

Fees

	Amount
Total Fees for this Period	\$0.00

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$450.00
Total Interest in 2018	\$0.00



Business Platinum Card®

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 07/12/18



p. 7/7

Account Ending [REDACTED]

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PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 08/12/18 Next Closing Date 09/11/18

OPENSM

p. 1/6

Account Ending [REDACTED]

New Balance **\$5,064.79**

Please Pay By **08/27/18[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Membership Rewards® Points

Available and Pending as of 06/30/18

331,683

For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$3,260.08
Payments/Credits	-\$3,260.08
New Charges	+\$5,064.79
Fees	+\$0.00

New Balance **\$5,064.79**

Days in Billing Period: 31

Customer Care



Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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Pay by Phone

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Account Ending [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
970 TOMMY MUNRO DR
STE D
BILOXI MS 39532-2176

Please Pay By
08/27/18

Amount Due
\$5,064.79



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



AMERICAN EXPRESS
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DALLAS TX 75265-0448

1

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 for Pay Over Time balances 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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.



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Express Cash

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1-623-492-7719 **TTY: 1-800-221-9950**
1-800-492-8468 **FAX: 1-800-695-9090**
1-800-CASH-NOW **In NY: 1-800-522-1897**



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- 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

[illegible]

City, State

[illegible]

Zip Code

--	--	--	--	--	--	--	--	--

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Work Phone[illegible]

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Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 08/12/18



p. 3/6

Account Ending [REDACTED]

Payments and Credits

Summary

	Total
Payments	-\$3,260.08
Credits	\$0.00
Total Payments and Credits	-\$3,260.08

Detail

*Indicates posting date

Payments	Amount
07/27/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$3,260.08

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,872.92
STEPHANIE NORRIS [REDACTED]	\$214.00
STEPHEN MOORE [REDACTED]	\$990.01
JILL DUCKWORTH [REDACTED]	\$764.14
PATRICK M LARGE [REDACTED]	\$164.12
JAMES LEVINS [REDACTED]	\$864.22
HUNTER LIPSCOMB [REDACTED]	\$195.38
Total New Charges	\$5,064.79

Detail



STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
07/13/18 USCONNECT BLCKT VEND 2 N 6500000072331 3363930031 HALETHORPE MD	\$3.95
07/13/18 PEI WEI TERM F RESTAURANT ATLANTA GA	\$17.04
07/16/18 SHELLIS NEWS GATE T8 404-344-0098 ATLANTA GA	\$16.15
07/17/18 TORTILLA COAST 0000 202-362-9842 WASHINGTON DC	\$51.74
07/18/18 WHITE HOUSE HISTORI 202-218-4309 Washington DC	\$116.27
07/19/18 PEI WEI TERM F RESTAURANT ATLANTA GA	\$14.88
07/20/18 MURKY WATERS BBQ 000000001 2282144420 GULFPORT MS	\$46.97
07/21/18 DRINX - MS 000000001 2283963232 DIBERVILLE MS	\$137.45
07/22/18 POP'S PIZZERIA USFC39532 BILOXI MS	\$17.57
07/23/18 CORNER BAKERY CAFE 763-222-6646 ATLANTA GA	\$19.93
07/24/18 USCONNECT BLCKT VEND 2 N 6500000072331 3363930031 HALETHORPE MD	\$4.00

Continued on reverse

Detail Continued

				Amount
07/25/18	PETE'S DINER 0348 202-544-7335	WASHINGTON	DC	\$35.00
07/25/18	BARREL 650000008427588 2025433622	WASHINGTON	DC	\$285.20
07/26/18	MSCPA -CPE 436845556924032 MARY@MS-CPA.ORG	RIDGELAND	MS	\$155.00
07/26/18	MEMBERS DINING083920 57960083920 202-2253330	WASHINGTON	DC	\$79.45
07/27/18	USA*SNACK SODA VENDING FAST FOOD RESTAURANT	WASHINGTON	DC	\$2.25
07/27/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$51.27
07/30/18	ADOBE *ACROPRO SUBS Adobe Systems 8008336687	SAN JOSE	CA	\$192.47
07/30/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
07/31/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$54.40
08/05/18	PURE COUNTRY LORRAINE 1 228-604-1782	GULFPORT	MS	\$61.45
08/06/18	OFFICE DEPOT #271 000000271 8004633768	BILOXI	MS	\$290.09
08/08/18	EDD'S DRIVE-IN squareup.com/receipts	Pascagoula	MS	\$20.10
08/09/18	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$48.32
08/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
08/10/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$20.00
08/10/18	EXXONMOBIL 4774 601-544-7527	HATTIESBURG	MS	\$64.02

**STEPHANIE NORRIS**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
07/13/18	USPS PO 2731480506 001361864 8002758777	GULFPORT	MS	\$214.00

**STEPHEN MOORE**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
07/31/18	DESORTE & SONS SE 542929805979366 2284321018	BILOXI	MS	\$540.74
07/31/18	FAMILY FROZEN FOODS 650000009980494 2282176445	OCEAN SPRINGS	MS	\$449.27

**JILL DUCKWORTH**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
07/26/18	WPY*PALMER HOME 855-469-3729	REDWOOD CITY	CA	\$250.00

Continued on next page



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 08/12/18

OPEN_{SM}

p. 5/6

Account Ending [REDACTED]

Detail Continued

				Amount
07/31/18	FACEBK *BTB9EFJP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$246.30
07/31/18	FACEBK *LTB9EFJP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$9.33
07/31/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
08/08/18	TST* MIDTOWNER 300509404 6012640672	HATTIESBURG	MS	\$86.94



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
07/23/18	DROPBOX*N6GPXHFYNGCJ DROPBOX*N6GPXHF 4159867057	SAN FRANCISCO	CA	\$9.99
07/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$118.43
07/27/18	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$35.70



JAMES LEVINS

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
07/12/18	BULLFEATHERS 0000 202-484-0228	WASHINGTON DC	DC	\$630.75
07/18/18	BONCHON CHICKEN 650000008215280 7034750849	WASHINGTON	DC	\$136.39
07/18/18	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$34.48
08/09/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$62.60



HUNTER LIPSCOMB

Card Ending [REDACTED]

				Amount
08/07/18	BACCHUS ON THE BEACH 039300982662867 NICAUD.FOODS@GMAIL.COM	PASS CHRIS	MS	\$155.38
08/08/18	HARRISON COUNTY REP CLUB squareup.com/receipts	Gulfport	MS	\$40.00

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on reverse

AMEX000288

20-2124_1007

AMEX_0288

2018 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2018	\$450.00
Total Interest in 2018	\$0.00



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 09/11/18 Next Closing Date 10/12/18

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p. 1/6

Account Ending [REDACTED]

New Balance **\$4,418.19**

Please Pay By **09/26/18[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Membership Rewards® Points

Available and Pending as of 07/31/18

113,950

For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$5,064.79
Payments/Credits	-\$5,064.79
New Charges	+\$4,418.19
Fees	+\$0.00

New Balance **\$4,418.19**

Days in Billing Period: 30

Customer Care



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Customer Care
1-800-492-8468

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Account Ending [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
970 TOMMY MUNRO DR
STE D
BILOXI MS 39532-2176

Please Pay By
09/26/18

Amount Due
\$4,418.19



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Change of Address
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City, State

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Zip Code

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Work Phone[illegible]

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Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 09/11/18



p. 3/6

Account Ending [REDACTED]

Payments and Credits

Summary

	Total
Payments	-\$5,064.79
Credits	\$0.00
Total Payments and Credits	-\$5,064.79

Detail

*Indicates posting date

Payments	Amount
08/18/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$5,064.79

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,999.69
STEPHANIE NORRIS [REDACTED]	\$50.00
STEPHEN MOORE [REDACTED]	\$481.87
JILL DUCKWORTH [REDACTED]	\$216.47
PATRICK M LARGE [REDACTED]	\$196.62
BRIDGETTE JONES [REDACTED]	\$578.95
MICHELE GARGIULO [REDACTED]	\$67.39
JAMES LEVINS [REDACTED]	\$412.28
HUNTER LIPSCOMB [REDACTED]	\$414.92
Total New Charges	\$4,418.19

Detail



STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
08/13/18 OFFICE DEPOT #271 000000271 BILOXI MS \$231.58 8004633768	
08/14/18 DON'S SEAFOOD HUT COVINGTON LA \$96.61 985-327-7111	
08/15/18 The Chimes Covington Covington LA \$85.11 985-892-5396	
08/16/18 DONANELLES BAR AND GRILL 000000001 HATTIESBURG MS \$42.54 6015453860	
08/17/18 ROSES BBQ 436845556779857 HATTIESBURG MS \$42.33 ROSESBQINC@BELLSOUTH.NET	
08/17/18 CHEVRON 0308810/CHEVRON PURVIS MS \$60.95 SERVICE STN	
08/19/18 MICROSOFT*MICROSOFT *OUTLOOK REDMOND \$19.95 DIRECT MKTG INTERNET	
08/21/18 FUZZY'S TACO SHOP 542929806966842 HATTIESBURG MS \$26.50 6782946348	
08/21/18 DONANELLES BAR AND GRILL 000000001 HATTIESBURG MS \$79.84 6015453860	
08/22/18 PURPLE PARROT CRESCENT CI 000000001 HATTIESBURG MS \$169.23 6012640672	

Continued on reverse

Detail Continued

				Amount
08/22/18	PURPLE PARROT CRESCENT CI 000000001 6012640672	HATTIESBURG	MS	\$5.25
08/22/18	CIRCLE K # 23386/CIRCLE K CONVENIENCE	BROOKLYN	MS	\$57.42
08/22/18	CIRCLE K # 23386/CIRCLE K CONVENIENCE	BROOKLYN	MS	\$4.48
08/23/18	KEESLER SHE TROOP STORE 0000 800-582-3289	HATTIESBURG	MS	\$35.95
08/24/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$57.00
08/27/18	FUZZY'S TACO SHOP 542929806966842 6782946348	HATTIESBURG	MS	\$17.97
08/27/18	LAKE SERENE GROCERY S 000000000043315 9999999999	HATTIESBURG	MS	\$62.45
08/27/18	CAMPUS BOOK MART HATTI 6012619690	HATTIESBURG	MS	\$138.01
08/28/18	CAMPUS BOOK MART HATTI 6012619690	HATTIESBURG	MS	\$65.26
08/31/18	FAT BABY AND ALISES 00000209817 228-388-1021	BILOXI	MS	\$9.68
08/31/18	MS.GOV-WILDLIFE HU 542929804867596 6012060082	JACKSON	MS	\$111.69
08/31/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$28.57
09/02/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$56.24
09/03/18	THE BEER STORE LLC 650000004490978 2285392220	SAUCIER	MS	\$20.95
09/06/18	CAPT AL'S STEAK & SEAFOO 0000 228-831-5751	GULFPORT	MS	\$86.69
09/07/18	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$5.20
09/07/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$52.67
09/07/18	FIVE GUYS #GA-1582 7039195289	ATLANTA	GA	\$9.62
09/09/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$20.00
09/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
09/11/18	PAYPAL *SIGMACHIFRA 402-935-7733	4029357733	MS	\$250.00

**STEPHANIE NORRIS**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
08/15/18	USPS PO 2731460503 001365853 8002758777	GULFPORT	MS	\$50.00

**STEPHEN MOORE**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
08/22/18	PURPLE PARROT CRESCENT CI 000000001 6012640672	HATTIESBURG	MS	\$44.50

Continued on next page



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 09/11/18



p. 5/6

Account Ending [REDACTED]

Detail Continued

				Amount
08/23/18	WAL-MART SUPERCENTER 916 0916 DISCOUNT STORE	HATTIESBURG	MS	\$68.74
08/27/18	CORNER MARKET 6012643425	HATTIESBURG	MS	\$33.97
08/31/18	WAL-MART SUPERCENTER 2717 2717 DISCOUNT STORE	HATTIESBURG	MS	\$137.33
09/04/18	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS	\$17.50
09/04/18	WAFFLE HOUSE 228-872-6128	BILOXI	MS	\$65.42
09/05/18	WHITE CAP SEAFOOD RESTAUR 650000008872 2286044444	GULFPORT	MS	\$114.41



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
08/31/18	FACEBK *RPA8ZFAP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$44.90
08/31/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
08/23/18	DROPBOX*YJVYTWLNJYKN DROPBOX*YJVYTWL 4159867057	SAN FRANCISCO	CA	\$9.99
08/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$131.65
09/09/18	AMAZON DIGITAL SERVICE DIGITAL	AMZN.COM/BILL	WA	\$43.98
09/09/18	AMAZON DIGITAL SERVICE DIGITAL	AMZN.COM/BILL	WA	\$11.00



BRIDGETTE JONES

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
08/16/18	ACCURATE WORD LLC 0239 301-870-2313	WHITE PLAINS	MD	\$578.95



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
08/14/18	LIFEWAY CHRISTIAN 228-539-4263	GULFPORT	MS	\$29.95
09/08/18	ACADEMY SPORTS #58 0000 281-646-5564	GULFPORT	MS	\$37.44

Continued on reverse

Detail Continued**Amount****JAMES LEVINS**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

08/14/18	NAVY EXCHANGE 060266 0034 228-688-2211	STENNIS SPACE	MS	\$7.29
08/14/18	NEX FUEL 060266 266 228-688-3725	STENNIS SPACE	MS	\$61.00
08/17/18	TST* CAET 300003462 6013219169	JACKSON	MS	\$47.33
08/17/18	WESTIN JACKSON FB WESTIN JACKSON 601-968-8200	JACKSON	MS	\$66.86
08/31/18	CIRCLE K # 23389/CIRCLE K CONVENIENCE	GULFPORT	MS	\$47.06
09/04/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$78.20
09/04/18	MURPHY7568ATWALMART 0927 800-843-4298	D'IBERVILLE	MS	\$47.78
09/07/18	KEITHS NO 107 650000008934609 6012682068	SAUCIER	MS	\$56.76

**HUNTER LIPSCOMB**

Card Ending [REDACTED]

Amount

08/13/18	STARBUCKS STORE 0933 FAST FOOD RESTAURANT	HATTIESBURG	MS	\$6.43
08/14/18	CYPRESS HOUSE squareup.com/receipts	Stennis Space Center	MS	\$40.25
08/22/18	LE BON CAFE AND SPLEND 202-547-7200	WASHINGTON	DC	\$14.29
08/22/18	SUCCOTASH RESTAURANT	202-849-6933	DC	\$59.70
08/30/18	ALL SIGNS INC 650000010230426 2288979100	GULFPORT	MS	\$294.25

Fees**Amount**

Total Fees for this Period	\$0.00
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2018 Fees and Interest Totals Year-to-Date**Amount**

Total Fees in 2018	\$450.00
Total Interest in 2018	\$0.00



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/12/18 Next Closing Date 11/11/18



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Account Ending [REDACTED]

New Balance **\$6,517.73**

Please Pay By **10/27/18†**

† Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Effective immediately, we are updating the Cardmember Agreement to include more detailed information about the Pay Over Time option. The Pay Over Time option is available to eligible Card members who are invited to enroll. These updates provide additional clarity, and do not change the way the Pay Over Time option works.

See page 9 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Membership Rewards® Points

Available and Pending as of 08/31/18

118,711

For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Previous Balance	\$4,418.19
Payments/Credits	-\$4,473.17
New Charges	+\$6,572.71
Fees	+\$0.00

New Balance **\$6,517.73**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care	Pay by Phone
1-800-492-8468	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 [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
970 TOMMY MUNRO DR
STE D
BILOXI MS 39532-2176

Please Pay By
10/27/18
Amount Due
\$6,517.73

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

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

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 for Pay Over Time balances 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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
International Collect
Large Print & Braille Statements
Express Cash

1-800-492-8468 **Hearing Impaired**
1-623-492-7719 **TTY: 1-800-221-9950**
1-800-492-8468 **FAX: 1-800-695-9090**
1-800-CASH-NOW **In NY: 1-800-522-1897**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-
0448

Change of Address

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

[illegible]

City, State

[illegible]

Zip Code

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Area Code and Home Phone

[illegible]Area Code and
Work Phone[illegible]

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.



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/12/18



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Account Ending [REDACTED]

Payments and Credits

Summary

	Total
Payments	-\$4,473.17
Credits	\$0.00
Total Payments and Credits	-\$4,473.17

Detail

*Indicates posting date

Payments	Amount
09/27/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$4,418.19
09/18/18* PATRICK M LARGE ONLINE PAYMENT - THANK YOU	-\$53.98
09/18/18* PATRICK M LARGE ONLINE PAYMENT - THANK YOU	-\$1.00

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,474.58
STEPHEN MOORE [REDACTED]	\$314.38
JILL DUCKWORTH [REDACTED]	\$322.98
PATRICK M LARGE [REDACTED]	\$115.20
BRIDGETTE JONES [REDACTED]	\$377.11
MICHELE GARGIULO [REDACTED]	\$1,904.86
JAMES LEVINS [REDACTED]	\$897.59
HUNTER LIPSCOMB [REDACTED]	\$166.01
Total New Charges	\$6,572.71

Detail



STEVEN M PALAZZO

Card Ending [REDACTED]

	Amount
09/13/18 DRAGOS SEAFOOD RESTAURANT 650000008070 JACKSON MS \$82.42 6019572800	
09/14/18 BACK YARD BURGER - 542929807274048 MADISON MS \$11.76 6018561449	
09/15/18 HILTON JACKSON HILTON JACKSON JACKSON MS \$106.98 Arrival Date Departure Date 09/14/18 09/14/18 00000000 LODGING	
09/15/18 GINOS HAMBURGERS & CATFIS 650000009029 GREENVILLE MS \$12.94 6623789655	
09/15/18 EXXONMOBIL 4774 HATTIESBURG MS \$5.81 00181592 39401 400 470	
09/15/18 EXXONMOBIL 4774 HATTIESBURG MS \$47.93 601-544-7527	
09/15/18 DODGE STORE 6804 6804 CLEVELAND MS \$49.76 662-843-3307	

Continued on reverse

Detail Continued

					Amount
09/16/18	MEMPHIS MARRIOTT EAST Arrival Date 09/14/18 00000000	Departure Date 09/15/18	MEMPHIS	TN	\$282.11
09/18/18	DONANELLES BAR AND GRILL 000000001 6015453860		HATTIESBURG	MS	\$39.22
09/18/18	EXXONMOBIL 4774 601-544-7527		HATTIESBURG	MS	\$62.82
09/19/18	DONANELLES BAR AND GRILL 000000001 6015453860		HATTIESBURG	MS	\$63.59
09/19/18	BOOT COUNTRY 930553200123941 BOOTCOUNTRY@HOTMAIL.COM		HATTIESBURG	MS	\$219.34
09/20/18	NAVY EXCHANGE 060266 0034 228-688-2211		STENNIS SPACE	MS	\$23.05
09/21/18	THE HOME DEPOT 800-654-0688		BILOXI	MS	\$38.48
09/24/18	MCDANIELS GENERAL MERCHA 601-794-5900		MCHENRY	MS	\$58.25
09/25/18	FABER NEWS #4001 0000 201-330-1515		GULFPORT	MS	\$31.08
09/28/18	SAVANNAH CANDY KITCHEN 000000001 4047682002		ATLANTA	GA	\$29.69
09/29/18	VERIZON WIRELESS 8009220204 TELECOMMUNICATION EQUIPMENT AND TELEPHON		DIBERVILLE	MS	\$235.63
10/01/18	POPP S EXPRESS CAR WASH 000000001 2282170314		BILOXI	MS	\$18.00
10/01/18	POP'S PIZZERIA USFC39532		BILOXI	MS	\$40.98
10/02/18	THE SALT LINE 436845557812459 GAVIN@THESALTLINE.COM		WASHINGTON	DC	\$174.65
10/02/18	INMOTION ENT (ATL-5) 0000 877-383-8646		ATLANTA	GA	\$48.59
10/06/18	RACETRAC 2483 024836 97400024836 770-4317600		GULFPORT	MS	\$37.08
10/06/18	RACETRAC 2483 024836 97400024836 770-4317600		GULFPORT	MS	\$56.09
10/07/18	TRAILBOSS TRAILERS 0766 662-726-5666		MACON	MS	\$46.00
10/07/18	SHELL OIL 12424482011 GAS STATION		ELLISVILLE	MS	\$11.07
10/07/18	SHELL OIL 12424482011 AUTO FUEL DISPENSER		ELLISVILLE	MS	\$56.93
10/07/18	BKST-MISS STATE U #2040 000002040 7139 39762		MISSISSIPPI S	MS	\$337.32
10/08/18	POPP S EXPRESS CAR WASH 000000001 2282170314		BILOXI	MS	\$18.00
10/09/18	EXXONMOBIL 4774 601-544-7527		HATTIESBURG	MS	\$27.96
10/09/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827		888-4ONSTAR	TX	\$20.00
10/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC		877-350-0038	IL	\$49.95
10/09/18	TOPHERS OF HARDY MIDTOWN 0217700214571 TOPHERSOG@AOL.COM		HATTIESBURG	MS	\$15.01
10/11/18	MCDANIELS GENERAL MERCHA 601-794-5900		MCHENRY	MS	\$25.85

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Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/12/18



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Account Ending [REDACTED]

Detail Continued

				Amount
10/11/18	ALEXANDER HARDWARE & SUPPLY 6019284682	WIGGINS	MS	\$65.25
10/11/18	DONANELLES BAR AND GRILL 000000001 6015453860	HATTIESBURG	MS	\$24.99



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
09/14/18	TEXACO 0304405/CHEVRON SERVICE STN	MOUNT OLIVE	MS	\$50.22
09/14/18	UNIVERSITY TIRE & SERVICE 6012643436	HATTIESBURG	MS	\$96.73
09/19/18	ESTELLE'S SOUTHERN CUISI 0268 601-342-2582	ELLISVILLE	MS	\$69.20
10/01/18	EXXONMOBIL 4774 00296267 39401 001 470	HATTIESBURG	MS	\$42.23
10/01/18	CHEVRON 0210279/CHEVRON SERVICE STN	PASS CHRISTIAN	MS	\$15.00
10/06/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$41.00



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
09/21/18	HALF SHELL GULFPORT 0093 228-867-7001	GULFPORT	MS	\$57.79
09/30/18	FACEBK *2Y6CCGSP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$93.62
09/30/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
09/23/18	DROPBOX*N2WFM9HV4MFJ DROPBOX*N2WFM9H 4159867057	SAN FRANCISCO	CA	\$9.99
09/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$105.21



BRIDGETTE JONES

Card Ending [REDACTED] Monthly Spending Limit: \$0

				Amount
09/11/18	NEWK'S EXPRESS CAFE 2283430745	DIBERVILLE	MS	\$51.25
09/19/18	QUALITY LOGO PRODUCTS 866-312-5646	AURORA	IL	\$325.86

Continued on reverse

Detail Continued

Amount

**MICHELE GARGIULO**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

Amount

09/11/18	CORAS RESTAURANT 650000007813176 6154067993	BILOXI	MS	\$34.36
09/13/18	LONGLEAF PLANTATION 00-08027400947 800-3249825	PURVIS	MS	\$975.00
09/19/18	POPSOCKETS PROMO 303-223-6922	BOULDER	CO	\$613.00
09/20/18	CYPRESS HOUSE squareup.com/receipts	Stennis Space Center	MS	\$282.50

**JAMES LEVINS**

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

09/11/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$60.21
09/13/18	CIRCLE K # 23457/CIRCLE K CONVENIENCE	GULFPORT	MS	\$59.67
09/15/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$58.00
09/15/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$14.51
09/15/18	FASTWAY FUELS 650000009919559 2288602272	GULFPORT	MS	\$8.10
09/15/18	SONIC DRIVE IN 2288328184	GULFPORT	MS	\$9.28
09/15/18	SONIC DRIVE IN 2288328184	GULFPORT	MS	\$5.65
09/18/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$18.60
09/19/18	EXXONMOBIL 4803 228-831-8885	SAUCIER	MS	\$25.21
09/24/18	FASTWAY FUELS 650000009919559 2288602272	GULFPORT	MS	\$26.20
09/25/18	LOVES TRAVEL STOPS #402 GAS STATION	BILOXI	MS	\$25.00
09/27/18	CIRCLE K # 23457/CIRCLE K CONVENIENCE	GULFPORT	MS	\$26.67
09/28/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$25.06
10/01/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$126.88
10/01/18	EXXONMOBIL 4233 228-388-5009	BILOXI	MS	\$33.10
10/02/18	EXXONMOBIL 4233 228-388-5009	BILOXI	MS	\$36.13
10/03/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$5.71
10/03/18	CHEVRON 0207437/CHEVRON CONVENIENCE	GULFPORT	MS	\$35.38
10/03/18	MURPHY7568ATWALMART 0927 800-843-4298	DIBERVILLE	MS	\$45.50

Continued on next page



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/12/18

OPEN_{SM}

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Account Ending [REDACTED]

Detail Continued

				Amount
10/04/18	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$25.46
10/05/18	EXXONMOBIL 4803 228-831-8885	SAUCIER	MS	\$45.14
10/06/18	BIN 612 000000001 6624189092	STARKVILLE	MS	\$50.88
10/08/18	CHEVRON 0207437/CHEVRON CONVENIENCE	GULFPORT	MS	\$45.21
10/09/18	EXXONMOBIL 4774 00227766 39501 001 400	GULFPORT	MS	\$36.14
10/10/18	TEXACO 0303439/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$40.82
10/10/18	OFFICE DEPOT #3230 000003230 8004633768 RUBBERBANDS,SZ32,1#	DIBERVILLE	MS	\$9.08



HUNTER LIPSCOMB

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
09/25/18	HANKS OYSTER BAR ON THE H 628111004780 202-733-1971	WASHINGTON	DC	\$43.20
09/28/18	THE UPS STORE OFFICE SUPPLY STORE	WASHINGTON	DC	\$24.02
09/29/18	WALMART NGHBRHD MKT 5459 5459 GROCERY STORE	STARKVILLE	MS	\$22.72
09/29/18	BREWSKIS 00000168625 662-323-7015	STARKVILLE	MS	\$28.86
10/08/18	EXXONMOBIL 4803 00158952 39574 560	SAUCIER	MS	\$21.14
10/09/18	TBONES RECORDS & CAFE squareup.com/receipts	Hattiesburg	MS	\$26.07

Fees

	Amount
Total Fees for this Period	\$0.00

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$450.00
Total Interest in 2018	\$0.00

**Business Platinum Card®**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 10/12/18



p. 9/13

Account Ending [REDACTED]

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	The Premier Rewards Gold Card from American Express will now be known as the American Express® Gold Card. We are changing how additional points are awarded on this product to award more additional points for purchases at U.S. restaurants and U.S. supermarkets and to no longer award additional points for purchases at U.S. gas stations. All existing Premier Rewards Gold Card Members will continue to receive one (1) additional point (for a total of two (2) points) on gasoline purchase at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations) until October 4, 2019.
Using Points	The functionality to use points for Pending Charges on your Mobile App is no longer available.

Summary of Changes, effective November 1, 2018	
About The Program and Getting Points	The International Dollar Platinum Card® Card Members will be eligible to earn 2X Membership Rewards points on dining charges, according to applicable Terms and Conditions.

Summary of Changes, effective January 11, 2019	
About The Program and Getting Points	The Mercedes-Benz Credit Card from American Express and The Platinum Card® from American Express Exclusively for Mercedes-Benz will no longer be part of the Membership Rewards program.

ID12679

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

CMLENDDMRUS0289

AMEX000304

20-2124_1023

AMEX_0304

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. **Effective immediately**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to the Premier Rewards Gold Card from American Express, in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted and replaced with American Express® Gold Card. In the *Getting Additional Points* sub-section of the *Getting Points* section, the Premier Rewards Gold Card from American Express section will be deleted in its entirety and replaced with the following:

American Express Gold Card

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Gold Card you will earn:

Three (3) additional points (for a total of four (4) points) at restaurants located in the U.S.

