td>Introductory Purchase</td> <td>n/a</td> <td>0.00%</td> <td>0.0000%</td> </tr> <tr> <td>Purchase</td> <td>Prime + 19.74%</td> <td>23.74%</td> <td>0.0650%</td> </tr> <tr> <td>Introductory Balance Transfer</td> <td>n/a</td> <td>0.00%</td> <td>0.0000%</td> </tr> <tr> <td>Balance Transfer</td> <td>Prime + 19.74%</td> <td>23.74%</td> <td>0.0650%</td> </tr> <tr> <td>Cash Advance</td> <td>Prime + 21.99%</td> <td>25.99%</td> <td>0.0712%</td> </tr> <tr> <td>Penalty</td> <td>Prime + 25.99%*</td> <td>29.99%</td> <td>0.0822%</td> </tr> </tbody> </table> <p>*The variable penalty APR will not exceed 29.99%</p>	Rate Description	Prime + Margin	APR	DPR	Introductory Purchase	n/a	0.00%	0.0000%	Purchase	Prime + 19.74%	23.74%	0.0650%	Introductory Balance Transfer	n/a	0.00%	0.0000%	Balance Transfer	Prime + 19.74%	23.74%	0.0650%	Cash Advance	Prime + 21.99%	25.99%	0.0712%	Penalty	Prime + 25.99%*	29.99%	0.0822%
Rate Description	Prime + Margin	APR	DPR																										
Introductory Purchase	n/a	0.00%	0.0000%																										
Purchase	Prime + 19.74%	23.74%	0.0650%																										
Introductory Balance Transfer	n/a	0.00%	0.0000%																										
Balance Transfer	Prime + 19.74%	23.74%	0.0650%																										
Cash Advance	Prime + 21.99%	25.99%	0.0712%																										
Penalty	Prime + 25.99%*	29.99%	0.0822%																										
Penalty APR for new transactions	<p>The penalty APR may apply to new transactions if:</p> <ul style="list-style-type: none"> • you do not pay at least the Minimum Payment Due by the Payment Due Date on one or more occasions; or • your payment is returned by your bank. <p>We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account.</p> <p>If the penalty APR applies to a balance, it will apply to charges added to that balance 15 or more days after we send you notice.</p> <p>We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.</p>																												
Fees																													
We add fees to a purchase balance, unless we tell you otherwise.																													
Annual Membership	This fee is on the <i>Rates and Fees Table</i> on page 1 of Part 1.																												
Late Payment	Up to \$38. If we do not receive the Minimum Payment Due by its Payment Due Date, the fee is \$27. If this happens again within the next 6 billing periods, the fee is \$38. However, the late fee will not exceed the Minimum Payment Due. Paying late may also result in a penalty APR. See <i>Penalty APR for new transactions and Penalty APR for existing balances</i> above.																												
Returned Payment	Up to \$38. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is \$27. If you do this again within the same billing period or the next 6 billing periods, the fee is \$38. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a penalty APR. See <i>Penalty APR for new transactions</i> above.																												
Returned Check	\$38 if you use your card to cash a check at one of our approved locations and the check is returned unpaid. We will also charge you the unpaid amount.																												
Overlimit	None. See <i>Credit limit and cash advance limit</i> in Part 2.																												
Account Re-opening	\$25 if your Account is cancelled, you ask us to re-open it, and we do so.																												
Balance Transfer	3% of the transaction, with a minimum of \$5. A different fee may apply if stated in a promotional offer or at the time of a transaction. This fee is a finance charge. We will add it to the same balance as the balance transfer.																												
Cash Advance	3% of the withdrawal and other services you obtain (including any fee charged by the ATM operator), with a minimum of \$5. We will add this fee to the cash advance balance.																												
Foreign Transaction	2.7% of the converted U.S. dollar amount. This fee is a finance charge. See Part 2 for <i>Converting charges made in a foreign currency</i> .																												

Part 1, Part 2 and any supplements or amendments make up your Cardmember Agreement.

How Your American Express Account Works

Introduction

About your Cardmember Agreement

This document together with Part 1 make up the Cardmember Agreement (*Agreement*) for the *Account* identified on page 1 of Part 1. Any supplements or amendments are also part of the Agreement.

When you use the Account (or you sign or keep the card), you agree to the terms of the Agreement.

Changing the Agreement

We may change this Agreement, subject to applicable law. We may do this in response to the business, legal or competitive environment. This written Agreement is a final expression of the agreement governing the Account. The written Agreement may not be contradicted by any alleged oral agreement.

Changes to some terms may require 45 days advance notice, and we will tell you in the notice if you have the right to reject a change. We cannot change certain terms during the first year of your Cardmembership.

We cannot increase the interest rate on existing balances except in limited circumstances.

Words we use in the Agreement

We, us, and **our** mean the issuer shown on page 1 of Part 1. **You** and **your** mean the person who applied for this Account and for whom we opened the Account. You and your also mean anyone who agrees to pay for this Account. You are the **Basic Cardmember**. You may request a card for an **Additional Cardmember** (see *About Additional Cardmembers* in Part 2).

your Account, such as purchases, cash advances, balance transfers, fees and interest charges. A **purchase** is a charge for goods or services. A **cash advance** is a charge to get cash or cash equivalents. A **balance transfer** is a charge to pay an amount you owe on another credit card account.

Card means any card or other device that we issue to access your Account. A **charge** is any amount added to

To **pay** by a certain date means to send your payment so that we receive it and credit it to your Account by that date (see *About your payments* in Part 2).

About using your card

Using the card

You may use the card to make purchases. At our discretion, we may permit you to make cash advances or balance transfers. You cannot transfer balances from any other account issued by us or our affiliates.

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

You may arrange for certain merchants and third parties to store your card number and expiration date, so that, for example:

- the merchant may charge your account at regular intervals; or
- you may make charges using that stored card information.

Keep your card safe and don't let anyone else use it. If your card is lost or stolen or your Account is being used without your permission, contact us right away. You may not use your Account for illegal activities.

Promise to pay

You promise to pay all charges, including:

- charges you make, even if you do not present your card or sign for the transaction,
- charges that other people make if you let them use your Account, and
- charges that Additional Cardmembers make or permit others to make.

Credit limit and cash advance limit

We assign a *Credit Limit* to your Account. We may make part of your Credit Limit available for cash advances (*Cash Advance Limit*). There may also be a limit on the amount you can withdraw from ATMs in a given period. The Credit Limit and Cash Advance Limit are shown on page 1 of Part 1 and on each billing statement.

- your Account balance (including fees and interest) is not more than your Credit Limit, and
- your cash advance balance (including fees and interest) is not more than your Cash Advance Limit.

We may increase or reduce your Credit Limit and Cash Advance Limit. We may do so even if you pay on time and your Account is not in default.

We may approve charges that cause your Account balance to go over your Credit Limit. If we do this, we will not charge an overlimit fee. If we ask you to promptly pay the amount of your Account balance above your Credit Limit, you agree to do so.

You agree to manage your Account so that:

Declined transactions

We may decline to authorize a charge. Reasons we may do this include suspected fraud and our assessment of your creditworthiness. This may occur even if the charge would not cause you to go over your Credit Limit

and your Account is not in default. We are not responsible for any losses you incur if we do not authorize a charge. And we are not responsible if any merchant refuses to accept the card.

About your payments

When you must pay

You must pay at least the Minimum Payment Due by the Payment Due Date. The Minimum Payment Due and Payment Due Date are shown on each billing statement.

Each statement also states the time and manner by which you must make your payment for it to be credited as of the same day it is received. For your payment to be considered on time, we must receive

at least the Minimum Payment Due in such time and manner by the Payment Due Date shown on your billing statement.

Each statement also shows a Closing Date. The Closing Date is the last day of the billing period covered by the statement. Each Closing Date is about 30 days after the previous statement's Closing Date.

How to make payments

Make payments to us in U.S. dollars with:

- a single check drawn on a U.S. bank, or
- a single negotiable instrument clearable through the U.S. banking system, for example a money order, or
- an electronic payment that can be cleared through the U.S. banking system.

When making a payment by mail:

- make a separate payment for each account,
- mail your payment to the address shown on the payment coupon on your billing statement, and
- write your Account number on your check or negotiable instrument and include the payment coupon.

If your payment meets the above requirements, we will credit it to your Account as of the day we receive it, as long as we receive it by the time disclosed in your billing statement.

If we receive it after that time, we will credit the payment on the day after we receive it.

If your payment does not meet the above requirements, there may be a delay in crediting your Account. This may result in late fees and additional interest charges (see *How Rates and Fees Work* on page 2 of Part 1).

If we decide to accept a payment made in a foreign currency, we will choose a rate to convert your payment into U.S. dollars, unless the law requires us to use a particular rate.

If we process a late payment, a partial payment, or a payment marked with any restrictive language, that will have no effect on our rights and will not change this Agreement.

How we apply payments and credits

Your Account may have balances with different interest rates. For example, purchases may have a lower interest rate than cash advances. If your Account has balances with different interest rates, here is how we generally apply payments in a billing period:

- We apply your payments, up to the Minimum Payment Due, first to the balance with the lowest interest rate, and then to balances with higher interest rates.

- After the Minimum Payment Due has been paid, we apply your payments to the balance with the highest interest rate, and then to balances with lower interest rates.

In most cases, we apply a credit to the same balance as the related charge. For example, we apply a credit for a purchase to the purchase balance. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose.

About your Minimum Payment Due

How we calculate your Minimum Payment Due

To calculate the Minimum Payment Due for each statement, we start with the *higher* of:

- (1) interest charged on the statement plus 1% of the New Balance (excluding any overlimit amount, penalty fees and interest on the statement); or
- (2) \$35.

Then we add any penalty fees shown on the statement and 1/24th of any overlimit amount, round to the nearest dollar, and add any amount past due.

Your Minimum Payment Due may also include any additional amount specified in a promotional offer. Your Minimum Payment Due will not exceed your New Balance. You may pay more than the Minimum Payment Due, up to your New Balance, at any time.

EXAMPLE: Assume that your New Balance is \$3,000, interest is \$29.57, and you have no overlimit amount, penalty fees, or amounts past due.

(1) \$29.57 + 1% multiplied by (\$3,000 - \$29.57) = \$59.27
(2) \$35

The higher of (1) or (2) is \$59.27, which rounds to \$59.00.

About interest charges

When we charge interest

We charge interest beginning on the date of each transaction. You can avoid paying interest on purchases as described below. However, you cannot avoid paying interest on cash advances and balance transfers.

If you pay the New Balance on every statement by the Payment Due Date, we will not charge interest on purchases.

If you pay the New Balance on a statement by the Payment Due Date and then you pay less than the New Balance on the following statement by the Payment Due Date, we will not charge interest on the portion of the purchase balance that we apply that payment to. But we will charge interest on unpaid purchases.

If you do not pay the New Balance on a statement by the Payment Due Date and then.

- you pay the New Balance on the next statement by the Payment Due Date, we will not charge interest on purchases from the date of your payment to the Closing Date of the billing period in which you made that payment. But we will charge interest on purchases from the beginning of that billing period until the date of your payment.
- you pay the New Balance on each of the next two statements by their Payment Due Dates, we will not charge interest on purchases on the following statement.

Also, we will not charge interest on purchases on a statement if the Previous Balance on that statement is zero or a credit balance.

How we calculate interest

We calculate interest for a billing period by first figuring the interest on each balance. Different categories of transactions—such as purchases and cash advances—may have different interest rates. Balances within each category may also have different interest rates.

We use the **Average Daily Balance method (including new transactions)** to figure interest charges for each balance. The total interest charged for a billing period is the sum of the interest charged on each balance.

Interest

The interest charged for a balance in a billing period, except for variations caused by rounding, equals:

- Average Daily Balance (ADB) multiplied by
- Daily Periodic Rate (DPR) multiplied by
- number of days the DPR was in effect.

ADB

To get the ADB for a balance, we add up its *daily balances*. Then we divide the result by the number of days the DPR for that balance was in effect. If the daily balance is negative, we treat it as zero.

DPR

A DPR is 1/365th of an APR, rounded to one tenthousandth of a percentage point. Your DPRs are shown in *How Rates and Fees Work* on page 2 of Part 1.

EXAMPLE: Calculating Interest

Assume that you have a single interest rate of 15.99%, your ADB is \$2,250 and there are 30 days in the billing period.

The DPR is 15.99% divided by 365 days = 0.0438%

The interest is \$2,250 multiplied by 0.0438% multiplied by 30 days = \$29.57

Daily Balance

For each day a DPR is in effect, we figure the daily balance by:

- taking the *beginning balance* for the day,
- adding any new charges,
- subtracting any payments or credits; and
- making any appropriate adjustments.

We add a new charge to a daily balance as of its transaction date.

Beginning balance

For the first day of a billing period, the beginning balance is the ending balance for the prior billing period, including unpaid interest. For the rest of the billing period, the beginning balance is the previous day's daily balance *plus an amount of interest equal to the previous day's daily balance multiplied by the DPR for that balance. This method of figuring the beginning balance results in daily compounding of interest.*

When an interest rate changes, the new DPR may come into effect during—not just at the beginning of—the billing period. When this happens, we will create a new balance and apply the new DPR to it. To get the beginning balance on the first day for this new balance, we multiply the previous day's daily balance by the old DPR and add the result to that day's daily balance.

Other methods

To figure the ADB and interest charges, we may use other formulas or methods that produce equivalent results. Also, we may choose not to charge interest on certain types of charges.

Determining the Prime Rate

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

The Wall Street Journal may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published. If *The Wall Street Journal* is no longer published, we may use the Prime Rate from any other newspaper of general circulation in New York, New York. Or we may choose to use a similar published rate.

If the Prime Rate increases, variable APRs (and corresponding DPRs) will increase. In that case, you may pay more interest and may have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect as of the first day of the billing period.

