

**Business Gold Rewards**

VILLAGE OF THORNTON

DEBRA L PISARZEWSKI

Closing Date 07/29/24 Next Closing Date 08/29/24

Account Ending 7-73008

p. 1/7

**Customer Care:** 1-800-492-3344**TTY:** Use Relay 711**Website:** americanexpress.com

<b>New Balance</b>	<b>\$10,470.24</b>
<b>Minimum Payment Due</b>	<b>\$105.00</b>
<b>Payment Due Date</b>	<b>08/23/24</b>

**Membership Rewards® Points**

Available and Pending as of 06/30/24

**159,535**For more details about Rewards, please visit [americanexpress.com/rewardsinfo](https://americanexpress.com/rewardsinfo)**Account Summary****Pay In Full Portion**

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

**Pay Over Time Portion**

Previous Balance	\$7,404.71
Payments/Credits	-\$7,404.71
New Charges	+\$10,470.24
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$10,470.24
Minimum Due	\$105.00

**Account Total**

<b>Previous Balance</b>	<b>\$7,404.71</b>
Payments/Credits	-\$7,404.71
New Charges	+\$10,470.24
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$10,470.24</b>
<b>Minimum Payment Due</b>	<b>\$105.00</b>

<b>Pay Over Time Limit</b>	\$50,000.00
<b>Available Pay Over Time Limit</b>	\$39,529.76
Days in Billing Period:	31

**Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 08/23/24, you may have to pay a late fee of \$39.00 and your Pay Over Time APR 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 Pay Over Time 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	24 years	\$33,596
\$432	3 years	\$15,540 (Savings = \$18,056)

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 information on your Pay Over Time feature and limit, please refer to the **Information on Pay Over Time** 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/  
business**Pay by Phone**

1-800-472-9297

**Account Ending 7-73008**

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

DEBRA L PISARZEWSKI  
VILLAGE OF THORNTON  
115 E MARGARET ST  
THORNTON IL 60476-1285

Payment Due Date	<b>08/23/24</b>
New Balance	<b>\$10,470.24</b>
Minimum Payment Due	<b>\$105.00</b>

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

AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

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



0000349991125638692 001047024000010500 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. 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. If you have a Pay Over Time balance, you may pay more than the Minimum Payment Due, up to your New Balance, at any time. If you pay in full an unpaid balance that you have been revolving, interest charged on that balance during the billing period in which you paid it will appear on your next statement.

**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 financial 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 for Pay Over Time balances 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 calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**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 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 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.

#### **Billing Dispute Procedures**

##### **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

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:* 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 may not follow these procedures and you may have to pay the amount in question.

##### **What Will Happen After We Receive Your Letter**

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will 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 will not try to collect the amount in question.

- 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 report you as delinquent if you do not pay the amount we think you owe.

#### **Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
VILLAGE OF THORNTON  
DEBRA L PISARZEWSKI  
Closing Date 07/29/24

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Account Ending 7-73008



**Customer Care & Billing Inquiries**

International Collect  
Lost or Stolen Card  
Express Cash

**Large Print & Braille Statements**

**1-800-678-0745**

1-336-393-1111

1-800-678-0745

1-800-CASH-NOW

**1-800-678-0745**

**Hearing Impaired**

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-678-0745**



**Website:** [americanexpress.com](https://americanexpress.com)

**Customer Care  
& Billing Inquiries**

P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**

PO BOX 6031  
CAROL STREAM IL  
60197-6031

## Payments and Credits

### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	\$0.00	-\$7,404.71	-\$7,404.71
<b>Credits</b>	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>\$0.00</b>	<b>-\$7,404.71</b>	<b>-\$7,404.71</b>

### Detail

\*Indicates posting date

Payments	Amount
07/17/24* DEBRA L PISARZEWSKI ONLINE PAYMENT - THANK YOU	-\$7,404.71

## New Charges

### Summary

	Pay In Full	Pay Over Time ♦	Total
DEBRA L PISARZEWSKI 7-73008	\$0.00	\$1,631.08	\$1,631.08
SHARLEE J DUNLOP 7-75219	\$0.00	\$744.22	\$744.22
ART SCHWEITZER 7-71275	\$0.00	\$211.26	\$211.26
MELISSA WIAK 7-71317	\$0.00	\$6,206.80	\$6,206.80
RICHARD WESOLOWSKI 7-71325	\$0.00	\$1,676.88	\$1,676.88
<b>Total New Charges</b>	<b>\$0.00</b>	<b>\$10,470.24</b>	<b>\$10,470.24</b>