Three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).

Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).

B. **Effective immediately**, your Terms & Conditions will be amended as follows:

USING POINTS: USING POINTS FOR YOUR CHARGES

In the *Using Points for Your Charges* sub-section of the *Using Points* section, the last section, entitled "How to Use Points for Select Pending Charges", will be deleted in its entirety.

C. **Effective November 1, 2018**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The International Dollar Platinum Card® will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the International Dollar Platinum Card will be added with the following:

The International Dollar Platinum Card®

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your International Dollar Platinum Card you will earn:

One (1) additional point (for a total of two (2) points) at restaurants located in the U.S.

D. **Effective January 11, 2019**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to The Mercedes-Benz Credit Card from American Express and The Platinum Card from American Express Exclusively for Mercedes-Benz in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted in its entirety.



Business Platinum Card®

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/12/18



p. 11/13

Account Ending [REDACTED]

CMLENDDMRUS0289

AMEX000306

20-2124_1025

AMEX_0306





Business Platinum Card®

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/12/18

OPENSM

p. 13/13

Account Ending [REDACTED]

American Express® Cards Warmly Welcomed

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Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 11/11/18 Next Closing Date 12/12/18

OPENSM

p. 1/13

Account Ending [REDACTED]

New Balance **\$23,776.73**

Please Pay By **11/26/18†**

† Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Membership Rewards® Points

Available and Pending as of 09/30/18

123,130

For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$6,517.73
Payments/Credits	-\$6,517.73
New Charges	+\$23,731.73
Fees	+\$45.00

New Balance **\$23,776.73**

Days in Billing Period: 30

Customer Care



Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

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 [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By
11/26/18

Amount Due
\$23,776.73



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



AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

rl

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 for Pay Over Time balances 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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
International Collect
Large Print & Braille Statements
Express Cash

1-800-492-8468 **Hearing Impaired**
1-623-492-7719 **TTY: 1-800-221-9950**
1-800-492-8468 **FAX: 1-623-707-4442**
1-800-CASH-NOW **In NY: 1-800-522-1897**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-
0448

Change of Address

Change of Address
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- 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

[illegible]

City, State

[illegible]

Zip Code

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Area Code and Home Phone

[illegible]Area Code and
Work Phone[illegible]

Email

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Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 11/11/18



p. 3/13

Account Ending [REDACTED]

Payments and Credits

Summary

	Total
Payments	-\$6,517.73
Credits	\$0.00
Total Payments and Credits	-\$6,517.73

Detail

*Indicates posting date

Payments	Amount
10/18/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$6,517.73

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$4,752.53
STEPHANIE NORRIS [REDACTED]	\$3,517.41
STEPHEN MOORE [REDACTED]	\$537.96
JILL DUCKWORTH [REDACTED]	\$3,848.22
PATRICK M LARGE [REDACTED]	\$141.73
MICHELE GARGIULO [REDACTED]	\$2,922.47
JAMES LEVINS [REDACTED]	\$775.69
HUNTER LIPSCOMB [REDACTED]	\$293.24
KYLE PALAZZO [REDACTED]	\$6,942.48
Total New Charges	\$23,731.73

Detail



STEVEN M PALAZZO

Card Ending [REDACTED]

	Amount
10/12/18 EXXONMOBIL 4774 HATTIESBURG MS \$62.40 601-544-7527	
10/12/18 The Chimes Covington Covington LA \$110.22 985-892-5396	
10/13/18 RESIDENCE INN E23 COVINGTON LA \$116.26 Arrival Date 10/12/18 Departure Date 10/13/18 00000000	
10/13/18 ACADEMY SPORTS # 159 0000 D'IBERVILLE MS \$213.99 111-111-1111	
10/13/18 WAL-MART SUPERCENTER 2715 2715 DIBERVILLE MS \$77.37 DISCOUNT STORE	
10/14/18 NEX FUEL 060247 247 GULFPORT MS \$55.89 AUTO FUEL DISPENSER	
10/15/18 POPP S EXPRESS CAR WASH 000000001 BILOXI MS \$18.00 2282170314	
10/16/18 EXXONMOBIL 4827 BILOXI MS \$6.17 00803708 39532 400 432	

Continued on reverse

Detail Continued

				Amount
10/17/18	MUGSHOTS GRILL & BAR HATT 650000008814 6012712299	HATTIESBURG	MS	\$36.72
10/18/18	LAKE SERENE GROCERY S 000000000043315 9999999999	HATTIESBURG	MS	\$12.67
10/19/18	MCALISTER'S #1431 0017 601-520-6386	WIGGINS	MS	\$23.50
10/20/18	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS	\$55.24
10/20/18	RESIDENCE INN E23 Arrival Date 10/19/18 00000000	COVINGTON	LA	\$131.65
	Departure Date 10/20/18			
10/23/18	DELL MARKETING L.P. WWW.DELL.COM	ROUND ROCK	TX	\$42.79
10/29/18	DELL MARKETING L.P. WWW.DELL.COM	ROUND ROCK	TX	\$2,311.17
10/29/18	AZTECAS 228-265-7263	GULFPORT	MS	\$46.81
10/30/18	KELLIES POOR BOY EXPRESS 6500000081988 6017995909	PICAYUNE	MS	\$45.34
10/30/18	BAY FUELS 601-636-1065	BAY ST LOUIS	MS	\$4.90
10/30/18	EXXONMOBIL 4827 00801849 39532 400	BILOXI	MS	\$16.04
10/30/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$51.79
10/30/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
10/31/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$32.70
11/01/18	TST* WALKERS 300003452 6019822633	JACKSON	MS	\$297.89
11/01/18	FAST MART # 17 601-845-3476	FLORENCE	MS	\$14.48
11/01/18	DONANELLES BAR AND GRILL 000000001 6015453860	HATTIESBURG	MS	\$119.30
11/02/18	THE WESTIN JACKSON THE WESTIN JACK Arrival Date 10/31/18 00000000 LODGING	JACKSON	MS	\$207.47
	Departure Date 11/01/18			
11/02/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$56.30
11/03/18	ROSES BBQ 436845556779857 ROSESBQINC@BELLSOUTH.NET	HATTIESBURG	MS	\$120.91
11/04/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$62.63
11/04/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$48.10
11/07/18	WAFFLE HOUSE 228-392-8598	DIBERVILLE	MS	\$51.09
11/07/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$67.44
11/08/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$20.00
11/09/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00

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Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 11/11/18



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Account Ending [REDACTED]

Detail Continued

				Amount
11/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
11/10/18	The Chimes Covington 985-892-5396	Covington	LA	\$129.35



STEPHANIE NORRIS

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
10/18/18	NEWK'S HATTIESBURG 1005 NEWK'S HATTIES 4700 HARDY STREET SUITE A	HATTIESBURG	MS	\$325.20
10/20/18	WAL-MART SUPERCENTER#6165 6165 GROCERY STORE	GULFPORT	MS	\$8.52
11/02/18	PARTY CITY 1050 00010050 39503	GULFPORT	MS	\$201.13
11/05/18	TARGET DISCOUNT STORE	DIBERVILLE	MS	\$12.93
11/05/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$94.07
11/05/18	WINN DIXIE 8775299466 GROCERY STORES	GULFPORT	MS	\$408.45
11/05/18	DRINX - MS 000000001 2283963232	DIBERVILLE	MS	\$17.11
11/06/18	TAILGATERS SPORTS PUB & G 021770020518 JUDSONADKINS@AOL.COM	BILOXI	MS	\$2,400.00
11/07/18	USPS PO 2731480506 001361864 8002758777	GULFPORT	MS	\$50.00



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
10/16/18	LAKE SERENE GROCERY S 000000000043315 9999999999	HATTIESBURG	MS	\$47.13
10/17/18	WAL-MART SUPERCENTER 3528 3528 DISCOUNT STORE	WIGGINS	MS	\$17.56
10/18/18	BP#8241689CIRCLE K ST 27 8241 601-753-2995	BEAUMONT	MS	\$55.92
10/18/18	SK-11 PACKAGE STORE 650000009680227 6015829092	HATTIESBURG	MS	\$11.98
10/19/18	PURPLE PARROT CRESCENT CI 000000001 6012640672	HATTIESBURG	MS	\$94.91
10/25/18	CVS PHARMACY 8007467287 PHARMACIES	HATTIESBURG	MS	\$25.98
10/29/18	STARBUCKS STORE 0933 000000000000000039402	HATTIESBURG	MS	\$7.85
10/31/18	CHEVRON 0357766/CHEVRON SERVICE STN	HATTIESBURG	MS	\$50.76
10/31/18	STARBUCKS STORE 0933 000000000000000039402	HATTIESBURG	MS	\$7.85
11/03/18	TOPHERS OF OAK GROVE 021770021457197 TOPHERSOG@AOL.COM	HATTIESBURG	MS	\$17.42

Continued on reverse

Detail Continued

				Amount
11/05/18	DELI DINER squareup.com/receipts	Ellisville	MS	\$12.00
11/05/18	EXXONMOBIL 4826 662-647-5802	HATTIESBURG	MS	\$42.06
11/05/18	SHELL OIL 57530279900 GAS STATION	LAUREL	MS	\$50.96
11/06/18	TOPHERS OF HARDY MIDTOWN 0217700214571 TOPHERSOG@AOL.COM	HATTIESBURG	MS	\$9.41
11/07/18	TOPHERS OF HARDY MIDTOWN 0217700214571 TOPHERSOG@AOL.COM	HATTIESBURG	MS	\$9.41
11/08/18	WAFFLE HOUSE 601-528-8678	WIGGINS	MS	\$25.27
11/08/18	Keiths Superstore 91 00000259259 999-999-9999	Wiggins	MS	\$48.09
11/08/18	LAKE SERENE GROCERY 000000000205267 9999999999	HATTIESBURG	MS	\$3.40

**JILL DUCKWORTH**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
10/16/18	FACEBK *W3JQ7GNN82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$500.00
10/24/18	FACEBK *L5QDAGNN82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$750.00
10/29/18	FACEBK *S2ZV2GWN82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$750.00
10/31/18	FACEBK *WE52LGSN82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$176.65
10/31/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
11/02/18	FACEBK *JGGPGGJP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$750.00
11/05/18	FACEBK *NMVJ5GWN82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$750.00

**PATRICK M LARGE**

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
10/23/18	DROPBOX*HRTJV8X248K7 DROPBOX*HRTJV8X 4159867057	SAN FRANCISCO	CA	\$9.99
10/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$131.74

**MICHELE GARGIULO**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
10/12/18	ACADEMY SPORTS # 159 0000 111-111-1111	D'IBERVILLE	MS	\$531.16
10/12/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$44.08
10/12/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$35.77

Continued on next page



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 11/11/18



p. 7/13

Account Ending [REDACTED]

Detail Continued

				Amount
10/12/18	WINN DIXIE 8775299466 GROCERY STORES	DIBERVILLE	MS	\$345.60
10/16/18	FAT BABY AND ALISES 00000209817 228-388-1021	BILOXI	MS	\$19.73
10/24/18	HILLYER HOUSE, INC 228-875-8065	OCEAN SPRINGS	MS	\$188.32
10/24/18	WALMART NGHBRHD MKT 4586 4586 GROCERY STORE	BILOXI	MS	\$6.03
10/24/18	TATO-NUT DONUT SHOP 650000008761358 2288722076	OCEAN SPRINGS	MS	\$75.05
10/26/18	HILTON GARDEN INN Arrival Date 10/25/18 00000000 LODGING Departure Date 10/25/18	GULFPORT	MS	\$125.44
10/26/18	EL BOSQUE MEXICAN GRILL 65000000649476 2283960044	DIBERVILLE	MS	\$31.70
11/05/18	TARGET DISCOUNT STORE	DIBERVILLE	MS	\$16.05
11/06/18	HILLYER HOUSE, INC 228-875-8065	OCEAN SPRINGS	MS	\$62.06
11/06/18	MARINA COTTAGE SOAP CO. INC. GOSQ.COM squareup.com/receipts	Ocean Springs	MS	\$64.89
11/06/18	TARGET DISCOUNT STORE	DIBERVILLE	MS	\$22.73
11/06/18	ROUSES MARKET 2286040076	GULFPORT	MS	\$63.12
11/08/18	MSU CAMPUS COMMERCE 6623251931	662-3251940	MS	\$1,290.74



JAMES LEVINS

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
10/13/18	DOLLAR GENERAL 8006789258 DISCOUNT STORES	DIBERVILLE	MS	\$7.49
10/14/18	HENRY WENTZELS SEAFOOD 000000001 2264560055	BILOXI	MS	\$95.25
10/15/18	CIRCLE K # 23389/CIRCLE K CONVENIENCE	GULFPORT	MS	\$43.65
10/17/18	PURE COUNTRY LORRAINE 1 228-604-1782	GULFPORT	MS	\$45.90
10/23/18	CHEVRON 0210278/CHEVRON SERVICE STN	D' IBERVILLE	MS	\$43.13
10/25/18	PURE COUNTRY LORRAINE 1 228-604-1782	GULFPORT	MS	\$35.00
10/25/18	CVS PHARMACY 8007467287 PHARMACIES	GULFPORT	MS	\$29.37
10/27/18	EXXONMOBIL 4233 228-831-3376	GULFPORT	MS	\$42.01
10/30/18	CHEVRON 0207437/CHEVRON CONVENIENCE	GULFPORT	MS	\$20.14

Continued on reverse

Detail Continued

				Amount
10/30/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$32.51
11/02/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$58.19
11/02/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$40.95
11/02/18	SHELL OIL 12504217006 GAS STATION	LONG BEACH	MS	\$5.44
11/02/18	EXXONMOBIL 4827 01036984 39532 420	BILOXI	MS	\$5.72
11/03/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$19.25
11/03/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$10.70
11/05/18	MURPHY7568ATWALMART 0927 800-843-4298	D'IBERVILLE	MS	\$13.32
11/06/18	CHEVRON 0357139/CHEVRON SERVICE STN	SAUCIER	MS	\$44.43
11/06/18	TAILGATERS SPORTS PUB & G 021770020518 JUDSONADKINS@AOL.COM	BILOXI	MS	\$63.50
11/07/18	CIRCLE K # 23402/CIRCLE K CONVENIENCE	WIGGINS	MS	\$38.09
11/10/18	CHEVRON 0357139/CHEVRON SERVICE STN	SAUCIER	MS	\$43.90
11/10/18	IHOP 447 RESTAURANT	HATTIESBURG	MS	\$37.75

**HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
10/15/18	EXXONMOBIL 4827 00771318 39532 400	BILOXI	MS	\$16.04
10/23/18	CAPITOL HILL CLUB 329394750534201 (202)484-4590	WASHINGTON	DC	\$8.45
10/25/18	SOUTHERN PROHIBITION BREWING squareup.com/receipts	Hattiesburg	MS	\$40.88
11/01/18	MCDANIELS GEN. MERCH. 601-749-5900	MCHENRY	MS	\$15.70
11/02/18	THE BLIND TIGER LLC 650000008987003 2282844728	BAY SAINT LOU	MS	\$34.53
11/02/18	KEITHS 151 650000008664891 6012682068	HATTIESBURG	MS	\$26.44
11/05/18	MICROSOFT*MICROSOFT *STORE DIRECT MKTG INTERNET	REDMOND		\$74.89
11/06/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$56.09
11/06/18	EL BOSQUE MEXICAN GRILL 65000000649476 2283960044	DIBERVILLE	MS	\$20.22

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Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 11/11/18



p. 9/13

Account Ending [REDACTED]

Detail Continued

Amount



KYLE PALAZZO

Card Ending [REDACTED] Monthly Spending Limit: \$7,500

Amount

10/16/18	THE HOME DEPOT 2910 HOME SUPPLY WAREHOUSE	BILOXI	MS	\$212.02
10/17/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$54.63
10/17/18	POUNDS PLUMBING squareup.com/receipts	GULFPORT	MS	\$183.11
10/17/18	SONIC DRIVE IN 6019285994	WIGGINS	MS	\$9.56
10/18/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$1.38
10/18/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$107.98
10/18/18	RANCHLAND TRACTOR & ATV 65000000941880 2288328300	SAUCIER	MS	\$3,019.93
10/18/18	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D	DIBERVILLE	MS	\$14.07
10/19/18	CHEVRON 0209169/CHEVRON SERVICE STN	LUCEDALE	MS	\$51.63
10/19/18	WAFFLE HOUSE 228-392-8598	DIBERVILLE	MS	\$13.93
10/19/18	SHELL OIL 12482337008 GAS STATION	MOSS POINT	MS	\$3.73
10/20/18	CHEVRON 0210278/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$50.79
10/20/18	SUBWAY 228-3920048	DIBERVILLE	MS	\$11.22
10/20/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$53.69
10/21/18	WAFFLE HOUSE 1229 0043 228-392-1174	BILOXI	MS	\$36.46
10/21/18	TWIN PEAKS D'IBERVILLE 2252528261	DIBERVILLE	MS	\$30.46
10/22/18	VERIZON WIRELESS 8009220204 TELECOMMUNICATION EQUIPMENT AND TELEPHON	DIBERVILLE	MS	\$28.88
10/22/18	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D	DIBERVILLE	MS	\$12.07
10/23/18	WAFFLE HOUSE 228-392-8598	DIBERVILLE	MS	\$16.63
10/23/18	BIG LOTS 6142310065 DISCOUNT STORES	D'IBERVILLE	MS	\$266.42
10/24/18	PURE COUNTRY LORRAINE 1 228-604-1782	GULFPORT	MS	\$48.41
10/24/18	IN *NORTH BAY HEATING AND AIR COND UF2UJS6YSTMXSRRMK39532	BILOXI	MS	\$737.23
10/26/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$96.86

Continued on reverse

AMEX000317

20-2124_1036

AMEX_0317

Detail Continued

				Amount
10/26/18	TARGET DISCOUNT STORE	DIBERVILLE	MS	\$117.68
10/26/18	Magnolia Printing Compa 03930098255580 OFFICE SUPPLIES	GULFPORT	MS	\$132.79
10/27/18	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$41.94
10/28/18	GILS FISH CAMP 650000007626750 2288185445	OCEAN SPRINGS	MS	\$36.00
10/29/18	GLASS DOC GULF COAST 0425 228-452-3113	LONG BEACH	MS	\$963.65
10/29/18	SHELL OIL 57540721909 AUTO FUEL DISPENSER	PICAYUNE	MS	\$50.09
10/29/18	FAMILY DOLLAR 704-814-3289	PICAYUNE	MS	\$8.77
10/30/18	PJ'S COFFEE OF NEW ORLEANS squareup.com/receipts	Picayune	MS	\$8.21
10/30/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$13.01
10/30/18	CHEVRON 0210278/CHEVRON SERVICE STN	D' IBERVILLE	MS	\$2.77
11/02/18	THE WESTIN JACKSON THE WESTIN JACK Arrival Date Departure Date 10/31/18 11/01/18 00000000 LODGING	JACKSON	MS	\$173.69
11/02/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$19.38
11/02/18	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS	\$21.00
11/02/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
11/04/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$29.57
11/05/18	CIRCLE K # 23399 GAS STATION	HATTIESBURG	MS	\$17.96
11/06/18	TAILGATERS SPORTS PUB & G 021770020518 JUDSONADKINS@AOL.COM	BILOXI	MS	\$90.00
11/06/18	EXXONMOBIL 4827 00794273 39532 400	BILOXI	MS	\$35.33
11/07/18	EXXONMOBIL 4827 00800914 39532 400	BILOXI	MS	\$31.11
11/08/18	WAFFLE HOUSE 228-354-0000	BILOXI	MS	\$34.84
11/11/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$33.60

Fees

			Amount
11/11/18	PATRICK M LARGE	ANNUAL MEMBERSHIP FEE	\$45.00
Total Fees for this Period			\$45.00

Continued on next page



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 11/11/18



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Account Ending [REDACTED]

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$495.00
Total Interest in 2018	\$0.00

**Business Platinum Card®**

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 11/11/18

OPENSM

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Account Ending [REDACTED]

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PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 12/12/18 Next Closing Date 01/11/19



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Account Ending [REDACTED]

New Balance **\$7,762.88**

Please Pay By **12/27/18†**

† Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See page 9 for an Important Change to Your Account Terms.

Membership Rewards® Points

Available and Pending as of 10/31/18

129,704

For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$23,776.73
Payments/Credits	-\$23,911.92
New Charges	+\$7,898.07
Fees	+\$0.00

New Balance **\$7,762.88**

Days in Billing Period: 31

Customer Care



Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

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 [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By
12/27/18

Amount Due
\$7,762.88



Check here if your address or
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Note changes on reverse side.



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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 for Pay Over Time balances 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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.



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City, State

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Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 12/12/18



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Account Ending [REDACTED]

Payments and Credits

Summary

	Total
Payments	-\$23,776.73
Credits	
STEVEN M PALAZZO [REDACTED]	-\$97.75
KYLE PALAZZO [REDACTED]	-\$37.44
Total Payments and Credits	-\$23,911.92

Detail

*Indicates posting date

Payments	Amount
11/26/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$23,776.73
Credits	Amount
12/03/18 STEVEN M PALAZZO HOUSE GIFT SHOP 000000001 WASHINGTON DC 2022253520	-\$97.75
12/06/18 KYLE PALAZZO TARGET DIBERVILLE MS DISCOUNT STORE	-\$37.44

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,634.30
JILL DUCKWORTH [REDACTED]	\$484.09
PATRICK M LARGE [REDACTED]	\$330.32
MICHELE GARGIULO [REDACTED]	\$435.53
JAMES LEVINS [REDACTED]	\$374.07
HUNTER LIPSCOMB [REDACTED]	\$897.01
KYLE PALAZZO [REDACTED]	\$2,742.75
Total New Charges	\$7,898.07

Detail



STEVEN M PALAZZO

Card Ending [REDACTED]

	Amount
11/11/18 NEX FUEL 060247 247 GULFPORT MS	\$75.89
AUTO FUEL DISPENSER	
11/14/18 UBER TRIP Z2FAC HELP.UBER.COM CA	\$16.07
11/14/18 HOUSE GIFT SHOP 000000001 WASHINGTON DC	\$361.75
2022253520	
11/15/18 TORTILLA COAST FIRST ST 03930098282011 WASHINGTON DC	\$155.62
2025466768	
11/16/18 HUDSON NEWS ST1303 1303 WASHINGTON DC	\$4.62
800-326-7711	
11/19/18 CIRCLE K # 23462/CIRCLE K GULFPORT MS	\$10.81
CONVENIENCE	

Continued on reverse

Detail Continued

				Amount
11/19/18	CHEVRON 0208881/CHEVRON SERVICE STN	BILOXI	MS	\$71.14
11/23/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$64.00
11/24/18	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS	\$20.50
11/25/18	WWW.MCAFEE.COM SECURITY SVS	866-622-3911	TX	\$42.79
11/26/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$25.44
11/27/18	FABER NEWS #4001 0000 201-330-1515	GULFPORT	MS	\$23.84
11/27/18	SHELLYS BACKROOM 542929806765970 2027373003	WASHINGTON	DC	\$16.00
11/28/18	TALAY THAI RESTAURANT 000000001 2025465100	WASHINGTON	DC	\$46.34
11/29/18	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$97.75
11/29/18	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$97.75
11/29/18	GB4520 NAVY YARD 100 M STREET, SE WASHING	WASHINGTON	DC	\$47.38
11/30/18	ATLANTA B 084870006611804 CD345678912345678123452	ATLANTA	GA	\$125.22
11/30/18	BOBBYS BURGER PALACE 4043058888	ATLANTA	GA	\$11.72
11/30/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$64.50
12/02/18	PANDA EXPRESS #2553 2553 626-799-9898	HATTIESBURG	MS	\$21.42
12/04/18	OFFICE DEPOT #3230 000003230 8004633768 Cls Fldr Lgl 2div Grn 5pk Cls Fldr Lgl 2div Blu 5pk	DIBERVILLE	MS	\$77.02
12/04/18	PATIO 44 - GULFPORT 650000010673112 2282657101	GULFPORT	MS	\$57.62
12/05/18	OSAKA JAPANESE HIBACHI & SUSHI RESTAURANT USFC39540	DIBERVILLE	MS	\$86.44
12/06/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$63.29
12/07/18	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D	DIBERVILLE	MS	\$8.97
12/07/18	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D	DIBERVILLE	MS	\$19.53
12/07/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$16.00
12/08/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$20.00
12/08/18	ROSES QUICK STOP 601-636-1065	HATTIESBURG	MS	\$33.24
12/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
12/10/18	Succotash - Penn Quart 202-849-6933	Washington	DC	\$743.70
12/10/18	FABER NEWS #4001 0000 201-330-1515	GULFPORT	MS	\$53.49

Continued on next page



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 12/12/18



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Account Ending [REDACTED]

Detail Continued

				Amount
12/11/18	USA*SNACK SODA VENDING FAST FOOD RESTAURANT	WASHINGTON	DC	\$4.50



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
11/30/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
11/30/18	FACEBK *MB24UGJP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$312.52



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
11/16/18	BONCHON CHICKEN 650000008215280 7034750849	WASHINGTON	DC	\$166.25
11/23/18	DROPBOX*FJKLS6BXJCH5 4159867057	SAN FRANCISCO	CA	\$9.99
11/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$154.08



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
11/12/18	HOOTERS 1 4978 39503 RESTAURANT	GULFPORT	MS	\$62.31
11/20/18	HOBBY LOBBY 4057451100	BILOXI	MS	\$235.00
12/03/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$55.24
12/04/18	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D	DIBERVILLE	MS	\$70.57
12/07/18	KEESLER COMMISSARY 000000128 8047652904	BILOXI	MS	\$12.41



JAMES LEVINS

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
11/12/18	CHEVRON 0357139/CHEVRON SERVICE STN	SAUCIER	MS	\$15.20
11/13/18	MURPHY7568ATWALMART 0927 800-843-4298	D'IBERVILLE	MS	\$36.41
11/13/18	CVS PHARMACY 8007467287 PHARMACIES	GULFPORT	MS	\$29.37
11/16/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$37.21
11/20/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$36.69

Continued on reverse

Detail Continued

				Amount
11/24/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$34.62
11/26/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$35.72
11/27/18	BEAU RIVAGE - EIGHT75 7607394 395300 RESTAURANT	BILOXI	MS	\$148.85

**HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
11/15/18	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$32.82
11/16/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$10.00
11/27/18	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$40.09
11/29/18	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$21.82
11/30/18	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$746.00
12/09/18	WHOLEFDS SCP #10563 000010563 5139003000	WASHINGTON	DC	\$46.28

**KYLE PALAZZO**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
11/12/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$45.47
11/12/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$11.81
11/12/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$85.43
11/12/18	OFFICE DEPOT #3230 000003230 8004633768 pen,gel,stainless,g301,2pk,blk	DIBERVILLE	MS	\$13.46
11/12/18	SHERWIN-WILLIAMS 228-396-1376	DIBERVILLE	MS	\$31.48
11/12/18	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$16.43
11/12/18	THE BEER STORE LLC 650000004490978 2285392220	SAUCIER	MS	\$14.85
11/13/18	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$53.47
11/13/18	PANDA PALACE 0001 228-396-8585	D'IBERVILLE	MS	\$34.99
11/14/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$20.84
11/15/18	PURE COUNTRY LORRAINE 1 228-604-1782	GULFPORT	MS	\$44.32
11/15/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
11/16/18	TEXACO 0351976/CHEVRON SERVICE STN	BILOXI	MS	\$12.96

Continued on next page



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 12/12/18



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Account Ending [REDACTED]

Detail Continued

				Amount
11/17/18	PILOT_00586 00586 AUTO FUEL DISPENSER	MOSS POINT	MS	\$42.92
11/18/18	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$16.43
11/18/18	THE BEER STORE LLC 650000004490978 2285392220	SAUCIER	MS	\$12.08
11/19/18	SHERWIN-WILLIAMS 228-396-1376	DIBERVILLE	MS	\$96.29
11/20/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$14.72
11/20/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$71.60
11/20/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$1.59
11/20/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$45.06
11/21/18	CHEVRON 0208881/CHEVRON SERVICE STN	BILOXI	MS	\$18.68
11/21/18	LOOKOUT STEAKHOUSE 650000008465729 2282480555	GULFPORT	MS	\$39.80
11/21/18	WALGREENS #17035 000017035 NONE 39540 PHARMACIES	DIBERVILLE	MS	\$35.79
11/21/18	CHEVRON 0210278/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$16.02
11/21/18	EXXONMOBIL 4827 00943335 39532 400	BILOXI	MS	\$38.03
11/23/18	WENDY'S 9012712501	DIBERVILLE	MS	\$7.25
11/24/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$35.80
11/26/18	TARGET DISCOUNT STORE	DIBERVILLE	MS	\$249.22
11/26/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$142.48
11/30/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$41.50
11/30/18	MOBILE LUMBER 2288971282	GULFPORT	MS	\$33.15
11/30/18	MOBILE LUMBER 2288971282	GULFPORT	MS	\$29.42
12/03/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$95.71
12/03/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$36.33
12/03/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$23.50
12/03/18	OFFICE DEPOT #271 000000271 8004633768 REWARDS ENROLLMENT BATTERY, ALKA, 9V, 2 BATTERY, ALKA, AA, 10 CORRUGATED CRTON 20X20X20 5PK	BILOXI	MS	\$43.35

Continued on reverse

Detail Continued

				Amount
12/03/18	SHERWIN-WILLIAMS 228-396-1376	DIBERVILLE	MS	\$86.67
12/03/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$42.75
12/04/18	TEXACO 0351976/CHEVRON SERVICE STN	BILOXI	MS	\$8.66
12/06/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$66.93
12/06/18	THE BEER STORE LLC 650000004490978 2285392220	SAUCIER	MS	\$18.49
12/06/18	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$17.43
12/07/18	SHELL OIL 57540720505 AUTO FUEL DISPENSER	BILOXI	MS	\$38.35
12/07/18	JAZZEPPI'S 021770021431441 JAZZEPPIEMAIL@YAHOO.COM	BILOXI	MS	\$28.02
12/08/18	WAFFLE HOUSE 1229 0043 228-392-1174	BILOXI	MS	\$33.78
12/08/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$25.41
12/08/18	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$40.48
12/10/18	BEST BUY 888-BESTBUY	DIBERVILLE	MS	\$8.55
12/10/18	POUNDS PLUMBING squareup.com/receipts	GULFPORT	MS	\$645.18
12/11/18	EXXONMOBIL 4807 601-528-5688	MCHENRY	MS	\$36.02
12/11/18	EXXONMOBIL 4807 00624044 39561 400	MCHENRY	MS	\$6.29
12/11/18	THE BEER STORE LLC 650000004490978 2285392220	SAUCIER	MS	\$21.38
12/11/18	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$26.13

Fees

	Amount
Total Fees for this Period	\$0.00

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$495.00
Total Interest in 2018	\$0.00

**Business Platinum Card®**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 12/12/18



p. 9/10

Account Ending [REDACTED]

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Important Change to Your Account Terms

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your account terms. The detailed changes to your Cardmember Agreement can be found on the following page.