Other important information

About Additional Cardmembers	<p>At your request, we may issue cards to Additional Cardmembers. They do not have accounts with us but they can use your Account subject to the terms of this Agreement. We may report an Additional Cardmember's use of your Account to credit reporting agencies.</p> <p>You are responsible for all use of your Account by Additional Cardmembers and anyone they allow to use your Account. You must pay for all charges they make.</p>	<p>You authorize us to give Additional Cardmembers information about your Account and to discuss it with them.</p> <p>If you want to cancel an Additional Cardmember's right to use your Account (and cancel their card) you must tell us.</p>
Converting charges made in a foreign currency	<p>If you make a charge in a foreign currency, AE Exposure Management Ltd. ("AEEML") will convert it into U.S. dollars on the date we or our agents process it, so that we bill you for the charge in U.S. dollars based upon this conversion. Unless a particular rate is required by law, AEEML will choose a conversion rate that is acceptable to us for that date. The rate AEEML uses is no more than the highest official rate published by a government agency or the highest interbank rate AEEML identifies from customary banking sources on the conversion date or the prior business day. This rate may differ from rates that are in effect on the date of your charge. We will bill charges converted by establishments (such as airlines) at the rates they use.</p>	
Changing your billing address	<p>You must notify us immediately if you change the:</p> <ul style="list-style-type: none">• mailing address to which we send billing statements; or• e-mail address to which we send notice that your billing statement is available online.	<p>If you have more than one account, you need to notify us separately for each account.</p> <p>We may update your billing address if we receive information that it has changed or is incorrect.</p>
Closing your Account	<p>You may close your Account by calling us or writing to us.</p> <p>If an Annual Membership fee applies, we will refund this fee if you notify us that you are voluntarily closing your Account within 30 days of the Closing Date of the billing statement on which that fee appears. For cancellations after this 30 day period, the Annual Membership fee is non-refundable. If an Annual Membership fee applies to your Account, it is shown on page 1 and page 2 of Part 1 of the Cardmember Agreement.</p> <p>If your billing address is in the Commonwealth of Massachusetts at the time you close your account, this policy will not apply to you.</p>	
Cancelling or suspending your Account	<p>We may:</p> <ul style="list-style-type: none">• cancel your Account,• suspend the ability to make charges,• cancel or suspend any feature on your Account, and• notify merchants that your Account has been cancelled or suspended. <p>If we do any of these, you must still pay us for all charges under the terms of this Agreement.</p>	<p>We may do any of these things at our discretion, even if you pay on time and your Account is not in default.</p> <p>If your Account is cancelled, you must destroy your cards.</p> <p>We may agree to reinstate your Account after a cancellation. If we do this, we may:</p> <ul style="list-style-type: none">• reinstate any additional cards issued on your Account,• charge you any applicable annual fees, and• charge you a fee for reinstating the Account.
About default	<p>We may consider your Account to be in default if:</p> <ul style="list-style-type: none">• you violate a provision of this Agreement,• you give us false information,• you file for bankruptcy,• you default under another agreement you have with us or an affiliate,• you become incapacitated or die, or• we believe you are unable or unwilling to pay your debts when due.	<p>If we consider your Account in default, we may, to the extent permitted by federal and applicable state law:</p> <ul style="list-style-type: none">• suspend your ability to make charges,• cancel or suspend any feature on your Account,• require you to pay more than your Minimum Payment Due immediately, and• require you to pay your Account balance immediately.
Collection costs	<p>You agree to pay all reasonable costs, including attorneys' fees, that we incur to collect amounts you owe.</p>	
Credit reports	<p>You agree that we will obtain credit reports about you, investigate your ability to pay, and obtain information about you from other sources including information to verify and re-verify your employment and income. And you agree that we will use such information for any purposes, subject to applicable law.</p> <p>You agree that we will give information about the Account to credit reporting agencies. We will tell a credit reporting agency if you fail to comply with any term of this Agreement. This may have a negative impact on your credit report.</p> <p>If you believe information we have given to a credit reporting agency is incorrect, write to us at: American Express Credit Bureau Unit, P.O. Box 981537, El Paso, TX 79998-1537. When you write to us, tell us the specific information you believe is incorrect.</p>	
Sending you notices	<p>We mail you notices through the U.S. mail, postage prepaid, and address them to you at the latest billing address on our records. Any notice that we send you this way is deemed to be given when deposited in the U.S. mail.</p>	

We may contact you	<p>Servicing and collections If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors) to contact you at any number you provide, from which you call us, or at which we believe we can reach you. We may contact you in any way, such as calling or texting. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.</p> <p>Call monitoring We may monitor and record any calls between you and us.</p>	
About insurance products	<p>We or our affiliates may tell you about insurance and non-insurance products, services or features that may have a fee. One of our affiliates may act on behalf of a provider of these products. The affiliate may be compensated for this. The insurance products are not offered or sold by us or on our behalf. Our affiliates may get additional compensation when AMEX Assurance Company or another affiliate is the insurer or reinsurer. Compensation may influence what products and providers we or our affiliates tell you about.</p> <p>We may share information about you with our affiliates so they can identify products that may interest you. We may be compensated for this information.</p>	
How we handle electronic debits from your checking account	<p>When you pay us by check, you authorize us to electronically deduct the amount from your bank or other asset account.</p> <p>We may process the check electronically by transmitting to your financial institution:</p> <ul style="list-style-type: none"> • the amount, • the routing number, • the account number, and • the check serial number. 	<p>If we do this, your payment may be deducted from your bank or other asset account on the same day we receive your check. Also, you will not receive that cancelled check with your bank or asset account billing statement.</p> <p>If we cannot collect the funds electronically, we may issue a draft against your bank or other asset account for the amount of the check.</p>
ExpressPay	<p>Cards issued on your Account may be equipped with ExpressPay. ExpressPay enables you to make charges without having the card swiped or imprinted. You can call us to deactivate ExpressPay at any time. Also, we may deactivate ExpressPay at any time.</p>	
Privacy Act of 1974 notice	<p>Some federal agencies may accept the card under authority of statute. When you make charges at these agencies, we collect certain charge information. That information may be put to routine uses such as processing, billing and collections. It may also be aggregated for reporting, analysis and marketing use. Other routine uses by agencies may be published in the Federal Register.</p>	
Convenience checks	<p>Convenience checks (including balance transfer checks) are checks that we may send you to access your Account. The following terms will apply to use of those checks unless otherwise disclosed with the check.</p> <p>If you use a convenience check, we may decline it. If we decline it, you may have to pay returned check fees or other penalties to whomever you wrote the check.</p> <p>If you use a convenience check and we honor it, we will charge interest beginning as of the date we receive the check. You cannot avoid paying interest on convenience check transactions.</p> <p>We will charge a fee for each convenience check transaction. This fee is 3% of the transaction, with a minimum of \$5. This fee is a finance charge. We will</p>	<p>add the fee to the same balance that we add the convenience check transaction to.</p> <p>We will charge \$29 each time you ask us to stop payment on a convenience check.</p> <p>A convenience check is not a card. You may not use convenience checks to pay this or any other account with us or our affiliates. If you use a convenience check, we will apply the:</p> <ul style="list-style-type: none"> • cash advance APR if you make it payable to cash, to you, or to a bank, brokerage or similar asset account, or to a mortgage or insurance provider. • purchase APR if you make it payable to a merchant. • balance transfer APR if you use it to transfer a balance from another creditor. • penalty APR if it applies to your Account.
Changing benefits	<p>We have the right to add, modify or delete any benefit, service, or feature of your Account at our discretion.</p>	
Assigning the Agreement	<p>We may sell, transfer or assign this Agreement and your Account. We may do so at any time without notifying you. You may not sell, assign or transfer your Account or any of your obligations under this Agreement.</p>	
Assigning claims	<p>If you dispute a charge with a merchant, we may credit the Account for all or part of the disputed charge. If we do so, you assign and transfer to us all rights and claims (excluding tort claims) against the merchant. You agree that you will not pursue any claim against the merchant for the credited amount. And you must cooperate with us if we decide to do so.</p>	
We do not waive our rights	<p>We may choose to delay enforcing or to not exercise rights under this Agreement. If we do this, we do not waive our rights to exercise or enforce them on any other occasion.</p>	
Governing law	<p>Utah law and federal law govern this Agreement and your Account. They govern without regard to internal principles of conflicts of law. We are located in Utah. We hold your Account in Utah. We entered into this Agreement with you in Utah.</p>	<p>In addition, if your billing address is in the State of Maryland, to the extent, if any, that Maryland law applies to your account, we elect to offer your card account pursuant to Title 12, Subtitle 9 of the Maryland Commercial Law Article.</p>
Notice to Oregon Residents	<p>Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.</p>	

Notice for residents of Washington State

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

Claims Resolution

Most customer concerns can be resolved by calling our Customer Service Department at the number listed on the back of your card. In the event Customer Service is unable to resolve a complaint to your satisfaction, this section explains how claims can be resolved through mediation, arbitration or litigation. It includes an arbitration provision. **You may reject the arbitration provision by sending us written notice within 45 days after your first card purchase. See *Your Right to Reject Arbitration* below.**

For this section, **you** and **us** includes any corporate parents, subsidiaries, affiliates or related persons or entities. **Claim** means any current or future claim, dispute or controversy relating to your Account(s), this Agreement, or any agreement or relationship you have or had with us, except for the validity, enforceability or scope of the Arbitration provision. **Claim** includes but is not limited to: (1) initial claims, counterclaims, crossclaims and third-party claims, (2) claims based upon contract, tort, fraud, statute, regulation, common law and equity; (3) claims by or against any third party using or providing any product, service or benefit in connection with any account; and (4) claims that arise from or relate to (a) any account created under any of the agreements, or any balances on any such account, (b) advertisements, promotions or statements related to any accounts, goods or services financed under any accounts or terms of financing, (c) benefits and services related to card membership (including fee-based or free benefit programs, enrollment services and rewards programs) and (d) your application for any account. You may not sell, assign or transfer a claim.

Sending a Claim Notice

Before beginning a lawsuit, mediation or arbitration, you and we agree to send a written notice (a **claim notice**) to each party against whom a claim is asserted, in order to provide an opportunity to resolve the claim informally or through mediation. Go to americanexpress.com/claim for a sample claim notice. The claim notice must describe the claim and state the specific relief demanded. Notice to you may be provided by your billing statement or sent to your billing address. Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 111 8th Ave., NY, NY 10011. If the claim proceeds to arbitration, the amount of any relief demanded in a claim notice will not be disclosed to the arbitrator until after the arbitrator rules.

Mediation

In mediation, a neutral mediator helps parties resolve a claim. The mediator does not decide the claim but helps parties reach agreement.

Before beginning mediation, you or we must first send a claim notice. Within 30 days after sending or receiving a claim notice, you or we may submit the claim to JAMS (1-800-352-5267, jamsadr.com) or the American Arbitration

Association ("AAA") (1-800-778-7879, adr.org) for mediation. We will pay the fees of the mediator. All mediation-related communications are confidential, inadmissible in court and not subject to discovery.

All applicable statutes of limitation will be tolled until termination of the mediation. Either you or we may terminate the mediation at any time. The submission or failure to submit a claim to mediation will not affect your or our right to elect arbitration.

Arbitration

You or we may elect to resolve any claim by individual arbitration. Claims are decided by a neutral arbitrator.

If arbitration is chosen by any party, neither you nor we will have the right to litigate that claim in court or have a jury trial on that claim. Further, you and we will not have the right to participate in a representative capacity or as a member of any class pertaining to any claim subject to arbitration. Arbitration procedures are generally simpler than the rules that apply in court, and discovery is more limited. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court. Except as set forth below, the arbitrator's decision will be final and binding. Other rights you or we would have in court may also not be available in arbitration.

Initiating Arbitration

Before beginning arbitration, you or we must first send a claim notice. Claims will be referred to either JAMS or AAA, as selected by the party electing arbitration. Claims will be resolved pursuant to this Arbitration provision and the selected organization's rules in effect when the claim is filed, except where those rules conflict with this Agreement. If we choose the organization, you may select the other within 30 days after receiving notice of our selection. Contact JAMS or AAA to begin an arbitration or for other information. Claims also may be referred to another arbitration organization if you and we agree in writing or to an arbitrator appointed pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sec. 1-16 (**FAA**).

We will not elect arbitration for any claim you file in small claims court, so long as the claim is individual and pending only in that court. You or we may otherwise elect to arbitrate any claim at any time unless it has been filed in court and trial has begun or final judgment has been entered. Either you or we may delay enforcing or not exercise rights under this Arbitration provision, including the right to arbitrate a claim, without waiving the right to exercise or enforce those rights.

Limitations on Arbitration

If either party elects to resolve a claim by arbitration, that claim will be arbitrated on an individual basis. There will be no right or authority for any claims to be arbitrated on

a class action basis or on bases involving claims brought in a purported representative capacity on behalf of the general public, other cardmembers or other persons similarly situated.

The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award.

Notwithstanding any other provision and without waiving the right to appeal such decision, if any portion of these *Limitations on Arbitration* is deemed invalid or unenforceable, then the entire Arbitration provision (other than this sentence) will not apply.

Arbitration Procedures

This Arbitration provision is governed by the FAA. The arbitrator will apply applicable substantive law, statutes of limitations and privileges. The arbitrator will not apply any federal or state rules of civil procedure or evidence in matters relating to evidence or discovery. Subject to the *Limitations on Arbitration*, the arbitrator may otherwise award any relief available in court. The arbitration will be confidential, but you may notify any government authority of your claim.

If your claim is for \$10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents, through a telephonic hearing, or by an in-person hearing. At any party's request, the arbitrator will provide a brief written explanation of the award. The arbitrator's award will be final and binding, except for any right of appeal provided by the FAA; however, any party will have 30 days to appeal the award by notifying the arbitration organization and all parties in writing. The organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. Judgment upon any award may be entered in any court having jurisdiction. At your election, arbitration hearings will take place in the federal judicial district of your residence.

Arbitration Fees and Costs

You will be responsible for paying your share of any **arbitration fees** (including filing, administrative, hearing or other fees), but only up to the amount of the filing fees you would have incurred if you had brought a claim in court. We will be responsible for any additional arbitration fees. At your written request, we will consider in good faith making a temporary advance of your share of any arbitration fees, or paying for the reasonable fees of an expert appointed by the arbitrator for good cause.

Additional Arbitration Awards

If the arbitrator rules in your favor for an amount greater than any final offer we made before arbitration, the arbitrator's award will

include: (1) any money to which you are entitled, but in no case less than \$5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.

Your Right to Reject Arbitration

You may reject this Arbitration provision by sending a written **rejection notice** to us at: American Express, P.O. Box 981556, El Paso, TX 79998. Go to americanexpress.com/reject for a sample rejection notice. Your rejection notice must be mailed within 45 days after your first card purchase. Your rejection notice must state that you reject the Arbitration provision and include your name, address, Account number and personal signature. No one else may sign the rejection

notice. If your rejection notice complies with these requirements, this Arbitration provision and any other arbitration provisions in the cardmember agreements for any other currently open American Express accounts you have will not apply to you, except for Corporate Card accounts and any claims subject to pending litigation or arbitration at the time you send your rejection notice. Rejection of this Arbitration provision will not affect your other rights or responsibilities under this Claims Resolution section or the Agreement. Rejecting this Arbitration provision will not affect your ability to use your card or any other benefit, product or service you may have with your Account.

Continuation

This section will survive termination of your Account, voluntary payment of your Account balance, any legal proceeding to collect a debt, any bankruptcy and any sale of your Account (in the case of a sale, its terms will apply to the buyer of your Account). If any portion of this Claims Resolution section, except as otherwise provided in the *Limitations on Arbitration* subsection, is deemed invalid or unenforceable, it will not invalidate the remaining portions of this Claims Resolution section.



Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If 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:** 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.
- 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 are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things.

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must 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 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.
- 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 then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

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 are 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* at:

American Express
PO Box 981535
El Paso TX 79998-1535

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.

Your Agreement for Transferring Funds Electronically

This *EFT Agreement* is between American Express Travel Related Services Company, Inc. and you, once you enroll in an Electronic Funds Transfer Service of ours (*service*) such as AutoPay, Pay By Computer, or Pay By Phone. This replaces any previous agreement you may have with us for the services.

Words we use in this agreement

In this EFT Agreement, *you* and *your* mean, in addition to the Basic Cardmember, any Additional Cardmembers who have enrolled in the service. *We*, *our*, and *us* mean American Express Travel Related Services Company, Inc. Your *card account* means the American Express card account. Your *bank* is the bank, securities firm, or other financial institution that holds your bank account. Your *bank account* is the bank account you use to pay for any transactions you make through the service. *Withdraw* or *withdrawal* means an electronic debit or deduction of funds from your bank account. Our *business days* are Monday through Friday, excluding holidays.

AutoPay, Pay By Computer, Pay By Phone

With these services, you can initiate electronic payments to your card account. When you do so, you allow us or our agent to draw a check on or initiate an automated clearing house (ACH) withdrawal from your bank account in the amount you authorize.

If your bank returns a check or ACH withdrawal unpaid the first time we submit it for payment, we may cancel your right to use the service. Your bank may charge you a fee if this happens.

How to contact us about the services

You can call 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 to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531.

How to stop AutoPay payments

If you have told us to make AutoPay payments from your bank account, you can stop any of these payments by calling us at 1-800-227-4669 or writing to American Express, Electronic Funds Services, P.O. Box 981540, El Paso, TX 79998-1540 in time for us to receive your request at least 2 business days before the payment is scheduled to be made. We will tell you, at least 10 days before each payment, when it will be made and how much it will be. If we receive your request to stop one of these payments at least 2 business days before the payment is scheduled to be made and we do not stop it, we will be liable for your losses or damages.

Unauthorized transactions

Tell us AT ONCE if you believe that a transaction has been made without your permission using your card or information about your card account. Calling is the best way of keeping your possible losses down. You could lose all the money in your bank account (plus your maximum overdraft line of credit, if applicable).

Call anytime at 1-800-528-4800 (or 1-336-393-1111 collect, if not in the U.S.). You may also write to us at American Express, Electronic Funds Services, P.O. Box 981532, El Paso, TX 79998-1532.

Improper transactions or payments

If we do not complete a transfer to or from your bank account on time or in the correct amount, according to this EFT Agreement, we will be liable for your losses or damages.

