



Business Gold Card
HAMILTONBERCHMAN
J BERT MAHONEY
Closing Date 07/13/12



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Account Ending 3-84000

New Balance **\$1,185.57**
Minimum Payment Due **\$787.73**
Includes the past due amount of \$444.63
Payment Due Date **08/08/12**

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**.

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

As of 07/13/12

44,221

Account Summary

Pay In Full Portion

Previous Balance	\$409.63
Payments/Credits	-\$0.00
New Charges	+\$308.10
Fees	+\$0.00
New Balance	= \$717.73

Pay Over Time Portion

Previous Balance	\$184.13
Payments/Credits	-\$0.00
New Charges	+\$275.00
Fees	+\$0.00
Interest Charged	+\$8.71
New Balance	= \$467.84
Minimum Due	\$70.00

Account Total

Previous Balance	\$593.76
Payments/Credits	-\$0.00
New Charges	+\$583.10
Fees	+\$0.00
Interest Charged	+\$8.71

New Balance	\$1,185.57
Minimum Payment Due	\$787.73

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
08/08/12

New Balance
\$1,185.57

Minimum Payment Due
\$787.73



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 000118557000078773 10 H

New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

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
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Closing Date 07/13/12



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Account Ending 3-84000

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$308.10	\$275.00	\$583.10

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



J BERT MAHONEY
Card Ending 3-84000

				Amount
06/14/12	FRESHBOOKS FRESHBOOKWILMINGTON	DE		\$29.00
	DIRECT MKTG INTERNET			
06/20/12	THE OJAI BEVERAGE COOJAI	CA		\$46.08
	805-646-1700			
06/22/12	WARBY PARKER NEW YORK	NY		\$125.00 ♦
	8884927297			
	EXTENDED PAYMENT OPTION			
06/22/12	WARBY PARKER NEW YORK	NY		\$150.00 ♦
	8884927297			
	EXTENDED PAYMENT OPTION			
06/27/12	DOMINO'S 8225 0000088056509946			\$17.14
	8056509946			
	FAST FOOD REST.			
06/30/12	PADARO BEACH GRILL CARPINTERIA	CA		\$55.55
	805-687-5006			
	Description			
	FOOD/BEVERAGE			
07/01/12	VALERO 3754 00000000OJAI	CA		\$43.02
	8056467564			
07/01/12	VONS Store 2430OJAI	CA		\$48.37
	GROCERY STORE			
07/02/12	DOMINO'S 8225 0000088056509946			\$9.57
	8056509946			
	FAST FOOD REST.			
07/09/12	VALERO 3754 00000000OJAI	CA		\$56.88
	8056467564			
07/10/12	GOOGLE *GOOGLE STORAGOOGLE.COM/CH	CA		\$2.49
	PYMT SERVICE			

Fees

	Amount
Total Fees for this Period	\$0.00

Continued on reverse

Interest Charged

		Amount
07/13/12	Interest Charge on Pay Over Time Purchases	\$8.71
Total Interest Charged for this Period		\$8.71

2012 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2012		\$153.83
Total Interest in 2012		\$8.71

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)	\$389.38	\$8.71
Total			\$8.71

(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 SavingsSM Summary

Prepared For
J BERT MAHONEY
HAMILTONBERCHMAN

Account Ending
3-84000

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Savings this Billing Period

0.00

Savings Since January 2012

0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Get automatic statement credit discounts when you use your Card at these OPEN Savings partners.

FedEx
Express
Save 5%

FedEx
Ground
Save 5%

FedEx
Freight
Save 5%

FedEx Office *
Save up to 10%

Hertz
Save up to 10%

OfficeMax.com
Save 5% or 10%

hp hpdirect.com
Save up to 10%

Microsoft Store
Save 5%

HYATT
Save 3%

COURTYARD
Marriott
Save 5%

FAIRFIELD
INN & SUITES
Marriott
Save 5%

Residence
Inn
Marriott
Save 5%

TownePlace
SUITES
Marriott
Save 5%

SPRINGHILL
SUITES
Marriott
Save 5%

Dun & Bradstreet
CREDIBILITY CORP
www.DandB.com
Save 5%

IRON MOUNTAIN
Save 10%

CAREY
Driving SuccessSM
Save 5%

EPSON
EXCEED YOUR VISION
Save 5%

BARNES & NOBLE.com
Save 5%

1-800 flowers.com
Save 5%

Enjoy added savings for your business. Learn more at opensavings.com

Important Notice

(CE 117751)

Iron Mountain will no longer participate in the OPEN Savings[®] program, effective September 1, 2012.



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.