

**Delta SkyMiles® Gold Business Card**KALAMAZOO WEB DESIGN  
KIMBERLY L KOPECClosing Date 04/17/24 Next Closing Date 05/17/24  
Account Ending 7-11002

p. 1/10

**Customer Care:** 1-800-297-6200  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

<b>New Balance</b>	<b>\$1,905.97</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>
<b>Payment Due Date</b>	<b>05/12/24</b>

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 05/12/24, you may have to pay a late fee of up to \$39.00 and your APRs 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 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	9 years	\$4,366
\$76	3 years	\$2,736 (Savings = \$1,630)

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 any changes to your Account terms and any other communications on **pages 9 - 10**.

Continued on page 3

**Delta SkyMiles®**  
Miles Earned this Period  
**2,017**

For more details about Rewards, please visit **americanexpress.com/rewardsinfo**

**Account Summary**

Previous Balance	\$2,510.80
Payments/Credits	-\$2,510.80
New Charges	+\$1,905.97
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$1,905.97</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>

Credit Limit	\$20,800.00
Available Credit	\$18,894.03
Cash Advance Limit	\$4,200.00
Available Cash	\$4,200.00
Days in Billing Period:	30

**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
americanexpress.com/  
business

**Pay by Phone**  
1-800-472-9297

**Account Ending 7-11002**

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

KIMBERLY L KOPEC  
KALAMAZOO WEB DESIGN  
KALAMAZOO WEB DESIGN  
7528 OAKWOOD AVE  
KALAMAZOO MI 49009

Payment Due Date	<b>05/12/24</b>
New Balance	<b>\$1,905.97</b>
AutoPay Amount	<b>\$1,905.97</b>

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

AMERICAN EXPRESS  
PO BOX 60189  
CITY OF INDUSTRY CA 91716-0189

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



0000349993078415045 000190597000003500 14 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.

**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 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.*

**Paying Interest:** Your due date is at least 25 days after the Closing Date of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

**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 (such as airlines) 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).



**Delta SkyMiles® Gold Business Card**  
KALAMAZOO WEB DESIGN  
KIMBERLY L KOPEC  
Closing Date 04/17/24



Account Ending 7-11002



**Customer Care & Billing Inquiries**  
International Collect  
Cash Advance at ATMs Inquiries  
**Large Print & Braille Statements**

**1-800-297-6200**  
1-623-492-7719  
1-800-CASH-NOW  
**1-800-297-6200**

**Hearing Impaired**  
Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-297-6200**



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

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

**Payments**  
PO BOX 60189  
CITY OF INDUSTRY  
CA  
91716-0189

**i** We will debit your bank account for your monthly AutoPay payment of \$1,905.97 on 05/02/24. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 05/02/24. If your monthly AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 05/12/24.

**Payments and Credits**

**Summary**

	Total
Payments	-\$2,510.80
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$2,510.80</b>

**Detail** \*Indicates posting date


Payments	Amount
04/02/24* AUTOPAY PAYMENT RECEIVED - THANK YOU KALSEE Credit Union	-\$2,510.80

**New Charges**

**Summary**

	Total
<b>Total New Charges</b>	<b>\$1,905.97</b>

**Detail**

 **KIMBERLY L KOPEC**  
Card Ending 7-11002

	Amount
03/19/24 RUMSPEED GARDEN CITY ID +12692004900	\$25.00
03/19/24 RUMSPEED GARDEN CITY ID +12692004900	\$25.00
03/19/24 RUMSPEED GARDEN CITY ID +12692004900	\$25.00
03/19/24 RUMSPEED GARDEN CITY ID +12692004900	\$25.00
03/20/24 RUMSPEED GARDEN CITY ID +12692004900	\$25.00
03/20/24 RUMSPEED GARDEN CITY ID +12692004900	\$25.00
03/20/24 RUMSPEED GARDEN CITY ID +12692004900	\$25.00

<b>Detail Continued</b>
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				Amount
03/21/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
03/21/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$32.50
03/22/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
03/22/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$32.00
03/23/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$24.00
03/23/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
03/25/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$27.50
03/25/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
03/26/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
03/28/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
03/28/24	NESPRESSO MISC FOOD STORE	(888)637-7737	NY	\$52.00
03/29/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$32.50
03/29/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
03/30/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$27.00
04/01/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/01/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/01/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/01/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/01/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/01/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/02/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/02/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$27.50
04/02/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/02/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/02/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/02/24	ADOBE Adobe Systems ADOBE.LY/ENUS	SAN JOSE	CA	\$42.39
04/03/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/03/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$27.50