There are some exceptions. We are not liable:

- if, through no fault of ours, you do not have enough money in your bank account;
- if the transfer would go over the credit limit on any overdraft line you may have;
- if the funds in your bank account were subject to legal process or other encumbrance that restricted the transaction;
- if circumstances beyond our control (such as fire or flood) prevented the transaction, despite our reasonable precautions; or
- if the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

Privacy

We will disclose information to third parties about your transactions:

- when necessary for completing transactions;
- to comply with government agency or court orders; or
- as stated in our Privacy Notice, which covers your use of the services.

Arbitration

The *Arbitration* section, in Part 2 of the Cardmember Agreement, applies to this EFT Agreement and the services.

In case of errors or questions

If you think your statement or receipt is wrong, or if you need more information about a transaction on your statement or receipt, call or write us as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. If you do not contact us because of certain circumstances (such as you are in the hospital), we may extend the 60-day period for a reasonable time. When you contact us:

- tell us your name and account number.
- describe the error or the transaction you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- tell us the amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after you called us. Within 10 business days after we hear from you we will determine whether an error has occurred. We will correct any error promptly. However, if we need more time, we may take up to 45 calendar days to investigate. If we do take more time, we will credit your bank account within 10 business days for the amount you think is in error so that you will have use of the funds during the time it takes to complete our investigation.

If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your bank account for the amount you question.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for

copies of the documents that we used in our investigation. If we have credited your bank account and find no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use a service.

We may end the services

We may extend or limit the services at any location without telling you ahead of time. Also, we may stop a service at any time.

We may cancel your participation in a service at any time. If we do, we will write to you, but we may not send you the notice until after we cancel. Also, we may refuse to authorize a transaction at our discretion.

We will end or suspend use of a service if:

- you do not use it for 18 months in a row,
- your card account is in default,
- your card account is cancelled or suspended,
- you cancel the authorization you gave your bank to pay for any transactions you make through the service, or
- your bank account is closed to withdrawals by us or our agents.

You may choose to stop using any service. If you do, you must write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531.

Assignment

We may assign this EFT Agreement to a subsidiary or affiliate at any time.

Note for Massachusetts residents

General disclosure statement: Any documentation given to you which shows that an electronic funds transfer was made will be admissible as evidence of that transfer and will constitute prima facie proof that the transfer was made.

Except as explained in this EFT Agreement, if you initiate an electronic funds transfer from your bank account, you cannot stop payment of the transfer.

Unless otherwise provided in this EFT Agreement, you may not stop payment of electronic funds transfers. Therefore, do not use electronic transfers for purchases or service unless you are satisfied that you will not need to stop payment.

Disclosure of bank account information

to third parties: If you give us your written authorization to disclose information about you, your bank account, or the transactions that you make to any person, that authorization will automatically expire 45 days after we receive it.

Optional limit on obtaining cash: You can ask us to limit the total amount of cash that you may get from ATMs in a single day to \$50. If you choose this option, we will take all reasonable steps to comply with your request.

WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • transaction history and account history • insurance claim history and credit history
	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for information about additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

	<ul style="list-style-type: none"> • Visit us online: www.americanexpress.com/communications or • Call 1-855-297-7748 - our menu will prompt you through your choice(s) <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your personal information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
	<p>We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail:</p> <ul style="list-style-type: none"> • Visit us online: www.americanexpress.com/communications or • Call 1-855-297-7748 (except for choices about e-mail communications)
	Call 1-800-528-4800 or go to www.americanexpress.com/contact .

Who is providing this Notice	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or pay your bills • give us your income information or give us your contact information • use your credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing of personal information?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.</i>
Joint marketing	<p>A formal agreement between nonaffiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial companies.</i>

We may transfer personal information to other countries, for example, for customer service or to process transactions.

AMEX Assurance Company customers. You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law.

California: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law.

Vermont: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our Affiliates.

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Exhibit "B"



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 08/29/19

Account Ending 3-71000

New Balance \$11,144.94
Adjusted Balance \$7,134.53
Minimum Payment Due \$747.08
Payment Due Date 09/23/19
Includes your Plan Payment Due and Non-Plan Balance. Refer to Account Summary.

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 09/23/19, 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:

Table with 3 columns: 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...
Rows: Only the Minimum Payment Due, 19 years, \$23,847

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

See page 2 for important information about your account.

For more information on Plan It®, please see page 6

Continued on page 3

Membership Rewards® Points
Available and Pending as of 07/31/19
77,954
For more details about Rewards, please visit americanexpress.com/rewards

Account Summary
Plan Balance
Previous Balance \$2,225.05
Payments/Credits -\$206.51
New Plan Principal +\$2,447.32
Plan Fees +\$48.63
Plan Balance = \$4,514.49
Plan Payment Due \$504.08
Non-Plan Balance
Previous Balance \$8,725.59
Payments/Credits -\$5,690.81
New Charges +\$3,422.26
Fees +\$0.00
Interest Charged +\$173.41
Non-Plan Balance = \$6,630.45
Non-Plan Minimum Due \$243.00

Adjusted Balance Calculation
Plan Payment Due \$504.08
Non-Plan Balance +\$6,630.45
Adjusted Balance = \$7,134.53

Credit Limit \$11,000.00
Available Credit \$0.00
Cash Advance Limit \$2,200.00
Available Cash \$0.00
Days in Billing Period: 31

Customer Care
Customer Care 1-800-635-5955
Pay by Computer americanexpress.com/pbc
Pay by Phone 1-800-472-9297
See page 2 for additional information

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 3-71000

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

PETER SCHMAR
2727 REVERE ST
APT 2089
HOUSTON TX 77098-1376

Payment Due Date 09/23/19
New Balance \$11,144.94
Minimum Payment Due \$747.08

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

\$ Amount Enclosed

000034992441916820 001114494000074708 25 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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 listed below 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 charge a fee of 2.70% of the converted US dollar amount.** 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.

	Customer Care & Billing Inquiries	1-800-635-5955	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-635-5955	FAX: 1-623-707-4442
	Cash Advance at ATMs Inquiries	1-800-CASH-NOW	In NY: 1-800-522-1897

	Website: americanexpress.com
Customer Care & Billing Inquiries	Payments
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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.



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 08/29/19

Account Ending 3-71000

Get the Amex® App

Manage your account on the go by turning on alerts, monitoring charges, and much more. Visit amex.co/getamexapp to learn more.

iOS and Android only. See App Store listings for operating system information.

Payments and Credits

Summary

	Non-Plan Balance	Plan Balance	Total
Payments	-\$3,243.49	-\$206.51	-\$3,450.00
Credits	\$0.00	\$0.00	\$0.00
Plan It Credit	-\$2,447.32	\$0.00	-\$2,447.32
Total Payments and Credits	-\$5,690.81	-\$206.51	-\$5,897.32

Detail *Indicates posting date

Payments	Amount
07/30/19* ONLINE PAYMENT - THANK YOU	-\$200.00
07/31/19* ONLINE PAYMENT - THANK YOU	-\$200.00
08/01/19* ONLINE PAYMENT - THANK YOU	-\$200.00
08/06/19* ONLINE PAYMENT - THANK YOU	-\$200.00
08/09/19* ONLINE PAYMENT - THANK YOU	-\$150.00
08/15/19* ONLINE PAYMENT - THANK YOU	-\$100.00
08/16/19* ONLINE PAYMENT - THANK YOU	-\$100.00
08/19/19* ONLINE PAYMENT - THANK YOU	-\$300.00
08/22/19* ONLINE PAYMENT - THANK YOU	-\$2,000.00

New Charges

Summary

	Non-Plan Balance	Plan Balance	Total
Total New Charges	\$3,422.26	\$2,447.32	\$5,869.58


Detail - Denotes Plan It activity

PETER SCHMAR
Card Ending 3-71000

	Amount
07/29/19 5738 O ATHLETIK 5738 O ATHLETIK 7133202450 HOUSTON TX	\$15.00
07/29/19 5738 O ATHLETIK 5738 O ATHLETIK 7133202450 HOUSTON TX	\$15.16
07/29/19 5738 O ATHLETIK 5738 O ATHLETIK 7133202450 HOUSTON TX	\$2.60
07/29/19 5738 O ATHLETIK 5738 O ATHLETIK 7133202450 HOUSTON TX	\$6.06
07/30/19 BLACK WALNUT CAFE MEMO 0499 RESTAURANT HOUSTON TX	\$35.14

Continued on reverse

Detail Continued

 - Denotes Plan It activity

					Amount
07/30/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$64.95
07/30/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.79
07/30/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$15.00
07/30/19	BLACK WALNUT CAFE MEMORIAL 5512 MEMORIAL DRIVE HOUS	HOUSTON	TX		\$22.67
07/31/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.52
07/31/19	CORNER STORE 2347 000000000647278 7138612421	HOUSTON	TX		\$37.98
07/31/19	STARBUCKS STORE 4892 0000000000000000077007	HOUSTON	TX		\$11.96
08/01/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$7.04
08/01/19	KROGER 8666111979 GROCERY STORES	HOUSTON	TX		\$39.59
08/02/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.52
08/02/19	STARBUCKS STORE 4892 0000000000000000077007	HOUSTON	TX		\$13.80
08/02/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.03
08/02/19	BLACK WALNUT CAFE MEMO 00B5 RESTAURANT	HOUSTON	TX		\$40.00
08/03/19	TARGET HOUSTON CENTRAL 2093 GROCERY STORE	HOUSTON	TX		\$36.09
08/03/19	EDWARDS GRNWAY GRD PLE 24 877-835-5734	HOUSTON	TX		\$19.24
08/04/19	BLACK WALNUT CAFE MEMO 0499 RESTAURANT	HOUSTON	TX		\$54.61
08/04/19	STARBUCKS STORE 0650 0000000000000000077007	HOUSTON	TX		\$10.50
08/05/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$15.00
08/05/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.03
08/06/19	BLACK WALNUT CAFE MEMO 0499 RESTAURANT	HOUSTON	TX		\$38.44
08/06/19	AIRBNB * HMAFD3HNJP 4158005959	SAN FRANCISCO	CA		\$235.49 
08/06/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.79
08/08/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$4.50
08/08/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.03
08/08/19	SUBWAY 956-6894949	RAYMONDVILLE	TX		\$13.86
08/09/19	WHOLE FOODS MARKET 7135201937	HOUSTON	TX		\$45.17
08/09/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$18.79
08/09/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$9.74

Continued on next page



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 08/29/19

Account Ending 3-71000

Detail Continued

- Denotes Plan It activity

					Amount
08/10/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.03
08/10/19	STARBUCKS STORE 4892 000000000000000077007	HOUSTON	TX		\$15.97
08/10/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.03
08/11/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$4.50
08/11/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$6.82
08/12/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.03
08/12/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.52
08/12/19	PAYPAL *TRUTHFINDER 8006998081	8006998081	CA		\$27.78
08/13/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$8.39
08/14/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$2.44
08/15/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.52
08/15/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.03
08/16/19	VZWRLSS BILL PAY VE BILL PAY	800-922-0204	FL		\$126.14
08/17/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$4.50
08/19/19	REVIVE RX PHARMACY 000000001 9794793654	HOUSTON	TX		\$165.00
08/20/19	ABC FINANCIAL SERVICES ABC*O ATHLETIK	NORTH LITTLE ROCK	AR		\$135.33
08/22/19	AIRBNB * HMAB5EWSNC 4158005959	SAN FRANCISCO	CA		\$2,046.83
08/22/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.79
08/26/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON	TX		\$3.52

Fees

- Denotes Plan It activity

					Amount
08/29/19	PLAN FEE - AIRBNB * HMAB5				\$21.51
08/29/19	PLAN FEE - REVIVE RX PHAR				\$1.70
08/29/19	PLAN FEE - AIRBNB * HMAFD				\$2.42
08/29/19	PLAN FEE - AIRBNB * HMAFD				\$23.00
Total Fees for this Period					\$48.63

Continued on reverse

Interest Charged

	Amount
08/29/19 Interest Charge on Purchases	\$173.41
Total Interest Charged for this Period	\$173.41

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.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$71.63
Total Interest in 2019	\$1,695.03

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	03/30/2017		24.99% (v)	\$8,166.44	\$173.41
Cash Advances	03/30/2017		27.24% (v)	\$0.00	\$0.00
Plan It	09/25/2017		0.00%	\$4,465.86	\$0.00
Total					\$173.41

(v) Variable Rate

Plan Balance Details For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
07/18/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	12	\$2,225.05	\$206.51	\$2,018.54	\$183.51	\$23.00	\$206.51
08/09/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	9	\$0.00	\$0.00	\$235.49	\$26.17	\$2.42	\$28.59
08/22/19	REVIVE RX PHARMACY OHOUSTON TX	9	\$0.00	\$0.00	\$165.00	\$18.34	\$1.70	\$20.04
08/24/19	AIRBNB * HMAB5EWSNC SAN FRANCISCO CA	9	\$0.00	\$0.00	\$2,046.83	\$227.43	\$21.51	\$248.94
Plan Totals			\$2,225.05	\$206.51	\$4,465.86	\$455.45	\$48.63	\$504.08



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The Power of CreditSecure®



3-Bureau Credit Monitoring

Stay on track with credit monitoring and calculators to plan for life's big moments.

- ✓ 3-Bureau credit reports, ongoing monitoring and monthly FICO® scores¹
- ✓ Financial calculators and credit score simulators



Advanced Identity Monitoring

Look out for your digital and financial life with confidence using innovative detection and alert tools

- ✓ Dark Web Monitoring
- ✓ Social Security Number Monitoring
- ✓ Child Monitoring for covered children



Dedicated Fraud Assistance

Suspect fraud or have questions? Give us a call.

- ✓ Dedicated U.S.-Based Fraud Assistance Team
- ✓ Lost Wallet Assistance

¹ Credit score calculated based on the FICO® 8 model. Your lender or insurer may use a different FICO® Score version than FICO® 8, or another type of credit score altogether.

FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries



Amex EveryDay® Credit Card

PETER SCHMAR
Closing Date 09/27/19

Account Ending 3-71000

New Balance \$11,275.06
Adjusted Balance \$7,720.10
Minimum Payment Due \$720.02
Payment Due Date 10/23/19
Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 10/23/19, 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%.

Membership Rewards® Points
Available and Pending as of 08/31/19
82,116
For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary
Plan Balance
Previous Balance \$4,514.49
Payments/Credits -\$504.08
New Plan Principal +\$0.00
Plan Fees +\$48.63
Plan Balance = \$4,059.04
Plan Payment Due \$504.08
Non-Plan Balance
Previous Balance \$6,630.45
Payments/Credits -\$543.00
New Charges +\$992.13
Fees +\$0.00
Interest Charged +\$136.44
Non-Plan Balance = \$7,216.02
Non-Plan Minimum Due \$215.94

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:

Table with 3 columns: 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...
Rows: Only the Minimum Payment Due, 19 years, \$24,912

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

- See page 2 for important information about your account.
See page 7 for Important Changes to Your Account Terms.
For more information on Plan It®, please see page 5

Continued on page 3

Adjusted Balance Calculation
Plan Payment Due \$504.08
Non-Plan Balance +\$7,216.02
Adjusted Balance = \$7,720.10
Credit Limit \$11,000.00
Available Credit \$0.00
Cash Advance Limit \$2,200.00
Available Cash \$0.00
Days in Billing Period: 29

Customer Care
Customer Care 1-800-635-5955
Pay by Computer americanexpress.com/pbc
Pay by Phone 1-800-472-9297
See page 2 for additional information

Please fold on the perforation below, detach and return with your payment

Payment Coupon
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Pay by Phone
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Account Ending 3-71000

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

PETER SCHMAR
2727 REVERE ST
APT 2089
HOUSTON TX 77098-1376

Payment Due Date 10/23/19
New Balance \$11,275.06
Minimum Payment Due \$720.02

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

\$ Amount Enclosed

0000349992441916820 001127506000072002 25 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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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.