We are increasing the annual membership fee to \$595.00 beginning at your account renewal that occurs on or after February 08, 2019.

How to avoid this increase: This fee increase will not take effect until your next renewal date on or after February 08, 2019. You can avoid paying this annual fee by cancelling your account before that renewal date. You can cancel by calling the number on the back of your Card. If you cancel, you won't be able to use your Card for new transactions. If your Card is enrolled in the Membership Rewards® program, you may forfeit any points you have upon cancellation, so you should redeem any points you have before calling us to cancel your account.

Revised Terms, as of February 08, 2019

Annual Membership Fee	\$595.00
------------------------------	-----------------

ID 12682

See the reverse side for the detail of changes to your Cardmember Agreement.

CMLENDDMNTF0009

AMEX000330

20-2124_1049

AMEX_0330

Detail of Change to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are 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 this change, please call the number on the back of your Card.

Annual Membership Fee

Effective February 08, 2019, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

Annual Membership Fee	\$595.00
------------------------------	-----------------

CMLENDDMNTF0009

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 01/11/19 Next Closing Date 02/08/19

p. 1/9

Account Ending [REDACTED]

New Balance **\$7,970.81****Please Pay By** **01/27/19[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Membership Rewards® Points

Available and Pending as of 11/30/18

153,435For up to date point balance and full program details, visit membershprewards.com**Account Summary**

Previous Balance	\$7,762.88
Payments/Credits	-\$8,754.55
New Charges	+\$8,962.48
Fees	+\$0.00

New Balance **\$7,970.81**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care	Pay by Phone
1-800-492-8468	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
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By
01/27/19
Amount Due
\$7,970.81

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

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

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 for Pay Over Time balances 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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
International Collect
Large Print & Braille Statements
Express Cash

1-800-492-8468 **Hearing Impaired**
1-623-492-7719 **TTY: 1-800-221-9950**
1-800-492-8468 **FAX: 1-623-707-4442**
1-800-CASH-NOW **In NY: 1-800-522-1897**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-
0448

Change of Address

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

[illegible]

City, State

[illegible]

Zip Code

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Area Code and Home Phone

[illegible]Area Code and
Work Phone[illegible]

Email

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- 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.



Payments and Credits

Summary

	Total
Payments	-\$7,762.88
Credits	
STEVEN M PALAZZO [REDACTED]	-\$991.67
Total Payments and Credits	-\$8,754.55

Detail

*Indicates posting date

Payments	Amount
12/22/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$7,762.88
Credits	Amount
12/15/18 STEVEN M PALAZZO ONSTAR DATA PLAN - AT&T 993 888-4ONSTAR TX 888-466-7827	-\$20.00
12/19/18* STEVEN M PALAZZO SHOP WITH MR POINTS-PURCHASE CREDIT	-\$93.96
12/21/18 STEVEN M PALAZZO DELTA AIR LINES ATLANTA DELTA AIR LINES Ticket Number: 0062148587310 Passenger Name: LIPSCOMB/HUNTER Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.	-\$647.80
12/28/18* STEVEN M PALAZZO SHOP WITH MR POINTS-PURCHASE CREDIT	-\$80.12
12/29/18* STEVEN M PALAZZO SHOP WITH MR POINTS-PURCHASE CREDIT	-\$149.79

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$4,694.57
STEPHEN MOORE [REDACTED]	\$86.39
JILL DUCKWORTH [REDACTED]	\$171.57
PATRICK M LARGE [REDACTED]	\$441.07
MICHELE GARGIULO [REDACTED]	\$1,842.51
JAMES LEVINS [REDACTED]	\$20.50
HUNTER LIPSCOMB [REDACTED]	\$109.70
KYLE PALAZZO [REDACTED]	\$1,596.17
Total New Charges	\$8,962.48

Detail



STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
12/13/18 RACETRAC 2483 024836 97400024836 770-4317600 GULFPORT MS	\$64.85
12/14/18 DELTA WORLD TIRE AUTO SERVICE BILOXI MS	\$1,101.67
12/15/18 WAFFLE HOUSE 228-392-8598 DIBERVILLE MS	\$34.61

Continued on reverse

Detail Continued

				Amount
12/17/18	MS GOV BRD OF ACCT 6012060082	JACKSON	MS	\$115.49
12/17/18	OSAKA JAPANESE HIBACHI & SUSHI RESTAURANT USFC39540	DIBERVILLE	MS	\$53.29
12/17/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$25.00
12/18/18	DELTA AIR LINES DELTA AIR LINES From: WASHINGTON NATIONA To: ATLANTA HARTSFIELD JACKSON THOMPSON F Ticket Number: 00621485873105 Passenger Name: LIPSCOMB/HUNTER Document Type: PASSENGER TICKET	ATLANTA		\$647.80
12/18/18	WALMART.COM RETAIL	800-966-6546	AR	\$93.96
12/18/18	Handy Lock Biloxi 436845557807202 WAREHOUSING & STORAGE	BILOXI	MS	\$190.00
12/19/18	TALAY THAI RESTAURANT 000000001 2025465100	WASHINGTON	DC	\$28.95
12/20/18	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$126.20
12/21/18	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$145.95
12/21/18	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$56.14
12/26/18	CBVSS LLC 0966 228-868-6367	GULFPORT	MS	\$56.00
12/28/18	WALMART.COM 800-966-6546	BENTONVILLE	AR	\$80.12
12/28/18	CRUTCHFIELD 800-955-9091	CHARLOTTESVILLE	VA	\$149.79
12/29/18	THE BOTTLE SHOP 0000 228-396-8771	BOLOXI	MS	\$35.26
12/30/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$24.68
12/30/18	EXXONMOBIL 4827 00566624 39532 400	BILOXI	MS	\$18.22
12/31/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$41.17
01/01/19	POP'S PIZZERIA USFC39532	BILOXI	MS	\$66.02
01/02/19	INMOTION ENT (ATL-5) 0000 877-383-8646	ATLANTA	GA	\$86.39
01/02/19	ATLANTA BREAD AND WINE FAST FOOD RESTAURANT	ATLANTA	GA	\$46.06
01/02/19	SIMPLYBOOKSST2706 2706 800-326-7711	ATLANTA	GA	\$7.40
01/02/19	SIMPLY SMILES LLC 0180 202-863-7061	WASHINGTON	DC	\$17.00
01/02/19	SIMPLY SMILES LLC 0180 202-863-7061	WASHINGTON	DC	\$18.20
01/02/19	FILOMENA RISTORANTE 2023388800	WASHGINTON	DC	\$175.73
01/03/19	GRAND CAB COMPANY GOODS/SERVICES	Washington	DC	\$16.97

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 01/11/19

p. 5/9

Account Ending [REDACTED]

Detail Continued

				Amount
01/03/19	UBER TRIP D6W6C HELP.UBER.COM	HELP.UBER.COM	CA	\$2.00
01/03/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$17.35
01/03/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$27.49
01/03/19	UBER TRIP WDVCE HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
01/04/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$15.90
01/04/19	UBER TRIP CIIXG HELP.UBER.COM	HELP.UBER.COM	CA	\$2.00
01/04/19	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$46.34
01/04/19	SIMPLY SMILES LLC 0180 202-863-7061	WASHINGTON	DC	\$21.85
01/05/19	CAPITAL GRILLE 0138003 0000 202-737-6200	WASHINGTON	DC	\$851.70
01/06/19	LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER	GULFPORT	MS	\$35.08
01/07/19	ROSES QUICK STOP 601-636-1065	HATTIESBURG	MS	\$22.44
01/08/19	THE SALT LINE 436845557812459 GAVIN@THESALTLINE.COM	WASHINGTON	DC	\$76.55
01/09/19	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
12/17/18	WESTIN JACKSON FB WESTIN JACKSON 601-968-8200	JACKSON	MS	\$56.14
12/17/18	RACEWAY6941 469411 97818469411 000-0000000	RICHLAND	MS	\$30.25



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
12/31/18	CREATESEND.COM (USD/USD) FRESHVIEW PTY SYDNEY	SYDNEY	AU	\$171.57



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
12/17/18	BULLFEATHERS 0000 202-484-0228	WASHINGTON	DC	\$12.90
12/21/18	GRUBHUB*YOUNGCHOW 8775851085	NEW YORK	NY	\$99.91
12/23/18	DROPBOX*V83S38M9S92F 4159867057	SAN FRANCISCO	CA	\$9.99

Continued on reverse

Detail Continued

				Amount
12/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$131.74
01/03/19	BONCHON CHICKEN 650000008215280 7034750849	WASHINGTON	DC	\$186.53

**MICHELE GARGIULO**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
12/13/18	TABELLA 000000001 6012555488	HATTIESBURG	MS	\$186.36
12/14/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$53.28
12/15/18	MCDONALD'S 2283960927	BILOXI	MS	\$13.25
12/15/18	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D	DIBERVILLE	MS	\$125.21
12/18/18	EL BOSQUE MEXICAN GRILL 65000000649476 2283960044	DIBERVILLE	MS	\$40.00
12/21/18	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$31.50
12/31/18	DELTA AIR LINES DELTA AIR LINES From: GULFPORT/BILOXI To: ATLANTA HARTSFIELD WASHINGTON NATIONA ATLANTA HARTSFIELD GULFPORT/BILOXI Ticket Number: 00623522917021 Passenger Name: PALAZZO, [REDACTED] Document Type: PASSENGER TICKET	ATLANTA		\$1,029.60
01/03/19	HARRIS TEETER 7034121544 GROCERY STORES	ARLINGTON	VA	\$228.81
01/04/19	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$134.50

**JAMES LEVINS**

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
12/21/18	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS	\$20.50

**HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
12/17/18	BULLFEATHERS 0000 202-484-0228	WASHINGTON	DC	\$36.70
12/18/18	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$73.00

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 01/11/19

p. 7/9

Account Ending [REDACTED]

Detail Continued

Amount



KYLE PALAZZO

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

12/12/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
12/12/18	DRINX - MS 000000001 2283963232	DIBERVILLE	MS	\$9.62
12/15/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$38.61
12/17/18	EXXONMOBIL 4774 00275540 39401 470	HATTIESBURG	MS	\$11.73
12/17/18	RACEWAY6941 469411 97818469411 000-0000000	RICHLAND	MS	\$20.30
12/21/18	PETSMART 888-839-9638	DIBERVILLE	MS	\$50.28
12/21/18	EXXONMOBIL 4827 00977729 39532 001 400	BILOXI	MS	\$46.22
12/21/18	BAYOU VIEW HARDWARE 228-863-4162	GULFPORT	MS	\$34.00
12/23/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
12/24/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$33.31
12/25/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$54.59
12/27/18	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$136.97
12/27/18	EXXONMOBIL 4827 00710820 39532 001 400	BILOXI	MS	\$39.03
01/04/19	EXXONMOBIL 4827 00843067 39532 001 400	BILOXI	MS	\$49.97
01/07/19	DUNNAWAY SMALL ENGINE 0467 228-218-4356	BILOXI	MS	\$594.81
01/07/19	POLKS BILOXI DRUGS 542929804949436 2282070505	BILOXI	MS	\$34.13
01/08/19	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$77.64
01/09/19	CHEVRON 0053478/CHEVRON SERVICE STN	WIGGINS	MS	\$39.79
01/09/19	KRYSTAL PNTY 9197746700	MAGEE	MS	\$5.30
01/09/19	SHELL OIL 12599766008 GAS STATION	JACKSON	MS	\$18.71
01/10/19	THE SHED BBQ 6500000002366790 2288759590	OCEAN SPRINGS	MS	\$18.00

Continued on reverse

AMEX000338

20-2124_1057

AMEX_0338

Detail Continued

				Amount
01/10/19	EXXONMOBIL 4827 00778860 39532 001 400 500	BILOXI	MS	\$46.50
01/10/19	WAFFLE HOUSE 228-875-0109	OCEAN SPRINGS	MS	\$24.66
01/11/19	HILTON GARDEN INN Arrival Date 01/09/19 00000000 LODGING	Departure Date 01/10/19 JACKSON	MS	\$172.00

Fees

				Amount
Total Fees for this Period				\$0.00

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$0.00
Total Interest in 2019	\$0.00



Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 01/11/19

p. 9/9

Account Ending [REDACTED]

American Express® Cards Warmly Welcomed

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The big game looks better on an 82" TV! Find great deals on big screen TVs, Appliances, Furniture, and Mattresses at Conn's HomePlus. In store or online. **conns.com**

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BaileysDiscountCenter.com

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 02/08/19 Next Closing Date 03/12/19

p. 1/9

Account Ending [REDACTED]

New Balance**\$3,981.50****Please Pay By****02/24/19[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See page 7 for Important Information about Your Account.

See page 8 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Membership Rewards® Points

Available and Pending as of 12/31/18

84,658

For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$7,970.81
Payments/Credits	-\$8,168.47
New Charges	+\$4,179.16
Fees	+\$0.00

New Balance \$3,981.50

Days in Billing Period: 28

Customer Care**Pay by Computer**americanexpress.com/business**Customer Care**

1-800-492-8468

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**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By

02/24/19

Amount Due

\$3,981.50

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



AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

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 for Pay Over Time balances 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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
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Express Cash

1-800-492-8468 **Hearing Impaired**
1-623-492-7719 **TTY: 1-800-221-9950**
1-800-492-8468 **FAX: 1-623-707-4442**
1-800-CASH-NOW **In NY: 1-800-522-1897**



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Payments
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- 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

[illegible]

City, State

[illegible]

Zip Code

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Area Code and Home Phone

[illegible]Area Code and
Work Phone[illegible]

Email

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Deduct your payment from your bank account automatically each month

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Payments and Credits

Summary

	Total
Payments	-\$7,970.81
Credits	
STEVEN M PALAZZO [REDACTED]	-\$197.66
Total Payments and Credits	-\$8,168.47

Detail *Indicates posting date

Payments	Amount
01/19/19* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$7,970.81
Credits	Amount
02/02/19* STEVEN M PALAZZO SHOP WITH MR POINTS-PURCHASE CREDIT	-\$197.66

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,322.38
STEPHEN MOORE [REDACTED]	\$90.22
JILL DUCKWORTH [REDACTED]	\$796.46
PATRICK M LARGE [REDACTED]	\$128.26
MICHELE GARGIULO [REDACTED]	\$185.92
HUNTER LIPSCOMB [REDACTED]	\$457.52
KYLE PALAZZO [REDACTED]	\$1,198.40
Total New Charges	\$4,179.16

Detail



STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
01/11/19 DELTA ATL D10 619509 57960619509 404-5590605 HAPEVILLE GA	\$7.31
01/12/19 NEX FUEL 060247 247 AUTO FUEL DISPENSER GULFPORT MS	\$45.81
01/12/19 NAVY EXCHANGES RETAIL GOVERNMENT SERVICE GULFPORT MS	\$109.99
01/14/19 CHICK-FIL-A #02463 000000000404908 2283921892 D'IBERVILLE MS	\$24.40
01/15/19 YOUNG CHOW RESTAURANT YOUNG CHOW REST RESTAURANT WASHINGTON DC	\$60.60
01/18/19 POPP S EXPRESS CAR WASH 000000001 2282170314 BILOXI MS	\$18.00
01/19/19 LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER GULFPORT MS	\$36.71
01/22/19 GITERDON 6500000006673134 2282557100 DIAMONDHEAD MS	\$32.89
01/24/19 TORTILLA COAST FIRST ST 03930098282011 2025466768 WASHINGTON DC	\$82.16

Continued on reverse

Detail Continued

				Amount
01/25/19	NEW ORLEANS STYLE 092610021314061 NEWORLEANSSTYLE@CHARTER.N	COVINGTON	LA	\$42.11
01/27/19	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$48.31
01/29/19	RAYBURN CAFE 571-2354959	WASHINGTON	DC	\$3.80
01/30/19	UNION PUB 650000008440821 2025467200	WASHINGTON	DC	\$62.79
01/30/19	MEMBERS DINING083920 57960083920 202-2253330	WASHINGTON	DC	\$18.95
02/01/19	CHEVRON 0308810/CHEVRON SERVICE STN	PURVIS	MS	\$19.32
02/01/19	PIZZA AUTHENTICO 0000 202-255-6549	WASHINGTON	DC	\$9.88
02/01/19	AAFES KEESLER SHE MCSS 0000 800-582-3289	HATTIESBURG	MS	\$189.65
02/01/19	CHEVRON 0357139/CHEVRON SERVICE STN	SAUCIER	MS	\$49.15
02/02/19	WALMART.COM RETAIL	800-966-6546	AR	\$197.66
02/03/19	FABER NEWS #4001 0000 201-330-1515	GULFPORT	MS	\$27.02
02/03/19	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$25.00
02/05/19	MARRIOTT LODGING	SAN DIEGO	CA	\$36.09
02/05/19	MARRIOTT LODGING	SAN DIEGO	CA	\$65.64
02/07/19	RAYBURN CAFE 571-2354959	WASHINGTON	DC	\$50.00
02/07/19	HARRIS TEETER 8004326111 GROCERY STORES	WASHINGTON	DC	\$59.14

**STEPHEN MOORE**

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
01/15/19	MOVIE STAR RESTAURANT 650000002964842 6012640606	HATTIESBURG	MS	\$32.99
01/31/19	QDOBA MEXICAN GRILL FAST FOOD RESTAURANT	HATTIESBURG	MS	\$38.01
02/08/19	PURE COUNTRY LORRAINE 1 228-604-1782	GULFPORT	MS	\$19.22

**JILL DUCKWORTH**

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
01/27/19	FACEBK *5BLTQHAP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$624.89
01/31/19	CREATESEND.COM (USD/USD) FRESHVIEW PTY SYDNEY	SYDNEY	AU	\$171.57

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 02/08/19

p. 5/9

Account Ending [REDACTED]

Detail Continued

Amount



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

01/23/19	DROPBOX*T381RQNSP2QQ 4159867057	SAN FRANCISCO	CA	\$9.99
01/24/19	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$118.27



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

02/01/19	WAL-MART SUPERCENTER 969 0969 DISCOUNT STORE	GULFPORT	MS	\$64.03
02/06/19	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$121.89



HUNTER LIPSCOMB

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

01/15/19	BARREL 650000008427588 2025433622	WASHINGTON	DC	\$124.50
01/15/19	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$260.62
01/30/19	UNION PUB 650000008440821 2025467200	WASHINGTON	DC	\$72.40



KYLE PALAZZO

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

01/11/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$42.95
01/14/19	IN AND OUT SMART REPAIR 00-08030574191 MISC REPAIR SHOP	DIBERVILLE	MS	\$192.60
01/15/19	EXXONMOBIL 4774 601-544-7527	HATTIESBURG	MS	\$39.22
01/21/19	POLKS BILOXI DRUGS 542929804949436 2282070505	BILOXI	MS	\$45.17
01/22/19	BEAU RIVAGE ROASTED BEAN 2929915 395300 RESTAURANT	BILOXI	MS	\$5.84
01/24/19	EXXONMOBIL 4827 00807344 39532 001 400	BILOXI	MS	\$41.76
01/24/19	BAYOU VIEW HARDWARE 228-863-4162	GULFPORT	MS	\$2.50
01/24/19	BAYOU VIEW HARDWARE 228-863-4162	GULFPORT	MS	\$7.00

Continued on reverse

Detail Continued

				Amount
01/27/19	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$46.42
01/31/19	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$286.67
01/31/19	QUALITY POULTRY AND SEAFO 000000001 2284325216	BILOXI	MS	\$387.39
02/01/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$47.29
02/04/19	MARATHON PETRO168278 00000168278 228-497-2031	GAUTIER	MS	\$13.77
02/05/19	1ST PLACE 1 228-392-4309	BILOXI	MS	\$39.82

Fees

				Amount
Total Fees for this Period				\$0.00

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$0.00
Total Interest in 2019	\$0.00

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 02/08/19

p. 7/9

Account Ending [REDACTED]

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
ExpressPay	Effective Immediately , we are modifying the language concerning ExpressPay in your Cardmember Agreement to reflect the current terminology and explain how the capability works.

ID12742

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card or log into your account at **americanexpress.com**.

ExpressPay

Effective Immediately, the *ExpressPay* sub-section included in Part 2 of the Cardmember Agreement is deleted in its entirety and replaced with:

Contactless Transactions	Cards issued on your Account may be equipped to enable you to make tap and pay charges using contactless technology. You can request Cards that are not equipped with this capability. Also, we may deactivate this capability at any time.
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CMLENDDMRUS0299

AMEX000347

20-2124_1066

AMEX_0347

Business Platinum Card**Notice of Important Changes to the Membership Rewards® Program Terms**

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	We are adding information about earning additional points with the new American Express® Business Gold Card.

ID12708

Details of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective immediately, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The American Express® Business Gold Card will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the American Express Business Gold Card will be added with the following:

American Express Business Gold Card

Subject to these Terms and Conditions, you get at least one Membership Rewards® point for each dollar you spend on your Card for eligible purchases. You also get 3 additional points per dollar (for a total of 4 points), on the 2 categories (of 6) where you spend the most each billing cycle, up to the first \$150,000 in combined eligible purchases from these 2 categories each calendar year. Eligible purchases in excess of \$150,000 in a calendar year will receive only one point per dollar spent.

Determining Your Top 2 Categories

To calculate your top 2 categories each billing cycle, we use your posted account transactions that fall into the 6 categories below and issue additional points based on your 2 highest categories of total spend less returns and credits in that same billing cycle. You will only earn 3 additional points in 2 categories each billing cycle even if you have equal spend in more than 2 categories.

The 6 categories that qualify for additional points are:

- Airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded);
- Advertising purchased in the U.S. to promote your business online, on television, or on the radio;
- Computer hardware, software, and cloud computing purchases in the U.S. made directly from select technology providers (the current list of select technology providers is available at: americanexpress.com/rewards-info);
- Gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations);
- Restaurants located in the U.S.;
- Shipping services purchased in the U.S. for courier, postal, and freight.