### Detail

♦ - Pay Over Time activity



**DEBRA L PISARZEWSKI**

Card Ending 7-73008

				Amount
06/27/24	DLX FOR SMALLBUSINES 02912575 55402	MINNEAPOLIS	MN	\$822.82 ♦
07/01/24	WWW.TECHCOMSYSTEMS.COM +18475462500	ROUND LAKE	IL	\$133.24 ♦
07/09/24	TST* AURELIO'S PIZZA - SO 300614616 7083330310	SOUTH HOLLAND	IL	\$79.21 ♦
07/17/24	TST* AURELIO'S PIZZA - MU 300596180 2198362336	MUNSTER	IN	\$161.20 ♦
07/25/24	VISTAPRINT VP_RV1HTK96 604761	WALTHAM	MA	\$177.66 ♦
07/27/24	QUILL CORPORATION LINCOLNSHIRE IL 178803679 604761 ORD 178803679;REQ DEBRA PISARZEWS IT1 HM CPL 85X1;UPI 38.5000;QTY2 IT2 HM CPL 85X1;UPI 48.1200;QTY3 FRT 0.00;HDL 0.00;ITM4	LINCOLNSHIRE	IL	\$256.95 ♦

Continued on reverse

## Detail Continued

◆ - Pay Over Time activity

## Amount

**SHARLEE J DUNLOP**

Card Ending 7-75219

## Amount

07/02/24	JEWEL OSCO 3188 3188 800-898-4027	HOMEWOOD	IL	\$11.94 ◆
07/02/24	GFS STORE #0172 000000172 8009686525	LANSING	IL	\$29.38 ◆
07/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$63.10 ◆
07/05/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$24.99 ◆
07/10/24	ANDERSON CPR LLC squareup.com/receipts	South Chicago Heights	IL	\$450.00 ◆
07/12/24	GFS STORE #0172 000000172 8009686525	LANSING	IL	\$33.47 ◆
07/12/24	JEWEL OSCO 0063 0063 800-898-4027	SOUTH HOLLAND	IL	\$43.19 ◆
07/12/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$88.15 ◆

**ART SCHWEITZER**

Card Ending 7-71275

## Amount

07/04/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$125.69 ◆
07/25/24	BP#115920033391 7-ELEVEN 1159 AUTO FUEL DISPENSER	THORNTON	IL	\$85.57 ◆

**MELISSA WIAK**

Card Ending 7-71317

## Amount

07/01/24	COMCAST BUSINESS CABLE	888-485-8036	PA	\$2,182.00 ◆
07/02/24	COMCAST CHICAGO CABLE SVCS	800-COMCAST	IL	\$132.95 ◆
07/03/24	ICMA 461682001673763 NMOHAMED@ICMA.ORG	WASHINGTON	DC	\$352.00 ◆
07/13/24	COMCAST CHICAGO CABLE SVCS	800-COMCAST	IL	\$91.51 ◆
07/15/24	CISCO SYSTEMS / WEBEX +18005532447	SAN JOSE	CA	\$15.00 ◆
07/16/24	DUNKIN #306279 Q35 3062 708-799-1266	HOMEWOOD	IL	\$21.62 ◆
07/17/24	COMCAST CHICAGO CABLE SVCS	800-COMCAST	IL	\$21.02 ◆
07/19/24	COMCAST CHICAGO CABLE SVCS	800-COMCAST	IL	\$73.57 ◆
07/21/24	VZWRLSS APOCC VISB BILL PAYMENT	800-922-0204	FL	\$1,645.03 ◆
07/26/24	COMCAST BUSINESS CABLE	888-485-8036	PA	\$1,672.10 ◆

**RICHARD WESOLOWSKI**

Card Ending 7-71325

## Amount

07/09/24	VISTAPRINT VP_CJLDKQ7X 604761	WALTHAM	MA	\$62.97 ◆
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**Detail Continued**

◆ - Pay Over Time activity

				Amount
07/11/24	NATW NATW.ORG +18006483688	WYNNEWOOD	PA	\$181.98 ◆
07/17/24	NATIONAL TACTICAL OFFICERS ASSOCIAT squareup.com/receipts	COLORADO SPRINGS	CO	\$35.00 ◆
07/18/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$881.91 ◆
07/23/24	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$515.02 ◆

**Fees**

		Amount
<b>Total Fees for this Period</b>		<b>\$0.00</b>

**Interest Charged**

		Amount
<b>Total Interest Charged for this Period</b>		<b>\$0.00</b>

**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.

**2024 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2024	\$175.00
Total Interest in 2024	\$831.38

**Interest Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	27.49% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>
(v) Variable Rate			

**Information on Pay Over Time**

**There is a no pre-set spending limit on your Card**

No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.

**Information on Pay Over Time continued****Pay Over Time Limit**

Your Pay Over Time Limit is \$50,000.00. Your Pay Over Time Limit is the maximum amount you can revolve at any given time. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full by the Payment Due Date any charge or portion of a charge that is not added to a Pay Over Time balance.

**Available Pay Over Time Limit**

Your Available Pay Over Time Limit is \$39,529.76 and is accurate as of your statement date. The Available Pay Over Time Limit is your Pay Over Time Limit minus your Pay Over Time balance. 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 some or all of your Available Pay Over Time Limit.

**Pay Over Time Setting: ON**

This setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges are automatically added to your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.



## 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 and at 1-800-CASH NOW for Express Cash 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.

### 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](http://www.americanexpress.com).

### 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](http://americanexpress.com/mrupdates).

