

American Express Classic Gold Card

p. 1/7

CLAUDE A C SIMON
Closing Date 01/10/25
Account Ending 2-83000

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

New Balance **\$23,652.89**
Minimum Payment Due **\$756.47**
Payment Due Date **02/04/25**

Membership Rewards® Points

Available and Pending as of 11/30/24

175,241

For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Pay In Full

Previous Balance	\$7.61
Payments/Credits	-\$7.61
New Charges	+\$34.51
Fees	+\$0.00
New Balance	= \$34.51

Pay Over Time and/or Cash Advance

Previous Balance	\$24,852.83
Payments/Credits	-\$1,692.39
New Pay Over Time Charges	+\$0.00
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$457.94
New Balance	= \$23,618.38
Minimum Due	\$721.96

Account Total

Previous Balance	\$24,860.44
Payments/Credits	-\$1,700.00
New Charges	+\$34.51
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$457.94

New Balance	\$23,652.89
Minimum Payment Due	\$756.47

Pay Over Time Limit	\$50,000.00
Available Pay Over Time Limit	\$26,381.62

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 02/04/25, 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	\$60,459
\$883	3 years	\$31,786 (Savings = \$28,673)

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

See page 2 for important information about your account.

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

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

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.

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 2-83000

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

AB 01 000386 62704 H 2 C



CLAUDE A C SIMON
534 W 42ND ST
APT 8
NEW YORK NY 10036-6221

Payment Due Date
02/04/25

New Balance
\$23,652.89

Minimum Payment Due
\$756.47

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 002365289000075647 06 H

**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

 **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

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

i Please note, your preset spending limit is \$20,100.00. You have spent \$23,652.89.



Payments and Credits

Summary			
	Pay In Full	Pay Over Time / Cash Advance †	Total
Payments	-\$7.61	-\$1,692.39	-\$1,700.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$7.61	-\$1,692.39	-\$1,700.00

Detail <small>*Indicates posting date</small>			
Payments			Amount
12/17/24*	CLAUDE A C SIMON	ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,700.00

New Charges

Summary			
	Pay In Full	Pay Over Time †	Total
CLAUDE A C SIMON 2-83000	\$7.61	\$0.00	\$7.61
CAROLYN J SIMON 2-82077	\$26.90	\$0.00	\$26.90
Total New Charges	\$34.51	\$0.00	\$34.51

Detail				
 CLAUDE A C SIMON Card Ending 2-83000				Amount
12/17/24	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$7.61
 CAROLYN J SIMON Card Ending 2-82077				Amount
12/14/24	PRIME VIDEO *ZX29P65V1 DIGITAL	888-802-3080	WA	\$0.99
12/28/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$25.91



CLAUDE A C SIMON
Closing Date 01/10/25

Account Ending 2-83000

Information on Pay Over Time and Purchasing Options

Pay Over Time Limit: \$50,000.00

The total of your Pay Over Time and/or Cash Advance balance and Plan balance cannot exceed your Pay Over Time Limit. No charge or portion of a charge during the billing period will be added to a Pay Over Time balance if it would cause the total of your Pay Over Time, Cash Advance, and Plan balances to go over your Pay Over Time Limit. **This is not a spending limit.** We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is accurate as of your statement date. This Limit is the remaining amount that can be added to the total of your Pay Over Time, Cash Advance, and/or Plan balances. Remember that you can continue to create plans for purchases that are currently in your Pay Over Time balance even if you have reached your Pay Over Time Limit. Your total Cash Advance balance is subject to your Cash Advance Limit, which you can find in your Cardmember Agreement. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use your Available Pay Over Time Limit.

**IMPORTANT NOTICES****EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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.

Updates to Membership Rewards® Program

Effective March 31, 2025, Card Members will no longer be able to redeem Membership Rewards points on www.newegg.com and www.staples.com.

ShopRunner Card Benefit Removal

Effective March 31, 2025, ShopRunner membership will no longer be a Card benefit. Card Members currently enrolled through American Express will continue to receive their complimentary ShopRunner membership for the remainder of their ShopRunner membership year and two years thereafter, subject to ShopRunner's policies and terms and conditions.

Information about the American Express Auto Purchasing Program

Effective April 28, 2025, the American Express Auto Purchasing Program will be decommissioned and no longer available as a benefit for Card Members. Any offers, including any upfront price offers, available through the American Express Auto Purchasing Program will expire on their stated end date.