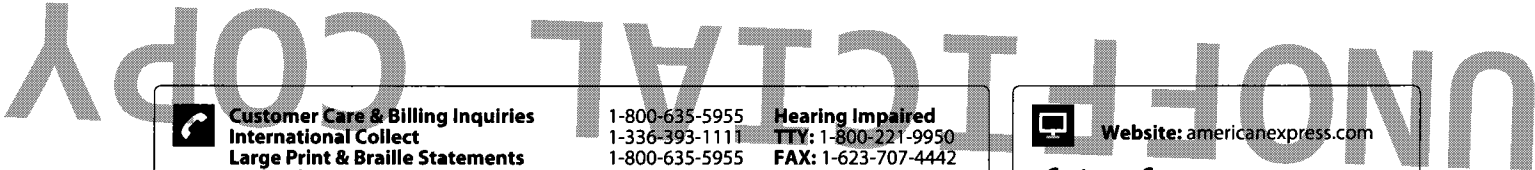
How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest 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 charge a fee of 2.70% of the converted US dollar amount.** 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.



	Customer Care & Billing Inquiries	1-800-635-5955	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-635-5955	FAX: 1-623-707-4442
	Cash Advance at ATMs Inquiries	1-800-CASH-NOW	In NY: 1-800-522-1897

	Website: americanexpress.com
Customer Care & Billing Inquiries	Payments
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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.



Amex EveryDay® Credit Card

PETER SCHMAR
Closing Date 09/27/19

Account Ending 3-71000

Account protection is important to us. Please update your **Personal Details** so we may contact you about your account if needed.

Visit <https://global.americanexpress.com/account-management/> to get started.



Get the Amex® App

Manage your account on the go by turning on alerts, monitoring charges, and much more. Visit amex.co/getamexapp to learn more.

iOS and Android only. See App Store listings for operating system information.

Payments and Credits

Summary

	Non-Plan Balance	Plan Balance	Total
Payments	-\$543.00	-\$504.08	-\$1,047.08
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$543.00	-\$504.08	-\$1,047.08

Detail

*Indicates posting date

Payments	Amount
08/31/19* ONLINE PAYMENT - THANK YOU	-\$300.00
09/02/19* ONLINE PAYMENT - THANK YOU	-\$247.08
09/05/19* ONLINE PAYMENT - THANK YOU	-\$300.00
09/18/19* ONLINE PAYMENT - THANK YOU	-\$200.00

New Charges

Summary

	Non-Plan Balance	Plan Balance	Total
Total New Charges	\$992.13	\$0.00	\$992.13

Detail




PETER SCHMAR
Card Ending 3-71000





			Amount
08/29/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON TX	\$11.91
08/29/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON TX	\$3.52
08/30/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON TX	\$3.79
08/31/19	5738 O ATHLETIK 5738 O ATHLETIK 7133202450	HOUSTON TX	\$3.79

Detail Continued

				Amount
09/02/19	AIRBNB * HMAB5EWSNC 4158005959	SAN FRANCISCO	CA	\$75.53
09/03/19	VERIZONWRLSSAPO VE PE 32746	800-922-0204	FL	\$134.15
09/05/19	REVIVE RX PHARMACY 000000001 9794793654	HOUSTON	TX	\$165.00
09/07/19	H-E-B #630 000000000919748 2109389488	HOUSTON	TX	\$84.91
09/10/19	TST* FM KITCHEN & BAR 300528850 8328046006	HOUSTON	TX	\$47.31
09/11/19	SOUTHWELLS HAMBURGER G 000000001 7138626611	HOUSTON	TX	\$18.02
09/11/19	PAYPAL *TRUTHFINDER 8006998081	8006998081	CA	\$27.78
09/16/19	BERRYHILL BAJA GRILL - RI 000000008 7138507949	HOUSTON	TX	\$26.03
09/16/19	BERRYHILL BAJA GRILL - RI 000000008 7138507949	HOUSTON	TX	\$26.24
09/18/19	EXXONMOBIL INSIDE SALES 00844432 77007 400	(800) 243-9966	MO	\$3.24
09/18/19	FRONTIER UTILITIES ELECTRICITY	866-926-8192	TX	\$167.34
09/19/19	SPANISH FLOWERS RESTAURAN 650000011053 7138691706	HOUSTON	TX	\$27.39
09/20/19	BLACK WALNUT CAFE MEMO 0499 RESTAURANT	HOUSTON	TX	\$30.85
09/20/19	ABC FINANCIAL SERVICES ABC*O ATHLETIK	NORTH LITTLE ROCK	AR	\$135.33

Fees

 - Denotes Plan It activity

			Amount
09/27/19	PLAN FEE - AIRBNB * HMAB5		\$21.51 
09/27/19	PLAN FEE - REVIVE RX PHAR		\$1.70 
09/27/19	PLAN FEE - AIRBNB * HMAFD		\$2.42 
09/27/19	PLAN FEE - AIRBNB * HMAFD		\$23.00 
Total Fees for this Period			\$48.63

Interest Charged

		Amount
09/27/19	Interest Charge on Purchases	\$136.44
Total Interest Charged for this Period		\$136.44

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.



2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$120.26
Total Interest in 2019	\$1,831.47

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	03/30/2017		24.74% (v)	\$6,939.44	\$136.44
Cash Advances	03/30/2017		26.99% (v)	\$0.00	\$0.00
Plan It	09/25/2017		0.00%	\$4,010.41	\$0.00
Total					\$136.44

(v) Variable Rate

Plan Balance Details For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
07/18/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	12	\$2,041.54	\$206.51	\$1,835.03	\$183.51	\$23.00	\$206.51
08/09/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	9	\$237.91	\$28.59	\$209.32	\$26.17	\$2.42	\$28.59
08/22/19	REVIVE RX PHARMACY OHOUSTON TX	9	\$166.70	\$20.04	\$146.66	\$18.34	\$1.70	\$20.04
08/24/19	AIRBNB * HMAB5EWSNC SAN FRANCISCO CA	9	\$2,068.34	\$248.94	\$1,819.40	\$227.43	\$21.51	\$248.94
Plan Totals			\$4,514.49	\$504.08	\$4,010.41	\$455.45	\$48.63	\$504.08

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Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement 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 changes to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
Claims Resolution and Claims Resolution for Covered Borrowers	We are making changes to the claims resolution sections in your Cardmember Agreement. These changes will be reflected on your billing statements received on or after September 1, 2019 .
Summary of Changes, Effective November 1, 2019	
About the Plan It feature	We are revising this sub-section under <i>About using your card</i> to specify that you may be able to include a qualifying amount in a single plan, at our discretion.
Words we use in the Agreement	We are updating this sub-section under <i>Introduction</i> in Part 2 of the Cardmember Agreement to define what we mean by person-to-person transaction when we use this word in your Cardmember Agreement. We are also updating this sub-section to reflect that a purchase includes a person-to-person transaction.
Limits on person-to-person transactions	We are adding a new sub-section called <i>Limits on person-to-person transactions</i> under <i>About using your card</i> in Part 2 of the Cardmember Agreement to explain the limits on person-to-person transactions based on the Card you have.

ID 12819

See the following page(s) for the Detail of Changes to your Cardmember Agreement

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Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with these changes 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.

- A. Effective Immediately**, the Claims Resolution and Claims Resolution for Covered Borrowers sections in Part 2 of the Cardmember Agreement are amended as follows:

Mediation

The seventh sentence is deleted and replaced with: All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

Arbitration

The sixth sentence in the Claims Resolution section and seventh sentence in the Claims Resolution for Covered Borrowers section are deleted and replaced with: The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

Limitations on Arbitration

The third, fourth, and fifth sentences in the Claims Resolution section and second, third and fourth sentences in the Claims Resolution for Covered Borrowers section are deleted.

Arbitration Procedures

The fifth sentence is deleted and replaced with: You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with: The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

Additional Arbitration Awards

The section is deleted and replaced with: If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than \$5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.



PETER SCHMAR
Closing Date 09/27/19

Account Ending 3-71000

B. Effective November 1, 2019, the *About using your card* section in Part 2 of your Cardmember Agreement is amended by deleting the *About the Plan It feature* sub-section and replacing it with the following:

<p>About the Plan It feature</p>	<p>We may offer you Plan It, which allows you to create a payment plan for <i>qualifying purchases</i> or a <i>qualifying amount</i>, subject to a plan fee. This fee is a fixed finance charge that will be charged each month that a plan is active.</p> <p>You may use this feature by selecting qualifying purchases or a qualifying amount and a plan duration. You will be able to view the monthly plan payments, including the plan fee, for your selection. Each plan fee will be disclosed prior to your establishing the applicable plan and will be based on the plan duration, the APR that would otherwise apply to the purchase amount(s), and other factors. When you set up a plan, the purchases or amount will be moved to a plan balance and will be subject to a plan fee instead of the APR for purchases.</p> <p>A <i>qualifying purchase</i> for Plan It is a purchase of at least a specified dollar amount. A <i>qualifying amount</i> for Plan It is a specified portion of your balance. These qualifying purchases or a qualifying amount do not include: cash or cash equivalents, purchases subject to Foreign Transaction Fees, or any fees owed to us, including Annual Membership fees.</p>	<p>Your ability to initiate plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate plans if your Account is cancelled. You will also not be able to initiate plans if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you, and your ability to include multiple qualifying purchases or a qualifying amount in a single plan, will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount(s), and your Account history. You agree to manage your Account so that the total of your plan balances (including plan fees) is not more than your Credit Limit.</p> <p>Plans cannot be cancelled after they have been set up but you can choose to pay them early by paying the New Balance shown on your most recent billing statement in full. If you pay a plan off early, you will not incur any future plan fees on that plan.</p>
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C. Effective November 1, 2019, your Cardmember Agreement will be amended as follows:

How Your American Express Account Works in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph in the *Words we use in the Agreement* sub-section and replacing it with the following:

Card means any card or other device that we issue to access your Account. A **charge** is any amount added to your Account, such as purchases, cash advances, fees and interest charges. A **purchase** is a charge for goods, services, or person-to-person transactions. A **cash advance** is a charge to get cash or cash equivalents, including travelers cheques, gift cheques, foreign currency, money orders, casino gaming chips, race track wagers or similar offline and online betting transactions. A **balance transfer** is a charge to pay an amount you owe on another credit card account. A **person-to-person transaction** is a charge for funds sent to another person.

About using your card in Part 2 of the Cardmember Agreement is further amended by adding the following new sub-section called *Limits on person-to-person transactions*:

Limits on person-to-person transactions	Your person-to-person transactions may not exceed the \$2,000 person-to-person transactions limit within any 30-day period.	You agree to manage your Account so that the total of your person-to-person transactions in any 30-day period do not exceed the limit on person-to-person transactions. We may not approve a person-to-person transaction if it would cause your Account to exceed the person-to-person transaction limit or your Credit Limit.
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Amex EveryDay® Credit Card

PETER SCHMAR
Closing Date 10/29/19

Account Ending 3-71000

New Balance \$11,133.52
Adjusted Balance \$8,034.01
Minimum Payment Due \$739.61
Payment Due Date 11/23/19
Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 11/23/19, 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%.

Membership Rewards® Points
Available and Pending as of 09/30/19
83,891
For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary
Plan Balance
Previous Balance \$4,059.04
Payments/Credits -\$504.08
New Plan Principal +\$0.00
Plan Fees +\$48.63
Plan Balance = \$3,603.59
Plan Payment Due \$504.08
Non-Plan Balance
Previous Balance \$7,216.02
Payments/Credits -\$665.21
New Charges +\$821.53
Fees +\$0.00
Interest Charged +\$157.59
Non-Plan Balance = \$7,529.93
Non-Plan Minimum Due \$235.53

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:

Table with 3 columns: 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...
Row 1: Only the Minimum Payment Due, 19 years, \$25,354

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

- See page 2 for important information about your account.
See Page 9 for Important Changes to Your Account Benefits.
Please refer to the IMPORTANT NOTICES section for any changes to your Account terms and any other communications on pages 7 - 11.

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 3-71000

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

PETER SCHMAR
2727 REVERE ST
APT 2089
HOUSTON TX 77098-1376

Payment Due Date 11/23/19
New Balance \$11,133.52
Minimum Payment Due \$739.61

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

\$ Amount Enclosed

000034992441916820 001113352000073961 25 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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 represent 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 charge a fee of 2.70% of the converted US dollar amount.** 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.

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

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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.



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 10/29/19

Account Ending 3-71000

	Customer Care & Billing Inquiries	1-800-635-5955	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-635-5955	FAX: 1-623-707-4442
	Cash Advance at ATMs Inquiries	1-800-CASH-NOW	In NY: 1-800-522-1897

	Website: americanexpress.com
Customer Care & Billing Inquiries	Payments
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

For more information on Plan It®, please see **page 5**

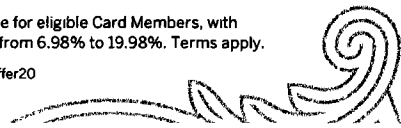
Effective immediately, we will update the frequency in which we communicate the Billing Rights and Electronic Funds Transfer notices from annually, to monthly. You will find the monthly **Billing Rights Notice on page 2** of your statement, and the monthly **Electronic Funds Transfer Notice** in the **IMPORTANT NOTICES** section.

AMERICAN EXPRESS® PERSONAL LOANS

Turn Dreaming Into Doing

Loans from \$3,500 to \$40,000 are available for eligible Card Members, with fixed monthly payments and APRs ranging from 6.98% to 19.98%. Terms apply.

To learn more visit americanexpress.com/loanoffer20



Payments and Credits

Summary

	Non-Plan Balance	Plan Balance	Total
Payments	-\$514.88	-\$504.08	-\$1,018.96
Credits	-\$150.33	\$0.00	-\$150.33
Total Payments and Credits	-\$665.21	-\$504.08	-\$1,169.29

Detail

*Indicates posting date

Payments		Amount
10/02/19*	ONLINE PAYMENT - THANK YOU	-\$718.96
10/21/19*	ONLINE PAYMENT - THANK YOU	-\$300.00
Credits		Amount
09/28/19	BCM 7200 CAMBRIDGE HOUSTON TX 713-798-1900	-\$15.00
10/02/19	ABC FINANCIAL SERVICES NORTH LITTLE ROCK AR ABC*O ATHLETIK	-\$135.33

New Charges

Summary

	Non-Plan Balance	Plan Balance	Total
Total New Charges	\$821.53	\$0.00	\$821.53

Detail



PETER SCHMAR
Card Ending 3-71000

				Amount
10/03/19	VERIZONWRLSSAPO VE PE 32746	800-922-0204	FL	\$126.78
10/03/19	MISTER CAR WASH 713-522-3860	HOUSTON	TX	\$20.00
10/11/19	PAYPAL *TRUTHFINDER 8006998081	8006998081	CA	\$27.78
10/12/19	MOD PIZZA SAWYER HEIGHTS B B 650000009 4254403426	HOUSTON	TX	\$22.10
10/12/19	CORNER STORE 2172 000000000646550 7138628331	HOUSTON	TX	\$51.35
10/12/19	TARGET HOUSTON CENTRAL 2093 GROCERY STORE	HOUSTON	TX	\$30.45
10/13/19	MISTER CAR WASH 713-522-3860	HOUSTON	TX	\$59.99
10/13/19	TARGET HOUSTON CENTRAL 2093 GROCERY STORE	HOUSTON	TX	\$19.80
10/14/19	SOUTHWELLS HAMBURGER G 000000001 7138626611	HOUSTON	TX	\$18.02
10/14/19	CHEVRON 0381225/CHEVRON CONVENIENCE	HOUSTON	TX	\$12.74
10/17/19	TARGET HOUSTON CENTRAL 2093 GROCERY STORE	HOUSTON	TX	\$44.01
10/17/19	TARGET HOUSTON CENTRAL 2093 GROCERY STORE	HOUSTON	TX	\$7.31
10/18/19	CVS PHARMACY 8007467287	HOUSTON	TX	\$66.31
10/20/19	SOUTHLAND HARDWARE WESTHE 000001200 7135290571	HOUSTON	TX	\$15.13
10/21/19	FRONTIER UTILITIES 866-926-8192	HOUSTON	TX	\$228.55
10/27/19	KROGER 8666111979 GROCERY STORES	HOUSTON	TX	\$71.21

Fees

- Denotes Plan It activity

			Amount
10/29/19	PLAN FEE - AIRBNB * HMABS		\$21.51
10/29/19	PLAN FEE - REVIVE RX PHAR		\$1.70
10/29/19	PLAN FEE - AIRBNB * HMAFD		\$2.42
10/29/19	PLAN FEE - AIRBNB * HMAFD		\$23.00
Total Fees for this Period			\$48.63



Interest Charged

	Amount
10/29/19 Interest Charge on Purchases	\$157.59
Total Interest Charged for this Period	\$157.59

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.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$168.89
Total Interest in 2019	\$1,989.06

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	03/30/2017		24.74% (v)	\$7,263.52	\$157.59
Cash Advances	03/30/2017		26.99% (v)	\$0.00	\$0.00
Plan It	09/25/2017		0.00%	\$3,554.96	\$0.00
Total					\$157.59

(v) Variable Rate

Plan Balance Details For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
07/18/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	12	\$1,858.03	\$206.51	\$1,651.52	\$183.51	\$23.00	\$206.51
08/09/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	9	\$211.74	\$28.59	\$183.15	\$26.17	\$2.42	\$28.59
08/22/19	REVIVE RX PHARMACY 0HOUSTON TX	9	\$148.36	\$20.04	\$128.32	\$18.34	\$1.70	\$20.04
08/24/19	AIRBNB * HMAB5EWSNC SAN FRANCISCO CA	9	\$1,840.91	\$248.94	\$1,591.97	\$227.43	\$21.51	\$248.94
Plan Totals			\$4,059.04	\$504.08	\$3,554.96	\$455.45	\$48.63	\$504.08

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IMPORTANT NOTICES

Your Personal Details

Account protection is important to us. Please update your Personal Details so we may contact you about your account if needed. Visit <https://global.americanexpress.com/account-management/> to get started.

