



Business Gold Card
HAMILTONBERCHMAN
J BERT MAHONEY
Closing Date 01/14/13



p. 1/7

Account Ending 3-84000

New Balance **\$2,031.63**
Minimum Payment Due **\$1,628.69**
Payment Due Date **02/08/13**

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 12/31/12

47,807

For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)

Account Summary

Pay In Full Portion

Previous Balance	\$658.50
Payments/Credits	-\$658.50
New Charges	+\$1,593.42
Fees	+\$0.27
New Balance	= \$1,593.69

Pay Over Time Portion

Previous Balance	\$462.16
Payments/Credits	-\$35.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$10.78
New Balance	= \$437.94
Minimum Due	\$35.00

Account Total

Previous Balance	\$1,120.66
Payments/Credits	-\$693.50
New Charges	+\$1,593.42
Fees	+\$0.27
Interest Charged	+\$10.78

New Balance	\$2,031.63
Minimum Payment Due	\$1,628.69

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
02/08/13

New Balance
\$2,031.63

Minimum Payment Due
\$1,628.69



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 000203163000162869 10 H

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 01/14/13



p. 3/7

Account Ending 3-84000

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$652.51	-\$35.00	-\$687.51
Credits	-\$5.99	\$0.00	-\$5.99
Total Payments and Credits	-\$658.50	-\$35.00	-\$693.50

Detail

*Indicates posting date

Payments	Amount
01/14/13* ONLINE PAYMENT - THANK YOU	-\$687.51
Credits	Amount
12/25/12 AMAZON MKTPLACE PMTSAMZN.COM/BILL WA DIRECT MKTG MISC	-\$5.99

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,593.42	\$0.00	\$1,593.42

Detail



J BERT MAHONEY
Card Ending 3-84000

		Foreign Spend	Amount
12/14/12	FRESHBOOKS FRESHBOOKWILMINGTON DE DIRECT MKTG INTERNET		\$29.00
12/14/12	SCHOLASTIC BOOK FAIRLAKE MARY FL 888-412-9124 Description TUITION/FEES		\$5.35
12/14/12	DOMINO'S 8225 0000088056509946 8056509946 FAST FOOD REST.		\$35.36
12/15/12	AT&T K008 9969 702 800-331-0500 401023449 93023 AT&T EQUIPMENT/ACCESSORIES PURCHASE		\$247.11
12/17/12	HARRY & DAVID 800-345-5655 OR 999-999-9999		\$193.85
12/18/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		\$17.72
12/19/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		\$10.71
12/19/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		\$48.50
12/19/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		\$23.68
12/19/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		\$72.62

Continued on reverse

Detail Continued

				Foreign Spend	Amount
12/19/12	TEETER-TV.COM / TEETPUYALLUP 253-840-5252 Description SPECIALTY RETAIL	WA			\$14.95
12/19/12	TIME WARNER COMM 888-TWCABLE CABLE SVS	CA			\$84.85
12/22/12	CHEVRON PAUL D. ROBIOJAI 8056462286 Description FUEL/MISCELLANEOUS 001 UNL REG	CA	Price \$60.96		\$60.96
12/23/12	MEINERS OAKS HARDWAROJAI HARDWARE STORE	CA			\$101.05
12/29/12	DOMINO'S 8225 0000088056509946 8056509946 FAST FOOD REST.				\$28.86
12/30/12	SEA FRESH SEAFOOD INOJAI 8056467747	CA			\$115.12
12/31/12	VALERO 3754 00000000OJAI 8056467564	CA			\$57.64
01/04/13	FRESHBOOKS FRESHBOOKWILMINGTON DIRECT MKTG INTERNET Invoice 1967235 -	DE			\$1.00
01/04/13	MEDIA TEMPLE CULVER CITY 8775784000	CA			\$375.00
01/08/13	METALAB-CHARGE.COM VVICTORIA COMPUTER PROGRAMMING Description 10003908 231940000	CA		9.99 Canadian Dollars	\$10.14
01/10/13	UNION 76 10096055 REDLANDS UNION 76	CA			\$40.00
01/11/13	ATT WI-FI SERVICES WAYPORT.NET INTERNET	TX			\$19.95

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
01/08/13 FOREIGN TRANSACTION FEE** METALAB-CHARGE.COM VICTOR \$10.14	\$0.27
Total Fees for this Period	\$0.27

Interest Charged

	Amount
01/14/13 Interest Charge on Pay Over Time Purchases	\$10.78
Total Interest Charged for this Period	\$10.78



Business Gold Card
HAMILTONBERCHMAN
J BERT MAHONEY
Closing Date 01/14/13



p. 5/7

Account Ending 3-84000

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	\$0.27
Total Interest in 2013	\$10.78

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)	\$466.24	\$10.78
Total			\$10.78
(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 01/14/13

p. 7/7

Account Ending 3-84000

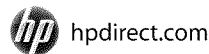
Statement Credit	
This Period	\$0.00
Year to Date	\$0.00

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.