CMLENDMDRUS0291



Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 02/08/19

p. 9/9

Account Ending [REDACTED]

American Express® Cards Warmly Welcomed

THOS. MOSER

For 45 years, Thos. Moser has crafted handmade furniture out of sustainable American hardwood. Experience our designs in a showroom near you. thosmoser.com/showrooms

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 03/12/19 Next Closing Date 04/11/19

p. 1/6

Account Ending [REDACTED]

New Balance **\$4,018.21****Please Pay By** **03/27/19[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Membership Rewards® Points

Available and Pending as of 01/31/19

92,631For up to date point balance and full program details, visit membershprewards.com**Account Summary**

Previous Balance	\$3,981.50
Payments/Credits	-\$3,984.50
New Charges	+\$4,021.21
Fees	+\$0.00

New Balance **\$4,016.21**

Days in Billing Period: 32

Customer Care**Pay by Computer**americanexpress.com/business**Customer Care**

1-800-492-8468

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**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending [REDACTED]Enter 15 digit account # on all payments.
Make check payable to American Express.STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By

03/27/19

Amount Due

\$4,018.21Check here if your address or
phone number has changed.
Note changes on reverse side.AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

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 for Pay Over Time balances 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.*

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City, State

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Zip Code

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Area Code and Home Phone

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Work Phone[illegible]

Email

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



Payments and Credits

Summary

	Total
Payments	-\$3,981.50
Credits	
STEVEN M PALAZZO [REDACTED]	\$0.00
STEPHEN MOORE [REDACTED]	-\$3.00
Total Payments and Credits	-\$3,864.50

Detail

*Indicates posting date

Payments	Amount
02/24/19* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$3,981.50
Credits	Amount
02/24/19 STEPHEN MOORE DODGE STORE 8202 8202 TROUTVILLE VA 540-992-1753	-\$3.00

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,097.28
STEPHEN MOORE [REDACTED]	\$677.28
JILL DUCKWORTH [REDACTED]	\$199.11
PATRICK M LARGE [REDACTED]	\$141.76
MICHELE GARGIULO [REDACTED]	\$110.36
HUNTER LIPSCOMB [REDACTED]	\$1,179.78
KYLE PALAZZO [REDACTED]	\$615.64
Total New Charges	\$4,021.21

Detail



STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
02/09/19 HTTP://WWW.GOGOAIR.C INTERNET ACC 877-350-0038 IL	\$49.95
02/12/19 TRATTORIA ALBERTO 542929805827151 2025442007 WASHINGTON DC	\$54.00
02/14/19 5GUYS 0044 QSR 000000044 8663454897 WASHINGTON DC	\$24.63
02/18/19 RACETRAC 2483 024836 97400024836 770-4317600 GULFPORT MS	\$46.32
02/19/19 AAFES KEESLER SHE MCSS 0000 800-582-3289 HATTIESBURG MS	\$211.59
02/20/19 RAISING CANES FAST FOOD RESTAURANT HATTIESBURG MS	\$8.56
02/20/19 EXXONMOBIL 4774 601-544-7527 HATTIESBURG MS	\$47.62
02/21/19 ROSES BBQ 436845556779857 ROSESBQINC@BELLSOUTH.NET HATTIESBURG MS	\$14.26

Continued on reverse

Detail Continued

				Amount
02/23/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
03/01/19	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS	\$47.40
03/03/19	ST JUDE DREAM HOME-BILOXI 000000001 8002062263	MEMPHIS	TN	\$500.00
03/05/19	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$25.00
03/09/19	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95

**STEPHEN MOORE**

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
02/12/19	SALES AND MARKETING PROFESSIONALS PINE squareup.com/receipts	Hattiesburg	MS	\$15.00
02/12/19	JAVA WERKS COFFEE & TEA squareup.com/receipts	Hattiesburg	MS	\$3.73
02/13/19	LAKE SERENE GROCERY 000000000205267 9999999999	HATTIESBURG	MS	\$36.07
02/19/19	SULLYS 021770016954276 0000012839 39402	HATTIESBURG	MS	\$124.62
02/21/19	PARADISE DELI & GRILL LLC 650000004903 2287693000	PASCAGOULA	MS	\$65.22
02/22/19	PURPLE PARROT CRESCENT CI 000000001 6012640672	HATTIESBURG	MS	\$15.00
02/22/19	PURPLE PARROT CRESCENT CI 000000001 6012640672	HATTIESBURG	MS	\$81.45
02/23/19	CHEVRON 0201594/CHEVRON SERVICE STN	ELLISVILLE	MS	\$66.30
02/23/19	EXXONMOBIL 4532 00233655 37421 001 470	CHATTANOOGA	TN	\$56.78
02/24/19	DODGE STORE 8202 8202 540-992-1753	TROUTVILLE	VA	\$64.66
02/24/19	CRACKER BARREL 8003339566 RESTAURANTS	TROUTVILLE	VA	\$32.54
02/25/19	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$20.34
02/25/19	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$9.00
02/25/19	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$14.45
02/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.54
02/26/19	TUNE INN INC USFC20003	WASHINGTON	DC	\$26.45
02/27/19	Uber Cash 8005928996	WILMINGTON	DE	\$24.50
02/28/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$7.63

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 03/12/19

p. 5/6

Account Ending [REDACTED]

Detail Continued

Amount



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

02/11/19	AMZN MKTP US*MI5456JO1 BOOK STORES	AMZN.COM/BILL	WA	\$27.54
02/28/19	CREATESEND.COM (USD/USD) FRESHVIEW PTY SYDNEY	SYDNEY	AU	\$171.57



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

02/23/19	DROPBOX*2V8LSFHPP5ML 4159867057	SAN FRANCISCO	CA	\$9.99
02/24/19	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$131.77



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

02/14/19	BLU JAZZ squareup.com/receipts	Hattiesburg	MS	\$110.36
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HUNTER LIPSCOMB

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

02/12/19	& PIZZA Rayburn Online 202-450-5059	202-450-5059	DC	\$10.75
02/12/19	AMZN MKTP US*MI3TO3AZ1 BOOK STORES	AMZN.COM/BILL	WA	\$12.05
02/12/19	AMAZON.COM*MI2TU1F52 MERCHANDISE	AMZN.COM/BILL	WA	\$24.29
02/12/19	AMZN MKTP US*MI9EK7OP2 BOOK STORES	AMZN.COM/BILL	WA	\$64.32
02/13/19	GANDEL'S LIQUORS 0287 202-543-1000	WASHINGTON	DC	\$71.46
02/13/19	ALL PURPOSE RESTAURANT	WASHINGTON	DC	\$558.80
02/14/19	Firehook Capitol Hill 202-277-1333	Washington	DC	\$7.87
02/15/19	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$150.36
02/15/19	CREAMERY DD 068111 57960068111 571-2354959	WASHINGTON	DC	\$19.50
02/19/19	AMAZON.COM*MI8MR2GP0 MERCHANDISE	AMZN.COM/BILL	WA	\$19.06
02/26/19	AMAZON.COM*MI2BL8DS1 MERCHANDISE	AMZN.COM/BILL	WA	\$34.89

Continued on reverse

AMEX000354

20-2124_1073

AMEX_0354

Detail Continued

				Amount
02/28/19	Hawk n' Dove 202-547-0030	Washington	DC	\$82.48
03/06/19	THE SALT LINE 436845557812459 GAVIN@THESALTLINE.COM	WASHINGTON	DC	\$123.95

**KYLE PALAZZO**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
02/08/19	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS	\$21.50
02/08/19	POLKS BILOXI DRUGS 542929804949436 2282070505	BILOXI	MS	\$43.06
02/08/19	BAYOU VIEW HARDWARE 228-863-4162	GULFPORT	MS	\$37.00
02/09/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
02/11/19	CHEVRON 0301298/CHEVRON SERVICE STN	OCEAN SPRINGS	MS	\$40.41
02/13/19	EXXONMOBIL 4807 601-528-5688	MCHENRY	MS	\$30.98
02/13/19	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$22.47
02/14/19	BUMPERS BILLIARDS 0000 228-396-1444	DIBERVILLE	MS	\$80.00
02/16/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
02/16/19	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$41.86
02/22/19	WALMART FUEL#6165 6165 AUTO FUEL DISPENSER	GULFPORT	MS	\$43.44
02/26/19	CHEVRON 0308810/CHEVRON SERVICE STN	PURVIS	MS	\$43.93
02/27/19	HARRISON COUNTY REP CLUB squareup.com/receipts	BILOXI	MS	\$80.00
03/03/19	MARATHON PETRO240457 00000240457 228-466-4336	BAY ST. LOUIS	MS	\$47.29
03/06/19	SHELL OIL 12481836000 AUTO FUEL DISPENSER	GULFPORT	MS	\$43.70

Fees

	Amount
Total Fees for this Period	\$0.00

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$0.00
Total Interest in 2019	\$0.00

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 04/11/19 Next Closing Date 05/12/19

p. 1/10

Account Ending [REDACTED]

New Balance **\$9,877.09****Please Pay By** **04/26/19[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See important notices about Your Billing Dispute Procedures, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 9

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Membership Rewards® Points

Available and Pending as of 02/28/19

57,082For up to date point balance and full program details, visit membershprewards.com**Account Summary**

Previous Balance	\$4,018.21
Payments/Credits	-\$4,018.21
New Charges	+\$9,877.09
Fees	+\$0.00

New Balance **\$9,877.09**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care	Pay by Phone
1-800-492-8468	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
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By
04/26/19**Amount Due**
\$9,877.09

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



AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

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 for Pay Over Time balances 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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
International Collect
Large Print & Braille Statements
Express Cash

1-800-492-8468 **Hearing Impaired**
1-623-492-7719 **TTY: 1-800-221-9950**
1-800-492-8468 **FAX: 1-623-707-4442**
1-800-CASH-NOW **In NY: 1-800-522-1897**



Website: americanexpress.com

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& Billing Inquiries**
P.O. BOX 981535
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79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-
0448

Change of Address

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

[illegible]

City, State

[illegible]

Zip Code

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Area Code and Home Phone

[illegible]Area Code and
Work Phone[illegible]

Email

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- Save time

Deduct your payment from your bank account automatically each month

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



Payments and Credits

Summary

	Total
Payments	-\$4,018.21
Credits	\$0.00
Total Payments and Credits	-\$4,018.21

Detail

*Indicates posting date

Payments	Amount
03/21/19* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$4,018.21

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$6,701.17
STEPHEN MOORE [REDACTED]	\$714.96
JILL DUCKWORTH [REDACTED]	\$203.77
PATRICK M LARGE [REDACTED]	\$126.42
MICHELE GARGIULO [REDACTED]	\$448.16
HUNTER LIPSCOMB [REDACTED]	\$230.10
KYLE PALAZZO [REDACTED]	\$1,452.51
Total New Charges	\$9,877.09

Detail



STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
03/13/19 UBER TRIP YXZ2Y HELP.UBER.COM CA \$50.41	
03/13/19 WASHINGTONSUITE LIFE LLC 0000 703-647-9495 ALEXANDRIA VA \$4,516.75	
03/14/19 KEITHS NO 107 650000008934609 6012682068 SAUCIER MS \$52.55	
03/14/19 CHICKEN N BEER 000000001 4042093905 ATLANTA GA \$9.56	
03/14/19 TORTILLA COAST FIRST ST 03930098282011 2025466768 WASHINGTON DC \$46.65	
03/15/19 POPP S EXPRESS CAR WASH 000000001 2282170314 BILOXI MS \$18.00	
03/18/19 CIRCLE K # 23764/CIRCLE K CONVENIENCE MANDEVILLE LA \$50.69	
03/19/19 SHADY ACRES VILLAGE USFC39479 SEMINARY MS \$7.98	
03/19/19 EXXONMOBIL 4774 00283546 39401 470 HATTIESBURG MS \$15.37	
03/19/19 EXXONMOBIL 4774 601-544-7527 HATTIESBURG MS \$22.59	
03/20/19 ZIPS RESTAURANT 000000001 6018493385 MAGEE MS \$22.34	

Continued on reverse

Detail Continued

				Amount
03/20/19	FAST MART # 17 601-845-3476	FLORENCE	MS	\$9.85
03/21/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$16.00
03/22/19	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$39.85
03/23/19	CIRCLE K # 23457/CIRCLE K CONVENIENCE	GULFPORT	MS	\$48.69
03/25/19	FABER NEWS #4001 0000 201-330-1515	GULFPORT	MS	\$48.14
03/27/19	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$31.40
03/28/19	MARATHON PETRO209817 00000209817 228-388-1021	BILOXI	MS	\$22.17
03/28/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
03/29/19	HOMES OF HOPE FOR CHILDREN squareup.com/receipts	Purvis	MS	\$500.00
03/29/19	FUTURE FUELZ LLC 650000010760034 6017962875	LUMBERTON	MS	\$13.82
03/29/19	SHELL OIL 52346000020 GAS STATION	LUMBERTON	MS	\$10.33
03/29/19	RAMEY'S 6017954724	POPLARVILLE	MS	\$48.65
04/01/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$56.72
04/01/19	TGI FRIDAY'S 4045235744	ATLANTA	GA	\$17.85
04/01/19	WASHINGTONSUITE LIFE LLC 0000 703-647-9495	ALEXANDRIA	VA	\$625.00
04/01/19	ONE FLEW SOUTH 0018 404-816-3464	ATLANTA	GA	\$10.64
04/04/19	CHICKEN N BEER 000000001 4042093905	ATLANTA	GA	\$9.56
04/04/19	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$25.00
04/05/19	TARANTOS CRAWFISH 650000008684808 2283920990	BILOXI	MS	\$131.47
04/07/19	MORTONS SEAFOOD RESTAURAN 650000009467 9858454970	MANDEVILLE	LA	\$117.85
04/08/19	RACETRAC185 001859 97400001859 GAS STATION	PICAYUNE	MS	\$14.31
04/09/19	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
04/10/19	KEITHS NO 107 650000008934609 6012682068	SAUCIER	MS	\$8.97
04/10/19	DELTA ATL D10 619509 57960619509 404-5590605	HAPEVILLE	GA	\$5.31
04/11/19	CYPRESS HOUSE squareup.com/receipts	Stennis Space Center	MS	\$8.75

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 04/11/19

p. 5/10

Account Ending [REDACTED]

Detail Continued

Amount



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

Amount

03/19/19	SHADY ACRES VILLAGE 601-722-4114	SEMINARY	MS	\$18.16
03/19/19	WESTIN JACKSON FB WESTIN JACKSON 601-968-8200	JACKSON	MS	\$12.81
03/19/19	WESTIN JACKSON FB WESTIN JACKSON 601-968-8200	JACKSON	MS	\$115.19
03/27/19	CHEVRON 0357759/CHEVRON SERVICE STN	HATTIESBURG	MS	\$41.06
03/28/19	ACADEMY SPORTS #58 0000 281-646-5564	GULFPORT	MS	\$430.27
03/28/19	CHEVRON 0357766/CHEVRON SERVICE STN	HATTIESBURG	MS	\$43.47
04/08/19	BLT PRIME TRUMP DC Arrival Date 04/09/19 00000000 LODGING	WASHINGTON	DC	\$54.00
	Departure Date 12/31/99			



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

03/31/19	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	\$171.57
04/10/19	FACEBOOK INC.*WUJ65L6E82 ADVERTISING SERVICE	MENLO PARK		\$32.20



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

03/23/19	DROPBOX*QJ5FDKL48VSF 4159867057	SAN FRANCISCO	CA	\$9.99
03/24/19	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$116.43



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

03/12/19	WAL-MART SUPERCENTER#6165 6165 GROCERY STORE	GULFPORT	MS	\$90.09
03/22/19	WAL-MART SUPERCENTER 1088 1088 DISCOUNT STORE	BILOXI	MS	\$89.75
03/27/19	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$45.00
03/27/19	ACADEMY SPORTS #58 0000 281-646-5564	GULFPORT	MS	\$50.00

Continued on reverse

Detail Continued

				Amount
04/04/19	HOBBY LOBBY 2285397933	GULFPORT	MS	\$173.32

**HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
03/14/19	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$90.86
03/15/19	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$110.70
03/20/19	AMAZON.COM*MW9MI2NY2 MERCHANDISE	AMZN.COM/BILL	WA	\$15.83
04/02/19	AMZN MKTP US*MW2920Q92 BOOK STORES	AMZN.COM/BILL	WA	\$12.71

**KYLE PALAZZO**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
03/11/19	EXXONMOBIL 4233 228-896-7978	GULFPORT	MS	\$45.42
03/14/19	WAL-MART SUPERCENTER#6165 6165 GROCERY STORE	GULFPORT	MS	\$122.88
03/14/19	LOWE'S 228-392-7103	DIBERVILLE	MS	\$89.79
03/15/19	TARANTOS CRAWFISH 650000008684808 2283920990	BILOXI	MS	\$56.25
03/18/19	MARATHON PETRO209817 00000209817 228-388-1021	BILOXI	MS	\$47.32
03/19/19	DUNNAWAY SMALL ENGINE 0467 228-218-4356	BILOXI	MS	\$30.49
03/21/19	OUTBACK STEAKHOUSE RESTAURANT	DIBERVILLE	MS	\$75.91
03/23/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$48.26
03/27/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$49.01
03/27/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
03/28/19	LOVE'S TRAVEL STOPS #619 GAS STATION	POPLARVILLE	MS	\$2.77
03/28/19	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$30.45
03/29/19	BROOKLYN PIZZERIA 084870017884141 2288646555	GULFPORT	MS	\$22.91
03/30/19	SUBWAY 228-3960407	BILOXI	MS	\$28.99
04/03/19	EXXONMOBIL 4827 00832255 39532 001 420 450	BILOXI	MS	\$44.19
04/06/19	LOVES TRAVEL STOPS #402 AUTO FUEL DISPENSER	BILOXI	MS	\$50.96
04/07/19	WAFFLE HOUSE 228-896-4780	GULFPORT	MS	\$35.39

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 04/11/19

p. 7/10

Account Ending [REDACTED]

Detail Continued

					Amount
04/08/19	RACETRAC185 001859 97400001859 GAS STATION	PICAYUNE	MS		\$60.67
04/09/19	MCDANIELS GENERAL MERCHAN 000000001 6019287452	MCHENRY	MS		\$36.79
04/09/19	FORD BUTCH OUSTALET FORD 0848700207713 382363 39503	GULFPORT	MS		\$207.21
04/10/19	WALMART NGHBRHD MKT 4586 4586 GROCERY STORE	BILOXI	MS		\$253.29
04/10/19	WALGREENS NONE 39507 PHARMACIES	GULFPORT	MS		\$16.56
04/10/19	ADVANCE AUTO PARTS 140403805501 39501 RX SILICN BLADE-22IN 1 EA RNXS WASHER FLUID BUG 1 EA RAI	GULFPORT	MS		\$77.00

Fees

		Amount
Total Fees for this Period		\$0.00

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$0.00
Total Interest in 2019	\$0.00





Business Platinum Card

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 04/11/19

p. 9/10

Account Ending [REDACTED]

Billing Dispute Procedures

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:

American Express

PO Box 981535

El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

AN/OC/BillingDispute/11-2014

Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

- (1) Your name and card account number.
- (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your consumer bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does

not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/OC/EFT/11-2014

Notice for residents of Washington State

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/OC/WA/11-2014

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 05/12/19 Next Closing Date 06/11/19

p. 1/9

Account Ending [REDACTED]

New Balance **\$8,321.14****Please Pay By** **07/28/19[‡]**

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

- i** Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of \$10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

Membership Rewards® Points

Available and Pending as of 03/31/19

61,101For up to date point balance and full program details, visit membershprewards.com**Account Summary**

Previous Balance	\$9,877.09
Payments/Credits	-\$10,675.96
New Charges	+\$7,525.01
Fees	+\$595.00

New Balance **\$7,321.14**

Days in Billing Period: 31

Customer Care**Pay by Computer**
americanexpress.com/business**Customer Care**
1-800-492-8468**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**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending [REDACTED]Enter 15 digit account # on all payments.
Make check payable to American Express.STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217**Please Pay By**
05/26/17**Amount Due**
\$6,321.14Check here if your address or
phone number has changed.
Note changes on reverse side.AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

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 for Pay Over Time balances 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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
International Collect
Large Print & Braille Statements
Express Cash

1-800-492-8468 **Hearing Impaired**
1-623-492-7719 **TTY: 1-800-221-9950**
1-800-492-8468 **FAX: 1-623-707-4442**
1-800-CASH-NOW **In NY: 1-800-522-1897**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-
0448

Change of Address

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

[illegible]

City, State

[illegible]

Zip Code

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Area Code and Home Phone

[illegible]Area Code and
Work Phone[illegible]

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.



Payments and Credits

Summary

	Total
Payments	-\$9,877.09
Credits	
STEVEN M PALAZZO [REDACTED]	-\$2.25
MICHELE GARGIULO [REDACTED]	-\$796.62
Total Payments and Credits	-\$10,675.96

Detail

*Indicates posting date

Payments	Amount
04/29/19* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$9,877.09
Credits	Amount
05/10/19 STEVEN M PALAZZO CMSVEND*MWJ. LLC 000050639 HAPEVILLE GA 4235268498	-\$2.25
04/22/19 MICHELE GARGIULO HOBBY LOBBY GULFPORT MS 2285397933	-\$398.31
04/23/19 MICHELE GARGIULO HOBBY LOBBY GULFPORT MS 2285397933	-\$398.31

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,612.39
STEPHEN MOORE [REDACTED]	\$95.98
JILL DUCKWORTH [REDACTED]	\$216.28
PATRICK M LARGE [REDACTED]	\$137.32
MICHELE GARGIULO [REDACTED]	\$2,988.97
HUNTER LIPSCOMB [REDACTED]	\$334.08
KYLE PALAZZO [REDACTED]	\$2,139.99
Total New Charges	\$7,525.01

Detail



STEVEN M PALAZZO

Card Ending [REDACTED]

	Amount
04/11/19 NEX FUEL 060266 266 228-688-3725 STENNIS SPACE MS	\$43.03
04/11/19 NAVY EXCHANGE 060266 0034 228-688-2211 STENNIS SPACE MS	\$23.25
04/12/19 CHEVRON 0305686/CHEVRON SERVICE STN SCOوبا MS	\$7.69
04/12/19 TRAILBOSS TRAILERS 0766 662-726-5666 MACON MS	\$38.00
04/12/19 WAFFLE HOUSE 601-544-1737 HATTIESBURG MS	\$17.38

Continued on reverse

Detail Continued

				Amount
04/12/19	VOWELL'S MARKETPLACE #31 0000000000962 6014694650	STARKVILLE	MS	\$21.87
04/12/19	THE LITTLE DOOEY 0083 662-323-6094	STARKVILLE	MS	\$52.49
04/13/19	STAGGERIN 662-324-2447	STARKVILLE	MS	\$18.50
04/14/19	SHELL OIL 12424482011 GAS STATION	ELLISVILLE	MS	\$28.07
04/15/19	CBVSS LLC 0966 228-868-6367	GULFPORT	MS	\$33.70
04/15/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$51.95
04/16/19	INTUIT *LACERTE IGS_110273178061 92129	800-446-8848	CA	\$478.29
04/18/19	CBVSS LLC 0966 228-868-6367	GULFPORT	MS	\$53.50
04/21/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
04/24/19	USPS PO 2731480506 001361864 8002758777	GULFPORT	MS	\$74.80
04/24/19	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$57.75
04/25/19	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS	\$19.50
04/27/19	MORTONS SEAFOOD RESTAURAN 650000009467 9858454970	MANDEVILLE	LA	\$134.11
04/27/19	PELICAN POINTE CARWASH 000000001 236155146250001 70448	MANDEVILLE	LA	\$16.00
04/28/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$60.12
05/01/19	BONCHON CHICKEN 650000008215280 7034750849	WASHINGTON	DC	\$28.05
05/01/19	MEMBERS DINING083920 57960083920 202-2253330	WASHINGTON	DC	\$21.95
05/02/19	CHICKEN N BEER 000000001 4042093905	ATLANTA	GA	\$64.17
05/03/19	SONIC DRIVE IN #5198 000000000498983 9858710744	MANDEVILLE	LA	\$13.63
05/03/19	PELICAN POINTE CARWASH 000000001 239015137290001 70448	MANDEVILLE	LA	\$16.00
05/04/19	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$25.00
05/05/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$51.91
05/07/19	The Big Stick 301-538-3540	Washington	DC	\$42.14
05/09/19	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
05/09/19	NOOSHI CAPITAL HILL 021770021483813 0000029710 20003	WASHINGTON	DC	\$49.34
05/10/19	CMSVEND*MWJ. LLC 000050639 4235268498	HAPEVILLE	GA	\$2.25

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 05/12/19

p. 5/9

Account Ending [REDACTED]

Detail Continued

Amount



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

Amount

04/11/19	MURPHY5529ATWALMART 0927 800-843-4298	PICAYUNE	MS	\$39.93
04/12/19	TST* MIDTOWNER 300509404 6012640672	HATTIESBURG	MS	\$10.05
04/26/19	EXXONMOBIL 4774 601-544-7527	HATTIESBURG	MS	\$46.00



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

04/30/19	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	\$171.57
05/10/19	FACEBK*AUPNHL6E82 ADVERTISING SERVICE	MENLO PARK		\$44.71



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

04/23/19	DROPBOX*9JW9WFJSP7JK 4159867057	SAN FRANCISCO	CA	\$9.99
04/24/19	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$127.33



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

04/17/19	THE RACKHOUSE - 26TH AVE 000000001 2287010361	GULFPORT	MS	\$343.53
04/22/19	HOBBY LOBBY 2285397933	GULFPORT	MS	\$398.31
04/22/19	HOBBY LOBBY 2285397933	GULFPORT	MS	\$398.31
05/07/19	GRATEFULL SOUL LLC 00-08027977399 RESTAURANT	HATTIESBURG	MS	\$60.69
05/08/19	THE MEDALCRAFT MINT, INC. Leslie Churchwell22302	GREEN BAY	WI	\$1,681.16
05/10/19	VERIZON WIRELESS 8009220204 TELECOMMUNICATION EQUIPMENT AND TELEPHON	GULFPORT	MS	\$106.97

Continued on reverse

AMEX000370

20-2124_1089

AMEX_0370

Detail Continued

Amount

**HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

04/15/19	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$122.50
04/30/19	PIZZERIA PARADISO ALEXAN 207-251-0411	ALEXANDRIA	VA	\$25.00
05/01/19	HILL COUNTRY DC LLC 000000001 2025562050	WASHINGTON	DC	\$83.70
05/02/19	SP * CAT ISLAND COOKIE 2282225931	PASS CHRISTIAN	MS	\$102.88

**KYLE PALAZZO**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

04/11/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
04/11/19	EXXONMOBIL 4827 00881709 39532 001 400	BILOXI	MS	\$53.52
04/13/19	MUGSHOTS GRILL AND BAR 650000007859856 6623243965	STARKVILLE	MS	\$24.44
04/13/19	MARATHON PETRO168617 00000168617 662-323-7499	STARKVILLE	MS	\$24.83
04/13/19	SHELL OIL 52376960069 GAS STATION	STARKVILLE	MS	\$12.89
04/13/19	SHELL OIL 52376960069 AUTO FUEL DISPENSER	STARKVILLE	MS	\$58.76
04/13/19	STAGGERIN 662-324-2447	STARKVILLE	MS	\$51.24
04/14/19	HOLIDAY INN EXPRESS HOTEL & SUITES Arrival Date Departure Date 04/12/19 04/14/19 00000000 LODGING	STARKVILLE	MS	\$346.62
04/15/19	EXXONMOBIL 4827 00842949 39532 001 400	BILOXI	MS	\$46.04
04/16/19	GLASS DOC GULF COAST 0425 228-452-3113	LONG BEACH	MS	\$123.97
04/16/19	VERIZON WIRELESS 8009220204 TELECOMMUNICATION EQUIPMENT AND TELEPHON	DIBERVILLE	MS	\$124.98
04/17/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$51.72
04/17/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
04/18/19	WALMART NGHBRHD MKT 4586 4586 GROCERY STORE	BILOXI	MS	\$86.87
04/18/19	WHATABURGER FAST FOOD RESTAURANT	DIBERVILLE	MS	\$19.01
04/19/19	ONE STOP PARTY SHOP 650000008800669 2288753615	VANCLEAVE	MS	\$78.09

Continued on next page



Detail Continued

				Amount
04/19/19	SHELL OIL 12538577003 GAS STATION	VANCLEAVE	MS	\$28.68
04/23/19	BAYOU VIEW HARDWARE 228-863-4162	GULFPORT	MS	\$5.00
04/23/19	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$43.87
04/24/19	BAYOU VIEW QUICK STOP 228-822-9755	GULFPORT	MS	\$17.11
04/24/19	EXXONMOBIL 4827 00807321 39532 400	BILOXI	MS	\$11.76
04/24/19	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$54.46
04/24/19	THE BEER STORE LLC 650000004490978 2285392220	SAUCIER	MS	\$23.19
04/24/19	TAILGATERS SPORTS PUB & G 021770020518 0000006904 39532	BILOXI	MS	\$113.95
04/27/19	TACO BELL #034639 0346 985-384-3333	GULFPORT	MS	\$14.40
04/29/19	POPEYES LOUISIANA KITCHEN 000000001 5045868856	DIBERVILLE	MS	\$13.90
04/30/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$56.57
04/30/19	KNUCKLEHEADS 650000010282047 2282194910	OCEAN SPRINGS	MS	\$20.00
04/30/19	CIRCLE K # 23461/CIRCLE K CONVENIENCE	OCEAN SPRINGS	MS	\$13.17
05/02/19	DUNNWAY SMALL ENGINE 0467 228-218-4356	BILOXI	MS	\$98.23
05/02/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$43.89
05/02/19	TEXACO 0351976/CHEVRON SERVICE STN	BILOXI	MS	\$3.64
05/04/19	DUNAWAY GLASS 650000009539340 2283921277	DIBERVILLE	MS	\$337.85
05/04/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$46.76
05/11/19	CHEVRON 0207437/CHEVRON CONVENIENCE	GULFPORT	MS	\$50.58

Fees

			Amount
05/12/19	STEVEN M PALAZZO	ANNUAL MEMBERSHIP FEE	\$595.00
Total Fees for this Period			\$595.00

Continued on reverse

2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$595.00
Total Interest in 2019	\$0.00



Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 05/12/19

p. 9/9

Account Ending [REDACTED]

American Express® Cards Warmly Welcomed

PRIVATE LABEL

Domestic and globally manufactured quality caskets and monuments. Strategically located warehouses ensure adequate supply and timely delivery.