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.

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IMPORTANT NOTICES continued

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Important Notices continued on next page.

**IMPORTANT NOTICES continued****Notice of Updates to Additional Benefits of your Card**

As described below, we will be making updates to your card benefits. These benefits are provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions, please visit the website for each benefit below, or call the number on the back of your Card.

Roadside Assistance Hotline

Effective 1/1/2020, Roadside Assistance Hotline will no longer be a benefit provided on this Card Account. Roadside Assistance Hotline can still be used until **12/31/2019**. For terms and conditions, please visit americanexpress.com/raterms.

Travel Accident Insurance*

Effective 1/1/2020, Travel Accident Insurance will no longer be a benefit provided on this Card Account. This means any eligible travel purchases made on or after **1/1/2020** will not be covered by Travel Accident Insurance. Eligible travel purchases made prior to **1/1/2020** will still be covered by Travel Accident Insurance.

*Travel Accident Insurance is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit americanexpress.com/taiterms.

Extended Warranty*

Effective 1/1/2020, Extended Warranty will no longer be a benefit provided on this Card Account. This means any purchases made on or after **1/1/2020** will not be covered by Extended Warranty. For eligible purchases made prior to **1/1/2020** one of the following will occur:

If the original manufacturer's warranty is less than two (2) years, we will match the length of that warranty.

If the original manufacturer's warranty is between two (2) years and five (5) years, we will increase coverage to provide two (2) additional years of warranty**

*For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, your coverage will - match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

The benefit is limited to the actual amount charged to your Card for the item, up to a maximum of \$10,000; not to exceed \$50,000 per Card Member account per calendar year.

**Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit americanexpress.com/ewterms.

Purchase Protection*

For eligible purchases made on and after **1/1/2020** the coverage duration on eligible purchases will be 90 days.

For eligible purchases made prior to **1/1/2020**, the coverage duration on eligible purchases will be 120 days**.

*Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit americanexpress.com/ppterms.

**For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration is 90 days.

Return Protection

Effective 1/1/2020, Return Protection will no longer be a benefit provided on this Card Account. This means any purchases made on or after **1/1/2020** will not be covered by Return Protection. Eligible purchases made prior to **1/1/2020** will still be covered by Return Protection for up to 90 days from the original purchase. For terms and conditions, please visit americanexpress.com/rptterms.

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IMPORTANT NOTICES continued

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Important Notices continued on next page.

**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. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact 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.

End of Important Notices.

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Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 11/28/19

Account Ending 3-71000

New Balance \$11,123.08

Adjusted Balance \$8,479.02

Includes your Plan Payment Due and Non-Plan Balance. Refer to Account Summary.

Minimum Payment Due \$738.14

Includes your Plan Payment Due and Non-Plan Minimum Due.

Payment Due Date 12/23/19 ‡

‡ Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 12/23/19, 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:

Table with 3 columns: 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... Rows include 'Only the Minimum Payment Due' and '20 years'.

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

See page 2 for important information about your account.

See page 9 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Please refer to the IMPORTANT NOTICES section for any changes to your Account terms and any other communications on pages 7 - 13.

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/pcb

Pay by Phone 1-800-472-9297

Account Ending 3-71000

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

PETER SCHMAR
2727 REVERE ST
APT 2089
HOUSTON TX 77098-1376

Payment Due Date

12/23/19

New Balance \$11,123.08

Minimum Payment Due \$738.14



AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

\$ Amount Enclosed

See reverse side for instructions on how to update your address, phone number, or email.

0000349992441916820 001112308000073814 25 H

Membership Rewards® Points

Available and Pending as of 10/31/19

84,633

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

Account Summary

Plan Balance

Table with 2 columns: Description, Amount. Rows include Previous Balance, Payments/Credits, New Plan Principal, Plan Fees, Plan Balance, Plan Payment Due.

Non-Plan Balance

Table with 2 columns: Description, Amount. Rows include Previous Balance, Payments/Credits, New Charges, Fees, Interest Charged, Non-Plan Balance, Non-Plan Minimum Due.

Adjusted Balance Calculation

Table with 2 columns: Description, Amount. Rows include Plan Payment Due, Non-Plan Balance, Adjusted Balance.

Table with 2 columns: Description, Amount. Rows include Credit Limit, Available Credit, Cash Advance Limit, Available Cash, Days in Billing Period.

Customer Care

Table with 2 columns: Description, Contact Info. Rows include Customer Care, Pay by Computer, Pay by Phone.

See page 3 for additional information

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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 represent 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 charge a fee of 2.70% of the converted US dollar amount.** We will charge 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.

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.



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 11/28/19

Account Ending 3-71000



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

1-800-635-5955
1-336-393-1111
1-800-635-5955
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-0448

For more information on Plan It®, please see **page 5**

Payments and Credits

Summary

	Non-Plan Balance	Plan Balance	Total
Payments	-\$235.53	-\$504.08	-\$739.61
Credits	-\$505.59	\$0.00	-\$505.59
Total Payments and Credits	-\$741.12	-\$504.08	-\$1,245.20

Detail

*Indicates posting date

Payments	Amount
11/02/19* ONLINE PAYMENT - THANK YOU	-\$400.00
11/03/19* ONLINE PAYMENT - THANK YOU	-\$339.61
Credits	Amount
11/07/19* POINTS FOR YOUR CHARGES CREDIT	-\$126.78
11/07/19* POINTS FOR YOUR CHARGES CREDIT	-\$66.31
11/07/19* POINTS FOR YOUR CHARGES CREDIT	-\$228.55
11/07/19* POINTS FOR YOUR CHARGES CREDIT	-\$71.21
11/07/19* POINTS FOR YOUR CHARGES CREDIT	-\$12.74

New Charges

Summary

	Non-Plan Balance	Plan Balance	Total
Total New Charges	\$1,034.18	\$0.00	\$1,034.18

Detail



PETER SCHMAR
Card Ending 3-71000

				Amount
10/30/19	AMK MINUTE MAID PARK AMK MINUTE MAID 713-259-8427	HOUSTON	TX	\$7.76
10/30/19	AMK MINUTE MAID PARK AMK MINUTE MAID 713-259-8427	HOUSTON	TX	\$18.69
11/02/19	FRONTIER UTILITIES 866-926-8192	HOUSTON	TX	\$98.38
11/03/19	VERIZONWRLSSAPO VE PE 32746	800-922-0204	FL	\$126.78
11/07/19	REVIVE RX PHARMACY 00000001 9794793654	HOUSTON	TX	\$165.00

Continued on reverse

Detail Continued

				Amount
11/08/19	HOUSTON MARQE 23 IMAX 0000 877-835-5734	HOUSTON	TX	\$25.86
11/09/19	SHELL OIL 57542657200 AUTO FUEL DISPENSER	HOUSTON	TX	\$51.02
11/09/19	LOCAL PHO 832-298-8200	HOUSTON	TX	\$21.57
11/10/19	CVS PHARMACY 8007467287 PHARMACIES	HOUSTON	TX	\$17.80
11/10/19	STAR PIZZA - 2 000000002 7135230800	HOUSTON	TX	\$25.82
11/10/19	PAYPAL *TRUTHFINDER 8006998081	8006998081	CA	\$27.78
11/11/19	LIBERTY STATION 650000005192565 7136405220	HOUSTON	TX	\$8.98
11/11/19	CLOUD 9 FOOT SPA HOUSTO 43684555652798 7137309999	HOUSTON	TX	\$35.00
11/11/19	SMOOTHIE KING - 0030 - HO 000000001 7139529900	HOUSTON	TX	\$15.01
11/11/19	TST* FM KITCHEN & BAR 300528850 8328046006	HOUSTON	TX	\$45.96
11/12/19	BLACK WALNUT CAFE MEMO 00B5 RESTAURANT	HOUSTON	TX	\$28.60
11/13/19	THE PHOENIX 000000001 7135263100	HOUSTON	TX	\$55.63
11/13/19	MISTER CAR WASH 713-522-3860	HOUSTON	TX	\$59.99
11/20/19	FRONTIER UTILITIES 866-926-8192	HOUSTON	TX	\$160.78
11/21/19	SOUTHLAND HARDWARE WESTHE 000001200 7135290571	HOUSTON	TX	\$37.77

Fees

 - Denotes Plan It activity

			Amount
11/28/19	PLAN FEE - AIRBNB * HMAB5		\$21.51 
11/28/19	PLAN FEE - REVIVE RX PHAR		\$1.70 
11/28/19	PLAN FEE - AIRBNB * HMAFD		\$2.42 
11/28/19	PLAN FEE - AIRBNB * HMAFD		\$23.00 
Total Fees for this Period			\$48.63

Interest Charged

		Amount
11/28/19	Interest Charge on Purchases	\$151.95
Total Interest Charged for this Period		\$151.95

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.

Continued on next page



2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$217.52
Total Interest in 2019	\$2,141.01

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	03/30/2017		24.49% (v)	\$7,548.43	\$151.95
Cash Advances	03/30/2017		26.74% (v)	\$0.00	\$0.00
Plan It	09/25/2017		0.00%	\$3,099.51	\$0.00
Total					\$151.95

(v) Variable Rate

Plan Balance Details For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
07/18/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	12	\$1,674.52	\$206.51	\$1,468.01	\$183.51	\$23.00	\$206.51
08/09/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	9	\$185.57	\$28.59	\$156.98	\$26.17	\$2.42	\$28.59
08/22/19	REVIVE RX PHARMACY OHOUSTON TX	9	\$130.02	\$20.04	\$109.98	\$18.34	\$1.70	\$20.04
08/24/19	AIRBNB * HMAB5EWSNC SAN FRANCISCO CA	9	\$1,613.48	\$248.94	\$1,364.54	\$227.43	\$21.51	\$248.94
Plan Totals			\$3,603.59	\$504.08	\$3,099.51	\$455.45	\$48.63	\$504.08

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IMPORTANT NOTICES

Your Personal Details

Account protection is important to us. Please update your Personal Details so we may contact you about your account if needed. Visit <https://global.americanexpress.com/account-management/> to get started.

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Important Notices continued on next page.

IMPORTANT NOTICES continued

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Important Notices continued on next page.



IMPORTANT NOTICES continued

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changed can be found after the summary chart.

Summary of Changes Effective Immediately	
About the Program	<p>We are changing the terms that concern the annual enrollment fee for certain Corporate Card Members to participate in the program.</p> <p>Effective March 6, 2020, the Membership Rewards annual enrollment fee for American Express Corporate Gold Cards will be \$0. If an American Express Corporate Gold Card is enabled by your company to participate in the Membership Rewards® program it will be automatically enrolled in the program.</p> <p>Effective March 6, 2020, the Membership Rewards annual enrollment fee for American Express Corporate Green Cards will be reduced from \$90 to \$55. If an American Express Corporate Green Card has been enabled by your company to participate in the Membership Rewards® program, you may choose to enroll in the Program and the annual fee will be charged to your Card.</p> <p>Effective March 6, 2020, the Membership Rewards annual enrollment fee for Global Dollar Card - American Express® Corporate Executive Gold Card will be \$0. If a Global Dollar Card - American Express® Corporate Executive Gold Card is enabled by your company to participate in the Membership Rewards® program it will be automatically enrolled in the program.</p> <p>Effective March 6, 2020, the Membership Rewards annual enrollment fee for Global Dollar Card - American Express® Corporate Card will be reduced from \$75 to \$55. If a Global Dollar Card - American Express® Corporate Card has been enabled by your company to participate in the Membership Rewards® program, you may choose to enroll in the Program and the annual fee will be charged to your Card.</p>
Getting Points	<p>We are changing the terms that concern the number of points that a Corporate Card Member earns per dollar of eligible spend (referred to in this paragraph as the "earn rate"). If you are a Corporate Card Member, effective March 6, 2020, your company will have the choice to determine if you earn one Membership Reward® point per dollar or one Membership Reward point per two dollars of eligible spend on your enrolled Card. Initially, your company will be able to select the earn rate until March 31, 2020, which earn rate would be activated for you on May 1, 2020. Beginning in the fall of 2020, your company will be able to select the earn rate annually during the earn rate enrollment period in October and November of each year, which would be activated for you on January 1 of the following year. If your company does not make a selection during the annual enrollment period, then the earn rate will remain unchanged. If you are enrolled in the Membership Rewards Program you will be notified by American Express if your company decides to change the earn rate for its Corporate Card Program.</p>

IMPORTANT NOTICES continued

Getting Additional Points	We are changing how additional points are awarded on the American Express® Green Card to award additional points for purchases on travel including transit, and global restaurants.
Arbitration (Claims Resolution)	We are making changes to the claims resolution sections of your Membership Rewards Terms & Conditions.

ID 12861

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

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Important Notices continued on next page.

**IMPORTANT NOTICES continued****Detail of Changes to the Membership Rewards Program Terms & Conditions**

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. Effective Immediately, the *Who Can Use the Program & Annual Fees* subsection of the *About the Program* section of the Membership Rewards Terms & Conditions will be amended as follows:

The \$90 annual program fee for the American Express® Corporate Gold Card will be deleted and replaced with \$0 (Effective March 6, 2020).

The \$90 annual program fee for the American Express® Corporate Green Card will be deleted and replaced with \$55 (Effective March 6, 2020).

The \$75 annual program fee for the Global Dollar Card - American Express® Corporate Executive Gold Card will be deleted and replaced with \$0 (Effective March 6, 2020).

The \$75 annual program fee for the Global Dollar Card - American Express® Corporate Card will be deleted and replaced with \$55 (Effective March 6, 2020).

B. Effective Immediately the *Using Your Card* subsection of the *Getting Points* section of the Membership Rewards Terms & Conditions will be amended as follows:

The following sentence will be added to the first paragraph:

Effective March 6, 2020, Corporate Card Members enrolled in the Membership Rewards Program will earn either one point for every dollar, or one point for every two dollars charged on the Corporate Card, depending on the earn rate selected by the company for its employees enrolled in the Membership Rewards Program. The earn rate selected will apply to all eligible charges made on the Corporate Card.

C. Effective immediately, the *Getting Additional Points* subsection of the *Getting Points* section of the Membership Rewards Program Terms & Conditions will be amended with the addition of the following new section:

American Express® Green Card

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Green Card you will earn:

Two (2) additional points (for a total of three (3) points) for each dollar charged on eligible travel purchases including airfare, hotels, cruises, car rentals, campgrounds, trains, taxicabs, rideshare services, tours, ferries, tolls, parking, buses, subways, on third party travel websites, and on amextravel.com. You will not earn additional points for purchases of timeshare properties.

