



Business Gold Card
HAMILTONBERCHMAN
J BERT MAHONEY
Closing Date 12/14/12

OPENSM

p. 1/5

Account Ending 3-84000

New Balance **\$1,120.66**
Minimum Payment Due **\$693.50**
Payment Due Date **01/08/13**

Late Payment Warning: If we do not receive at least the Minimum Payment Due by the Payment Due Date listed above, you may be assessed a late fee and your APR may be increased to a Penalty APR.

See page 2 for important information about your account.

Membership Rewards® Points

Available and Pending as of 11/30/12

47,184

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

Account Summary

Pay In Full Portion

Previous Balance	\$1,980.48
Payments/Credits	-\$1,980.48
New Charges	+\$623.23
Fees	+\$35.27
New Balance	= \$658.50

Pay Over Time Portion

Previous Balance	\$520.82
Payments/Credits	-\$70.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$11.34
New Balance	= \$462.16
Minimum Due	\$35.00

Account Total

Previous Balance	\$2,501.30
Payments/Credits	-\$2,050.48
New Charges	+\$623.23
Fees	+\$35.27
Interest Charged	+\$11.34

New Balance	\$1,120.66
Minimum Payment Due	\$693.50

Days in Billing Period: 31

Customer Care



Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297



See page 2 for additional information.

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



Payment Coupon
Do not staple or use paper clips



Pay by Computer
open.com/pbc



Pay by Phone
1-800-472-9297

Account Ending 3-84000

Enter account number on all documents.
Make check payable to American Express.



J BERT MAHONEY
HAMILTONBERCHMAN
PO BOX 1015
OJAI CA 93024-1015

Payment Due Date
01/08/13

New Balance
\$1,120.66

Minimum Payment Due
\$693.50



Check here if your address or
phone number has changed.
Note changes on reverse side.



AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

0000349990810181315 000112066000069350 10 H

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.

Payments
BOX 0001
LOS ANGELES CA
90096-8000

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Business Gold Card
HAMILTONBERCHMAN
J BERT MAHONEY
Closing Date 12/14/12



p. 3/5

Account Ending 3-84000

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,980.48	-\$70.00	-\$2,050.48
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$1,980.48	-\$70.00	-\$2,050.48

Detail

*Indicates posting date

Payments	Amount
11/29/12* ONLINE PAYMENT - THANK YOU	-\$2,050.48

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$623.23	\$0.00	\$623.23

Detail



J BERT MAHONEY
Card Ending 3-84000

			Foreign Spend	Amount
12/03/12	FRESHBOOKS FRESHBOOKWILMINGTON DIRECT MKTG INTERNET	DE		\$29.00
12/04/12	FRESHBOOKS FRESHBOOKWILMINGTON DIRECT MKTG INTERNET Invoice 1951761 -	DE		\$1.00
12/05/12	DOMINO'S 8225 0000088056509946 8056509946 FAST FOOD REST.			\$12.86
12/06/12	SOCCER SHOP USA 0416LOS ANGELES 213-381-3011 Description SPORTING GOODS/APPA	CA		\$164.18
12/06/12	PHOTOSBY SHUTTERFLY 800-986-1065 PHOTOS	CA		\$53.91
12/07/12	OREGON SCIENTIFIC 00TUALATIN 949-608-2848 Description ELECTRONIC SALES	OR		\$182.31
12/07/12	VALERO 3754 00000000OJAI 8056467564	CA		\$65.18
12/08/12	METALAB-CHARGE.COM VVICTORIA COMPUTER PROGRAMMING Description 10003647 231940000	CA	9.99 Canadian Dollars	\$10.12
12/12/12	DOMINO'S 8225 0000088056509946 8056509946 FAST FOOD REST.			\$25.72

Continued on reverse

Detail Continued

				Foreign Spend	Amount
12/13/12	KITBAG, MIDDLETON	MIDDLETON	GB		\$78.95
	KITBAG LIMITED				

Fees

**Foreign Transaction Fee is 2.7% of the converted US dollar amount of the foreign currency charge. See *Foreign Currency Charges* on page 2.

		Amount
11/23/12	40 Day Late Payment Fee	\$35.00
12/08/12	FOREIGN TRANSACTION FEE**	\$0.27
	METALAB-CHARGE.COM VICTOR	
	\$10.12	
Total Fees for this Period		\$35.27

Interest Charged

	Amount
12/14/12 Interest Charge on Pay Over Time Purchases	\$11.34
Total Interest Charged for this Period	\$11.34

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	\$224.37
Total Interest in 2012	\$56.50

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Extended Payment Option	27.24% (v)	\$490.35	\$11.34
Total			\$11.34
(v) Variable Rate			

Important Notice**Information on Pay Over Time Features**

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Extended Payment Option, the APR is 27.24% (v).

Please refer to page 2 for further important information regarding your account



OPEN Savings® Summary

HAMILTONBERCHMAN

J BERT MAHONEY

Closing Date 12/14/12

p. 5/5

Account Ending 3-84000

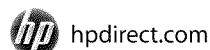
Statement Credit	
This Period	\$0.00
Year to Date	\$0.00

Remember, you can get up to 10% statement credits on eligible purchases with OPEN Savings partners. Visit **opensavings.com** to learn more.

Full terms and conditions for the OPEN Savings program are available at **opensavings.com**.

[Explore All Partners](#)

Save up to 10% on eligible purchases with these OPEN Savings partners.
Visit opensavings.com for details.



Discounts will be credited to your statement. Merchant participation and offers are subject to change without notice. Maximum annual savings caps and exclusions may apply. See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.