PrivateLabelCaskets.com

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 06/11/19 Next Closing Date 07/12/19

p. 1/15

Account Ending [REDACTED]

New Balance **\$5,247.52****Please Pay By** **05/25/18[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See page 9 for Important Changes to Your Account Terms.

See page 11 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Platinum® Card Members, except for select locations. Visit americanexpress.com/findalounge for a list of available lounges.

Membership Rewards® Points

Available and Pending as of 04/30/19

70,978For up to date point balance and full program details, visit membershiprewards.com**Account Summary**

Previous Balance	\$7,321.14
Payments/Credits	-\$7,321.14
New Charges	+\$6,247.62
Fees	+\$0.00

New Balance **\$6,247.62**

Days in Billing Period: 30

Customer Care**Pay by Computer**
americanexpress.com/business**Customer Care**
1-800-492-8468**Pay by Phone**
1-800-472-9297

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↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending [REDACTED]Enter 15 digit account # on all payments.
Make check payable to American Express.STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217**Please Pay By**
06/26/19**Amount Due**
\$6,247.62Check here if your address or
phone number has changed.
Note changes on reverse side.AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

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 for Pay Over Time balances 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.*

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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 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 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
International Collect
Large Print & Braille Statements
Express Cash

1-800-492-8468 **Hearing Impaired**
1-623-492-7719 **TTY: 1-800-221-9950**
1-800-492-8468 **FAX: 1-623-707-4442**
1-800-CASH-NOW **In NY: 1-800-522-1897**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-
0448

Change of Address

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

[illegible]

City, State

[illegible]

Zip Code

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Area Code and Home Phone

[illegible]Area Code and
Work Phone[illegible]

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.



Payments and Credits

Summary

	Total
Payments	-\$7,321.14
Credits	\$0.00
Total Payments and Credits	-\$7,321.14

Detail

*Indicates posting date

Payments	Amount
05/18/19* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$7,321.14

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,001.97
STEPHEN MOORE [REDACTED]	\$863.64
JILL DUCKWORTH [REDACTED]	\$405.87
PATRICK M LARGE [REDACTED]	\$207.27
MICHELE GARGIULO [REDACTED]	\$1,630.41
HUNTER LIPSCOMB [REDACTED]	\$107.45
KYLE PALAZZO [REDACTED]	\$1,031.01
Total New Charges	\$6,247.62

Detail



STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
05/12/19 TAILGATERS SPORTS PUB & G 021770020518 0000008956 39532 BILOXI MS	\$47.08
05/14/19 WASHINGTON NATIONAL 1740A 7034170602 ARLINGTON VA	\$3.25
05/16/19 ANDPIZZA +12024505059 WASHINGTON DC	\$10.75
05/16/19 DROPBOX*JRXKRD CJY9PN 4159867057 SAN FRANCISCO CA	\$199.00
05/17/19 INMOTION / AIRPORT ATL-C 877-383-8646 ATLANTA GA	\$37.79
05/17/19 EAGLE EXPRESS 568 228-897-2111 GULFPORT MS	\$64.52
05/18/19 PELICAN POINTE CARWASH 000000001 600512739850001 70448 MANDEVILLE LA	\$16.00
05/22/19 ANDPIZZA +12024505059 WASHINGTON DC	\$10.75
05/23/19 DONANELLES BAR AND GRILL 000000001 6015453860 HATTIESBURG MS	\$44.57
05/24/19 TST* MIDTOWNER 300509404 6012640672 HATTIESBURG MS	\$33.34
05/24/19 POPP S EXPRESS CAR WASH 000000001 2282170314 BILOXI MS	\$18.00

Continued on reverse

Detail Continued

				Amount
05/24/19	EXXONMOBIL 4774 00218118 39401 470	HATTIESBURG	MS	\$3.20
05/26/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$54.55
05/27/19	MARATHON PETRO209817 00000209817 228-388-1021	BILOXI	MS	\$56.07
05/28/19	BEAU RIVAGE - EIGHT75 7608484 395300 RESTAURANT	BILOXI	MS	\$22.92
05/28/19	BEAU RIVAGE - EIGHT75 7621078 395300 RESTAURANT	BILOXI	MS	\$22.92
05/29/19	LIL RAYS 650000004451129 2288969601	GULFPORT	MS	\$40.33
05/30/19	MCDANIELS GENERAL MERCHA 601-794-5900	MCHENRY	MS	\$43.68
05/30/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
05/30/19	MCDANIELS GENERAL MERCHAN 000000001 6019287452	MCHENRY	MS	\$4.88
05/30/19	POP'S PIZZERIA USFC39532	BILOXI	MS	\$45.68
06/01/19	LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER	GULFPORT	MS	\$28.46
06/01/19	PELICAN POINTE CARWASH 000000001 305686151690001 70448	MANDEVILLE	LA	\$16.00
06/03/19	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$25.00
06/04/19	ANDPIZZA +12024505059	WASHINGTON	DC	\$10.75
06/04/19	LICKETY SPLIT - 4244 000000001 5172795542	WASHINGTON	DC	\$5.49
06/05/19	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$214.64
06/06/19	KELLIES POOR BOY EXPRESS 6500000081988 6017995909	PICAYUNE	MS	\$52.41
06/06/19	RACETRAC185 001859 97400001859 GAS STATION	PICAYUNE	MS	\$44.91
06/06/19	RACETRAC185 001859 97400001859 GAS STATION	PICAYUNE	MS	\$57.50
06/06/19	WPY*EMMA LOUISE ANDREWS F 855-469-3729	REDWOOD CITY	CA	\$250.00
06/06/19	WPY*GOFUNDME 855-469-3729	REDWOOD CITY	CA	\$1.00
06/07/19	GONDOLIER PIZZA 125520096642632 GONDOLIER.MSU@GMAIL.COM	STARKVILLE	MS	\$60.75
06/08/19	BKST-MISS STATE U #2040 000002040 4043 39762	MISSISSIPPI S	MS	\$75.33
06/08/19	SHELL OIL 52376960069 GAS STATION	STARKVILLE	MS	\$12.39
06/08/19	THE LODGE STARKVILLE 000000001 6623241597	STARKVILLE	MS	\$160.48
06/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
06/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$14.89

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 06/11/19

p. 5/15

Account Ending [REDACTED]

Detail Continued

				Amount
06/09/19	THE VERANDA 000000001 6623231231	STARKVILLE	MS	\$49.24
06/09/19	EXXONMOBIL 4807 601-528-5688	MCHENRY	MS	\$54.17
06/09/19	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
06/10/19	SHELLIS NEWS GATE T3 404-344-0098	ATLANTA	GA	\$18.33



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
05/14/19	EL AGAVE MEXICAN REST 0000 228-822-1415	GULFPORT	MS	\$54.37
05/20/19	LAKE SERENE GROCERY S 000000000043315 9999999999	HATTIESBURG	MS	\$43.89
05/21/19	FEDEX# 930372718222 930372718222 FedEx #1-800-622-1147 Non Transportation FedEx #1-800-622-1147	MEMPHIS	TN	\$21.39
05/23/19	TOP NOTCH EMBROIDERY & PRINTING LLC squareup.com/receipts	Hattiesburg	MS	\$77.04
05/24/19	EXXONMOBIL 4774 601-544-7527	HATTIESBURG	MS	\$63.42
05/24/19	UNIVERSITY TIRE & SERVICE 6012643436	HATTIESBURG	MS	\$50.24
05/24/19	ROSES BBQ 436845556779857 ROSESBQINC@BELLSOUTH.NET	HATTIESBURG	MS	\$34.91
06/06/19	FAMILY FROZEN FOODS 650000009980494 2282176445	OCEAN SPRINGS	MS	\$518.38



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
05/31/19	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	\$171.57
06/08/19	JIFFYSHIRTS.COM +19082470880	WILMINGTON	DE	\$234.30



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
05/23/19	DROPBOX*X5TNFLKQ46ZD 4159867057	SAN FRANCISCO	CA	\$9.99
05/24/19	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$157.33
05/31/19	USPS PO 1050091422 001434192 8002758777	WASHINGTON	DC	\$39.95

Continued on reverse

Detail Continued

Amount

**MICHELE GARGIULO**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

05/29/19	GULF PORT YACHT CLUB - MS 000000002 2288632263	GULFPORT	MS	\$14.72
06/03/19	TOWELHUB 0742 888-681-8380	ATLANTA	GA	\$410.50
06/04/19	LANDSEND.COM 6025912 53595 DIRECT MARKETER	800-332-4700	WI	\$914.38
06/06/19	ROUSES MARKET 2286040076	GULFPORT	MS	\$34.13
06/10/19	LANDSEND.COM 6221691 53595 DIRECT MARKETER	800-332-4700	WI	\$256.68

**HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

05/15/19	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$107.45
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**KYLE PALAZZO**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

05/15/19	IN *NORTH BAY HEATING AND AIR COND P59WPXJBUR81E5S7H39532	BILOXI	MS	\$224.70
05/17/19	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$391.77
05/18/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$44.28
05/18/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
05/21/19	CIRCLE K # 23395/CIRCLE K CONVENIENCE	HATTIESBURG	MS	\$45.21
05/21/19	CIRCLE K # 23395/CIRCLE K CONVENIENCE	HATTIESBURG	MS	\$2.66
05/25/19	CHEVRON 0308809/CHEVRON SERVICE STN	PASS CHRISTIAN	MS	\$53.01
05/27/19	OFFICE DEPOT #3230 000003230 8004633768 INK,HP,950,XL,BLACK	DIBERVILLE	MS	\$53.49
05/27/19	OFFICE DEPOT #3230 000003230 8004633768 INK,HP,951,COMBO,ALL COLORS	DIBERVILLE	MS	\$79.17
05/31/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
05/31/19	TEXACO 0351976/CHEVRON SERVICE STN	BILOXI	MS	\$51.16
06/05/19	LOVES TRAVEL STOPS #402 AUTO FUEL DISPENSER	BILOXI	MS	\$45.56

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 06/11/19

p. 7/15

Account Ending [REDACTED]

Fees

	Amount
Total Fees for this Period	\$0.00

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$595.00
Total Interest in 2019	\$0.00



**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 06/11/19

p. 9/15

Account Ending [REDACTED]

Notice of Important Changes to Your Account Terms

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Cardmember Agreement can be found after the below summary chart.

Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms effective on **September 1, 2019**. For more detailed information, please see the Detail of Changes to your Cardmember Agreement that can be found on the following page.

The late payment fee will be changed from \$38 or 2.99% of any past due Pay in Full amount, whichever is greater, to \$39 or 2.99% of any past due Pay in Full amount, whichever is greater. The returned payment fee will be changed from \$38 to \$39.

For Card Members with a billing address in Puerto Rico, effective **September 1, 2019**, if we do not receive your Minimum Payment Due before the next Closing Date, you may be assessed a late fee, regardless of whether you have ever previously been assessed a late fee.

Revised Terms, as of September 1, 2019	
Late Payment Fee	\$39 or 2.99% of any past due Pay in Full amount, whichever is greater.
Returned Payment Fee	\$39.

ID 12766

See the following page(s) for the Detail of Change(s) to your Cardmember Agreement.

CMLENDMDRUS0310

AMEX000383

20-2124_1102

AMEX_0383

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Late Payment Fees and Returned Payment Fees

Effective **September 1, 2019**, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Penalty Fees* row and replacing it with the following:

Penalty Fees	
Late Payment	\$39 or 2.99% of any past due Pay in Full amount, whichever is greater.
Returned Payment	\$39.

Late Payment Fee

Effective **September 1, 2019**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row in its entirety and replacing it with the following:

Late Payment	\$39 if you do not pay the Amount Due (Minimum Payment Due if you have a Pay Over Time balance) on a billing statement before the next Closing Date. For each following Closing Date that an amount past due remains unpaid, we may charge a fee of the greater of \$39 or 2.99% of any past due Pay In Full amounts. Your late fee will not exceed the Amount Due or any limit established by applicable law. Paying late may also result in a penalty APR. See <i>When the penalty APR will apply</i> above.
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Returned Payment Fee

Effective **September 1, 2019**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Returned Payment* row and replacing it with the following:

Returned Payment	\$39 if your payment is returned unpaid the first time we present it to your bank. A returned payment may also result in a penalty APR for Pay Over Time balances. See <i>When the penalty APR will apply</i> above.
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**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 06/11/19

p. 11/15

Account Ending [REDACTED]

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes to the Membership Rewards® Program Terms & Conditions referenced in this notice. We encourage you to read this notice and file it for future reference. The detailed changes to your Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes	
Effective Immediately	
About The Program	We are removing the option for a Basic Business Card Member to allow their Additional Business Card Members to have their own Membership Rewards program account.
Effective June 6, 2019	
Getting Points	Card Members with an American Express® Gold Card will be eligible to earn three (3) additional points (for a total of four (4) points) at restaurants worldwide; three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets); and two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).
About The Program, Getting Points, Using Points	The Blue for Students® Card will no longer be part of the Membership Rewards program.
Effective September 1, 2019	
Forfeiting and Getting Points Back	Effective for billing periods having payment due dates on or after September 1, 2019 , we are changing the Membership Rewards Terms and Conditions to provide that, for certain eligible Cards, we must receive your payment of the amount due on your Linked Account by the payment due date for a billing period, instead of by the closing date of the next billing period, in order for you to avoid forfeiting the points that you would have earned for that billing period.
Using Points	We are changing the Membership Rewards Terms and Conditions to provide that an Additional Card must be issued to an Additional Card Member at least 90 days prior to linking your Membership Rewards program account to that Additional Card Member's frequent customer program account.
Effective September 28, 2019	
We will be cancelling existing Additional Membership Rewards program accounts held by Additional Business Card Members. Enrolled Additional Business Card Members will have until October 31, 2019 , to redeem accumulated points. All Additional Business Card Members who currently have their own additional program account will receive notification regarding the cancellation of their account. Beginning September 28, 2019 , purchases charged on Additional Business Cards will earn points for the Basic Business Card Member's program account.	

CMLENDMDRUS0316

AMEX000385

20-2124_1104

AMEX_0385

Effective October 31, 2019	
About The Program, Getting Points, Forfeiting and Getting Points Back, Using Points	We are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions.

ID 12776

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

CMLENDDMRUS0316

AMEX000386

20-2124_1105

AMEX_0386



Business Platinum Card

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 06/11/19

p. 13/15

Account Ending [REDACTED]

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. Any terms in the Terms & Conditions conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

A. Effective Immediately, the second paragraph of the *Who Can Use The Program & Annual Fees* sub-section of the *About The Program* section is amended by deleting the following sentences:

For a Business Card account, any Additional Business Card Members can be permitted to have their own separate program account by the Basic Business Card Member. In order to permit any Additional Business Card Members to have their own separate program account, the Basic Business Card Member must be enrolled in the program.

B. Effective June 6, 2019, the *Getting Additional Points* sub-section of the *Getting Points* section is amended by deleting the bullets in the **American Express® Gold Card** section and replacing with the following:

Three (3) additional points (for a total of four (4) points) at restaurants worldwide.

Three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).

Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).

C. Effective June 6, 2019, the terms and conditions of the Membership Rewards® program are amended to delete all mentions of the Blue for Students® Card.

D. Effective September 1, 2019, the first paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is amended and restated as follows:

If your Linked Account is a consumer Card account or a Blue for Business Credit Card account, a Blue for Business Plus Credit Card account, a Platinum Business Credit Card account, a Business Management Credit Card account, or a Business Membership Rewards Credit Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the payment due date shown on that statement. If your Linked Account is any other kind of Business Card account or a Corporate Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the closing date of the next billing period. If you don't, you may forfeit all the points that you earned during the period covered by the statement.

E. Effective September 1, 2019, the last paragraph of the *Who can transfer points* of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended and restated as follows:

If you are eligible to transfer points, you'll see this option listed in the Travel category on membershiprewards.com. The frequent customer program account that you transfer points into must be held by you or an Additional Card Member linked to your program account provided that an Additional Card must be issued to the Additional Card Member at least 90 days prior to linking your program account to that Additional Card Member's frequent customer program account.

F. Effective October 31, 2019, we are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions:

1. The second paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:

We will cancel an Additional Business Card Member's participation in the program and, if applicable, separate program account if the Basic Business Card Member exits the program.

CMLENDDMRUS0316

AMEX000387

20-2124_1106

AMEX_0387

2. The third paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:

Additional Business Card Members who have a separate program account may not link other program-eligible Cards to the separate program account created for them as an Additional Business Card Member.
3. The first paragraph of the *Buying Points* subsection of the *Getting Points* section is amended by deleting the second sentence in its entirety.
4. The third sentence of the second paragraph of the *Buying Points* subsection of the *Getting Points* section is amended to read:

If you have a Card enrolled in Membership Rewards when you enroll a second Card, the Cards may be linked to the same program account.
5. The third paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is deleted in its entirety.
6. The second paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:

If you voluntarily cancel your enrollment in the program, but you keep at least one American Express® Card open and is not past due or canceled, you'll have up to 30 days from the date of cancellation to use any points in your program account.
7. The third paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:

If you voluntarily cancel your enrollment in the program and you don't keep open any American Express Cards, all points in your program account will be immediately forfeited.
8. The second sentence of the second paragraph of the ***Who can transfer points*** sub-subsection of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended to read:

If you have a Card enrolled in Membership Rewards when you enroll another Card, the Cards may be linked to the same program account.
9. The last sentence of the ***Excise tax offset fee*** sub-subsection of the *Transferring Points to Frequent Customer Programs* subsection of the *Using Points* section is deleted in its entirety.

CMLENDMDRUS0316



Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 06/11/19

p. 15/15

Account Ending [REDACTED]

American Express® Cards Warmly Welcomed

WATER CANNON

A supplier of pressure washers, parts and accessories for 35 Years! We have thousands of products available through our website and customer support team.

800-333-9274

watercannon.com

SLEEPERS IN SEATTLE

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**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 07/12/19 Next Closing Date 08/12/19

p. 1/9

Account Ending [REDACTED]

New Balance**\$14,474.54****Please Pay By****07/27/18[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Platinum® Card Members, except for select locations. Visit americanexpress.com/findalounge for a list of available lounges.

Membership Rewards® Points

Available and Pending as of 05/31/19

88,879For up to date point balance and full program details, visit membershiprewards.com**Account Summary**

Previous Balance	\$6,247.62
Payments/Credits	-\$6,419.62
New Charges	+\$14,646.64
Fees	+\$0.00

New Balance \$15,575.65

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care	Pay by Phone
1-800-492-8468	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**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

**Please Pay By
07/27/19****Amount Due
\$14,474.64**

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



AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

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 for Pay Over Time balances 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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.



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Express Cash

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1-800-492-8468 **FAX: 1-623-707-4442**
1-800-CASH-NOW **In NY: 1-800-522-1897**



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- 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.

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City, State

[illegible]

Zip Code

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[illegible]Area Code and
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Payments and Credits

Summary

	Total
Payments	-\$6,247.62
Credits	
STEVEN M PALAZZO [REDACTED]	\$0.00
HUNTER LIPSCOMB [REDACTED]	-\$172.00
Total Payments and Credits	-\$6,519.64

Detail

*Indicates posting date

Payments	Amount
06/21/19* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$6,247.62
Credits	Amount
06/20/19 HUNTER LIPSCOMB Ticketleap*The Mississ 084870051284422 PHILADELPHIA PA 8778495327	-\$43.00
06/20/19 HUNTER LIPSCOMB Ticketleap*The Mississ 084870051284422 PHILADELPHIA PA 8778495327	-\$43.00
06/20/19 HUNTER LIPSCOMB Ticketleap*The Mississ 084870051284422 PHILADELPHIA PA 8778495327	-\$43.00
06/20/19 HUNTER LIPSCOMB Ticketleap*The Mississ 084870051284422 PHILADELPHIA PA 8778495327	-\$43.00

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,724.34
STEPHEN MOORE [REDACTED]	\$917.06
JILL DUCKWORTH [REDACTED]	\$5,641.19
PATRICK M LARGE [REDACTED]	\$792.14
MICHELE GARGIULO [REDACTED]	\$1,871.64
HUNTER LIPSCOMB [REDACTED]	\$1,821.83
KYLE PALAZZO [REDACTED]	\$878.44
Total New Charges	\$15,656.65

Detail



STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
06/13/19 ANDPIZZA WASHINGTON DC +12024505059	\$10.75
06/14/19 POPP S EXPRESS CAR WASH 000000001 2282170314 BILOXI MS	\$18.00
06/16/19 THE RACKHOUSE - 26TH AVE 000000001 2287010361 GULFPORT MS	\$223.02

Continued on reverse

Detail Continued

				Amount
06/17/19	AMAZON.COM*M62A28QM2 MERCHANDISE	AMZN.COM/BILL	WA	\$488.77
06/17/19	KEEAF PRO SHOP RECREATION SERVICE	KEESLER AFB	MS	\$31.00
06/18/19	WASHINGTON NATIONAL 1740B 7034170602	ARLINGTON	VA	\$2.93
06/18/19	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$42.62
06/20/19	ANDPIZZA +12024505059	WASHINGTON	DC	\$13.50
06/21/19	KEITHS NO 107 650000008934609 6012682068	SAUCIER	MS	\$14.63
06/21/19	CHICKEN N BEER 000000001 4042093905	ATLANTA	GA	\$17.12
06/21/19	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$3.00
06/21/19	ATLANTA AIRPORT 4029082 30320 RESTAURANT	ATLANTA	GA	\$27.45
06/22/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
06/23/19	KEEAF PRO SHOP RECREATION SERVICE	KEESLER AFB	MS	\$7.00
06/24/19	WASHINGTON NATIONAL 1740B 7034170602	ARLINGTON	VA	\$3.25
06/25/19	ANDPIZZA +12024505059	WASHINGTON	DC	\$10.75
06/25/19	GANDEL'S LIQUORS 0287 202-543-1000	WASHINGTON	DC	\$36.28
06/26/19	USCONNECT ACCNT VEND N 650000009281216 3363930031	PFLUGERVILLE	TX	\$2.00
06/26/19	ANDPIZZA +12024505059	WASHINGTON	DC	\$35.00
06/26/19	MSCPA -CPE 436845556924032 MARY@MS-CPA.ORG	RIDGELAND	MS	\$160.00
06/26/19	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$23.64
06/26/19	PROFESSIONAL EDUCATIONAL 0848700216694 920181 39506	916-7913675	CA	\$255.07
06/26/19	BULLFEATHERS 0000 202-484-0228	WASHINGTON	DC	\$131.10
06/27/19	ANDPIZZA +12024505059	WASHINGTON	DC	\$10.75
06/27/19	TALAY THAI RESTAURANT 000000001 2025465100	WASHINGTON	DC	\$32.29
06/28/19	HUDSON NEWS ST1303 1303 800-326-7711	WASHINGTON	DC	\$15.45
06/29/19	EAGLE EXPRESS 568 228-897-2111	GULFPORT	MS	\$63.41
07/01/19	GLORY BOUND HASTTIESBURG 6500000095310 6015828252	HATTIESBURG	MS	\$31.45
07/01/19	CEFCO #0504 MERIDIAN MS 504 254-791-0009	MERIDIAN	MS	\$25.11
07/02/19	CHEVRON 0205138/CHEVRON SERVICE STN	BOLIGEE	AL	\$57.74
07/02/19	CHICK-FIL-A #02228 000000000401409 2054263190	BESSEMER	AL	\$35.61

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 07/12/19

p. 5/9

Account Ending [REDACTED]

Detail Continued

				Amount
07/03/19	HAMPTON INN FORT PAYNE HAMPTON INN FOR Arrival Date 07/02/19 00000000 LODGING	Departure Date 07/02/19 FORT PAYNE	AL	\$168.37
07/03/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$16.00
07/03/19	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$25.00
07/04/19	CAPT AL'S STEAK & SEAFOO 0000 228-831-5751	GULFPORT	MS	\$81.34
07/05/19	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS	\$20.50
07/05/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$16.00
07/06/19	LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER	GULFPORT	MS	\$44.03
07/07/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$75.24
07/08/19	THE RACKHOUSE - 26TH AVE 000000001 2287010361	GULFPORT	MS	\$170.17
07/08/19	GLORY BOUND HASTTIESBURG 6500000095310 6015828252	HATTIESBURG	MS	\$21.55
07/09/19	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$32.90
07/09/19	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
07/10/19	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$29.05
07/10/19	BULLFEATHERS 0000 202-484-0228	WASHINGTON	DC	\$116.80
07/11/19	ANDPIZZA +12024505059	WASHINGTON	DC	\$10.75



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
06/14/19	TAILGATERS SPORTS PUB & G 021770020518 0000012494 39532	BILOXI	MS	\$80.53
06/17/19	1ST PLACE 228-669-5690	BILOXI	MS	\$45.02
06/21/19	SOUTH POINT EXPRESS MART 6500000079728 6013365267	HATTIESBURG	MS	\$39.39
06/27/19	WHITE HOUSE HOTEL 2282331230	BILOXI	MS	\$434.56
06/27/19	ACADEMY SPORTS # 159 0000 111-111-1111	D'IBERVILLE	MS	\$80.57
06/27/19	ROSES QUICK STOP 601-636-1065	HATTIESBURG	MS	\$34.93
06/28/19	LOWE'S 228-392-7103	DIBERVILLE	MS	\$7.98
06/28/19	MARY MAHONEY'S OLD FRENCH HOUSE RESTAURANT 2283740163	BILOXI	MS	\$78.28

Continued on reverse

Detail Continued

				Amount
06/28/19	MARY MAHONEY'S OLD FRENCH HOUSE RESTAURANT 2283740163	BILOXI	MS	\$30.00
06/28/19	BEAU RIVAGE - PRO STORE 010734 395300 FJQMARKMENSREGULARLHPEARL EARL TP5BALLFO	BILOXI	MS	\$47.08
06/28/19	DOLLAR GENERAL #12729 000012729 8006789258 DISCOUNT STORES	DIBERVILLE	MS	\$18.60
06/29/19	WHITE HOUSE HOTEL 2282331230	BILOXI	MS	\$20.12

**JILL DUCKWORTH**

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
06/26/19	MICHAELS STORES 9816 ARTIST SUPPLY & CRAFT	HATTIESBURG	MS	\$94.04
06/27/19	SIGNS FIRST HATTIESB 6012687207	HATTIESBURG	MS	\$199.06
06/28/19	MARY MAHONEY'S OLD FRENCH HOUSE RESTAURANT 2283740163	BILOXI	MS	\$4,731.00
06/29/19	BEAU RIVAGE - FRONT DESK 855-275-5733	BILOXI	MS	\$445.52
06/30/19	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	\$171.57

**PATRICK M LARGE**

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
06/12/19	YOUNG CHOW RESTAURANT YOUNG CHOW REST RESTAURANT	WASHINGTON	DC	\$114.95
06/18/19	SHAKE SHACK 1001 FOOD AND BEV	646-747-7200	NY	\$52.82
06/23/19	DROPBOX*ZPVZTS2N6XL1 4159867057	SAN FRANCISCO	CA	\$9.99
06/24/19	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$157.42
06/27/19	WHITE HOUSE HOTEL 2282331230	BILOXI	MS	\$456.96

**MICHELE GARGIULO**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
06/11/19	AMAZON.COM*M630U2HB1 MERCHANDISE	AMZN.COM/BILL	WA	\$224.63
06/19/19	CORPORATE GOLF IMPRINTING 00-080278581 952-4496414	EXCELSIOR	MN	\$1,229.08
06/25/19	LOWE'S 228-867-9000	GULFPORT	MS	\$50.59
06/27/19	BEAU RIVAGE - EIGHT75 7614619 395300 RESTAURANT	BILOXI	MS	\$15.84

