



Platinum Business Credit Card
 SMITH INVEST SERVICE
 COURTNEY D SMITH
 Closing Date 12/18/15 Next Closing Date 01/19/16



Account Ending 6-73006

New Balance **\$793.79**
Minimum Payment Due **\$105.00**
 Includes the past due amount of \$35.00
Payment Due Date **01/13/16[‡]**

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 01/13/16, you may have to pay a late fee of up to \$38.00 and your Purchase APR may be increased to the Penalty APR of 29.24%.

Membership Rewards® Points
 Available and Pending as of 11/30/15
3,024
 For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance \$474.75
 Payments/Credits -\$0.00
 New Charges +\$269.99
 Fees +\$35.00
 Interest Charged +\$14.05

New Balance **\$793.79**
Minimum Payment Due **\$105.00**

Credit Limit \$3,000.00
 Available Credit \$2,206.21
 Cash Advance Limit \$200.00
 Available Cash \$200.00
 Days in Billing Period: 30

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	2 years	\$1,025

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

Your account is past due.



Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershprewards.com/terms 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.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-521-6121
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 6-73006

Enter 15 digit account # on all payments.
 Make check payable to American Express.

COURTNEY D SMITH
 SMITH INVEST SERVICE
 7504 MAURY RD
 WINDSOR MILL MD 21244-4002

Payment Due Date
01/13/16
 New Balance
\$793.79
 Minimum Payment Due
\$105.00

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
 P.O. BOX 1270
 NEWARK NJ 07101-1270

\$ _____
Amount Enclosed



0000349991449707447 000079379000010500 15 H

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.


How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*


Paying Interest: Your due date is at least 25 days after the Closing Date of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.70% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

	Customer Care & Billing Inquiries	1-800-521-6121	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-521-6121	FAX: 1-800-695-9090
	Cash Advance at ATMs Inquiries	1-800-CASH-NOW	In NY: 1-800-522-1897

	Website: americanexpress.com
	Mobile Site: amexmobile.com
Customer Care & Billing Inquiries	Payments
P.O. BOX 981535	P.O. BOX 1270
EL PASO, TX	NEWARK NJ 07101-
79998-1535	1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.




New Charges

Summary

	Total
Total New Charges	\$269.99

Detail

 **COURTNEY D SMITH**
 Card Ending 6-73006

	Amount
12/01/15 LEGALZOOM ADVANTAGE PLAN 888-310-0151 CA 888-310-0151	\$29.99
12/08/15 ACT*HOWARD COUNTY GOV 877-228-4881 TX PARK FEES	\$160.00
12/11/15 ACT*HOWARD COUNTY GOV 877-228-4881 TX PARK FEES	\$80.00

Fees

	Amount
12/13/15 Late Payment Fee	\$35.00
Total Fees for this Period	\$35.00

Interest Charged

	Amount
12/18/15 Interest Charge on Purchases	\$14.05
Total Interest Charged for this Period	\$14.05

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2015 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2015	\$108.00
Total Interest in 2015	\$303.76

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
Purchases	29.24% (v)	\$584.56	\$14.05
Cash Advances	29.24% (v)	\$0.00	\$0.00
Total			\$14.05

(v) Variable Rate



Membership Rewards® Monthly Statement and Program News

Prepared for **COURTNEY D SMITH**

Account Number **1M79386777**

Total Points Balance **3,024**

Points Earned this Period **30**

Account Summary November 1, 2015 - November 30, 2015

Opening Points Balance	2,994
Points Earned this Period	+30
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	3,024

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

Questions About Your Account?

 membershiprewards.com

1-800-AXP-EARN (297-3276)
International Collect: 305-816-2799

Did You Know?

Use Points For Your Charges
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

November 1, 2015 - November 30, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum Business Card XXXX-XXXXX6-73006	30	0	30
Total	30	0	30

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards Express® program apply. For more information, visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Prepared for
COURTNEY D SMITH
Membership Rewards® Account Number
1M79386777



OPEN Savings® Summary

SMITH INVEST SERVICE
COURTNEY D SMITH

Closing Date 12/18/15

p. 7/7

Account Ending 6-73006

Discounts		Membership Rewards® Points	
This Period	\$0.00	This Period	0
Year to Date	\$0.00	Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners¹ automatically when you use your Business Card from American Express OPEN. Learn more at opensavings.com.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to opensavings.com.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

¹ See individual OPEN Savings partner terms and conditions located at opensavings.com.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.



PARK HYATT®

ANdAZ

GRAND|HYATT

HYATT



BARNES&NOBLE
BN.com



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. 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.