



American Express Classic Gold Card

CLAUDE A C SIMON
Closing Date 08/09/24
Account Ending 2-83000

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Customer Care: 1-800-327-2177
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$26,071.37**
Minimum Payment Due **\$1,659.59**
Includes the past due amount of \$149.39
Payment Due Date **09/04/24**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 09/04/24, you may have to pay a late fee of up to \$40.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you have a Pay Over Time and/or Cash Advance balance and 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	28 years	\$66,363

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

See page 2 for important information about your account.

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

Your account is past due.

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

For more information on your Pay Over Time Limit and your purchasing options, please refer to the **Information on Pay Over Time and Purchasing Options** section.

Membership Rewards® Points
Available and Pending as of 06/30/24
172,820
For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)

Account Summary

Pay In Full
Previous Balance \$1,798.88
Payments/Credits -\$1,798.88
New Charges +\$703.90
Fees +\$40.00
New Balance = \$743.90

Pay Over Time and/or Cash Advance
Previous Balance \$24,517.56
Payments/Credits -\$1,101.12
New Pay Over Time Charges +\$1,443.04
New Cash Advances +\$0.00
Fees +\$0.00
Interest Charged +\$467.99
New Balance = \$25,327.47
Minimum Due \$915.69

Account Total
Previous Balance **\$26,316.44**
Payments/Credits -\$2,900.00
New Charges +\$2,146.94
New Cash Advances +\$0.00
Fees +\$40.00
Interest Charged +\$467.99
New Balance **\$26,071.37**
Minimum Payment Due **\$1,659.59**

Pay Over Time Limit \$50,000.00
Available Pay Over Time Limit \$24,672.53

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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 2-83000

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

AB 01 010146 74508 H 46 A
CLAUDE A C SIMON
534 W 42ND ST
APT 8
NEW YORK NY 10036-6221

Payment Due Date
09/04/24
New Balance
\$26,071.37
Minimum Payment Due
\$1,659.59

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

\$ Amount Enclosed

0000349990666909884 002607137000165959 06 H

American Express Classic Gold Card

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Closing Date 08/09/24

Account Ending 2-83000



Customer Care & Billing Inquiries
International Collect
Servicio al Cliente en Espanol
Lost or Stolen Card
Cash Advance at ATMs Inquiries
Large Print & Braille Statements

1-800-327-2177
1-336-393-1111
1-800-428-7443
1-800-992-3404
1-800-CASH-NOW
1-800-327-2177

Hearing Impaired

Online chat at americanexpress.com or use Relay dial 711 and 1-800-327-2177



Website: americanexpress.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-
1270

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® High Yield Savings Account

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time / Cash Advance ♦	Total
Payments	-\$1,798.88	-\$1,101.12	-\$2,900.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$1,798.88	-\$1,101.12	-\$2,900.00

Detail *Indicates posting date

Payments	Amount
07/11/24* CLAUDE A C SIMON ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,700.00
08/08/24* CLAUDE A C SIMON ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,200.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
CLAUDE A C SIMON 2-83000	\$329.85	\$749.77	\$1,079.62
CAROLYN J SIMON 2-82077	\$374.05	\$693.27	\$1,067.32
Total New Charges	\$703.90	\$1,443.04	\$2,146.94

Detail

♦ - Pay Over Time and/or Cash Advance activity



CLAUDE A C SIMON
Card Ending 2-83000

	Amount
07/11/24 GRUBHUB* OLLIESSICHUAN CHICAGO IL +18775851085	\$30.11
07/11/24 D J*WALL-ST-JOURNAL SUBSCRIPTION 800-568-7625 NJ	\$42.45

Continued on reverse

CLAUDE A C SIMON
Closing Date 08/09/24

Account Ending 2-83000

Fees

			Amount
08/04/24	CLAUDE A C SIMON	Late Payment Fee	\$40.00
Total Fees for this Period			\$40.00

Interest Charged

		Amount
08/09/24	Interest Charge on Pay Over Time Purchases	\$467.99
Total Interest Charged for this Period		\$467.99

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2024 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2024	\$109.00
Total Interest in 2024	\$2,863.74

Interest Charge Calculation

Days in Billing Period: 30

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time Travel	04/28/2024		29.99% (v)	\$0.00	\$0.00
Pay Over Time	04/28/2024		29.99% (v)	\$5,437.22	\$134.08
Pay Over Time	03/11/2022	04/27/2024	20.49% (v)	\$19,839.90	\$333.91
Cash Advances	05/01/2019		29.99% (v)	\$0.00	\$0.00
Total					\$467.99
(v) Variable Rate					

Information on Pay Over Time and Purchasing Options

Your Card has no preset spending limit

No preset spending limit means your spending limit is flexible. In fact, unlike a traditional credit card with a set limit, the amount you can spend adapts based on factors such as your purchase, payment, and credit history. If you're ever unsure if a large purchase will be approved, you can use the Check Spending Power tool in your online account or mobile app. Please note that in a small number of cases, we may assign a specific spending limit to a Card Member's account due to a variety of factors such as the Card Member's credit score, past due payments with us or other creditors, or high balances on revolving credit accounts.

Continued on reverse

**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.

Corrected Car Rental Loss and Damage Insurance Phone Numbers

The phone number for Car Rental Loss and Damage Insurance is 1-800-338-1670 (US) and 1-303-273-6497 (International). Please update your records.

Membership Rewards® Program Updates

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting americanexpress.com/mrupdates.