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 07/12/19

p. 7/9

Account Ending [REDACTED]

Detail Continued

				Amount
06/27/19	OFFICE DEPOT #3230 000003230 8004633768 WATER,SPRING,EACH TICKET,ROLL,SINGLE,ASTD	DIBERVILLE	MS	\$9.51
06/28/19	BEAU RIVAGE - PRO STORE 010720 395300 LOWCROWNVISORNYLONKHAKI I FJQMARKMENSREGULARLHPEARL EARL	BILOXI	MS	\$62.06
07/11/19	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$219.99
07/11/19	WAL-MART SUPERCENTER 969 0969 DISCOUNT STORE	GULFPORT	MS	\$59.94



HUNTER LIPSCOMB

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
06/14/19	CAPITOL HILL CLUB 00-08079505288 202-4844590	WASHINGTON	DC	\$134.11
06/15/19	Ticketleap*Mississippi 084870051284422 8778495327	PHILADELPHIA	PA	\$430.00
06/20/19	UNION PUB 650000008440821 2025467200	WASHINGTON	DC	\$144.86
06/24/19	NATIONALPARK TICKETS	800-352-0212	DC	\$164.00
06/27/19	BEAU RIVAGE - EIGHT75 7595310 395300 RESTAURANT	BILOXI	MS	\$948.86



KYLE PALAZZO

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
06/10/19	EXXONMOBIL 4233 228-896-7978	GULFPORT	MS	\$46.88
06/14/19	CIRCLE K # 23461/CIRCLE K CONVENIENCE	OCEAN SPRINGS	MS	\$44.42
06/17/19	SHELL OIL 57542914403 AUTO FUEL DISPENSER	BILOXI	MS	\$13.42
06/18/19	CHEVRON 0308809/CHEVRON SERVICE STN	PASS CHRISTIAN	MS	\$55.61
06/19/19	HARRISON COUNTY REP CLUB squareup.com/receipts	BILOXI	MS	\$25.00
06/21/19	IP BILOXI CHILL BAR 342 39530 RESTAURANT	BILOXI	MS	\$33.00
06/22/19	CHEVRON 0053478/CHEVRON SERVICE STN	WIGGINS	MS	\$49.91
06/22/19	SHELL OIL 52346000020 GAS STATION	LUMBERTON	MS	\$5.72
06/28/19	EXXONMOBIL FUEL OUTSIDE 919-566-1200	(800) 243-9966	MO	\$49.43
06/30/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$49.74

Continued on reverse

Detail Continued

				Amount
07/06/19	MCDANIELS GENERAL MERCHA 601-794-5900	MCHENRY	MS	\$41.64
07/06/19	MCDANIELS GENERAL MERCHAN 000000001 6019287452	MCHENRY	MS	\$7.24
07/07/19	TACO BELL 601-268-6444	HATTIESBURG	MS	\$15.66
07/07/19	RESIDENCE INN 6EA Arrival Date 07/06/19 000000000	Departure Date 07/07/19 HATTIESBURG	MS	\$167.30
07/08/19	LOWE'S 228-392-7103	DIBERVILLE	MS	\$222.57
07/10/19	WARD'S OF LAUREL INC squareup.com/receipts	Laurel	MS	\$10.76
07/10/19	MCDANIELS GENERAL MERCHA 601-794-5900	MCHENRY	MS	\$33.12
07/10/19	MCDANIELS GENERAL MERCHAN 000000001 6019287452	MCHENRY	MS	\$7.02

Fees

	Amount
Total Fees for this Period	\$0.00

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$595.00
Total Interest in 2019	\$0.00



Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 07/12/19

p. 9/9

Account Ending [REDACTED]

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PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 08/12/19 Next Closing Date 09/11/19

p. 1/9

Account Ending [REDACTED]

New Balance **\$6,239.31****Please Pay By** **08/27/19[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Membership Rewards® Points

Available and Pending as of 06/30/19

82,933For up to date point balance and full program details, visit membershprewards.com**Account Summary**

Previous Balance	\$14,474.64
Payments/Credits	-\$14,886.54
New Charges	+\$6,651.21
Fees	+\$0.00

New Balance **\$6,239.31**

Days in Billing Period: 31

Customer Care**Pay by Computer**
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See page 2 for additional information.

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1-800-472-9297

Account Ending [REDACTED]Enter 15 digit account # on all payments.
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PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217**Please Pay By**
08/27/19**Amount Due**
\$6,239.31Check here if your address or
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Note changes on reverse side.AMERICAN EXPRESS
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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 for Pay Over Time balances 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.*

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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 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 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.



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Work Phone[illegible]

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Payments and Credits

Summary

	Total
Payments	-\$14,474.64
Credits	
STEVEN M PALAZZO [REDACTED]	-\$411.90
Total Payments and Credits	-\$14,886.54

Detail *Indicates posting date

Payments	Amount
07/25/19* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$6,247.62
07/28/19* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$8,227.02
Credits	Amount
07/31/19 STEVEN M PALAZZO AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$128.40
07/31/19 STEVEN M PALAZZO AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$128.40
08/11/19* STEVEN M PALAZZO AMAZON SHOP WITH POINTS CREDIT	-\$69.55
08/11/19* STEVEN M PALAZZO AMAZON SHOP WITH POINTS CREDIT	-\$85.55

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$3,549.54
STEPHEN MOORE [REDACTED]	\$271.38
JILL DUCKWORTH [REDACTED]	\$921.57
PATRICK M LARGE [REDACTED]	\$171.74
MICHELE GARGIULO [REDACTED]	\$1,342.20
HUNTER LIPSCOMB [REDACTED]	\$251.65
KYLE PALAZZO [REDACTED]	\$143.13
Total New Charges	\$6,651.21

Detail



STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
07/12/19 PURE COUNTRY 228-669-5690 GULFPORT MS	\$40.35
07/13/19 NEX FUEL 060247 247 AUTO FUEL DISPENSER GULFPORT MS	\$39.10
07/13/19 BAYOU VIEW QUICK STOP 228-822-9755 GULFPORT MS	\$32.70
07/17/19 Amazon Prime SHIPPINGCLUB Amazon.com WA	\$13.90
07/19/19 POPP S EXPRESS CAR WASH 000000001 2282170314 BILOXI MS	\$18.00

Continued on reverse

Detail Continued

				Amount
07/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$22.32
07/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$22.23
07/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$4.44
07/22/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$79.03
07/22/19	EL AGAVE MEXICAN REST 0000 228-822-1415	GULFPORT	MS	\$73.97
07/23/19	AMZN MKTP US*MH8OH4I30 BOOK STORES	AMZN.COM/BILL	WA	\$176.10
07/23/19	MSE BRANDED GULFPORT BIL 770-532-3301	GULFPORT	MS	\$39.17
07/24/19	UBER *JUMP 8005928996	HELP.UBER.COM	CA	\$0.26
07/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.97
07/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
07/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$11.57
07/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
07/25/19	ANDPIZZA +12024505059	WASHINGTON	DC	\$43.00
07/25/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.70
07/25/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$7.85
07/25/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
07/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$2.00
07/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.69
07/26/19	UBER *JUMP 8005928996	HELP.UBER.COM	CA	\$3.45
07/26/19	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$80.47
07/26/19	AMZN MKTP US*MA5VZ3C10 BOOK STORES	AMZN.COM/BILL	WA	\$149.99
07/26/19	AMAZON.COM*MA6EN0EH2 MERCHANDISE	AMZN.COM/BILL	WA	\$128.40
07/26/19	AMAZON.COM*MA3I25CI0 MERCHANDISE	AMZN.COM/BILL	WA	\$128.40
07/26/19	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$102.40
07/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.70
07/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$2.00
07/27/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.70
07/27/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.70

Continued on next page



Detail Continued

				Amount
07/27/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$2.00
07/27/19	SHELL OIL 23670220105 GAS STATION	EMPORIA	VA	\$8.36
07/27/19	NTL MUSEUM MARINE CARD & SOUVENIR STORE	TRIANGLE	VA	\$45.00
07/27/19	EXXONMOBIL INSIDE SALES 00173456 23847 470	(800) 243-9966	MO	\$3.46
07/27/19	HYATT REGENCY WASHINGTON WASR Arrival Date Departure Date 07/23/19 07/27/19 00000000 LODGING	WASHINGTON	DC	\$1,197.71
07/27/19	PILOT_00062 00062 GAS STATION	FLORENCE	SC	\$8.23
07/27/19	PILOT_00062 00062 AUTO FUEL DISPENSER	FLORENCE	SC	\$35.06
07/28/19	MCDONALD'S 7063424120	MADISON	GA	\$14.46
07/28/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
07/28/19	PILOT_00420 00420 AUTO FUEL DISPENSER	MADISON	GA	\$25.87
07/28/19	PILOT_00420 00420 GAS STATION	MADISON	GA	\$18.24
07/28/19	PILOT_00604 00604 AUTO FUEL DISPENSER	HOPE HULL	AL	\$25.60
07/28/19	POPS PIZZERIA 021770021600119 N/A 39532	BILOXI	MS	\$59.15
07/29/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$47.95
07/29/19	MCDONALD'S 2283960927	BILOXI	MS	\$1.70
07/29/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
07/30/19	ADOBE *ACROPRO SUBS Adobe Systems 800-833-6687	SAN JOSE	CA	\$192.47
08/02/19	EXXONMOBIL FUEL OUTSIDE 919-566-1200	(800) 243-9966	MO	\$33.95
08/02/19	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$25.00
08/07/19	SULLYS 021770016954276 0000063671 39402	HATTIESBURG	MS	\$77.02
08/08/19	PHOTOBUCKET.COM 2399 BLAKE STRE 3032266800	3032266800	CO	\$53.90
08/09/19	FULMER'S GENERAL STORE squareup.com/receipts	New Augusta	MS	\$43.84
08/09/19	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
08/10/19	ROSES QUICK STOP 601-636-1065	HATTIESBURG	MS	\$73.96
08/11/19	AMAZON.COM GOODS/SERVICES	SEATTLE	WA	\$85.55

Continued on reverse

Detail Continued

				Amount
08/11/19	AMAZON.COM GENERAL MERCHANDISE	SEATTLE	WA	\$69.55
 STEPHEN MOORE Card Ending [REDACTED] Monthly Spending Limit: \$2,000				
				Amount
07/31/19	KRUZ N QUICK LUBE 650000007470357 6012555836	HATTIESBURG	MS	\$65.74
08/08/19	EXXONMOBIL INSIDE SALES 00178539 39401 400 470	(800) 243-9966	MO	\$4.35
08/10/19	ROCKY CREEK CATFISH COTTAGE 6019476888	LUCEDALE	MS	\$201.29
 JILL DUCKWORTH Card Ending [REDACTED] Monthly Spending Limit: \$10,000				
				Amount
07/26/19	FACEBK *JAPWXK2P82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$750.00
07/31/19	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	\$171.57
 PATRICK M LARGE Card Ending [REDACTED] Monthly Spending Limit: \$1,000				
				Amount
07/23/19	DROPBOX*7X85TPMMNZYF 4159867057	SAN FRANCISCO	CA	\$11.99
07/24/19	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$159.75
 MICHELE GARGIULO Card Ending [REDACTED] Monthly Spending Limit: \$2,500				
				Amount
07/20/19	DELTA AIR LINES DELTA AIR LINES From: GULFPORT/BILOXI To: ATLANTA HARTSFIELD WASHINGTON NATIONA Ticket Number: 00621748929410 Passenger Name: PALAZZO, [REDACTED] Document Type: PASSENGER TICKET	ATLANTA	Carrier: DL Class: H DL Class: H Date of Departure: 07/23	\$543.00
07/20/19	DELTA AIR LINES DELTA AIR LINES From: GULFPORT/BILOXI To: ATLANTA HARTSFIELD WASHINGTON NATIONA Ticket Number: 00621748929421 Passenger Name: PALAZZO, [REDACTED] Document Type: PASSENGER TICKET	ATLANTA	Carrier: DL Class: H DL Class: H Date of Departure: 07/23	\$543.00
08/02/19	GREAT SOUTHERN CLUB 0413 228-865-0200	GULFPORT	MS	\$247.20
08/09/19	USPS PO 2731480506 001361864 8002758777	GULFPORT	MS	\$9.00

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 08/12/19

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Account Ending [REDACTED]

Detail Continued

Amount



HUNTER LIPSCOMB

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

07/15/19	CAPITOL HILL CLUB 00-08079505288 202-4844590	WASHINGTON	DC	\$229.61
07/25/19	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$22.04



KYLE PALAZZO

Card Ending [REDACTED] Monthly Spending Limit: \$0

Amount

07/14/19	CYPRESS LANES - BAR & GRI 000000001 2283923395	DIBERVILLE	MS	\$15.00
07/14/19	CYPRESS LANES - BAR & GRI 000000001 2283923395	DIBERVILLE	MS	\$74.50
07/15/19	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$53.63

Fees

Amount

Total Fees for this Period

\$0.00

2019 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2019	\$595.00
Total Interest in 2019	\$0.00





Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 08/12/19

p. 9/9

Account Ending [REDACTED]

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PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 09/11/19 Next Closing Date 10/11/19

p. 1/9

Account Ending [REDACTED]

New Balance**\$6,481.89****Please Pay By****09/28/19 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See page 7 for an Important Notice About Changes to Your Cardmember Agreement.

Take Bill Paying off Your To-Do List

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit www.AmericanExpress.com/enrollIAM to enroll an Account Manager now.

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Available and Pending as of 07/31/19

98,434

For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$6,239.31
Payments/Credits	-\$6,239.31
New Charges	+\$5,461.69
Fees	+\$0.00

New Balance \$5,461.69

Days in Billing Period: 30

Customer Care**Pay by Computer**
americanexpress.com/business**Customer Care**
1-800-492-8468**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**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By
09/26/19**Amount Due**
\$5,461.69

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Note changes on reverse side.



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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 for Pay Over Time balances 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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.



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Payments and Credits

Summary

	Total
Payments	-\$6,239.31
Credits	\$0.00
Total Payments and Credits	-\$6,239.31

Detail

*Indicates posting date

Payments	Amount
08/25/19* STEVEN M PALAZZO ONLINE PAYMENT - THANK YOU	-\$6,239.31

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,868.48
STEPHEN MOORE [REDACTED]	\$1,012.50
JILL DUCKWORTH [REDACTED]	\$171.57
PATRICK M LARGE [REDACTED]	\$214.44
MICHELE GARGIULO [REDACTED]	\$613.10
HUNTER LIPSCOMB [REDACTED]	\$581.60
Total New Charges	\$5,461.69

Detail



STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
08/12/19 CAMPUS BOOK MART - HATTIE 021770021602 H0238050-26 39401 HATTIESBURG MS	\$67.39
08/12/19 ALL RANKS CLUB 00-08035066532 RESTAURANT CAMP SHELBY MS	\$21.00
08/13/19 GLORY BOUND HASTTIESBURG 6500000095310 6015828252 HATTIESBURG MS	\$44.10
08/13/19 DONANELLES BAR AND GRILL 000000001 6015453860 HATTIESBURG MS	\$44.17
08/13/19 CELLULAR SALES GC-HB 0000 865-584-7555 HATTIESBURG MS	\$63.65
08/15/19 SULLYS 021770016954276 0000067066 39402 HATTIESBURG MS	\$166.66
08/16/19 MICROSOFT*MICROSOFT *OUTLOOK DIGITAL GOODS: GAMES REDMOND	\$19.95
08/17/19 CHEVRON 0052280/CHEVRON SERVICE STN STARKVILLE MS	\$82.27
08/17/19 TST* RESTAURANT TYLER 300527883 6624189092 STARKVILLE MS	\$152.10
08/17/19 Amazon Prime SHIPPINGCLUB Amazon.com WA	\$13.90
08/17/19 SLIM CHICKENS 12302 0000 662-299-0511 STARKVILLE MS	\$14.70
08/17/19 PAPA JOHN'S 6622348648 STARKVILLE MS	\$24.91

Continued on reverse

Detail Continued

				Amount
08/17/19	MCALISTER'S DELI 615-656-7238	STARKVILLE	MS	\$14.65
08/18/19	THE LITTLE DOOEY 0083 662-323-6094	STARKVILLE	MS	\$70.03
08/18/19	SHELL OIL 12424482011 GAS STATION	ELLISVILLE	MS	\$15.44
08/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$7.25
08/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$7.72
08/19/19	SUBWAY 405016 25503405016 662-7261063	MACON	MS	\$10.69
08/19/19	TOPHERS OF BROADWAY 021770021457171 31075 39402	HATTIESBURG	MS	\$17.90
08/21/19	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS	\$24.21
08/22/19	ARA USM CATERING CBARS ARA USM CATERIN 601-266-6981	HATTIESBURG	MS	\$6.00
08/24/19	MARY MAHONEY'S OLD FRENCH HOUSE RESTAURANT 2283740163	BILOXI	MS	\$254.49
08/27/19	ROSES QUICK STOP 601-636-1065	HATTIESBURG	MS	\$40.01
08/28/19	DARWELLS CAFE 650000009446421 2288688946	LONG BEACH	MS	\$80.97
08/28/19	MARY MAHONEY'S OLD FRENCH HOUSE RESTAURANT 2283740163	BILOXI	MS	\$66.09
08/29/19	RAY BRANDT CHEVROLET 124360910011081 SHANTELL.BARROIS@RAYBRAND	BILOXI	MS	\$1,033.57
08/31/19	EAGLE CLUB squareup.com/receipts	Hattiesburg	MS	\$20.00
09/01/19	BRASS HAT 601-264-7709	HATTIESBURG	MS	\$51.90
09/01/19	ONSTAR DATA PLAN - AT&T 993 888-466-7827	DALLAS	TX	\$25.00
09/04/19	POPS PIZZERIA 021770021600119 N/A 39532	BILOXI	MS	\$56.16
09/05/19	SULLYS 021770016954276 0000074533 39402	HATTIESBURG	MS	\$67.69
09/07/19	GONDOLIER PIZZA 125520096642632 GONDOLIER.MSU@GMAIL.COM	STARKVILLE	MS	\$92.90
09/08/19	BKST-MISS STATE U #2040 000002040 6697 39762	MISSISSIPPI S	MS	\$58.61
09/08/19	ARAMARK SUBWAY 662-325-0923	MISSISSIPPI STATE	MS	\$23.20
09/09/19	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
09/10/19	ANDPIZZA +12024505059	WASHINGTON	DC	\$13.50
09/10/19	LICKETY SPLIT - 4244 000000001 5172795542	WASHINGTON	DC	\$7.78
09/11/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$37.97

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 09/11/19

p. 5/9

Account Ending [REDACTED]

Detail Continued

Amount



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

Amount

08/13/19	SHELL OIL 52321000151 AUTO FUEL DISPENSER	HATTIESBURG	MS	\$41.01
08/22/19	BRASS HAT 601-264-7709	HATTIESBURG	MS	\$64.70
08/28/19	CHEVRON 0053478/CHEVRON SERVICE STN	WIGGINS	MS	\$47.06
08/30/19	MCDANIELS GENERAL MERCHAN 000000001 6019287452	MCHENRY	MS	\$55.81
08/31/19	ROSES BBQ 436845556779857 ROSESBQINC@BELLSOUTH.NET	HATTIESBURG	MS	\$174.78
08/31/19	BRASS HAT 601-264-7709	HATTIESBURG	MS	\$117.19
08/31/19	WINN DIXIE 8775299466 GROCERY STORES	HATTIESBURG	MS	\$65.73
09/03/19	VALLEY SERVICES, INC. #13 930553520195 (601)403-1320	POPLARVILLE	MS	\$36.70
09/05/19	ANA'S DONUTS squareup.com/receipts	Gulfport	MS	\$13.14
09/05/19	MARATHON PETRO259259 00000259259 999-999-9999	Wiggins	MS	\$36.42
09/06/19	SIGNS FIRST HATTIESB 6012687207	HATTIESBURG	MS	\$230.01
09/07/19	Uber Cash 8005928996	WILMINGTON	DE	\$24.50
09/07/19	SHELL OIL 52376960051 GAS STATION	STARKVILLE	MS	\$80.95
09/08/19	Uber Cash 8005928996	WILMINGTON	DE	\$24.50



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

Amount

08/31/19	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	\$171.57
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PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

08/23/19	DROPBOX*8ZPW1M7QPNK9 4159867057	SAN FRANCISCO	CA	\$11.99
08/24/19	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$161.05
08/27/19	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$41.40

Continued on reverse

AMEX000412

20-2124_1131

AMEX_0412

Detail Continued**Amount****MICHELE GARGIULO**

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

Amount

08/27/19	JOHN FAYARD SELF STORA JOHN FAYARD SEL 65493 39503 PUBLIC WAREHOUSING STORAGE/FARM PRODUCTS	GULFPORT	MS	\$194.91
08/29/19	NEWK'S GULFPORT 1036 NEWK'S GULFPORT 10381 OLD HWY 49 GULFPOR	GULFPORT	MS	\$71.03
09/04/19	WAL-MART SUPERCENTER#6165 6165 GROCERY STORE	GULFPORT	MS	\$133.47
09/05/19	WHITE HOUSE GIFT 2022853238	COLUMBIA	MD	\$102.95
09/05/19	SF ALMAN 084870017909822 ROSEMLA@AOL.COM	GULFPORT	MS	\$110.74

**HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

Amount

08/13/19	TST* BULLFEATHERS 300527006 2024840228	WASHINGTON	DC	\$8.60
08/15/19	CAPITOL HILL CLUB 00-08079505288 202-4844590	WASHINGTON	DC	\$73.00
09/04/19	BISHOP FOR CONGRESS 2023352203	CHARLOTTE	NC	\$500.00

Fees**Amount****Total Fees for this Period****\$0.00****2019 Fees and Interest Totals Year-to-Date****Amount**

Total Fees in 2019	\$595.00
Total Interest in 2019	\$0.00

**Business Platinum Card**

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 09/11/19

p. 7/9

Account Ending [REDACTED]

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
Claims Resolution	We are making changes to the claims resolution section in your Cardmember Agreement. These changes will be reflected on your billing statements received on or after September 1, 2019 .

ID 12820

See the following page for the Detail of Changes to your Cardmember Agreement

CMLENGDPRUS0033

AMEX000414

20-2124_1133

AMEX_0414

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective Immediately, the Claims Resolution section in Part 2 of the Cardmember Agreement is amended as follows:

Mediation

The seventh sentence is deleted and replaced with: All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

Arbitration

The sixth sentence is deleted and replaced with: The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

Limitations on Arbitration

The third, fourth, and fifth sentences is deleted.

Arbitration Procedures

The fifth sentence is deleted and replaced with: You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with: The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

Additional Arbitration Awards

The section is deleted and replaced with: If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than \$5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.



Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 09/11/19

p. 9/9

Account Ending [REDACTED]

American Express® Cards Warmly Welcomed

UPSIDE BUSINESS TRAVEL

Is revolutionizing travel management for small companies with high-tech tools and easy booking. Visit **upside.com**

ORSCHELN FARM & HOME

Family owned stores serving Midwest communities for 59 years. Offering supplies for your farm, garden, livestock, automobiles, pets and more. **Orschelnfarmhome.com**

THE WASSERSTROM COMPANY

Supplies & equipment for kitchens, breakrooms, coffee service, janitorial & more. A trusted company, serving businesses for over 115 years. **Wasserstrom.com**

GA FARM BUREAU INSURANCE

Great rates, multi-line discounts. Georgia owned & operated with 158 agencies across the state. Insuring with GFB supports GA farmers & a safe, abundant food supply. Mutual LISC: 20001029 Casualty LISC: 20001028 **GFB.ORG**

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 10/11/19 Next Closing Date 11/11/19

p. 1/15

Account Ending [REDACTED]

New Balance **\$5,005.63****Please Pay By** **10/27/19[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points

Available and Pending as of 08/31/19

82,517For up to date point balance and full program details, visit membershprewards.com**Account Summary**

Previous Balance	\$5,461.69
Payments/Credits	-\$5,571.69
New Charges	+\$5,115.63
Fees	+\$0.00

New Balance **\$5,005.63**

Days in Billing Period: 30

Customer Care**Pay by Computer**americanexpress.com/business**Customer Care**
1-800-492-8468**Pay by Phone**
1-800-472-9297

See page 3 for additional information.

See page 2 for important information about your account.

See Page 11 for Important Changes to Your Account Benefits. Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 9 - 13**.

Effective immediately, we will update the frequency in which we communicate the Billing Dispute Procedures and Electronic Funds Transfer Notice from annually, to monthly. You will find the monthly **Billing Dispute Procedures on page 2** of your statement, and the **Electronic Funds Transfer Notice in the IMPORTANT NOTICES** section.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending [REDACTED]Enter 15 digit account # on all payments.
Make check payable to American Express.STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217**Please Pay By**
10/27/19**Amount Due**
\$5,005.63Check here if your address or
phone number has changed.
Note changes on reverse side.AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

rl

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 represent 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 for Pay Over Time balances on your Account. Call the Customer Care number on page 3 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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.

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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.



