



Business Gold Card
HAMILTONBERCHMAN
J BERT MAHONEY
Closing Date 09/13/12



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Account Ending 3-84000

New Balance **\$1,477.56**
Minimum Payment Due **\$980.73**
Payment Due Date **10/08/12**

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.

Membership Rewards® Points

Available and Pending as of 08/31/12

45,503

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

Account Summary

Pay In Full Portion

Previous Balance	\$774.37
Payments/Credits	-\$774.37
New Charges	+\$945.73
Fees	+\$0.00
New Balance	= \$945.73

Pay Over Time Portion

Previous Balance	\$554.37
Payments/Credits	-\$35.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$12.46
New Balance	= \$531.83
Minimum Due	\$35.00

Account Total

Previous Balance	\$1,328.74
Payments/Credits	-\$809.37
New Charges	+\$945.73
Fees	+\$0.00
Interest Charged	+\$12.46

New Balance	\$1,477.56
Minimum Payment Due	\$980.73

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
10/08/12

New Balance
\$1,477.56

Minimum Payment Due
\$980.73



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 000147756000098073 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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Account Ending 3-84000

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$774.37	-\$35.00	-\$809.37
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$774.37	-\$35.00	-\$809.37

Detail *Indicates posting date

Payments	Amount
09/11/12* ONLINE PAYMENT - THANK YOU	-\$809.37

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$945.73	\$0.00	\$945.73

Detail *Indicates posting date



J BERT MAHONEY
Card Ending 3-84000

	Amount
08/14/12 FRESHBOOKS FRESHBOOKWILMINGTON DE DIRECT MKTG INTERNET	\$29.00
08/16/12 GOOGLE *GOOGLE STORAGOGOGLE.COM/CH CA PYMT SERVICE	\$2.49
08/17/12 GEVALIA 800-438-2542 WV SHIPMENT	\$13.94

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Please detach here

Travel Insurance Premium Refund/Credit Form

Please see the back if requesting refunds for TravelAssure, TravelAssure Classic or International Medical Protection. Otherwise, continue below. Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. If you have been charged an insurance premium for one of the reasons listed to the right, please provide the information requested below. Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to receive a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request.

Please do not fill out this coupon if you cancelled an airline ticket or a car rental reservation and expect credits for these on your American Express account. These premiums will be automatically refunded to you- any refunded premiums will appear as credits on your monthly statement.

Reasons for Refund/Credit

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental (e.g., gas)
- Car rental in an excluded country
- A vehicle other than a rental car
- Cancelled Trip with non-refundable ticket
- Other reason

Account Ending: 3-84000

Vendor Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
"Sample"	\$374.20	001643835	March	1	Travel Delay	\$9.95

499908101813150913

Detail Continued

*Indicates posting date

				Amount
08/20/12	ALASKA AIRLINES WEB-SEATTLE	WA		\$366.60
	ALASKA AIRLINES INC.			
	From:	To:	Carrier:	Class:
	LOS ANGELES INTERN	PORTLAND	AS	H
		LOS ANGELES INTERN	AS	T
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 02721124249594		Date of Departure: 08/29	
	Passenger Name: MAHONEY, JOSEPH			
	Document Type: PASSENGER TICKET			
08/22/12*	TRANSACTION PROCESSED BY AMERICAN EXPRESS			\$20.99
	AIRFLIGHT INSURANCE PREMIUM 800-437-9209			
	TKT NO. 02721124249594			
08/22/12*	TRANSACTION PROCESSED BY AMERICAN EXPRESS			\$9.95
	BAGGAGE INSURANCE PREMIUM 800-645-9700			
	TKT NO. 02721124249594			
08/25/12	DOMINO'S 8225 0000088056509946			\$22.34
	8056509946			
	FAST FOOD REST.			
08/26/12	GAP #280 GAP #280 VENTURA	CA		\$110.98
	FAMILY CLOTHING			
08/26/12	CALIFORNIA PIZZA 211VENTURA	CA		\$63.63
	RESTAURANT			
08/26/12	A EAGLE OUTFTR021691VENTURA	CA		\$42.85
	412-776-4857			
09/03/12	VONS Store 2430OJAI	CA		\$22.00
	GROCERY STORE			
09/03/12	OLD NAVY #6588 OLD NVENTURA	CA		\$64.35
	FAMILY CLOTHING			
09/03/12	TARGET T2398 2398 VENTURA	CA		\$71.69
	DISCOUNT STORE			

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Premium Refunds for TravelAssureClassic-please consult the table below to determine how to process your refund.

