

American Express Classic Gold Card

p. 1/7

CLAUDE A C SIMON
Closing Date 09/09/25
Account Ending 2-83000

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

New Balance **\$1,381.87**
Minimum Payment Due **\$331.47**
Payment Due Date **10/04/25**

Membership Rewards® Points

Available and Pending as of 07/31/25

175,405

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

Account Summary

Pay In Full

Previous Balance	\$262.48
Payments/Credits	-\$262.48
New Charges	+\$113.64
Fees	+\$0.00
New Balance	= \$113.64

Pay Over Time and/or Cash Advance

Previous Balance	\$20,273.75
Payments/Credits	-\$20,809.92
New Pay Over Time Charges	+\$1,597.18
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$207.22
New Balance	= \$1,268.23
Minimum Due	\$217.83

Account Total

Previous Balance	\$20,536.23
Payments/Credits	-\$21,072.40
New Charges	+\$1,710.82
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$207.22

New Balance	\$1,381.87
Minimum Payment Due	\$331.47

Pay Over Time Limit	\$50,000.00
Available Pay Over Time Limit	\$48,731.77

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 10/04/25, 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	3 years	\$1,688

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.

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 012671 05705 H 52 B



CLAUDE A C SIMON
71 TONJES RD
CALLICOON NY 12723-5729

Payment Due Date
10/04/25
New Balance
\$1,381.87
Minimum Payment Due
\$331.47

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 000138187000033147 06 H


CLAUDE A C SIMON
Closing Date 09/09/25

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time / Cash Advance ♦	Total
Payments	-\$262.48	-\$20,809.92	-\$21,072.40
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$262.48	-\$20,809.92	-\$21,072.40

Detail *Indicates posting date

Payments	Amount
08/27/25* CLAUDE A C SIMON ELECTRONIC PAYMENT RECEIVED-THANK	-\$20,536.23
09/02/25* CLAUDE A C SIMON ELECTRONIC PAYMENT RECEIVED-THANK	-\$536.17

New Charges


Summary

	Pay In Full	Pay Over Time ♦	Total
CLAUDE A C SIMON 2-83000	\$8.70	\$0.00	\$8.70
CAROLYN J SIMON 2-82077	\$104.94	\$1,597.18	\$1,702.12
Total New Charges	\$113.64	\$1,597.18	\$1,710.82

Detail ♦ - Pay Over Time and/or Cash Advance activity

 **CLAUDE A C SIMON**
Card Ending 2-83000

	Amount
08/17/25 NETFLIX.COM 866-579-7172 CA	\$8.70
NETFLIX.COM	

 **CAROLYN J SIMON**
Card Ending 2-82077

	Amount
08/11/25 AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA	\$31.52
MERCHANDISE	
08/25/25 ENTERPRISE RENT-A-CAR HONESDALE PA	\$495.95 ♦
Location Date	
Rental: HONESDALE PA 25/08/25	
Return: HONESDALE PA 25/08/25	
Agreement Number: 9DDNW1	
Renter Name: CAROLYN SIMON	
08/29/25 DELAWARE VALLEY FARM & G 0000 CALLICOON NY	\$73.42
845-887-5100	
08/29/25 PECK'S MARKET OF JEFFERS 0000000000877 JEFFERSONVILLE NY	\$234.11 ♦
8454823800	

CLAUDE A C SIMON
Closing Date 09/09/25

Account Ending 2-83000

Interest Charge Calculation Continued

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			
Cash Advances	05/01/2019		29.49% (v)	\$0.00	\$0.00
Total					\$207.22
(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.

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. Charges will be added to your Pay Over Time balance, subject to your Available Pay Over Time Limit, at time of transaction. A charge or portion of a charge may be later added, subject to your Available Pay Over Time Limit, on the Statement Closing Date. **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.

Interest on Your Pay Over Time Balance(s)

For charges added automatically to a Pay Over Time balance at the time they post to your account, we charge interest from the transaction date. For charges that we automatically move from your Pay In Full balance to your Pay Over Time balance on your Closing Date, we charge interest from the day after they are added to your Pay Over Time balance. We will not charge interest on charges automatically added to your Pay Over Time balances if you pay your Account Total New Balance by the Payment Due Date each month. If at the time you activate Pay Over Time, you're already carrying a Pay Over Time balance from your last billing period, we will charge interest on new eligible charges added to a Pay Over Time balance from the transaction date. However, for charges that we move from your Pay In Full balance to your Pay Over Time balance on your Closing Date, we will charge interest from the day after they are added to your Pay Over Time balance. We will begin charging interest on cash advances on the transaction date. You must pay in full, by the Payment Due Date, any charge or a portion of a charge that is not added to a Pay Over Time, Cash Advance, or Plan balance.

IMPORTANT NOTICES**EFT Error Resolution Notice**

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

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

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

Membership Rewards® Program Terms and Conditions

For more information on the Membership Rewards® program, you can refer to the Terms and Conditions online anytime by visiting membershiprewards.com/terms.