Two (2) additional points (for a total of three (3) points) for each dollar charged at restaurants worldwide. You may not earn additional points for purchases at a restaurant located within another establishment (e.g., a restaurant inside a hotel, casino, or event venue). For example, purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant. You will not earn additional points for purchases at bars, nightclubs, cafeterias, and convenience stores.

IMPORTANT NOTICES continued

D. **Effective immediately**, the *Claims Resolution* section under the *Arbitration* section of the Membership Rewards Program Terms & Conditions are amended as follows:

Mediation

The seventh sentence is deleted and replaced with:

All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

Arbitration

The sixth sentence in the Claims Resolution section is deleted and replaced with:

The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

Limitations on Arbitration

The third, fourth, and fifth sentences in the Claims Resolution section are deleted.

Arbitration Procedures

The fifth sentence is deleted and replaced with:

You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with:

The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

Additional Arbitration Awards

The section is deleted and replaced with:

If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than \$5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.

Important Notices continued on next page.

**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. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact 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.

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Amex EveryDay® Credit Card

PETER SCHMAR
Closing Date 12/29/19

Account Ending 3-71000

New Balance \$11,396.49
Adjusted Balance \$9,207.88
Minimum Payment Due \$1,433.79
Payment Due Date 01/23/20†
Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 01/23/20, 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%.

Membership Rewards® Points
Available and Pending as of 11/30/19
899
For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary
Plan Balance
Previous Balance \$3,148.14
Payments/Credits -\$100.00
New Plan Principal +\$0.00
Plan Fees +\$48.63
Plan Balance = \$3,096.77
Plan Payment Due \$908.16
Non-Plan Balance
Previous Balance \$7,974.94
Payments/Credits -\$0.00
New Charges +\$126.78
Fees +\$28.00
Interest Charged +\$170.00
Non-Plan Balance = \$8,299.72
Non-Plan Minimum Due \$525.63

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:

Table with 3 columns: 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...
Rows: Only the Minimum Payment Due, 20 years, \$26,388

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

See page 2 for important information about your account.

Your account is past due.

Please refer to the IMPORTANT NOTICES section for a notice that your APR will be increased to the Penalty Rate and any other communications on pages 7 - 8.

Continued on page 3

Adjusted Balance Calculation
Plan Payment Due \$908.16
Non-Plan Balance +\$8,299.72
Adjusted Balance = \$9,207.88

Credit Limit \$11,000.00
Available Credit \$0.00
Cash Advance Limit \$2,200.00
Available Cash \$0.00
Days in Billing Period: 31

Customer Care
Customer Care 1-800-635-5955
Pay by Computer americanexpress.com/pbc
Pay by Phone 1-800-472-9297
See page 3 for additional information

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 3-71000

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

PETER SCHMAR
2727 REVERE ST
APT 2089
HOUSTON TX 77098-1376

Payment Due Date 01/23/20
New Balance \$11,396.49
Minimum Payment Due \$1,433.79

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

\$ Amount Enclosed

0000349992441916820 001139649000143379 25 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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 represent 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 charge a fee of 2.70% of the converted US dollar amount.** 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.

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.



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 12/29/19

Account Ending 3-71000

Customer Care & Billing Inquiries 1-800-635-5955 **Hearing Impaired**
International Collect 1-336-393-1111 **TTY:** 1-800-221-9950
Large Print & Braille Statements 1-800-635-5955 **FAX:** 1-623-707-4442
Cash Advance at ATMs Inquiries 1-800-CASH-NOW **In NY:** 1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-0448

For more information on Plan It®, please see **page 4**



Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

AMERICAN EXPRESS® PERSONAL LOANS

Turn Dreaming Into Doing

Loans from \$3,500 to \$40,000 are available for eligible Card Members, with fixed monthly payments and APRs ranging from 6.98% to 19.98%. Terms apply.

To learn more visit americanexpress.com/loanoffer20

Payments and Credits

Summary

	Non-Plan Balance	Plan Balance	Total
Payments	\$0.00	-\$100.00	-\$100.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$0.00	-\$100.00	-\$100.00

Detail

*Indicates posting date

Payments	Amount
12/03/19* ONLINE PAYMENT - THANK YOU	-\$100.00

New Charges

Summary

	Non-Plan Balance	Plan Balance	Total
Total New Charges	\$126.78	\$0.00	\$126.78

Detail

PETER SCHMAR Card Ending 3-71000		Amount
12/03/19	VERIZONWRLSSAPO VE PE 32746	800-922-0204 FL \$126.78

Fees		Amount
12/23/19	Late Payment Fee	\$28.00
12/29/19	PLAN FEE - AIRBNB * HMAB5	\$21.51
12/29/19	PLAN FEE - REVIVE RX PHAR	\$1.70
12/29/19	PLAN FEE - AIRBNB * HMAFD	\$2.42
12/29/19	PLAN FEE - AIRBNB * HMAFD	\$23.00
Total Fees for this Period		\$76.63

- Denotes Plan It activity

Interest Charged		Amount
12/29/19	Interest Charge on Purchases	\$170.00
Total Interest Charged for this Period		\$170.00

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 Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date		Amount
Total Fees in 2019		\$294.15
Total Interest in 2019		\$2,311.01

Interest Charge Calculation					
Your Annual Percentage Rate (APR) is the annual interest rate on your account.					
	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	03/30/2017		24.49% (v)	\$8,172.54	\$170.00
Cash Advances	03/30/2017		26.74% (v)	\$0.00	\$0.00
Plan It	09/25/2017		0.00%	\$3,022.51	\$0.00
Total					\$170.00

(v) Variable Rate

Plan Balance Details For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
07/18/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	12	\$1,491.01	\$100.00	\$1,391.01	\$183.51	\$23.00	\$313.02



Amex EveryDay® Credit Card

PETER SCHMAR
Closing Date 12/29/19

Account Ending 3-71000

Plan Balance Details Continued For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
08/09/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	9	\$159.40	\$0.00	\$156.98	\$26.17	\$2.42	\$57.18
08/22/19	REVIVE RX PHARMACY 0HOUSTON TX	9	\$111.68	\$0.00	\$109.98	\$18.34	\$1.70	\$40.08
08/24/19	AIRBNB * HMAB5EWSNC SAN FRANCISCO CA	9	\$1,386.05	\$0.00	\$1,364.54	\$227.43	\$21.51	\$497.88
Plan Totals			\$3,148.14	\$100.00	\$3,022.51	\$455.45	\$48.63	\$908.16

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**IMPORTANT NOTICES****Penalty APR Notice**

You have triggered the Penalty Annual Percentage Rate (APR) on your account. The Penalty APR is currently **29.99%**, which is based on the Prime Rate plus 25.99% (not to exceed 29.99%). The Penalty APR is being imposed because of your late payment(s). This change will impact your account as follows:

Transactions made on or after 01/17/2020: As of 02/28/2020, the Penalty APR will apply to these transactions. We will review your Account every 6 months after the Penalty APR is applied. Each of these 6 months is a review period. Please note the first review period may be shorter than 6 months. If you make timely payments and have no returned payments during an entire review period, the Penalty APR will cease to apply on the first day of the billing period following that review.

Transactions made before 01/17/2020: Current rates will continue to apply to these transactions.

Additional Important Notices**Your Personal Details**

Account protection is important to us. Please update your Personal Details so we may contact you about your account if needed. Visit <https://global.americanexpress.com/account-management/> to get started.

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IMPORTANT NOTICES continued**EFT Error Resolution Notice**

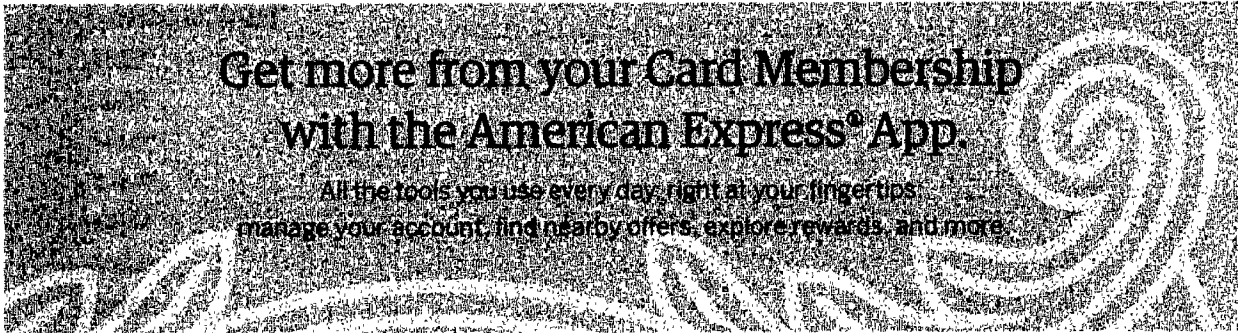
In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact 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.

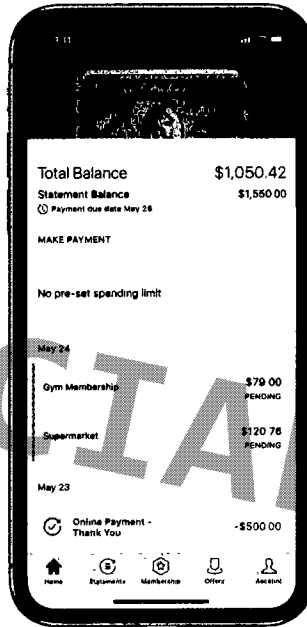
COPY UNOFFICIAL

End of Important Notices.



**MAKE PAYMENTS
VIRTUALLY
ANYWHERE, ANYTIME**

**TRACK RECENT
CHARGES AND
PAYMENTS**



**GET QUICK ACCESS
TO BILLING
STATEMENTS**

**EXPLORE AMEX
OFFERS TO FIND
REWARDS**

**TURN ON ALERTS
TO MONITOR YOUR
ACCOUNT**

Download the app by visiting amex.co/viewamexapp.



DON'T *live life* WITHOUT IT™

The American Express® App and app features are available only for eligible Card accounts in the United States. American Express® prepaid cards and cards issued by non-American Express issuers are not eligible. To log in, Card Members must have an American Express user ID and password or create one in the app.

iOS and Android only. See app store listings for operating system info.

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Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 01/29/20

Account Ending 3-71000

New Balance \$11,508.67
Adjusted Balance \$9,775.51
Minimum Payment Due \$2,100.52
Payment Due Date 02/23/20

Membership Rewards® Points
Available and Pending as of 12/31/19
702
For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary
Plan Balance
Previous Balance \$3,096.77
Payments/Credits -\$150.00
New Plan Principal +\$0.00
Plan Fees +\$48.63
Plan Balance = \$2,995.40
Plan Payment Due \$1,262.24
Non-Plan Balance
Previous Balance \$8,299.72
Payments/Credits -\$0.00
New Charges +\$0.00
Fees +\$39.00
Interest Charged +\$174.55
Non-Plan Balance = \$8,513.27
Non-Plan Minimum Due \$838.28

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:

Table with 3 columns: 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...
Row 1: Only the Minimum Payment Due, 20 years, \$26,163

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

See page 2 for important information about your account.

WARNING: Your account is past due.

Please refer to the IMPORTANT NOTICES section on pages 5 - 6.

Continued on page 3

Adjusted Balance Calculation
Plan Payment Due \$1,262.24
Non-Plan Balance +\$8,513.27
Adjusted Balance = \$9,775.51
Credit Limit \$11,000.00
Available Credit \$0.00
Cash Advance Limit \$2,200.00
Available Cash \$0.00
Days in Billing Period: 31

Customer Care
Customer Care 1-800-635-5955
Pay by Computer americanexpress.com/pbc
Pay by Phone 1-800-472-9297
See page 3 for additional information

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 3-71000

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

PETER SCHMAR
2727 REVERE ST
APT 2089
HOUSTON TX 77098-1376

Payment Due Date 02/23/20
New Balance \$11,508.67
Minimum Payment Due \$2,100.52

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

\$ Amount Enclosed

0000349992441916820 001150867000210052 25 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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 represent 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 charge a fee of 2.70% of the converted US dollar amount.** 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.

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.



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 01/29/20

Account Ending 3-71000

Customer Care & Billing Inquiries 1-800-635-5955 **Hearing Impaired**
International Collect 1-336-393-1111 **TTY:** 1-800-221-9950
Large Print & Braille Statements 1-800-635-5955 **FAX:** 1-623-707-4442
Cash Advance at ATMs Inquiries 1-800-CASH-NOW **In NY:** 1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-0448

For more information on Plan It®, please see **page 4**

MEMBERSHIP rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

Payments and Credits

Summary

	Non-Plan Balance	Plan Balance	Total
Payments	\$0.00	-\$150.00	-\$150.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	\$0.00	-\$150.00	-\$150.00

Detail

*Indicates posting date

Payments	Amount
01/03/20* ONLINE PAYMENT - THANK YOU	-\$150.00

Fees

- Denotes Plan It activity

	Amount
01/23/20 Late Payment Fee	\$39.00
01/29/20 PLAN FEE - AIRBNB * HMAB5	\$21.51
01/29/20 PLAN FEE - REVIVE RX PHAR	\$1.70
01/29/20 PLAN FEE - AIRBNB * HMAFD	\$2.42
01/29/20 PLAN FEE - AIRBNB * HMAFD	\$23.00
Total Fees for this Period	\$87.63

UNOFFICIAL

Interest Charged

	Amount
01/29/20 Interest Charge on Purchases	\$174.55
Total Interest Charged for this Period	\$174.55

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.

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	\$87.63
Total Interest in 2020	\$174.55

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/17/2020		24.49% (v)	\$7.56	\$0.16
Purchases	03/30/2017	01/16/2020	24.49% (v)	\$8,383.80	\$174.39
Cash Advances	01/17/2020		26.74% (v)	\$0.00	\$0.00
Plan It	09/25/2017		0.00%	\$2,895.51	\$0.00
Total					\$174.55

(v) Variable Rate

Plan Balance Details For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
07/18/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	12	\$1,414.01	\$150.00	\$1,264.01	\$183.51	\$23.00	\$369.53
08/09/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	9	\$161.82	\$0.00	\$156.98	\$26.17	\$2.42	\$85.77
08/22/19	REVIVE RX PHARMACY 0HOUSTON TX	9	\$113.38	\$0.00	\$109.98	\$18.34	\$1.70	\$60.12
08/24/19	AIRBNB * HMA5EWSNC SAN FRANCISCO CA	9	\$1,407.56	\$0.00	\$1,364.54	\$227.43	\$21.51	\$746.82
Plan Totals			\$3,096.77	\$150.00	\$2,895.51	\$455.45	\$48.63	\$1,262.24



PETER SCHMAR

Closing Date 01/29/20

p. 5/8
Account Ending 3-71000

IMPORTANT NOTICES

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.

UNOFFICIAL COPY

Important Notices continued on next page.

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. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact 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.

End of Important Notices.



Our Vacation vision is 2020

**Twiddy & Company proudly accepts American Express® Cards for
Outer Banks NC Vacation Rentals!**

Twiddy & Company is a family owned and operated vacation rental company located on the beautiful Outer Banks of North Carolina. Whether you're looking for an oceanfront home with a breathtaking view, a pet-friendly rental home, a vacation home with a private pool, or a home with an elevator, we can help you have one of the best vacations on the Outer Banks. Since 1978, Twiddy & Company Realtors has delivered some of the best vacation experiences for families in search of a great rental home, great service, and no worries. We have one of the largest selections of homes on the Outer Banks from simply unique to extraordinarily luxurious. While we believe the professional approach provides the highest quality vacation, our ultimate goal is to help you make the best rental home decision for you and your loved ones.

**Contact a Vacation Specialist or visit our website to begin planning
your Outer Banks, NC vacation.**

Call: 252-457-1609 Text: 252-888-2598 Twiddy.com



Warmly Welcomed

Track your account with just a tap using the American Express® App



Take the powerful backing of American Express with you on the go with the Amex App today. **Pay your bill** or set up automatic direct debits, **access up to six months of billing statements**, and **find nearby Amex Offers** for dining, travel, and shopping.

Learn more and download the Amex App at amex.co/exploreapp.

iOS and Android only. See app store listings for operating system info.