Reason for Refund	How to Process Your Premium Refund for TravelAssure or TravelAssure Classic
Reason other than cancelled trip	(A) You're entitled to a full premium refund. Please deduct the total premium refund amount from your total balance due and return this form with your payment. Make sure you complete the grid on the front indicating the refunds you're requesting.
I Cancelled my trip	(B) If you don't expect a credit for your airline ticket charge, you're entitled to a partial* premium refund as follows: • For TravelAssure, please deduct \$10 from your total balance due for each premium charge you'd like refunded. • For TravelAssureClassic, please deduct \$8 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of this form indicating the refunds you're requesting, and return it with your payment. (C) If you expect credit for your airline ticket charge, you don't need to fill out this form. You'll automatically receive partial* premium refunds once your ticket has been credited on your American Express account. Refunds will appear as credits on your monthly statement.
Insurance premium was charged for a non-insurable person	(D) If you expect credit for your airline ticket charge, you're entitled to a full premium refund as follows: • For TravelAssure, deduct \$18.95 from your total balance due for each premium charge you'd like refunded. • For TravelAssureClassic, deduct \$11.95 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of the form indicating the refunds you're requesting, and return it with your payment. Note: you'll automatically receive the remainder of your premium refund once your airline ticket has been credited on your American Express account. The remainder refunds will appear as credits on your monthly statement. (E) If you don't expect a credit for your airline ticket charge, follow the method outlined in section (A) above.
Premium Refunds for International Medical Protection Deduct the total premium refund amount you're requesting from the total balance due and return this form with your payment. Please complete the grid on the front indicating the refunds you're requesting. If you expect a credit for your airline ticket charge, don't fill this form out. You'll automatically receive refunds once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement. If you have any questions about requesting your refund, please call the number on the back of your American Express Card. *For cancelled trips, refunds aren't for given trip cancellation portion of premium since that coverage already went into effect. You'll receive partial refunds of \$10 per TravelAssure and \$8 per TravelAssureClassic charge. You can still submit claims to recover nonrefundable trip costs.	



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HAMILTONBERCHMAN
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Account Ending 3-84000

Detail Continued

*Indicates posting date

			Amount
09/05/12	DOMINO'S 8225 0000088056509946 8056509946 FAST FOOD REST.		\$22.43
09/06/12	WACOM TECHNOLOGY CORVANCOUVER WA 360-896-9833 Description COMPUTERS,PERI		\$79.00
09/09/12	FRESHBOOKS FRESHBOOKWILMINGTON DE DIRECT MKTG INTERNET Invoice 1907842 -		\$1.00
09/10/12	GOOGLE *GOOGLE STORAGOOGL.COM/CH CA PYMT SERVICE		\$2.49

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
09/13/12	Interest Charge on Pay Over Time Purchases	\$12.46
Total Interest Charged for this Period		\$12.46

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	\$188.83
Total Interest in 2012	\$21.17

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)	\$556.90	\$12.46
Total			\$12.46

(v) Variable Rate

Continued on reverse

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.

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

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



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 3% to 10% 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 up to 10%

 **hpdirect.com**
Save up to 10%

 Microsoft Store
Save 5%

HYATT
Save 3%


Save 5%


Save 5%


Save 5%


Save 5%


Save 5%

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

CAREY
Driving Success[™]
Save 5%

EPSON
EXCEED YOUR VISION
Save 5%

BARNES & NOBLE.com
Save 5%


Save 5%

Enjoy added savings for your business. Learn more 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.