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/11/19

p. 3/15

Account Ending [REDACTED]



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

1-800-492-8468
1-623-492-7719
1-800-492-8468
1-800-CASH-NOW
Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-
0448

Payments and Credits

Summary

	Total
Payments	-\$5,406.70
Credits	
STEVEN M PALAZZO [REDACTED]	-\$54.99
JILL DUCKWORTH [REDACTED]	-\$110.00
Total Payments and Credits	-\$5,571.69

Detail

*Indicates posting date

Payments	Amount
09/23/19* STEVEN M PALAZZO ONLINE PAYMENT - THANK YOU	-\$5,406.70
Credits	Amount
09/22/19* STEVEN M PALAZZO AMAZON SHOP WITH POINTS CREDIT	-\$54.99
09/28/19 JILL DUCKWORTH STRICKS B-B-Q 650000007369351 HATTIESBURG MS 6012642502	-\$110.00

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,901.67
STEPHEN MOORE [REDACTED]	\$1,487.51
JILL DUCKWORTH [REDACTED]	\$422.46
PATRICK M LARGE [REDACTED]	\$317.29
MICHELE GARGIULO [REDACTED]	\$763.75
HUNTER LIPSCOMB [REDACTED]	\$222.95
Total New Charges	\$5,115.63

Detail



STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
09/11/19 CONGRESSIONAL SPORTSMEN' WASHINGTON DC 202-543-6850	\$588.00
09/12/19 UBER TRIP HELP.UBER.COM CA HELP.UBER.COM	\$17.07
09/12/19 UBER TRIP HELP.UBER.COM CA HELP.UBER.COM	\$3.36

Continued on reverse

Detail Continued

				Amount
09/12/19	CHICKEN AND BEER 000000001 1568317577 30320	ATLANTA	GA	\$36.99
09/13/19	MSCPA -CPE 436845556924032 MARY@MS-CPA.ORG	RIDGELAND	MS	\$160.00
09/13/19	SULLYS 021770016954276 0000077449 39402	HATTIESBURG	MS	\$186.78
09/17/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$13.90
09/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$32.54
09/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
09/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.51
09/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$27.58
09/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$33.09
09/21/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
09/22/19	AMAZON MKTPLACE PMTS GOODS/SERVICES	SEATTLE	WA	\$54.99
09/24/19	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00601564532642 Passenger Name: PASSENGER/ONBOARD Document Type: INFLIGHT CHARGES	ATLANTA		\$9.00
09/24/19	SOGO 5650 00441754 0000414225 SOGO	CHEEKTOWAGA	NY	\$200.00
09/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$28.51
09/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$4.13
09/25/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$4.27
09/25/19	HANKS OYSTER BAR ON THE H 628111004780 202-733-1971	WASHINGTON	DC	\$54.00
09/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.70
09/28/19	LICKETY SPLIT - 4244 000000001 5172795542	WASHINGTON	DC	\$2.85
10/01/19	PELICAN POINTE CARWASH 000000001 627655404440001 70448	MANDEVILLE	LA	\$17.00
10/01/19	ONSTAR DATA PLAN - AT&T 993 888-466-7827	DALLAS	TX	\$25.00
10/06/19	HILTON GARDEN INN Arrival Date 10/07/19 00000000 LODGING Departure Date 10/07/19	STARKVILLE	MS	\$36.31
10/09/19	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
10/09/19	EXXONMOBIL FUEL OUTSIDE 601-544-7527	(800) 243-9966	MO	\$59.94
10/09/19	GRATEFULL SOUL 588219143005253 GRATEFULLSOUL@ROCKETMAIL.	HATTIESBURG	MS	\$40.75

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/11/19

p. 5/15

Account Ending [REDACTED]

Detail Continued

				Amount
10/10/19	BRASS HAT 601-264-7709	HATTIESBURG	MS	\$52.90
10/10/19	BRASS HAT 601-264-7709	HATTIESBURG	MS	\$119.55



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
09/19/19	DELTA WATERFOWL FOUNDATIO 650000009843 8889873695	BISMARCK	ND	\$750.00
09/27/19	ACADEMY SPORTS #108 0000 111-111-1111	HATTIESBURG	MS	\$60.74
09/27/19	EXXONMOBIL INSIDE SALES 00251814 39462 400	(800) 243-9966	MO	\$8.61
09/28/19	WAL-MART SUPERCENTER 2717 2717 DISCOUNT STORE	HATTIESBURG	MS	\$40.08
09/29/19	BRASS HAT 601-264-7709	HATTIESBURG	MS	\$296.90
09/29/19	BRASS HAT 601-264-7709	HATTIESBURG	MS	\$49.60
10/02/19	ALL RANKS CLUB 00-08035066532 RESTAURANT	CAMP SHELBY	MS	\$11.00
10/04/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.06
10/06/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$15.33
10/06/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.88
10/07/19	EXXONMOBIL INSIDE SALES 00165550 39507 001 420 440	(800) 243-9966	MO	\$63.65
10/08/19	CHICK-FIL-A #02463 000000000404908 2283921892	D'IBERVILLE	MS	\$17.10
10/09/19	GLORY BOUND HASTTIESBURG 6500000095310 6015828252	HATTIESBURG	MS	\$66.10
10/10/19	PP*PROVIDENCEH 877-569-1136	JACKSON	MS	\$83.46



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
09/28/19	STRICKS B-B-Q 650000007369351 6012642502	HATTIESBURG	MS	\$200.13
09/30/19	FACEBK *8UFHLLP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$50.76
09/30/19	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	\$171.57

Continued on reverse

AMEX000421

20-2124_1140

AMEX_0421

Detail Continued

Amount

**PATRICK M LARGE**

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

09/13/19	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$17.40
09/23/19	DROPBOX*B8V7N25M1F6Z 4159867057	SAN FRANCISCO	CA	\$11.99
09/24/19	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$161.05
09/24/19	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$96.00
09/26/19	HARRIS TEETER 7184853000 GROCERY STORES	WASHINGTON	DC	\$30.85

**MICHELE GARGIULO**

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

Amount

09/17/19	4 IMPRINT 877-446-7746	(877)446-7746	WI	\$246.11
09/28/19	CIRCLE K # 23402/CIRCLE K CONVENIENCE	WIGGINS	MS	\$12.70
10/04/19	THE RADISH LOFT 228-284-1668	GULFPORT	MS	\$91.91
10/07/19	TAILGATERS SPORTS PUB & G 021770020518 0000025204 39532	BILOXI	MS	\$196.85
10/07/19	ROUSE S MARKET #77 000000077 9854475998	GULFPORT	MS	\$78.42
10/08/19	HOME2 SUITES BY HILTON Arrival Date 10/08/19 00000000 LODGING	Departure Date 10/08/19 GULFPORT	MS	\$137.76

**HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

Amount

09/16/19	CAPITOL HILL CLUB 00-08079505288 202-4844590	WASHINGTON	DC	\$106.15
09/26/19	PAPA JOHN'S 2025447272	WASHINGTON	DC	\$91.30
10/10/19	USPS PO 1050091422 001434192 8002758777	WASHINGTON	DC	\$25.50

Fees

Amount

Total Fees for this Period

\$0.00

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/11/19

p. 7/15

Account Ending [REDACTED]

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$595.00
Total Interest in 2019	\$0.00



PALAZZO FOR CONGRESS
STEVEN M PALAZZO

Closing Date 10/11/19

Account Ending [REDACTED] p. 9/15

IMPORTANT NOTICES

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Important Notices continued on next page.

IMPORTANT NOTICES continued

Important Notices continued on next page.



IMPORTANT NOTICES continued

Notice of Updates to Additional Benefits of your Card

As described below, we will be making updates to your card benefits. These benefits are provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions, please visit the website for each benefit below, or call the number on the back of your Card.

Premium Roadside Assistance

Effective 1/1/2020, Premium Roadside Assistance will be discontinued and will no longer be a benefit provided on this Card Account. Premium Roadside Assistance can still be used until **12/31/2019**. For terms and conditions, please visit americanexpress.com/raterms.

Travel Accident Insurance*

Effective 1/1/2020, Travel Accident Insurance will no longer be a benefit provided on this Card Account. This means any eligible travel purchases made on or after **1/1/2020** will not be covered by Travel Accident Insurance. Eligible travel purchases made prior to **1/1/2020** will still be covered by Travel Accident Insurance.

*Travel Accident Insurance is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit americanexpress.com/taiterms.

Extended Warranty*

For eligible purchases made on and after **1/1/2020** the following will occur:

If the original manufacturer's warranty is less than one (1) year, we will match the length of that warranty.

If the original manufacturer's warranty is between one (1) year and five (5) years, we will increase coverage to provide one (1) additional year of warranty.

For eligible purchases made on or after **8/1/2018** but prior to **1/1/2020** the following will occur:

If the original manufacturer's warranty is less than two (2) years, we will match the length of that warranty.

If the original manufacturer's warranty is between two (2) years and five (5) years, we will provide two (2) additional years of warranty**.

*Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit americanexpress.com/ewterms.

**For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, your coverage will match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

The benefit is limited to the actual amount charged to your Card for the item, up to a maximum of \$10,000; not to exceed \$50,000 per Card Member account per calendar year.

Purchase Protection*

For eligible purchases made on and after **1/1/2020** the coverage duration on eligible purchases will be 90 days.

For eligible purchases made prior to **1/1/2020**, the coverage duration on eligible purchases will be 120 days**.

*Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit americanexpress.com/ppterms.

**For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration is 90 days.

ID 12841

IMPORTANT NOTICES continued

Important Notices continued on next page.



IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

End of Important Notices.



Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/11/19

p. 15/15

Account Ending [REDACTED]

American Express® Cards Warmly Welcomed

EVERYTHING DEALS

We are an electronics distribution and wholesale business. For over 10 years we have provided customers with high quality products and service!

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Now Accepting American Express® Cards for their To the Trade or iStore. Please also check out our list of dealers on our website. 101 S Hamilton St.

High Point, NC
universalfurniture.com/tothetrade

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 11/11/19 Next Closing Date 12/12/19

p. 1/17

Account Ending [REDACTED]

New Balance**\$4,500.67****Please Pay By****11/26/19[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

→ See page 2 for important information about your account.

→ See Page 7 for Important Changes to Your Account Benefits.

→ See page 9 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

→ See page 13 for Important Information about Your Account.

→ Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 15**.

Membership Rewards® Points

Available and Pending as of 09/30/19

80,127For up to date point balance and full program details, visit membershiprewards.com**Account Summary**

Previous Balance	\$5,005.63
Payments/Credits	-\$5,005.63
New Charges	+\$4,455.67
Fees	+\$45.00

New Balance \$4,500.67

Days in Billing Period: 31

Customer Care**Pay by Computer**americanexpress.com/business**Customer Care**

1-800-492-8468

Pay by Phone

1-800-472-9297

→ See page 3 for additional information.

Fund your next opportunity.AMERICAN EXPRESS®
BUSINESS LOANS

Get the financing you need with American Express® Business Loans. With funding from \$3,500 to \$75,000, a Business Loan can help you and your business take on the next big opportunity – all with an easy online application and fixed monthly payments. Terms apply.

Learn more at www.AmericanExpress.com/statementBL

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

**Please Pay By
11/26/19****Amount Due
\$4,500.67**

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



AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

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 represent 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 for Pay Over Time balances on your Account. Call the Customer Care number on page 3 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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.

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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.

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 11/11/19

p. 3/17

Account Ending [REDACTED]



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

1-800-492-8468
1-623-492-7719
1-800-492-8468
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-
0448

Payments and Credits**Summary**

	Total
Payments	-\$5,005.63
Credits	\$0.00
Total Payments and Credits	-\$5,005.63

Detail

*Indicates posting date

Payments	Amount
10/25/19* STEVEN M PALAZZO ONLINE PAYMENT - THANK YOU	-\$5,005.63

New Charges**Summary**

	Total
STEVEN M PALAZZO [REDACTED]	\$1,539.00
STEPHEN MOORE [REDACTED]	\$598.02
JILL DUCKWORTH [REDACTED]	\$420.94
PATRICK M LARGE [REDACTED]	\$811.04
MICHELE GARGIULO [REDACTED]	\$739.28
HUNTER LIPSCOMB [REDACTED]	\$347.39
Total New Charges	\$4,455.67

Detail

STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
10/11/19 MUGSHOTS GRILL & BAR HATT 650000008814 HATTIESBURG MS 6012712299	\$31.76
10/11/19 POPP S EXPRESS CAR WASH 000000001 BILOXI MS 2282170314	\$18.00
10/11/19 EXXONMOBIL FUEL OUTSIDE (800) 243-9966 MO 919-566-1200	\$39.29
10/16/19 UBER TRIP HELP.UBER.COM CA	\$17.23
10/17/19 ANDPIZZA WASHINGTON DC +12024505059	\$10.75
10/17/19 UBER TRIP HELP.UBER.COM CA	\$65.16
10/17/19 UBER TRIP HELP.UBER.COM CA	\$5.00

Continued on reverse

Detail Continued

				Amount
10/17/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$13.90
10/17/19	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$49.20
10/19/19	RAISING CANES FAST FOOD RESTAURANT	MANDEVILLE	LA	\$41.90
10/20/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$9.11
10/22/19	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$28.60
10/23/19	INTUIT *LACERTE IGS_110276080707 92129	833-830-9255	CA	\$448.33
10/23/19	TALAY THAI RESTAURANT 000000001 2025465100	WASHINGTON	DC	\$33.49
10/24/19	PAYPAL *AM CANCER SOC C 402-935-2244	8448964938	OK	\$100.00
10/24/19	PAYPAL *AM CANCER SOC C 402-935-2244	8448964938	OK	\$10.00
10/26/19	MCAFEЕ INC 23758147ONLINE SOFTWR	SANTA CLARA	CA	\$128.39
10/29/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
10/29/19	FACEBK *AMERICANCANCER FACEBOOK PAYMENTS	DONATE.FB.COM	CA	\$100.00
10/30/19	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$51.60
10/30/19	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$38.84
10/31/19	SOJOURNER'S CAFE-SOUTH 0013 404-767-5456	ATLANTA	GA	\$13.80
11/01/19	ONSTAR DATA PLAN - AT&T 993 888-466-7827	DALLAS	TX	\$25.00
11/01/19	CHEVRON 0308810/CHEVRON SERVICE STN	PURVIS	MS	\$29.01
11/02/19	HOKIES BAR B Q & GRILL. 65000000341547 6017661007	LUCEDALE	MS	\$43.48
11/05/19	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
11/07/19	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS	\$41.89
11/08/19	HOOTERS 1 2983 39503 RESTAURANT	GULFPORT	MS	\$67.06
11/08/19	BAY FUELS 601-636-1065	BAY ST LOUIS	MS	\$9.27
11/09/19	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
10/12/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$9.92
10/12/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$49.31

Continued on next page



Detail Continued

				Amount
10/14/19	MID SOUTH REHAB 6016056777	6016056777	MS	\$207.15
10/16/19	MID SOUTH REHAB 6016056777	6016056777	MS	\$207.15
10/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$21.97
10/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$39.89
10/20/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.80
10/20/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.30
10/22/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$36.53



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
10/25/19	AMZN MKTP US*Y16C80P03 BOOK STORES	AMZN.COM/BILL	WA	\$49.55
10/30/19	MAILCHIMP *MISC EMAIL MKTG	MAILCHIMP.COM	GA	\$80.24
10/31/19	FACEBK *V4XKGMNN82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$110.52
10/31/19	FACEBK *KNFDHM2P82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$9.06
10/31/19	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	\$171.57



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
10/23/19	DROPBOX*M59RD8YFHM42 4159867057	SAN FRANCISCO	CA	\$11.99
10/24/19	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$161.05
10/29/19	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$206.00
10/29/19	MSU CAMPUS COMMERCE 6623251894	662-3251894	MS	\$432.00



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
10/15/19	JOHN FAYARD SELF STORA JOHN FAYARD SEL 66693 39503 PUBLIC WAREHOUSING STORAGE/FARM PRODUCTS	GULFPORT	MS	\$160.00
10/16/19	RAY BRANDT CHEVROLET 124360910011081 SHANTELL.BARROIS@RAYBRAND	BILOXI	MS	\$67.36
10/16/19	SHELL OIL 57540721404 AUTO FUEL DISPENSER	GULFPORT	MS	\$51.71

Continued on reverse

Detail Continued

				Amount
10/29/19	GREAT SOUTHERN CLUB 0413 228-865-0200	GULFPORT	MS	\$228.74
10/30/19	ACADEMY SPORTS #58 0000 281-646-5564	GULFPORT	MS	\$46.22
11/01/19	JOHN FAYARD SELF STORA JOHN FAYARD SEL 66899 39503 PUBLIC WAREHOUSING STORAGE/FARM PRODUCTS	GULFPORT	MS	\$160.00
11/02/19	WAL-MART NEIGHBORHOOD MARKET 6849 6849 GROCERY STORE	BILOXI	MS	\$25.25

**HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
10/15/19	CAPITOL HILL CLUB 00-08079505288 202-4844590	WASHINGTON	DC	\$272.50
11/04/19	MICROSOFT*OFFICE 365 PERS DIGITAL GOODS: GAMES	REDMOND		\$74.89

Fees

				Amount
11/11/19	PATRICK M LARGE	ANNUAL MEMBERSHIP FEE		\$45.00
Total Fees for this Period				\$45.00

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$640.00
Total Interest in 2019	\$0.00



IMPORTANT NOTICES

Notice of Updates to Additional Benefits of your Card

As described below, we will be making updates to your card benefits. These benefits are provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions, please visit the website for each benefit below or call the number on the back of your Card.

Trip Cancellation and Trip Interruption Insurance

Effective 1/1/2020, if a round-trip is purchased with your Covered Card on or after the effective date and is cancelled or interrupted due to a Covered Loss, you can be reimbursed for the non-refundable Card payments to a Travel Supplier or other Common Carrier, up to \$10,000 per Covered Trip / \$20,000 per Eligible Account per 12 consecutive month period. Coverage is secondary to and in excess of any other applicable insurance or benefit. For more information about the coverage you may be eligible to receive, please visit americanexpress.com/TCITerms to see benefits specific to your Card*.

*Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company.

Trip Delay Insurance

Effective 1/1/2020, if a round-trip is purchased with your Covered Card on or after the effective date and is delayed more than six (6) hours due to a Covered Loss, you can be reimbursed up to \$500 per Covered Trip for certain reasonable additional expenses, including meals and accommodations during your delay. Coverage is secondary to and in excess of any other applicable insurance or benefit. For more information about the coverage you may be eligible to receive, please visit americanexpress.com/TDTerms to see benefits specific to your Card*.

*Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company.

ID 12859

IMPORTANT NOTICES continued

Important Notices continued on next page.



IMPORTANT NOTICES continued

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changed can be found after the summary chart.

Summary of Changes Effective Immediately	
About the Program	We are changing the terms that concern the annual enrollment fee for certain Corporate Card Members to participate in the program. Effective March 6, 2020, the Membership Rewards annual enrollment fee for American Express Corporate Gold Cards will be \$0. If an American Express Corporate Gold Card is enabled by your company to participate in the Membership Rewards® program it will be automatically enrolled in the program. Effective March 6, 2020, the Membership Rewards annual enrollment fee for American Express Corporate Green Cards will be reduced from \$90 to \$55. If an American Express Corporate Green Card has been enabled by your company to participate in the Membership Rewards® program, you may choose to enroll in the Program and the annual fee will be charged to your Card. Effective March 6, 2020, the Membership Rewards annual enrollment fee for Global Dollar Card - American Express® Corporate Executive Gold Card will be \$0. If a Global Dollar Card - American Express® Corporate Executive Gold Card is enabled by your company to participate in the Membership Rewards® program it will be automatically enrolled in the program. Effective March 6, 2020, the Membership Rewards annual enrollment fee for Global Dollar Card - American Express® Corporate Card will be reduced from \$75 to \$55. If a Global Dollar Card - American Express® Corporate Card has been enabled by your company to participate in the Membership Rewards® program, you may choose to enroll in the Program and the annual fee will be charged to your Card.
Getting Points	We are changing the terms that concern the number of points that a Corporate Card Member earns per dollar of eligible spend (referred to in this paragraph as the "earn rate"). If you are a Corporate Card Member, effective March 6, 2020, your company will have the choice to determine if you earn one Membership Reward® point per dollar or one Membership Reward point per two dollars of eligible spend on your enrolled Card. Initially, your company will be able to select the earn rate until March 31, 2020, which earn rate would be activated for you on May 1, 2020. Beginning in the fall of 2020, your company will be able to select the earn rate annually during the earn rate enrollment period in October and November of each year, which would be activated for you on January 1 of the following year. If your company does not make a selection during the annual enrollment period, then the earn rate will remain unchanged. If you are enrolled in the Membership Rewards Program you will be notified by American Express if your company decides to change the earn rate for its Corporate Card Program.

Important Notices continued on next page.

CMLENGDPRUS0062

IMPORTANT NOTICES continued

Getting Additional Points	We are changing how additional points are awarded on the American Express® Green Card to award additional points for purchases on travel including transit, and global restaurants.
Arbitration (Claims Resolution)	We are making changes to the claims resolution sections of your Membership Rewards Terms & Conditions.

ID 12861

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Important Notices continued on next page.



IMPORTANT NOTICES continued

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. Effective Immediately, the *Who Can Use the Program & Annual Fees* subsection of the *About the Program* section of the Membership Rewards Terms & Conditions will be amended as follows:

The \$90 annual program fee for the American Express® Corporate Gold Card will be deleted and replaced with \$0 (Effective March 6, 2020).

The \$90 annual program fee for the American Express® Corporate Green Card will be deleted and replaced with \$55 (Effective March 6, 2020).

The \$75 annual program fee for the Global Dollar Card - American Express® Corporate Executive Gold Card will be deleted and replaced with \$0 (Effective March 6, 2020).

The \$75 annual program fee for the Global Dollar Card - American Express® Corporate Card will be deleted and replaced with \$55 (Effective March 6, 2020).

B. Effective Immediately the *Using Your Card* subsection of the *Getting Points* section of the Membership Rewards Terms & Conditions will be amended as follows:

The following sentence will be added to the first paragraph:

Effective March 6, 2020, Corporate Card Members enrolled in the Membership Rewards Program will earn either one point for every dollar, or one point for every two dollars charged on the Corporate Card, depending on the earn rate selected by the company for its employees enrolled in the Membership Rewards Program. The earn rate selected will apply to all eligible charges made on the Corporate Card.

C. Effective immediately, the *Getting Additional Points* subsection of the *Getting Points* section of the Membership Rewards Program Terms & Conditions will be amended with the addition of the following new section:

American Express® Green Card

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Green Card you will earn:

Two (2) additional points (for a total of three (3) points) for each dollar charged on eligible travel purchases including airfare, hotels, cruises, car rentals, campgrounds, trains, taxicabs, rideshare services, tours, ferries, tolls, parking, buses, subways, on third party travel websites, and on amextravel.com. You will not earn additional points for purchases of timeshare properties.

Two (2) additional points (for a total of three (3) points) for each dollar charged at restaurants worldwide. You may not earn additional points for purchases at a restaurant located within another establishment (e.g., a restaurant inside a hotel, casino, or event venue). For example, purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant. You will not earn additional points for purchases at bars, nightclubs, cafeterias, and convenience stores.

Important Notices continued on next page.

IMPORTANT NOTICES continued

D. **Effective immediately**, the *Claims Resolution* section under the *Arbitration* section of the Membership Rewards Program Terms & Conditions are amended as follows:

Mediation

The seventh sentence is deleted and replaced with:

All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

Arbitration

The sixth sentence in the Claims Resolution section is deleted and replaced with:

The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

Limitations on Arbitration

The third, fourth, and fifth sentences in the Claims Resolution section are deleted.

Arbitration Procedures

The fifth sentence is deleted and replaced with:

You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with:

The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

Additional Arbitration Awards

The section is deleted and replaced with:

If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than \$5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.

Important Notices continued on next page.



IMPORTANT NOTICES continued

Notice of Updates to Benefits of your Card

As described below, we will be making updates to your card benefits. We encourage you to read this notice and file it for future reference. If you have any questions please call the number on the back of your Card.

Summary of Changes, Effective January 1, 2020	
Boingo Preferred Plan	Effective January 1, 2020 , Boingo Preferred Plan will no longer be a benefit on the Business Platinum Card®.
Gogo® Preferred Program	As of January 1, 2020 , The Gogo® Preferred Program will no longer be available on the Business Platinum Card®. Card Members will continue to have access to complimentary Gogo inflight internet passes and may enroll in the benefit through December 31, 2019. Any complimentary passes remaining in the Card Member's Gogo account after December 31, 2019 will be removed from the Card Member's Gogo account.

ID 12866

Important Notices continued on next page.

CMLENGDPRUS0056

IMPORTANT NOTICES continued

Important Notices continued on next page.



PALAZZO FOR CONGRESS
STEVEN M PALAZZO

Closing Date 11/11/19

Account Ending [REDACTED] p. 15/17

IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

End of Important Notices.



Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 11/11/19

p. 17/17

Account Ending [REDACTED]

American Express® Cards Warmly Welcomed

POWERINBOX

Promote your business to a large, engaged audience! Join our ad network and reach millions of customers through trusted publishers! Visit **powerinbox.com** now!

THE CONTAINER STORE

Up the wow factor with custom closets from The Container Store. Enjoy preferred pricing & turnkey solutions for multi-family and single-family developers.
855-827-0336

STOCKD

From manila folders to medical gloves, offering many everyday business products from reputable suppliers. Simplify your purchasing and start shopping today!
stockd.com

MIXBOOK

Mixbook's powerful editor and collection of designer themes, let's you easily create one-of-a-kind photo products that truly reflect your personal style.
mixbook.com

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 12/12/19 Next Closing Date 01/12/20

p. 1/9

Account Ending [REDACTED]

New Balance **\$3,577.04****Please Pay By** **12/27/19[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on page 7.

**ACCESS YOUR ACCOUNT
ANYWHERE, ANYTIME****Easily manage your account online.**

You can check your statement, pay your bill, and enroll in special offers – all in one place. Visit americanexpress.com/PSmyca to get started.

Membership Rewards® Points

Available and Pending as of 10/31/19

85,081

For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Previous Balance	\$4,500.67
Payments/Credits	-\$4,500.67
New Charges	+\$3,577.04
Fees	+\$0.00

New Balance **\$3,577.04**

Days in Billing Period: 31

Customer Care**Pay by Computer**
americanexpress.com/business**Customer Care**
1-800-492-8468**Pay by Phone**
1-800-472-9297

See page 3 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**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By
12/26/17**Amount Due**
\$3,566.04

See reverse side for instructions
on how to update your address,
phone number, or email.



AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

AMEX000449

20-2124_1168

AMEX_0449

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 represent 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 for Pay Over Time balances on your Account. Call the Customer Care number on page 3 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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.

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

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.

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 12/12/19

p. 3/9

Account Ending [REDACTED]



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

1-800-492-8468
1-623-492-7719
1-800-492-8468
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-
0448

Payments and Credits**Summary**

	Total
Payments	-\$4,500.67
Credits	\$0.00
Total Payments and Credits	-\$4,500.67

Detail

*Indicates posting date

Payments	Amount
11/22/19* STEVEN M PALAZZO ONLINE PAYMENT - THANK YOU	-\$4,500.67

New Charges**Summary**

	Total
STEVEN M PALAZZO [REDACTED]	\$1,836.64
STEPHEN MOORE [REDACTED]	\$1,028.73
JILL DUCKWORTH [REDACTED]	\$243.78
PATRICK M LARGE [REDACTED]	\$73.63
MICHELE GARGIULO [REDACTED]	\$261.26
HUNTER LIPSCOMB [REDACTED]	\$133.00
Total New Charges	\$3,577.04

Detail

STEVEN M PALAZZO
Card Ending [REDACTED]

	Amount
11/14/19 USCONNECT ACCNT VEND N 650000009281216 PFLUGERVILLE TX 3363930031	\$2.75
11/14/19 USCONNECT ACCNT VEND N 650000009281216 PFLUGERVILLE TX 3363930031	\$3.00
11/14/19 ANDPIZZA WASHINGTON DC +12024505059	\$10.75
11/14/19 HOUSE GIFT SHOP 000000001 WASHINGTON DC 2022253520	\$51.10
11/14/19 HOUSE GIFT SHOP 000000001 WASHINGTON DC 2022253520	\$170.70
11/15/19 USCONNECT ACCNT VEND N 650000009281216 PFLUGERVILLE TX 3363930031	\$2.50
11/15/19 UBER TRIP HELP.UBER.COM CA	\$19.09

Continued on reverse

AMEX000451

20-2124_1170

AMEX_0451

Detail Continued

				Amount
11/16/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$13.90
11/16/19	NO WAY JOSE STARKVILLE 021770021642664 1 39759	STARKVILLE	MS	\$53.95
11/19/19	USCONNECT ACCNT VEND N 650000009281216 3363930031	PFLUGERVILLE	TX	\$11.00
11/19/19	BLT PRIME TRUMP DC Arrival Date 11/20/19 00000000 LODGING Departure Date 12/31/99	WASHINGTON	DC	\$117.90
11/20/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$21.72
11/20/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$2.00
11/23/19	CAMPUS BOOK MART - HATTIE 021770021602 H0244331-27 39401	HATTIESBURG	MS	\$206.47
11/27/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$1.06
11/29/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
11/29/19	THE RACKHOUSE 021770021636242 N/A 39501	GULFPORT	MS	\$195.58
12/01/19	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$52.85
12/01/19	ONSTAR DATA PLAN - AT&T 993 888-466-7827	DALLAS	TX	\$25.00
12/01/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$45.11
12/03/19	ITALIAN STORE II INC 0000 703-371-1345	ARLINGTON	VA	\$57.69
12/05/19	CAPITAL GRILLE 0138003 0000 202-737-6200	WASHINGTON	DC	\$224.80
12/05/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$18.47
12/05/19	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$204.00
12/07/19	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS	\$45.46
12/08/19	TX CAR WASH - LA27 +19854002705	COVINGTON	LA	\$15.00
12/08/19	MACBE SEAFOOD CAFE 092610021731983 VEEVB@LIVE.COM	BAY ST LOUIS	MS	\$50.91
12/09/19	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
12/09/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$53.26
12/10/19	ANDPIZZA +12024505059	WASHINGTON	DC	\$10.75
12/10/19	MSE BRANDED GULFPORT BIL 770-532-3301	GULFPORT	MS	\$2.77
12/10/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
12/11/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.21
12/11/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$49.34

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 12/12/19

p. 5/9

Account Ending [REDACTED]

Detail Continued

				Amount
12/11/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$21.91
12/11/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.70



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
12/06/19	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$85.28
12/09/19	SALUTE ITALIAN 000000001 2288642500	GULFPORT	MS	\$943.45



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
11/30/19	MAILCHIMP *MISC EMAIL MKTG	MAILCHIMP.COM	GA	\$72.21
11/30/19	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	\$171.57



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
11/23/19	DROPBOX*F3FR2NZNMYKC 4159867057	SAN FRANCISCO	CA	\$11.99
11/24/19	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$61.64



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
11/19/19	WAL-MART SUPERCENTER 969 0969 DISCOUNT STORE	GULFPORT	MS	\$101.26
12/02/19	JOHN FAYARD SELF STORA JOHN FAYARD SEL 67551 39503	GULFPORT	MS	\$160.00



HUNTER LIPSCOMB

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
11/15/19	CAPITOL HILL CLUB 00-08079505288 202-4844590	WASHINGTON	DC	\$133.00

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on reverse

2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$640.00
Total Interest in 2019	\$0.00



IMPORTANT NOTICES

EFT Error Resolution Notice

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End of Important Notices.



Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 12/12/19

p. 9/9

Account Ending [REDACTED]

American Express® Cards Warmly Welcomed

PROACCESS SYSTEMS

We provide integrated access control solutions for all applications. Our Team can help you select a gate system for your needs.

g8pro.com
630-426-0022

ARRAY ENTERPRISES, INC

Butterfield gift checks make the holiday tradition of saying thanks easy and affordable. Learn more at **butterballturkeygift.com**.

99 CENTS ONLY STORES

We welcome all new deal hunters looking for value, name brands, fresh produce, incredible assortments and fun. Find a store near you at **Dothe99.com**.

JACK'S

170 restaurants across the southeast serving quality handmade food. For all your catering needs and the location nearest you visit **eatatjacks.com**.

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 01/12/20 Next Closing Date 02/10/20

p. 1/9

Account Ending [REDACTED]

New Balance **\$2,422.78****Please Pay By** **01/27/20[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on pages 7 - 8.

Take Bill Paying off Your To-Do List

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit www.AmericanExpress.com/enrollIAM to enroll an Account Manager now.

Membership Rewards® Points

Available and Pending as of 11/30/19

89,537

For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$3,577.04
Payments/Credits	-\$3,764.99
New Charges	+\$2,610.73
Fees	+\$0.00

New Balance **\$2,422.78**

Days in Billing Period: 31

Customer Care**Pay by Computer**
americanexpress.com/business**Customer Care**
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1-800-472-9297

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↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

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1-800-472-9297

Account Ending [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By
01/27/20**Amount Due**
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See reverse side for instructions
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phone number, or email.



AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

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 represent 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.

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American Express, PO Box 981535, El Paso TX 79998-1535

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Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

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.

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 01/12/20

p. 3/9

Account Ending [REDACTED]



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

1-800-492-8468
1-623-492-7719
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Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-
0448

Payments and Credits**Summary**

	Total
Payments	-\$3,577.04
Credits	
STEVEN M PALAZZO [REDACTED]	-\$187.95
Total Payments and Credits	-\$3,764.99

Detail

*Indicates posting date

Payments			Amount
12/26/19*	STEVEN M PALAZZO	ONLINE PAYMENT - THANK YOU	-\$3,577.04
Credits			Amount
12/25/19	STEVEN M PALAZZO	UBER HELP.UBER.COM CA 8005928996	-\$40.18
12/25/19	STEVEN M PALAZZO	UBER HELP.UBER.COM CA 8005928996	-\$3.00
12/25/19	STEVEN M PALAZZO	UBER HELP.UBER.COM CA 8005928996	-\$37.38
12/25/19	STEVEN M PALAZZO	UBER HELP.UBER.COM CA 8005928996	-\$49.23
12/25/19	STEVEN M PALAZZO	UBER HELP.UBER.COM CA 8005928996	-\$3.61
12/25/19	STEVEN M PALAZZO	UBER HELP.UBER.COM CA 8005928996	-\$5.21
12/25/19	STEVEN M PALAZZO	UBER HELP.UBER.COM CA 8005928996	-\$49.34

New Charges**Summary**

	Total
STEVEN M PALAZZO [REDACTED]	\$1,650.34
JILL DUCKWORTH [REDACTED]	\$243.78
PATRICK M LARGE [REDACTED]	\$11.99
MICHELE GARGIULO [REDACTED]	\$572.74

Continued on reverse

Summary Continued

	Total
HUNTER LIPSCOMB [REDACTED]	\$131.88
Total New Charges	\$2,610.73

Detail



STEVEN M PALAZZO

Card Ending [REDACTED]

				Amount
12/12/19	THE OCCIDENTAL GRILL 202-303-3060	WASHINGTON	DC	\$50.90
12/12/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
12/13/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$49.23
12/16/19	DCA CNBC 6770 22202	ARLINGTON	VA	\$3.38
12/16/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$13.90
12/17/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$20.46
12/17/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$3.61
12/18/19	ANDPIZZA +12024505059	WASHINGTON	DC	\$21.50
12/18/19	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$70.25
12/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.70
12/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
12/20/19	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00601596452970 Passenger Name: PALAZZO/STEVEN Document Type: FREQUENT FLYER FEE/PURCHASE	ATLANTA		\$677.25
12/20/19	TST* HAWK N DOVE 300530270 2028467728	WASHINGTON	DC	\$53.95
12/20/19	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$20.12
12/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$37.38
12/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
12/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$1.00
12/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$40.18
12/25/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$6.02
12/27/19	KEE CCC GAS PUMPS KEE CCC GAS PUM KEESLER AFB	KEESLER AFB	MS	\$45.38
12/29/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
12/30/19	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS	\$50.04

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 01/12/20

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Account Ending [REDACTED]

Detail Continued

				Amount
12/31/19	ONSTAR DATA PLAN - AT&T 993 888-466-7827	DALLAS	TX	\$25.00
12/31/19	MS.GOV MSBPA 0000 601-351-5023	JACKSON	MS	\$115.49
01/01/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$32.09
01/03/20	ROSES BBQ 436845556779857 ROSESBBQINC@BELLSOUTH.NET	HATTIESBURG	MS	\$71.68
01/04/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$54.18
01/05/20	LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER	GULFPORT	MS	\$40.49
01/07/20	FABER NEWS #4001 0000 201-330-1515	GULFPORT	MS	\$5.97
01/09/20	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
01/11/20	ROSES BBQ 436845556779857 ROSESBBQINC@BELLSOUTH.NET	HATTIESBURG	MS	\$23.80
01/11/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$40.45



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
12/30/19	MAILCHIMP *MISC EMAIL MKTG	MAILCHIMP.COM	GA	\$72.21
12/31/19	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	\$171.57



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
12/23/19	DROPBOX*5BTVGR7P94P4 4159867057	SAN FRANCISCO	CA	\$11.99



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
12/19/19	FEDEX# 779081202380 779081202380 1-800-622-1147 TO: COURTNEY STEVENS DC FROM: LESLIE CHURCHWELL 39564 001 Priority 2LB AWB779081202380 FedEx #1-800-622-1147	MEMPHIS	TN	\$49.85
12/19/19	USPS PO 2791130577 001387660 8002758777	WIGGINS	MS	\$11.00
12/31/19	PAV & BROOME JEWELERS 228-863-3699	GULFPORT	MS	\$21.40
01/02/20	JOHN FAYARD SELF STORA JOHN FAYARD SEL 68196 39503	GULFPORT	MS	\$160.00

Continued on reverse

Detail Continued

				Amount
01/03/20	GREAT SOUTHERN CLUB 228-865-0200	GULFPORT	MS	\$204.97
01/06/20	ROUSE S MARKET #77 000000077 9854475998	GULFPORT	MS	\$125.52

**HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
12/12/19	USPS.COM CLICKNSHIP 660427000 8002758777	800-344-7779	DC	\$7.35
12/16/19	CAPITOL HILL CLUB 00-08079505288 202-4844590	WASHINGTON	DC	\$104.53
01/08/20	A *MISSISSIPPI GOP 225-250-1301	JACKSON	MS	\$20.00

Fees

			Amount
Total Fees for this Period			\$0.00

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	\$0.00
Total Interest in 2020	\$0.00



PALAZZO FOR CONGRESS
STEVEN M PALAZZO

Closing Date 01/12/20

Account Ending [REDACTED] p. 7/9

IMPORTANT NOTICES

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com**.

Important Notices continued on next page.

IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

End of Important Notices.



Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 01/12/20

p. 9/9

Account Ending [REDACTED]

American Express® Cards Warmly Welcomed

ZAPIER

Do more with less effort. Zapier's automation tools help you integrate software, so you can spend more time on what matters. No code, no nonsense: **zapier.com**

INTERSTATE ELECTRONICS INC

State of the art electronics & service for over 50 years. We carry a full line of Flat Screen TVs, Home Audio Equipment & Car Audio Products.
interstateelectronics.com

BOYD INDUSTRIES

An award-winning specialty dental equipment & cabinetry manufacturer based in Florida. Boyd products are personalized for your unique office.
boydindustries.com or
800-255-2693

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 02/10/20 Next Closing Date 03/12/20

p. 1/10

Account Ending [REDACTED]

New Balance **\$4,159.58****Please Pay By** **02/25/20[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points

Available and Pending as of 12/31/19

93,115For up to date point balance and full program details, visit membershprewards.com**Account Summary**

Previous Balance	\$2,422.78
Payments/Credits	-\$2,445.41
New Charges	+\$4,182.21
Fees	+\$0.00

New Balance **\$4,159.58**

Days in Billing Period: 29

See page 2 for important information about your account.

See page 7 for Important Information About Your Account Terms.

 Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 9**.**Customer Care** **Pay by Computer**
americanexpress.com/business

Customer Care	Pay by Phone
1-800-492-8468	1-800-472-9297

See page 3 for additional information.

Take Bill Paying off Your To-Do List

Grant a member of your team access to your account to log in and securely handle expense management on your behalf. Terms apply.

Visit www.AmericanExpress.com/enrollAM to enroll an Account Manager now.

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips **Pay by Computer**
americanexpress.com/business **Pay by Phone**
1-800-472-9297**Account Ending** [REDACTED]

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By
02/25/20
Amount Due
\$4,159.58

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

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 represent 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 for Pay Over Time balances on your Account. Call the Customer Care number on page 3 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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.

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

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.



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
 Closing Date 02/10/20

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Account Ending [REDACTED]



Customer Care & Billing Inquiries
 International Collect
 Large Print & Braille Statements
 Express Cash

1-800-492-8468
 1-623-492-7719
 1-800-492-8468
 1-800-CASH-NOW

Hearing Impaired
 TTY: 1-800-221-9950
 FAX: 1-623-707-4442
 In NY: 1-800-522-1897



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 P.O. BOX 650448
 DALLAS TX 75265-
 0448

Payments and Credits

Summary

	Total
Payments	-\$2,422.78
Credits	
STEVEN M PALAZZO [REDACTED]	\$0.00
STEPHEN MOORE [REDACTED]	-\$22.63
Total Payments and Credits	-\$2,445.41

Detail

*Indicates posting date

Payments	Amount
01/25/20* STEVEN M PALAZZO ONLINE PAYMENT - THANK YOU	-\$2,422.78
Credits	Amount
02/07/20 STEPHEN MOORE PASS ROAD TRUE VALUE 930553411167935 GULFPORT MS SUSANTRUEVALUE@GMAIL.COM	-\$22.63

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$722.20
STEPHEN MOORE [REDACTED]	\$1,122.64
JILL DUCKWORTH [REDACTED]	\$243.78
PATRICK M LARGE [REDACTED]	\$90.64
MICHELE GARGIULO [REDACTED]	\$376.77
HUNTER LIPSCOMB [REDACTED]	\$1,626.18
Total New Charges	\$4,182.21

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
01/14/20 TALAY THAI RESTAURANT 000000001 2025465100 WASHINGTON DC	\$23.59
01/16/20 CHICKEN AND BEER 000000001 1579209406 30320 ATLANTA GA	\$17.12
01/16/20 Amazon Prime SHIPPINGCLUB Amazon.com WA	\$13.90
01/17/20 RACETRAC 2483 024836 97400024836 770-4317600 GULFPORT MS	\$44.22

Continued on reverse

Detail Continued

				Amount
01/19/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$72.76
01/20/20	PATIO 44 650000008814124 6016026907	HATTIESBURG	MS	\$87.10
01/21/20	WALK-ONS BISTREAUX AND BA 000000001 9858076807	HATTIESBURG	MS	\$43.53
01/23/20	DONANELLES BAR AND GRILL 000000001 6015453860	HATTIESBURG	MS	\$119.78
01/24/20	EXXONMOBIL INSIDE SALES 601-544-7527	(800) 243-9966	TX	\$56.42
01/27/20	DCA CNBC 7840 22202	ARLINGTON	VA	\$6.76
01/28/20	TALAY THAI RESTAURANT 000000001 2025465100	WASHINGTON	DC	\$41.19
01/29/20	ANDPIZZA +12024505059	WASHINGTON	DC	\$10.75
01/30/20	USCONNECT ACCNT VEND N 650000009281216 3363930031	PFLUGERVILLE	TX	\$5.50
01/30/20	CHICKEN AND BEER 000000001 1580418930 30320	ATLANTA	GA	\$9.56
01/30/20	ONSTAR DATA PLAN - AT&T 993 888-466-7827	DALLAS	TX	\$25.00
02/02/20	RACETRAC185 001859 97400001859 GAS STATION	PICAYUNE	MS	\$46.09
02/02/20	RICH'S CAR WASH 251-272-5711	BILOXI	MS	\$18.00
02/03/20	INMOTION / AIRPORT ATL-C 877-383-8646	ATLANTA	GA	\$32.39
02/03/20	DCA CNBC 9814 22202	ARLINGTON	VA	\$13.81
02/08/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$34.73



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
01/22/20	MCDANIELS GENERAL MERCHAN 000000001 6019287452	MCHENRY	MS	\$8.84
01/25/20	LITTLE CAESARS 3009-0001 000000001 6015548855	PETAL	MS	\$38.77
01/25/20	LAKE SERENE GROCERY 000000000205267 9999999999	HATTIESBURG	MS	\$30.29
01/27/20	THE HOME DEPOT 800-654-0688	HATTIESBURG	MS	\$135.15
01/27/20	EXXONMOBIL INSIDE SALES 00155066 39440 001 420 432 490	(800) 243-9966	TX	\$29.60
01/28/20	SOUTHERN GROUNDS COFFEEHOUSE squareup.com/receipts	Gulfport	MS	\$9.48
01/28/20	SHELL OIL 57540720307 GAS STATION	BILOXI	MS	\$9.18
01/30/20	EQUINOX COFFEE squareup.com/receipts	Hattiesburg	MS	\$7.60

Continued on next page



Business Platinum Card
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 02/10/20

p. 5/10

Account Ending [REDACTED]

Detail Continued

				Amount
01/30/20	EQUINOX COFFEE squareup.com/receipts	Hattiesburg	MS	\$6.40
01/31/20	ROSES QUICK STOP 601-636-1065	HATTIESBURG	MS	\$34.13
02/02/20	FAST MART # 19 601-296-6828	HATTIESBURG	MS	\$41.94
02/06/20	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$396.47
02/06/20	QUALITY POULTRY AND SEAFO 650000011149 2284325216	BILOXI	MS	\$110.12
02/06/20	FAMILY FROZEN FOODS 650000009980494 2282176445	OCEAN SPRINGS	MS	\$91.80
02/07/20	PASS ROAD TRUE VALUE 930553411167935 SUSANTRUEVALUE@GMAIL.COM	GULFPORT	MS	\$53.10
02/07/20	LOWE'S 228-867-9000	GULFPORT	MS	\$44.83
02/07/20	EXXONMOBIL INSIDE SALES 00178906 39574 001 420 470	(800) 243-9966	TX	\$51.94
02/08/20	THE KNIGHT BUTCHER LLC 650000009339568 6016512054	LAUREL	MS	\$23.00



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
01/30/20	MAILCHIMP *MISC EMAIL MKTG	MAILCHIMP.COM	GA	\$72.21
01/31/20	FRESHVIEW PTY LTD*FRESHVIEW PTY LTD FR SYDNEY	SYDNEY	AU	\$171.57



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
01/26/20	DROPBOX*2Q39TTK5SZCN 4159867057	SAN FRANCISCO	CA	\$11.99
02/04/20	LEVELUP*SWEETGREEN4204 8554665585	BOSTON	MA	\$78.65



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
01/14/20	BedBathAndBeyond.COM 800-462-3966	800-462-3966	NJ	\$160.49
02/01/20	JOHN FAYARD SELF STORA JOHN FAYARD SEL 68903 39503	GULFPORT	MS	\$160.00
02/03/20	NEZATYS CAFE 924718324927216 LOKEEFE0116@GMAIL.COM	GULFPORT	MS	\$56.28

Continued on reverse

AMEX000471

20-2124_1190

AMEX_0471

Detail Continued**Amount****HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

Amount

01/15/20	CAPITOL HILL CLUB 00-08079505288 202-4844590	WASHINGTON	DC	\$266.23
01/21/20	T-BONES RECORDS & CAFE squareup.com/receipts	Hattiesburg	MS	\$8.58
01/22/20	LOWE'S 601-952-1700	RIDGELAND	MS	\$461.98
01/22/20	PRIMOS CAFE RIDGELAND 0929 601-898-3400	RIDGELAND	MS	\$23.98
01/31/20	68TH NATIONAL PRAYER B 5712268300	TYSONS CORNER	VA	\$175.00
01/31/20	LOWE'S 601-952-1700	RIDGELAND	MS	\$421.58
01/31/20	68TH NATIONAL PRAYER B 5712268300	TYSONS CORNER	VA	\$175.00
02/04/20	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$73.83
02/08/20	A *MISSISSIPPI GOP 225-250-1301	JACKSON	MS	\$20.00

Fees**Amount****Total Fees for this Period****\$0.00****2020 Fees and Interest Totals Year-to-Date****Amount**

Total Fees in 2020	\$0.00
Total Interest in 2020	\$0.00



IMPORTANT NOTICES

Notice of Important Change to Your Cardmember Agreement

We are making a change to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change to your Cardmember Agreement can be found after the below summary chart.

Summary of Change, Effective April 1, 2020	
Contactless Transactions	We are removing the Contactless Transactions section. Although we are removing this language from your Agreement, your Card provides secure transaction technology, including but not limited to contactless technology.

ID 12941

Detail of Change to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Agreement") as described below. Any terms in the Cardmember Agreement conflicting with these changes are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective April 1, 2020, the *Other important information* section in Part 2 of the Cardmember Agreement is amended by deleting the *Contactless Transactions* section.

Premium Global Assist[®] Hotline

Effective May 1, 2020, we are refreshing the terms and conditions of Premium Global Assist Hotline to better reflect the scope of this benefit for Card Members. We are making no changes to the benefit itself. For full terms and conditions, please visit americanexpress.com/gaterms.

IMPORTANT NOTICES continued

Important Notices continued on next page.



PALAZZO FOR CONGRESS
STEVEN M PALAZZO

Closing Date 02/10/20

Account Ending [REDACTED] p. 9/10

IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

End of Important Notices.

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 03/12/20 Next Closing Date 04/10/20

p. 1/17

Account Ending [REDACTED]

New Balance**\$41,096.88****Please Pay By****03/27/20[†]**

[†] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 11 - 15**.

Membership Rewards® Points

Available and Pending as of 01/31/20

95,537For up to date point balance and full program details, visit membershprewards.com**Account Summary**

Previous Balance	\$4,159.58
Payments/Credits	-\$4,225.77
New Charges	+\$41,163.07
Fees	+\$0.00

New Balance \$41,096.88

Days in Billing Period: 31

Customer Care**Pay by Computer**
americanexpress.com/business**Customer Care**
1-800-492-8468**Pay by Phone**
1-800-472-9297

See page 3 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**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending [REDACTED]Enter 15 digit account # on all payments.
Make check payable to American Express.STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217**Please Pay By**
03/27/20**Amount Due**
\$41,096.88See reverse side for instructions
on how to update your address,
phone number, or email.AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

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 represent 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 for Pay Over Time balances on your Account. Call the Customer Care number on page 3 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.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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 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.

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

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.

**Business Platinum Card**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 03/12/20

p. 3/17

Account Ending [REDACTED]



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

1-800-492-8468
 1-623-492-7719
 1-800-492-8468
 1-800-CASH-NOW

Hearing Impaired
 TTY: 1-800-221-9950
 FAX: 1-623-707-4442
 In NY: 1-800-522-1897



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 P.O. BOX 650448
 DALLAS TX 75265-
 0448

Payments and Credits**Summary**

	Total
Payments	-\$4,159.58
Credits	
STEVEN M PALAZZO [REDACTED]	-\$66.19
Total Payments and Credits	-\$4,225.77

Detail

*Indicates posting date

Payments	Amount
02/25/20* STEVEN M PALAZZO ONLINE PAYMENT - THANK YOU	-\$4,159.58
Credits	Amount
03/12/20* STEVEN M PALAZZO AMAZON SHOP WITH POINTS CREDIT	-\$66.19

New Charges**Summary**

	Total
STEVEN M PALAZZO [REDACTED]	\$1,269.68
STEPHEN MOORE [REDACTED]	\$2,112.27
JILL DUCKWORTH [REDACTED]	\$27,343.86
PATRICK M LARGE [REDACTED]	\$11.99
MICHELE GARGIULO [REDACTED]	\$8,165.43
HUNTER LIPSCOMB [REDACTED]	\$2,259.84
Total New Charges	\$41,163.07

Detail**STEVEN M PALAZZO**

Card Ending [REDACTED]

	Amount
02/13/20 USCONNECT ACCNT VEND N 650000009281216 PFLUGERVILLE TX 3363930031	\$4.75
02/16/20 Amazon Prime SHIPPINGCLUB Amazon.com WA	\$13.90
02/17/20 MUGSHOTS GRILL & BAR HATT 6500000008814 HATTIESBURG MS 6012712299	\$33.08
02/17/20 PIRATES COVE 000000001 PASS CHRISTIA MS 2284524741	\$30.36
02/18/20 WALK-ONS BISTREAUX AND BA 000000001 HATTIESBURG MS 9858076807	\$48.47

Continued on reverse

AMEX000479

20-2124_1198

AMEX_0479

Detail Continued

					Amount
02/19/20	ELEVE CHSA 843-722-5711	CHARLESTON	SC		\$80.82
02/19/20	RESIDENCE INN 6EA Arrival Date 02/17/20 00000000	HATTIESBURG	MS	Departure Date 02/19/20	\$218.20
02/20/20	ELEVE CHSA 843-722-5711	CHARLESTON	SC		\$7.11
02/20/20	SHERATON SUITES F&B 2 Arrival Date 02/20/20 00000000 LODGING	KEY WEST	FL	Departure Date 02/20/20	\$24.58
02/21/20	IRISH KEVIN'S BAR 561105001184104 305-292-1262	KEY WEST	FL		\$47.50
02/21/20	IRISH KEVIN'S BAR 561105001184104 305-292-1262	KEY WEST	FL		\$40.50
02/22/20	FAMOUS PIZZA 00-08035689945 FAST FOOD RESTAURANT	ATLANTA	GA		\$12.96
02/23/20	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS		\$49.36
02/25/20	DCA CNBC 9166 22202	ARLINGTON	VA		\$3.38
02/29/20	SALUTE ITALIAN 000000001 2288642500	GULFPORT	MS		\$34.50
02/29/20	ONSTAR DATA PLAN - AT&T 993 888-466-7827	DALLAS	TX		\$25.00
03/01/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$25.40
03/01/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$23.18
03/02/20	FABER NEWS #4001 0000 201-330-1515	GULFPORT	MS		\$22.32
03/02/20	MSE BRANDED GULFPORT BIL 770-532-3301	GULFPORT	MS		\$3.51
03/03/20	ANDPIZZA +12024505059	WASHINGTON	DC		\$10.75
03/03/20	QDOBA 7709533300	WASHINGTON	DC		\$10.84
03/05/20	SOGO 5650 00549709 0000514225 SOGO	CHEEKTOWAGA	NY		\$200.00
03/05/20	MUGSHOTS GRILL & BAR HATT 650000008814 6012712299	HATTIESBURG	MS		\$15.18
03/05/20	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS		\$45.40
03/05/20	CHICKEN AND BEER 000000001 1583441956 30320	ATLANTA	GA		\$54.26
03/05/20	WARD'S WEST 6012644758	HATTIESBURG	MS		\$6.70
03/08/20	LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER	GULFPORT	MS		\$42.96
03/08/20	RICH'S CAR WASH 251-272-5711	BILOXI	MS		\$15.00
03/10/20	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS		\$38.77
03/11/20	KEESLER CLUB RESTAURANT	KEESLER AFB	MS		\$14.75

Continued on next page



Detail Continued

				Amount
03/12/20	AMAZON.COM GENERAL MERCHANDISE	SEATTLE	WA	\$66.19



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$2,000

				Amount
02/10/20	CHICK-FIL-A #01626 000000000404880 2288319599	GULFPORT	MS	\$15.22
02/10/20	US 43 MARKET PLACE 000000000518695 6017490243	PICAYUNE	MS	\$5.34
02/10/20	COUNTRYSIDE DINER 0446 601-916-8390	PICAYUNE	MS	\$16.68
02/10/20	BAY FUELS 601-636-1065	BAY ST LOUIS	MS	\$50.00
02/10/20	TRACTOR SUPPLY CO 8668724850 Retail Store	GULFPORT	MS	\$58.83
02/11/20	SHELL OIL 52321000151 AUTO FUEL DISPENSER	HATTIESBURG	MS	\$39.21
02/13/20	CHEVRON 0357759/CHEVRON SERVICE STN	HATTIESBURG	MS	\$48.49
02/13/20	UNIVERSITY TIRE & SERVICE 6012643436	HATTIESBURG	MS	\$55.80
02/14/20	LAKE SERENE GROCERY 98 000000000205259 9999999999	HATTIESBURG	MS	\$12.12
02/15/20	FULMER'S GENERAL STORE squareup.com/receipts	BEAUMONT	MS	\$8.55
02/17/20	MULVI'S COFFEE CO 601-383-7834	HATTIESBURG	MS	\$3.93
02/18/20	EQUINOX COFFEE squareup.com/receipts	Hattiesburg	MS	\$6.30
02/19/20	TOP NOTCH EMBROIDERY & PRINTING LLC squareup.com/receipts	Hattiesburg	MS	\$96.30
02/19/20	ROSES QUICK STOP 601-636-1065	HATTIESBURG	MS	\$57.07
02/20/20	THE SOUTH MOUTH DELI 601-264-3252	HATTIESBURG	MS	\$19.50
02/20/20	EXXONMOBIL INSIDE SALES 00145949 39401 001 400 470	(800) 243-9966	TX	\$42.87
02/20/20	ROSES QUICK STOP 601-636-1065	HATTIESBURG	MS	\$22.13
02/20/20	FEDEX OFFICE COPY/REPRODUCTION	HATTIESBURG	MS	\$2.10
02/21/20	EQUINOX COFFEE squareup.com/receipts	Hattiesburg	MS	\$6.50
02/22/20	MARATHON PETRO259259 00000259259 999-999-9999	Wiggins	MS	\$49.56
02/25/20	MCDANIELS GENERAL MERCHAN 000000001 6019287452	MCHENRY	MS	\$47.99
02/26/20	ROSES QUICK STOP 601-636-1065	HATTIESBURG	MS	\$49.24

Continued on reverse