



Business Gold Card
HAMILTONBERCHMAN
J BERT MAHONEY
Closing Date 11/13/12



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Account Ending 3-84000

New Balance **\$2,501.30**
Minimum Payment Due **\$2,050.48**
Includes the past due amount of \$1,289.11
Payment Due Date **12/08/12**

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.

⚠ Your account is past due. Pay the past due amount **immediately**.

See Page 5 for Important Information About Your Account including Information regarding benefits underwritten by AMEX Assurance Company.

MEMBERSHIP
rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.americanexpress.com/rewards or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

Membership Rewards® Points

Available and Pending as of 10/31/12

49,083

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

Account Summary

Pay In Full Portion

Previous Balance	\$2,199.84
Payments/Credits	-\$945.73
New Charges	+\$726.10
Fees	+\$0.27
New Balance	= \$1,980.48

Pay Over Time Portion

Previous Balance	\$544.27
Payments/Credits	-\$35.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$11.55
New Balance	= \$520.82
Minimum Due	\$70.00

Account Total

Previous Balance	\$2,744.11
Payments/Credits	-\$980.73
New Charges	+\$726.10
Fees	+\$0.27
Interest Charged	+\$11.55

New Balance	\$2,501.30
Minimum Payment Due	\$2,050.48

Days in Billing Period: 30

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
12/08/12

New Balance
\$2,501.30

Minimum Payment Due
\$2,050.48



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 000250130000205048 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 11/13/12



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Account Ending 3-84000

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$945.73	-\$35.00	-\$980.73
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$945.73	-\$35.00	-\$980.73

Detail *Indicates posting date

Payments	Amount
10/16/12* ONLINE PAYMENT - THANK YOU	-\$980.73

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$726.10	\$0.00	\$726.10

Detail

	J BERT MAHONEY Card Ending 3-84000			
			Foreign Spend	Amount
10/14/12	FRESHBOOKS FRESHBOOKWILMINGTON DE			\$29.00
	DIRECT MKTG INTERNET			
10/14/12	BIG 5 SPTG GDS-0395 VENTURA, CA CA			\$48.25
	VENTURA(3), CA			
10/22/12	DOMINO'S 8225 0000088056509946			\$27.86
	8056509946			
	FAST FOOD REST.			
10/25/12	ADAMSON AUTOMOTIVE 00JAI CA			\$383.76
	805-646-4494			
	Description			
	TOWING SVCS			
10/26/12	VONS Store 2430OJAI CA			\$18.00
	GROCERY STORE			
10/26/12	VALERO 3754 00000000OJAI CA			\$66.79
	8056467564			
10/27/12	THE HOME DEPOT 1040 OXNARD CA			\$56.97
	999-999-9999			
11/04/12	FRESHBOOKS FRESHBOOKWILMINGTON DE			\$1.00
	DIRECT MKTG INTERNET			
	Invoice 1936649 -			
11/08/12	OJAI CAFE EMPORIUM 6OJAI CA			\$36.41
	8056462723			
	TIP	\$6.00		
11/08/12	METALAB-CHARGE.COM VVICTORIA CA		9.99 Canadian Dollars	\$10.05
	COMPUTER PROGRAMMING			
	Description			
	10003395 231940000			

Continued on reverse

Detail Continued

		Foreign Spend	Amount
11/12/12	ONE WORLD FUTBOL PRO8889938826 8889938826 SPORTING GOODS STORES		\$48.01

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
11/08/12	FOREIGN TRANSACTION FEE** METALAB-CHARGE.COM VICTOR \$10.05	\$0.27
Total Fees for this Period		\$0.27

Interest Charged

		Amount
11/13/12	Interest Charge on Pay Over Time Purchases	\$11.55
Total Interest Charged for this Period		\$11.55

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	\$189.10
Total Interest in 2012	\$45.16

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)	\$516.00	\$11.55
Total			\$11.55
(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



Notice of Change to Your Travel Accident Insurance Policy

We are making Important Changes to your insurance policies ("Policies") underwritten by AMEX Assurance Company.

Applicable for Residents of Delaware for Travel Accident Insurance:

The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:

Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your unmarried, dependent children under 26 years of age who rely on You for support and maintenance, your unmarried dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.). TAI-RDR1-Multi 04/10.

Applicable for Residents of Florida for Travel Accident Insurance:

The definition of **Covered Person** is hereby removed from the **DEFINITIONS** section in its entirety and replaced with the following:

Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your unmarried, dependent children under 26 years of age who rely on You for support and maintenance, your unmarried dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.). All Covered Persons must have a Permanent Residence within the 50 United States of America, the District of Columbia, Puerto Rico, or the U.S. Virgin Islands. All other persons are not Covered Persons under the Policy. Dependent coverage will extend to the end of the calendar year when the dependent reaches age 30 when: 1. The dependent is unmarried and does not have a dependent of his or her own; 2. Is a resident of this state or a full-time or part-time student; and 3. Is not provided coverage as a named subscriber, insured, enrollee, or covered person under any other group, blanket, or franchise health insurance policy or individual health benefits plan, or is not entitled to benefits under Title XVIII of the Social Security Act. 4. If, pursuant to this section, a child is provided coverage under the parent's policy after the end of the calendar year in which the child reaches age 25 and coverage for the child is subsequently terminated, the child is not eligible to be covered under the parent's policy unless the child was continuously covered by other creditable coverage without a gap in coverage of more than 63 days. For the purposes of this subsection, the term "creditable coverage" has the same meaning as provided in Florida Insurance Code s. 627.6561(5). Dependent children include: 1. Natural, adopted and stepchildren of the insured who are chiefly financially dependent on the insured for support and maintenance; 2. An adopted child or a child in the custody of the insured pursuant to an interim court order of adoption vesting temporary care of the child in the insured, regardless of whether a final order granting adoption is ultimately issued.

All references to "dependent children under 23 years of age" throughout the document are hereby changed to "dependent children under 26 years of age". TAI-RDR1-FL 06/10

Notice regarding your AMEX Assurance Company insurance Products

We are notifying you of an update to all insurance products underwritten by AMEX Assurance Company that you have as a benefit of your Cardmembership, or in which you have enrolled.

In the event any coverage provided by the AMEX Assurance Company insurance policies would be in violation of U.S. economic or trade sanctions, such coverage shall be null and void.

Notice of Change to OPEN Savings[®] OfficeMax Discount

Effective January 15, 2013, the OPEN Savings discount on purchases with OfficeMax will be 5% off all purchases of \$250 or less and 10% off any purchase of more than \$250. These discounts apply to purchases made through OfficeMax.com, officemaxsolutions.com or OfficeMax telephone orders. **As of January 15, 2013, the OPEN Savings OfficeMax discount will no longer apply at retail locations.** Visit officemax.com/opensavings for further details. Terms, conditions, and restrictions apply.

Notice of Change to OPEN Savings® Hyatt Hotels & Resorts® Discount

Effective January 1, 2013, the OPEN Savings discount for spend at participating Hyatt Hotels & Resorts properties will increase from 3% to 5%. The 5% discount is valid for total spend of up to \$10,000 at participating Hyatt properties, per calendar year. Terms, conditions and restrictions apply. Visit opensavings.com/HyattTerms for further details.



OPEN Savings® Summary

HAMILTONBERCHMAN

J BERT MAHONEY

Closing Date 11/13/12

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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**.