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Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 02/27/20

Account Ending 3-71000

New Balance \$10,657.70

Adjusted Balance \$9,379.99

Includes your Plan Payment Due and Non-Plan Balance. Refer to Account Summary.

Minimum Payment Due \$1,616.39

Includes the past due amount of \$816.73

Payment Due Date 03/23/20 †

† Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 03/23/20, 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:

Table with 3 columns: 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... Rows show 'Only the Minimum Payment Due' leading to '20 years' and '\$25,542'.

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

See page 2 for important information about your account.

Your account is past due.

See page 7 for Important Changes to Your Account Terms.

Continued on page 3

Membership Rewards® Points

Available and Pending as of 01/31/20

575

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

Account Summary

Plan Balance

Table for Plan Balance: Previous Balance \$2,995.40, Payments/Credits -\$1,262.24, New Plan Principal +\$0.00, Plan Fees +\$48.63, Plan Balance = \$1,781.79, Plan Payment Due \$504.08

Non-Plan Balance

Table for Non-Plan Balance: Previous Balance \$8,513.27, Payments/Credits -\$21.55, New Charges +\$175.27, Fees +\$39.00, Interest Charged +\$169.92, Non-Plan Balance = \$8,875.91, Non-Plan Minimum Due \$1,112.31

Adjusted Balance Calculation

Table for Adjusted Balance Calculation: Plan Payment Due \$504.08, Non-Plan Balance +\$8,875.91, Adjusted Balance = \$9,379.99

Table for Credit Limits: Credit Limit \$10,400.00, Available Credit \$0.00, Cash Advance Limit \$200.00, Available Cash \$0.00, Days in Billing Period: 29

Customer Care

Table for Customer Care: Customer Care 1-800-635-5955, Pay by Computer americanexpress.com/pbc, Pay by Phone 1-800-472-9297

See page 3 for additional information

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 3-71000

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

PETER SCHMAR
2727 REVERE ST
APT 2089
HOUSTON TX 77098-1376

Payment Due Date 03/23/20
New Balance \$10,657.70
Minimum Payment Due \$1,616.39

See reverse side for instructions on how to update your address, phone number, or email.



AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

\$ Amount Enclosed

0000349992441916820 001065770000161639 25 H

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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.

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- **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.

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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

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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.



Amex EveryDay® Credit Card

PETER SCHMAR
Closing Date 02/27/20

Account Ending 3-71000

Customer Care & Billing Inquiries 1-800-635-5955 **Hearing Impaired**
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Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-0448

See page 9 for important information about your account terms.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 11.**

For more information on Plan It®, please see **page 5**

Please note, your credit limit is \$10,400.00 and your cash limit is \$200.00.

Payments and Credits

Summary

	Non-Plan Balance	Plan Balance	Total
Payments	-\$21.55	-\$1,262.24	-\$1,283.79
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$21.55	-\$1,262.24	-\$1,283.79

Detail *Indicates posting date

Payments	Amount
01/30/20* ONLINE PAYMENT - THANK YOU	-\$1,283.79

New Charges

Summary

	Non-Plan Balance	Plan Balance	Total
Total New Charges	\$175.27	\$0.00	\$175.27

Detail

PETER SCHMAR
Card Ending 3-71000




			Amount
02/01/20	LIBERTY STATION 650000005192565 7136405220	HOUSTON TX	\$32.73
02/01/20	CHEVRON 0381225/CHEVRON CONVENIENCE	HOUSTON TX	\$13.51
02/02/20	KOLACHE FACTORY 218-313-2253	HOUSTON TX	\$11.10
02/03/20	CHILI'S SAWYER HEIGHTS 1005 800-983-4637	HOUSTON TX	\$21.97
02/03/20	CORNER STORE 2347 000000000647278 7138612421	HOUSTON TX	\$17.67

Detail Continued

					Amount
02/03/20	BERRYHILL BAJA GRILL - RI 000000008 7138507949	HOUSTON	TX		\$25.57
02/03/20	CHICK-FIL-A #01801 00000000528537 7135232442	HOUSTON	TX		\$19.63
02/04/20	LIBERTY STATION 650000005192565 7136405220	HOUSTON	TX		\$23.09
02/04/20	CORNER STORE 2347 00000000647278 7138612421	HOUSTON	TX		\$10.00

Fees

 Denotes Plan It activity

				Amount
02/23/20	Late Payment Fee			\$39.00
02/27/20	PLAN FEE - AIRBNB * HMAB5			\$21.51 
02/27/20	PLAN FEE - REVIVE RX PHAR			\$1.70 
02/27/20	PLAN FEE - AIRBNB * HMAFD			\$2.42 
02/27/20	PLAN FEE - AIRBNB * HMAFD			\$23.00 
Total Fees for this Period				\$87.63

Interest Charged

			Amount
02/27/20	Interest Charge on Purchases		\$169.92
Total Interest Charged for this Period			\$169.92

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.

2020 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2020		\$175.26
Total Interest in 2020		\$344.47

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/17/2020		24.49% (v)	\$199.70	\$3.89
Purchases	03/30/2017	01/16/2020	24.49% (v)	\$8,532.44	\$166.03
Cash Advances	01/17/2020		26.74% (v)	\$0.00	\$0.00

Continued on next page



Interest Charge Calculation Continued

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Plan It	09/25/2017		0.00%	\$1,733.16	\$0.00
Total					\$169.92

(v) Variable Rate

Plan Balance Details For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
07/18/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	12	\$1,287.01	\$369.53	\$917.48	\$183.51	\$23.00	\$206.51
08/09/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	9	\$164.24	\$85.77	\$78.47	\$26.17	\$2.42	\$28.59
08/22/19	REVIVE RX PHARMACY OHOUSTON TX	9	\$115.08	\$60.12	\$54.96	\$18.34	\$1.70	\$20.04
08/24/19	AIRBNB * HMAB5EWSNC SAN FRANCISCO CA	9	\$1,429.07	\$746.82	\$682.25	\$227.43	\$21.51	\$248.94
Plan Totals			\$2,995.40	\$1,262.24	\$1,733.16	\$455.45	\$48.63	\$504.08

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IMPORTANT NOTICES

Notice of Important Changes to Your Account Terms

We are making changes to your American Express Cardmember Agreement 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 changes to your Cardmember Agreement can be found after the below summary chart.

Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms effective on **May 1, 2020**. For more detailed information, please see the Detail of Changes to your Cardmember Agreement that can be found on the following page.

The late payment fee and returned payment fee will be changed from a maximum of \$39 to a maximum of \$40. In addition, the first time a payment is not received by the Payment Due Date or returned unpaid by your bank, the fee will now be \$29.

Revised Terms, as of May 1, 2020	
Late Payment Fee	Up to \$40
Returned Payment Fee	Up to \$40

ID 12934

Please see reverse side for the Detail of Changes to Your Cardmember Agreement.

IMPORTANT NOTICES continued**Detail of Changes to Your Cardmember Agreement**

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember 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.

Late Payment Fees and Returned Payment Fees

Effective May 1, 2020, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the Late Payment and Return Payment fees under the *Penalty Fees* subsection and replacing it with the following:

Penalty Fees	
Late Payment	Up to \$40
Returned Payment	Up to \$40

Late Payment Fee

Effective May 1, 2020, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Late Payment* row by replacing each instance of "\$28" with "\$29" and replacing each instance of "\$39" with "\$40."

Returned Payment Fee

Effective May 1, 2020, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Returned Payment* row by replacing each instance of "\$28" with "\$29" and replacing each instance of "\$39" with "\$40."



IMPORTANT NOTICES continued

Notice of Important Change to Your Cardmember Agreement

We are making a change to your American Express Cardmember Agreement 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 to your Cardmember Agreement can be found after the below summary chart.

Summary of Change, Effective April 1, 2020	
Contactless Transactions	We are removing the Contactless Transactions section. Although we are removing this language from your Agreement, your Card provides secure transaction technology, including but not limited to contactless technology.

ID 12939

Detail of Change to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with these changes 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.

Effective April 1, 2020, the *Other important information* section in Part 2 of the Cardmember Agreement is amended by deleting the *Contactless Transactions* section.

Global Assist® Hotline

Effective May 1, 2020, we are refreshing the terms and conditions of Global Assist Hotline to better reflect the scope of this benefit for Card Members. We are making no changes to the benefit itself. For full terms and conditions, please visit americanexpress.com/gaterms.

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IMPORTANT NOTICES continued

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Important Notices continued on next page.

**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. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact 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.

UNOFFICIAL COPY



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 03/29/20

Account Ending 3-71000

New Balance \$10,918.42
Adjusted Balance \$10,096.16
Minimum Payment Due \$2,421.31
Payment Due Date 04/23/20
Includes your Plan Payment Due and Non-Plan Balance. Refer to Account Summary.

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:

Table with 3 columns: 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...
Rows: Only the Minimum Payment Due, 20 years, \$24,585

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

See page 2 for important information about your account.

WARNING: Your account is past due.

Please refer to the IMPORTANT NOTICES section on pages 5 - 6.

Continued on page 3

Membership Rewards® Points
Available and Pending as of 02/29/20
752
For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary
Plan Balance
Previous Balance \$1,781.79
Payments/Credits -\$0.00
New Plan Principal +\$0.00
Plan Fees +\$46.58
Plan Balance = \$1,828.37
Plan Payment Due \$1,006.11
Non-Plan Balance
Previous Balance \$8,875.91
Payments/Credits -\$0.00
New Charges +\$0.00
Fees +\$39.00
Interest Charged +\$175.14
Non-Plan Balance = \$9,090.05
Non-Plan Minimum Due \$1,415.20
Adjusted Balance Calculation
Plan Payment Due \$1,006.11
Non-Plan Balance +\$9,090.05
Adjusted Balance = \$10,096.16
Credit Limit \$10,400.00
Available Credit \$0.00
Cash Advance Limit \$200.00
Available Cash \$0.00
Days in Billing Period: 31

Customer Care
Customer Care 1-800-635-5955
Pay by Computer americanexpress.com/pbc
Pay by Phone 1-800-472-9297
See page 3 for additional information

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 3-71000
Enter 15 digit account # on all payments.
Make check payable to American Express.

PETER SCHMAR
2727 REVERE ST
APT 2089
HOUSTON TX 77098-1376

Payment Due Date 04/23/20
New Balance \$10,918.42
Minimum Payment Due \$2,421.31

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

\$ Amount Enclosed

0000349992441916820 001091842000242131 25 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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 represent 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 charge a fee of 2.70% of the converted US dollar amount.** 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.

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.



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 03/29/20

Account Ending 3-71000

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

1-800-635-5955
1-336-393-1111
1-800-635-5955
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-0448

For more information on Plan It», please see **page 4**

MEMBERSHIP rewards®


Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

AMERICAN EXPRESS® PERSONAL LOANS

Turn Dreaming Into Doing

Loans from \$3,500 to \$40,000 are available for eligible Card Members, with fixed monthly payments and APRs ranging from 6.98% to 19.98%. Terms apply.

To learn more visit americanexpress.com/loanoffer20



Fees		- Denotes Plan It activity
		Amount
03/23/20	Late Payment Fee	\$39.00
03/29/20	PLAN FEE - AIRBNB * HMAB5	\$20.60
03/29/20	PLAN FEE - REVIVE RX PHAR	\$1.63
03/29/20	PLAN FEE - AIRBNB * HMAFD	\$2.32
03/29/20	PLAN FEE - AIRBNB * HMAFD	\$22.03
Total Fees for this Period		\$85.58

Interest Charged		Amount
03/29/20	Interest Charge on Purchases	\$175.14
Total Interest Charged for this Period		\$175.14

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.

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	\$260.84
Total Interest in 2020	\$519.61

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/17/2020		22.99% (v)	\$267.32	\$5.22
Purchases	03/30/2017	01/16/2020	22.99% (v)	\$8,700.53	\$169.92
Cash Advances	01/17/2020		25.24% (v)	\$0.00	\$0.00
Plan It	09/25/2017		0.00%	\$1,733.16	\$0.00
Total					\$175.14

(v) Variable Rate

Plan Balance Details For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
07/18/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	12	\$940.48	\$0.00	\$917.48	\$183.51	\$22.03	\$412.05
08/09/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	9	\$80.89	\$0.00	\$78.47	\$26.17	\$2.32	\$57.08
08/22/19	REVIVE RX PHARMACY OHOUSTON TX	9	\$56.66	\$0.00	\$54.96	\$18.34	\$1.63	\$40.01
08/24/19	AIRBNB * HMAB5EWSNC SAN FRANCISCO CA	9	\$703.76	\$0.00	\$682.25	\$227.43	\$20.60	\$496.97
Plan Totals			\$1,781.79	\$0.00	\$1,733.16	\$455.45	\$46.58	\$1,006.11



IMPORTANT NOTICES

Your Personal Details

Account protection is important to us. Please update your Personal Details so we may contact you about your account if needed. Visit <https://global.americanexpress.com/account-management/> to get started.

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Important Notices continued on next page.

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. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact 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.

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End of Important Notices.



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 04/28/20

Account Ending 3-71000

New Balance \$10,957.42
Adjusted Balance \$10,590.47
Minimum Payment Due \$3,097.42
Payment Due Date 05/23/20

Membership Rewards® Points 575
Available and Pending as of 03/31/20

Account Summary
Plan Balance
Previous Balance \$1,828.37
Non-Plan Balance
Previous Balance \$9,090.05

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.

Table with 3 columns: If you make no additional charges..., You will pay off the balance..., And you will pay an estimated total of...

Adjusted Balance Calculation
Plan Payment Due \$1,461.42
Non-Plan Balance \$9,129.05
Adjusted Balance \$10,590.47

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 on page 5.
For more information on Plan It®, please see page 4

Continued on page 3

Customer Care
Customer Care 1-800-635-5955
Pay by Computer americanexpress.com/pbc
Pay by Phone 1-800-472-9297

↓ 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 3-71000
Enter 15 digit account # on all payments. Make check payable to American Express.

PETER SCHMAR
2727 REVERE ST
APT 2089
HOUSTON TX 77098-1376

Payment Due Date 05/23/20
New Balance \$10,957.42
Minimum Payment Due \$3,097.42

See reverse side for instructions on how to update your address, phone number, or email.
AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448
Amount Enclosed

0000349992441916820 001095742000309742 25 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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 represent 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 charge a fee of 2.70% of the converted US dollar amount.** 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.

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.



Amex EveryDay® Credit Card

PETER SCHMAR
Closing Date 04/28/20

Account Ending 3-71000

Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries	1-800-635-5955 1-336-393-1111 1-800-635-5955 1-800-CASH-NOW	Hearing Impaired TTY: 1-800-221-9950 FAX: 1-623-707-4442 In NY: 1-800-522-1897	Website: americanexpress.com Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535	Payments P.O. BOX 650448 DALLAS TX 75265-0448

i This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the Minimum Payment Due, your account is in default and the balance is due in full.

Fees

	Amount
04/23/20 Late Payment Fee	\$39.00
Total Fees for this Period	\$39.00

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 Cardmember Agreement for details.

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	\$299.84
Total Interest in 2020	\$519.61

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/17/2020		22.99% (v)	\$0.00	\$0.00
Cash Advances	01/17/2020		25.24% (v)	\$0.00	\$0.00

Interest Charge Calculation Continued

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Plan It	09/25/2017		0.00%	\$1,733.16	\$0.00
Total					\$0.00

(v) Variable Rate

Plan Balance Details For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
07/18/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	12	\$962.51	\$0.00	\$917.48	\$183.51	\$22.03	\$595.56
08/09/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	9	\$83.21	\$0.00	\$78.47	\$26.17	\$2.32	\$83.21
08/22/19	REVIVE RX PHARMACY 0HOUSTON TX	9	\$58.29	\$0.00	\$54.96	\$18.34	\$1.63	\$58.29
08/24/19	AIRBNB * HMAB5EWSNC SAN FRANCISCO CA	9	\$724.36	\$0.00	\$682.25	\$227.43	\$20.60	\$724.36
Plan Totals			\$1,828.37	\$0.00	\$1,733.16	\$455.45	\$46.58	\$1,461.42

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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 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.

End of Important Notices.

