

## American Express Classic Gold Card

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

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

**New Balance**  
**Minimum Payment Due**  
**Payment Due Date**

**\$1,381.87**  
**\$331.47**  
**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](http://membershiprewards.com)

**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.

**i 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](http://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.

**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

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

**Payment Coupon**

Do not staple or use paper clips

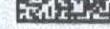
**Pay by Computer**[americanexpress.com/pbc](http://americanexpress.com/pbc)**Pay by Phone**

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  
CALICOON NY 12723-5729



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

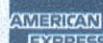
AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

DD  
9-22

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

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\$ \_\_\_\_\_  
Amount Enclosed



# American Express Classic Gold Card

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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**



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](http://americanexpress.com) or use Relay dial 711 and 1-800-327-2177

## Payments and Credits

### Summary

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

### Detail

\*Indicates posting date

Payments	Amount
08/27/25* CLAUDE A C SIMON	-\$20,536.23
09/02/25* CLAUDE A C SIMON	-\$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
<b>Total New Charges</b>	<b>\$113.64</b>	<b>\$1,597.18</b>	<b>\$1,710.82</b>

### Detail

♦ - Pay Over Time and/or Cash Advance activity

				Amount
08/17/25	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$8.70
08/11/25	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$31.52
08/25/25	ENTERPRISE RENT-A-CAR Location Rental: HONESDALE PA Return: HONESDALE PA Agreement Number: 9DDNW1 Renter Name: CAROLYN SIMON	HONESDALE Date 25/08/25 25/08/25	PA	\$495.95 ♦
08/29/25	DELAWARE VALLEY FARM & G 0000 845-887-5100	CALICOON	NY	\$73.42
08/29/25	PECK'S MARKET OF JEFFERS 000000000877 8454823800	JEFFERSONVILLE	NY	\$234.11 ♦

Continued on reverse

AMERICAN  
EXPRESS  
CLAUDE A C SIMON  
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## 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 From	Transactions Dated To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Cash Advances		05/01/2019	29.49% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$207.22</b>
(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.



CLAUDE A C SIMON

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Account Ending 2-83000**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](http://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](http://membershiprewards.com/terms).