Continued on next page



**Detail Continued**

				<b>Amount</b>
04/05/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$32.00
04/05/24	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99
04/05/24	1&1 IONOS 877-461-2631	<a href="https://www.ionos.com">https://www.ionos.com</a>	PA	\$51.00
04/05/24	TST* MARU - KALAMAZOO 00042196 RESTAURANT	KALAMAZOO	MI	\$55.28
04/06/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$10.00
04/07/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/08/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$27.50
04/09/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/09/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$61.25
04/09/24	TST* ONE WELL BREWING 00030583 BAR/NIGHTCLUB	KALAMAZOO	MI	\$30.07
04/10/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/10/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/10/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/10/24	AWESOME SCREENSHOT +17756369688	RENO	NV	\$72.00
04/11/24	FRESHBOOKS SOFTWARE	866-303-6061	DE	\$90.00
04/11/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$27.00
04/11/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$27.50
04/11/24	WEB ASSETS +12692004900	GARDEN CITY	ID	\$40.00
04/12/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/12/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$27.00
04/12/24	LOOM SUBSCRIPTION +16284003532	SAN FRANCISCO	CA	\$10.00
04/13/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/14/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$27.50
04/14/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/14/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/15/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/16/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00

Continued on reverse

Detail Continued

				Amount
04/16/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00
04/16/24	TRAVELER'S CAFE & PUB 545500001621788 BRANDON@TRAVELERSCAFEANDP	PORTAGE	MI	\$20.00
04/16/24	GODADDY.COM 0000000000000003085284 BUSINESS SERVICES	480-505-8855	AZ	\$2.99
04/17/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$10.00
04/17/24	RUMSPEED +12692004900	GARDEN CITY	ID	\$25.00

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

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	\$99.00
Total Interest in 2024	\$0.00

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
Purchases	24.99% (v)	\$0.00	\$0.00
Cash Advances	29.99% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>

(v) Variable Rate



**Delta SkyMiles® Gold Business Card**  
KALAMAZOO WEB DESIGN  
KIMBERLY L KOPEC  
Closing Date 04/17/24



Account Ending 7-11002

**Miles Earned**

SkyMiles® Account Number: XXXXXX4093



	Current Period	Year to Date
Miles Earned for Eligible Purchases	1,909	8,407
Total Bonus Miles Earned and Adjustments	108	324
<b>Total Miles Earned</b>	<b>2,017</b>	<b>8,731</b>

**Bonus Miles Earned and Adjustments**

	Current Period
U.S. Advertising	3
Restaurants	105
<b>Total</b>	<b>108</b>





## IMPORTANT NOTICES

### Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the Account referenced by this notice. We encourage you to read this notice, share it with Additional Card Members on your Account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

Summary of Changes, Effective June 1, 2024	
<b>Replacement Basic Cardmember</b>	In the event that the Basic Cardmember is no longer an employee of the Company and no other person has been approved to replace them, we may close the Account.
<b>Cancelling or suspending your Account</b>	We may at any time and for any reason cancel or suspend your Account.

ID 13483

### Detail of Changes to Your Cardmember Agreement

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Effective June 1, 2024**, we are amending the following sub-sections in Part 2 of the Agreement as follows:

- We are adding the following sentence within the *Replacement Basic Cardmember* section:  
"We may close the Account if the Basic Cardmember is no longer an employee or officer of the Company, and no other person has been approved to replace the Basic Cardmember."
- We are adding the words "at any time and for any reason" after the words "We may" within the *Cancelling or suspending your Account* section.

CMLENGDPRUS0279

## IMPORTANT NOTICES continued

### 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).

### Updates to Your Card Benefits

#### Summary of Changes, Effective February 1, 2024

- **How you receive additional miles:** We are expanding one of the categories for which you can receive additional miles: you will now be able to earn 1 additional mile (a total of 2 miles) for each \$1 of eligible purchases on your Card Account charged directly with Delta for Delta Stays prepaid hotels and vacation rentals. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/earn-2-miles/gold-delta-skymiles](http://global.americanexpress.com/card-benefits/detail/earn-2-miles/gold-delta-skymiles).
- **\$200 Delta Flight Credit:** We are increasing the amount of the Delta Flight Credit. If, in any calendar year, your eligible purchases on the Card Account total \$10,000 or more, you will be able to receive an additional \$100 Delta eCredit, for a total of \$200 Delta eCredit, in your SkyMiles account that can be used toward a Delta flight purchase. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/delta-flight-credit/gold-delta-skymiles](http://global.americanexpress.com/card-benefits/detail/delta-flight-credit/gold-delta-skymiles).
- **\$150 Delta Stays Credit:** Earn up to \$150 in annual statement credits when you pay for eligible Delta Stays purchases with your Card. Additional Terms apply; see [global.americanexpress.com/card-benefits/detail/delta-stays-credit/gold-delta-skymiles](http://global.americanexpress.com/card-benefits/detail/delta-stays-credit/gold-delta-skymiles).

### 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.