



Business Gold Card
HAMILTONBERCHMAN
J BERT MAHONEY
Closing Date 06/13/12



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Account Ending 3-84000

New Balance **\$593.76**
Minimum Payment Due **\$444.63**
Payment Due Date **07/08/12**

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.

See Page 5 for Important Changes to Your Account Terms

Important benefit change to 1-800-FLOWERS.COM® and OPEN Savings®

Effective August 15, 2012, the OPEN Savings discount with 1-800-FLOWERS.COM will be 5% off all purchases made via **1800flowers.com** or by calling 1-800-FLOWERS (1-800-356-9377).

The 1-800-FLOWERS.COM discount will no longer apply at retail locations.

VISIT OPENSAVINGS.COM FOR MORE DETAILS.

Terms, conditions and restrictions apply.



Membership Rewards® Points

As of 06/13/12

43,627

Account Summary

Pay In Full Portion

Previous Balance	\$1,921.19
Payments/Credits	-\$1,921.19
New Charges	+\$409.63
Fees	+\$0.00
New Balance =	\$409.63

Pay Over Time Portion

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$184.13
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance =	\$184.13
Minimum Due	\$35.00

Account Total

Previous Balance	\$1,921.19
Payments/Credits	-\$1,921.19
New Charges	+\$593.76
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$593.76
Minimum Payment Due	\$444.63

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
07/08/12

New Balance
\$593.76

Minimum Payment Due
\$444.63



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 000059376000044463 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.



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Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,921.19	\$0.00	-\$1,921.19
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$1,921.19	\$0.00	-\$1,921.19

Detail

*Indicates posting date

Payments	Amount
05/31/12* ONLINE PAYMENT - THANK YOU	-\$1,921.19

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$409.63	\$184.13	\$593.76

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



J BERT MAHONEY
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				Amount
05/14/12	FRESHBOOKS FRESHBOOKWILMINGTON DIRECT MKTG INTERNET	DE		\$29.00
05/15/12	STAPLES INC. 00692 ONTARIO (800)333-3330	CA		\$59.81
05/16/12	CHEVRON PAUL D. ROBIOJAI 8056462286	CA		\$30.01
	Description Price FUEL/MISCELLANEOUS \$30.01 001 UNL REG			
05/17/12	GROUPON INC 877-788-7858 COUPONS	IL		\$27.00
05/27/12	AMAZON.COM AMZN.COM/BILL MERCHANDISE	WA		\$25.00
05/28/12	CITY OF VENTURA VENTURA 8056547723	CA		\$1.00
05/28/12	VENTURA COUNTY FUSIO805-277-9742 805-277-9742			\$25.00
06/02/12	Fry's Electronics, IOxnard Fry's Electronics, Inc. - EXTENDED PAYMENT OPTION	CA		\$184.13 ♦
06/03/12	VALERO 3754 00000000OJAI 8056467564	CA		\$68.08
06/09/12	Ojai Resort Pub 3657Ojai (805)646-5511 TIP	CA	\$16.00	\$95.99

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
06/09/12	DOMINO'S 8225 0000088056509946 8056509946 FAST FOOD REST.		\$30.18
06/10/12	THE OJAI BEVERAGE COOJAI CA 805-646-1700		\$18.56

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	\$153.83
Total Interest in 2012	\$0.00

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	15.24% (v)	\$0.00	\$0.00
Total			\$0.00
(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 15.24% (v).

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



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Summary of Changes

We are making changes to Card accounts and benefits. A summary of the changes to your account terms appears below. Detailed changes to your Cardmember Agreement can be found after the summary chart.

We May Contact You	We are clarifying the ways we may contact you for account servicing and collections. We will continue to honor any communication preferences that you have previously indicated regarding marketing offers.
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Continued on next page

Detail of Changes to Your Cardmember Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement governing the account. This notice formally amends that Cardmember Agreement as described below. These changes apply to existing and future balances on your account. Any terms in the Cardmember Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

We May Contact You

Effective September 1, 2012, the *We may contact you* section, in Part 2 of your Cardmember Agreement, is replaced with the following:

Servicing and collections

If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors) to contact you at any number you provide, from which you call us, or at which we believe we can reach you. We may contact you in any way, such as calling or texting. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.

Call monitoring

We may monitor and record any calls between you and us.



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!

Save **5% automatically** at Residence Inn by Marriott® hotels

Use your American Express OPEN® Business Card at a participating Residence Inn by Marriott® hotel and get an **automatic 5% OPEN Savings®** discount.

Book now at marriott.com/opensavings or call 1-866-914-OPEN (6736).

Terms, conditions, and restrictions apply. Savings do not apply to charges made through third party transactions, not paid directly at, or through, the hotel. Visit OPENSavings.com/residence/terms for complete terms and conditions.



Save **5% automatically** at Fairfield Inn by Marriott® hotels

Use your American Express OPEN® Business Card at a participating Fairfield Inn by Marriott® hotel and get an **automatic 5% OPEN Savings®** discount.

Book now at marriott.com/opensavings or call 1-866-914-OPEN (6736).

Terms, conditions, and restrictions apply. Savings do not apply to charges made through third party transactions, not paid directly at, or through, the hotel. Visit OPENSavings.com/fairfield/terms for complete terms and conditions.



Up to **10% savings** when you use your American Express OPEN® Business Card at Hertz®.

- **Save 5%** when you spend \$500-\$2,500 per calendar year
- **Save 10%** when you spend more than \$2,500 per calendar year

Plus, get additional discounts when you use **CDP 306613** at time of reservation.

Learn more at hertz.com/open.



Terms and conditions apply.

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.