DUPLICATE INFORMATION



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 05/29/20

Account Ending 3-71000

Table with 2 columns: Description and Amount. Rows include New Balance (\$10,957.42), Adjusted Balance (\$10,773.98), Minimum Payment Due (\$3,463.51), and Payment Due Date (06/23/20).

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 06/23/20, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.24%.

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:

Table comparing payment options: Only the Minimum Payment Due (19 years, \$23,838) vs. You will pay off the balance shown on this statement in about... (19 years, \$23,838).

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 5 - 7.
For more information on Plan It®, please see page 4

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 3-71000

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

PETER SCHMAR
2727 REVERE ST
APT 2089
HOUSTON TX 77098-1376

Membership Rewards® Points: Available and Pending as of 04/30/20, 575 points. For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Summary of Plan Balance and Non-Plan Balance. Plan Balance: Previous \$1,828.37, Adjusted \$1,644.93. Non-Plan Balance: Previous \$9,129.05, Adjusted \$1,129.05.

Adjusted Balance Calculation

Adjusted Balance Calculation: Plan Payment Due \$1,644.93, Non-Plan Balance +\$9,129.05, Adjusted Balance = \$10,773.98

Credit Limit \$10,400.00
Cash Advance Limit \$0.00

Days in Billing Period: 31

Customer Care

Customer Care 1-800-635-5955
Pay by Computer americanexpress.com/pbc
Pay by Phone 1-800-472-9297

See page 3 for additional information

Payment Due Date 06/23/20
New Balance \$10,957.42
Minimum Payment Due \$3,463.51



AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

See reverse side for instructions on how to update your address, phone number, or email.

\$ Amount Enclosed

0000349992441916820 001095742000346351 25 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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 represent 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 charge a fee of 2.70% of the converted US dollar amount.** 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.

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.



Amex EveryDay® Credit Card

PETER SCHMAR
Closing Date 05/29/20

Account Ending 3-71000



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

1-800-635-5955
1-336-393-1111
1-800-635-5955
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-0448

i This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the Minimum Payment Due, your account is in default and the balance is due in full.

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 Cardmember Agreement for details.

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	\$299.84
Total Interest in 2020	\$519.61

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/17/2020		22.99% (v)	\$0.00	\$0.00
Cash Advances	01/17/2020		25.24% (v)	\$0.00	\$0.00
Plan It	09/25/2017		0.00%	\$1,733.16	\$0.00
Total					\$0.00

(v) Variable Rate

Plan Balance Details For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/ Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
07/18/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	12	\$962.51	\$0.00	\$917.48	\$183.51	\$22.03	\$779.07
08/09/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	9	\$83.21	\$0.00	\$78.47	\$26.17	\$2.32	\$83.21
08/22/19	REVIVE RX PHARMACY 0HOUSTON TX	9	\$58.29	\$0.00	\$54.96	\$18.34	\$1.63	\$58.29
08/24/19	AIRBNB * HMAB5EWSNC SAN FRANCISCO CA	9	\$724.36	\$0.00	\$682.25	\$227.43	\$20.60	\$724.36
Plan Totals			\$1,828.37	\$0.00	\$1,733.16	\$455.45	\$46.58	\$1,644.93

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IMPORTANT NOTICES

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement 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 changes to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective for Billing Periods ending on or after August 1, 2020	
How we calculate your Minimum Payment Due	<p>We are changing how we calculate your Minimum Payment Due. As a result, your Minimum Payment Due may be higher. If you are in a payment program, your program enrollment will not be affected by this change and this change will become effective for you upon completion of your payment program.</p> <p>If you are enrolled in Autopay and selected Fixed Amount as your payment setting, please review the amount you chose, as it may now be less than your Minimum Payment Due.</p>

ID 13001

See the following page for the Detail of Changes to your Cardmember Agreement.

IMPORTANT NOTICES continued

Detail of Change to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Agreement") as described below. Any terms in the Cardmember 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.

About Your Minimum Payment Due

Effective for billing periods ending on or after August 1, 2020, Part 2 of the Cardmember Agreement is amended by deleting the *How we calculate your Minimum Payment Due* section and replacing it with the following:

<p>How we calculate your Minimum Payment Due</p>	<p>To calculate the Minimum Payment Due for each billing statement, we start with the <i>highest</i> of:</p> <ul style="list-style-type: none"> (1) Interest charged on the billing statement plus 1% of the New Balance (excluding any interest, penalty fees, overlimit amount, and plan balances); or (2) 2% of the New Balance (excluding any penalty fees, overlimit amount, and plan balances); or (3) \$40. <p>Then we add any penalty fees shown on the billing statement, up to 1/24th of any overlimit amount, any plan payment due, and any amount past due.</p> <p>Your Minimum Payment Due will not exceed your New Balance. You may pay more than the Minimum Payment Due, up to your New Balance, at any time.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>EXAMPLE: Assume that your New Balance is \$2,900, interest is \$29.57, and you have no active plans, overlimit amount, penalty fees, or amounts past due.</p> <ul style="list-style-type: none"> (1) $\\$29.57 + 1\% \text{ multiplied by } (\\$2,900 - \\$29.57) = \\58.27 (2) \$58 (2% of \$2,900) (3) \$40 <p>The highest of (1), (2) or (3) is \$58.27</p> <p>If your account has any active plans, overlimit amount, penalty fees, or amounts past due, your Minimum Payment Due will be higher.</p> </div>
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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. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact 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.

End of Important Notices.

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Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 06/28/20

Account Ending 3-71000

New Balance	\$10,957.42
Adjusted Balance	\$10,957.42
Includes your Plan Payment Due and Non-Plan Balance. Refer to Account Summary.	
Minimum Payment Due	\$3,829.53
Includes the past due amount of \$3,463.51	
Payment Due Date	07/23/20[‡]

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 07/23/20, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.24%.

Visit
www.membershiprewards.com

Account Summary

Plan Balance	
Previous Balance	\$1,828.37
Payments/Credits	-\$0.00
New Plan Principal	+\$0.00
Plan Fees	+\$0.00
Plan Balance =	\$1,828.37
Plan Payment Due	\$1,828.37
Non-Plan Balance	
Previous Balance	\$9,129.05
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
Non-Plan Balance =	\$9,129.05
Non-Plan Minimum Due	\$2,001.16

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	19 years	\$23,457

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 on pages 5 - 6.

➔ For more information on Plan It®, please see page 4

Continued on page 3

Adjusted Balance Calculation

Plan Payment Due	\$1,828.37
Non-Plan Balance	+\$9,129.05
Adjusted Balance =	\$10,957.42

Credit Limit	\$10,400.00
Cash Advance Limit	\$0.00
Days in Billing Period:	30

Customer Care

Customer Care	1-800-635-5955
Pay by Computer	americanexpress.com/pbc
Pay by Phone	1-800-472-9297

➔ See page 3 for additional information

↓ 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 3-71000

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

PETER SCHMAR
2727 REVERE ST
APT 2089
HOUSTON TX 77098-1376

Payment Due Date	07/23/20
New Balance	\$10,957.42
Minimum Payment Due	\$3,829.53

See reverse side for instructions on how to update your address, phone number, or email.



AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

\$ _____
Amount Enclosed

0000349992441916820 001095742000382953 25 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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 represent 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 charge a fee of 2.70% of the converted US dollar amount.** 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.

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.



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 06/28/20

Account Ending 3-71000

	Customer Care & Billing Inquiries	1-800-635-5955	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-635-5955	FAX: 1-623-707-4442
	Cash Advance at ATMs Inquiries	1-800-CASH-NOW	In NY: 1-800-522-1897

	Website: americanexpress.com
Customer Care & Billing Inquiries	Payments
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

i This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the Minimum Payment Due, your account is in default and the balance is due in full.

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 Cardmember Agreement for details.

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	\$299.84
Total Interest in 2020	\$519.61

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/17/2020		22.99% (v)	\$0.00	\$0.00
Cash Advances	01/17/2020		25.24% (v)	\$0.00	\$0.00
Plan It	09/25/2017		0.00%	\$1,733.16	\$0.00
Total					\$0.00

(v) Variable Rate

Plan Balance Details For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
07/18/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	12	\$962.51	\$0.00	\$917.48	\$183.51	\$22.03	\$962.51
08/09/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	9	\$83.21	\$0.00	\$78.47	\$26.17	\$2.32	\$83.21
08/22/19	REVIVE RX PHARMACY 0HOUSTON TX	9	\$58.29	\$0.00	\$54.96	\$18.34	\$1.63	\$58.29
08/24/19	AIRBNB * HMAB5EWSNC SAN FRANCISCO CA	9	\$724.36	\$0.00	\$682.25	\$227.43	\$20.60	\$724.36
Plan Totals			\$1,828.37	\$0.00	\$1,733.16	\$455.45	\$46.58	\$1,828.37

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IMPORTANT NOTICES

Your Personal Details

Account protection is important to us. Please update your Personal Details so we may contact you about your account if needed. Visit <https://global.americanexpress.com/account-management/> to get started.

Claims Resolution Clause Update

The address for sending a claim notice to American Express has changed. Notice to American Express should be sent to **American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005.**

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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. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact 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.

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Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 07/29/20
Account Ending 3-71000

Customer Care: 1-800-635-5955
TTY: 1-800-221-9950
Website: americanexpress.com

New Balance	\$10,957.42
Adjusted Balance	\$10,957.42
Includes your Plan Payment Due and Non-Plan Balance. Refer to Account Summary.	
Minimum Payment Due	\$4,012.11
Includes the past due amount of \$3,829.53	
Payment Due Date	08/23/20[‡]

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 08/23/20, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.24%.

Visit
www.membershiprewards.com

Account Summary

Plan Balance	
Previous Balance	\$1,828.37
Payments/Credits	-\$0.00
New Plan Principal	+\$0.00
Plan Fees	+\$0.00
Plan Balance =	\$1,828.37
Plan Payment Due	\$1,828.37
Non-Plan Balance	
Previous Balance	\$9,129.05
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
Non-Plan Balance =	\$9,129.05
Non-Plan Minimum Due	\$2,183.74

Adjusted Balance Calculation	
Plan Payment Due	\$1,828.37
Non-Plan Balance	+\$9,129.05
Adjusted Balance =	\$10,957.42

Credit Limit	\$10,400.00
Cash Advance Limit	\$0.00

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	19 years	\$23,097

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 on pages 5 - 6.
- ➔ For more information on Plan It®, please see page 4

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 3-71000
Enter 15 digit account # on all payments.
Make check payable to American Express.

PETER SCHMAR
2727 REVERE ST
APT 2089
HOUSTON TX 77098-1376

Payment Due Date	08/23/20
New Balance	\$10,957.42
Minimum Payment Due	\$4,012.11

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

\$ _____
Amount Enclosed

0000349992441916820 001095742000401211 25 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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 represent 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 charge a fee of 2.70% of the converted US dollar amount.** 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.

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.



Amex Everyday® Credit Card

PETER SCHMAR
Closing Date 07/29/20

Account Ending 3-71000

	Customer Care & Billing Inquiries	1-800-635-5955	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-635-5955	FAX: 1-623-707-4442
	Cash Advance at ATMs Inquiries	1-800-CASH-NOW	In NY: 1-800-522-1897

	Website: americanexpress.com
Customer Care & Billing Inquiries	Payments
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

i This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the Minimum Payment Due, your account is in default and the balance is due in full.

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.

2020 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2020	\$299.84
Total Interest in 2020	\$519.61

Interest Charge Calculation Days in Billing Period: 31

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/17/2020		22.99% (v)	\$0.00	\$0.00
Cash Advances	01/17/2020		25.24% (v)	\$0.00	\$0.00
Plan It	09/25/2017		0.00%	\$1,733.16	\$0.00
Total					\$0.00

(v) Variable Rate

Plan Balance Details

For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
07/18/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	12	\$962.51	\$0.00	\$917.48	\$183.51	\$22.03	\$962.51
08/09/19	AIRBNB * HMAFD3HNJP SAN FRANCISCO CA	9	\$83.21	\$0.00	\$78.47	\$26.17	\$2.32	\$83.21
08/22/19	REVIVE RX PHARMACY OHOUSTON TX	9	\$58.29	\$0.00	\$54.96	\$18.34	\$1.63	\$58.29
08/24/19	AIRBNB * HMAB5EWSNC SAN FRANCISCO CA	9	\$724.36	\$0.00	\$682.25	\$227.43	\$20.60	\$724.36
Plan Totals			\$1,828.37	\$0.00	\$1,733.16	\$455.45	\$46.58	\$1,828.37

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PETER SCHMAR

Closing Date 07/29/20

p. 5/6
Account Ending 3-71000

IMPORTANT NOTICES

Claims Resolution Clause Update

The address for sending a claim notice to American Express has changed. Notice to American Express should be sent to **American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005.**

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Important Notices continued on next page.

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. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact 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.

End of Important Notices.

CAUSE NO. 1159574

AMERICAN EXPRESS NATIONAL BANK,
Plaintiff,

§
§
§
§
§
§
§

IN THE COUNTY COURT
AT LAW NUMBER THREE (3) OF
HARRIS COUNTY, TEXAS

vs.
PETER SCHMAR ,
Defendant.

CERTIFICATE OF LAST KNOWN ADDRESS

TO THE CLERK OF SAID COURT:

AMERICAN EXPRESS NATIONAL BANK, Plaintiff in the above-entitled and numbered cause, certifies to the Clerk of said Court that the last known mailing address for PETER SCHMAR , Defendant in the above-entitled and numbered cause against whom a Default Judgment will be rendered, is as follows:

**2727 REVERE ST APT 2089
HOUSTON TX 77098**

Respectfully submitted,

THE DeGRASSE LAW FIRM, P.C.

BY: 

Donald D. DeGrasse
SBN: 05641800
Eric M. Spence
SBN: 24070658
Beatrice Grevel
SBN: 00796677
Leonidia "Leo" Vidal Gasper
SBN: 24111179
Will Rutledge
SBN: 24102440
Larysa Polunin
SBN: 24122991
1800 Bering Dr., Ste 1000
Houston, Texas 77057
Tel: (713) 840-9111
Fax: (713) 840-7263
E-mail: attorneys@degrasselaw.com

ATTORNEYS FOR PLAINTIFF

CAUSE NO. 1159574

AMERICAN EXPRESS NATIONAL BANK,
Plaintiff,

§
§
§
§
§
§
§

IN THE COUNTY COURT

vs.

AT LAW NUMBER THREE (3) OF

PETER SCHMAR,
Defendant.

HARRIS COUNTY, TEXAS

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF TEXAS

§
§
§

COUNTY OF HARRIS

BEFORE ME, the undersigned notary, on this day, personally appeared Will Rutledge, a person whose identity is known to me. After I administered an oath to him and upon his oath, he said:

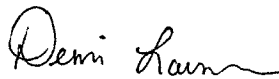
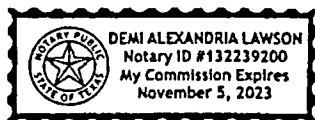
1. My name is Will Rutledge. I am over the age of eighteen and I am in all ways legally competent to make this Affidavit. The facts stated in this Affidavit are within my personal knowledge and to the best of my knowledge and belief are true and correct.

2. I am the attorney for Plaintiff in the above-entitled and numbered matter. I have researched whether PETER SCHMAR is in the military by examining the Servicemembers Civil Relief Act (SCRA) Web Site at <https://scra.dmde.osd.mil/scra>. A true and correct copy of the print out from this website, which shows Defendant is not in the military, is attached hereto and incorporated herein as if set forth at length. As a result of this investigation and the attached documentation, I declare that Defendant, PETER SCHMAR, is not in the military service on active duty for the United States of America.



Will Rutledge
SBN: 24102440
attorneys@degrasselaw.com

SIGNED under oath before me on this 14th day of June, 2021.



Notary Public, State of Texas



Status Report
Pursuant to Servicemembers Civil Relief Act

COPY

SSN: XXX-XX-6876
 Birth Date:
 Last Name: SCHMAR
 First Name: PETER
 Middle Name:
 Status As Of: Jun-09-2021
 Certificate ID: 9LCMWWZ9LW2DNG5

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento, Director
 Department of Defense - Manpower Data Center
 400 Gigling Rd.
 Seaside, CA 93955

UNOFFICIAL

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/faq>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.