

**Who Can Use the Program**

We are amending the *Who Can Use the Program & Annual Fees* sub-section of the *About the Program* section by deleting in their entirety the first two full paragraphs after the table and replacing them with:

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. 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. Additional Card Members on a Consumer Card account must be enrolled by the basic Card Member. Eligible Corporate Card Members are only able to enroll in the program with a Corporate Card issued in their name. Enrolled Corporate Cards from the same company can't be linked to the same program account.

Please note that if you already have a Card enrolled in Membership Rewards when you enroll a Business Charge or Credit Card, the Cards may be automatically linked. 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.

**Buying Points**

We are amending the *Buying Points* sub-section of the *Getting Points* section by inserting the below after the second sentence of the first paragraph:

For Additional Business Card Members who have a separate program account, this fee will be charged to the Business Card account, for which the Basic Business Card Member is responsible to pay.

We are amending the *Buying Points* sub-section of the *Getting Points* section by deleting the third and fourth sentences of the second full paragraph and replacing them with:

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 unless one or both of those Cards is enrolled in Membership Rewards through a separate program account created for you as an Additional Business Card Member. If the Cards are linked to the same program account, both Cards will be eligible for the benefits available to the Card with the greater benefits.

**Reinstating points forfeited for making late payments**

We are amending the *For Making Late Payments* sub-section of the *Forfeiting and Getting Points Back* section by inserting the following at the end of the second full paragraph:

Points forfeited for late payment of a Business Card account (including points which would have been awarded to an Additional Business Card Member having a separate program account) can be reinstated only by the Basic Business Card Member on the Business Card account. The \$35 fee will be charged to the Business Card account (for which the Basic Business Card Member is responsible to pay) to reinstate points which would have been awarded to all Card Members on the Business Card account for a billing period.

**Forfeiting and getting points back for canceling your account**

We are amending the *For Canceling Your Account* sub-section of the *Forfeiting and Getting Points Back* section by deleting the last 2 sentences in their entirety and replacing them with:

If you voluntarily cancel your enrollment in the program (or if you are an Additional Business Card Member with your own separate program account and the Basic Business Card Member voluntarily cancels his/her enrollment in the program), but you keep at least one American Express® Card open and in good standing, you'll have up to 30 days from the date of cancellation to use any points in your program account.

If you voluntarily cancel your enrollment in the program (or if you are an Additional Business Card Member with your own separate program account and the Basic Business Card Member voluntarily cancels his/her enrollment in the program) and you don't keep open any American Express Cards, all points in your program account will be immediately forfeited.

**Transferring points**

We are amending the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section by deleting the second and third sentences of the second paragraph of the *Who can transfer points* sub-section and replacing them with:

If you have a Card enrolled in Membership Rewards when you enroll another Card, the Cards may be linked to the same program account unless one or both of those Cards is enrolled in Membership Rewards through a separate program account created for you as an Additional Business Card Member. If the Cards are linked to the same program account, both Cards will be eligible for the benefits available to the Card with the greater benefits.

CMLENDDMNTF0052

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 05/16/16



p. 15/19

Account Ending [REDACTED]

**Excise tax offset fee**

We are amending the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section by inserting the following after the last sentence of the *Excise tax offset fee* paragraph:

For Additional Business Card Members who have a separate program account, any fee(s) associated with transferring points into a participating frequent flyer program will be charged to the Business Card account, for which the Basic Business Card Member is responsible to pay.

ID 11125

CMLENDDMNTF0052

AMEX000704

**20-2124\_0202**

AMEX\_0704





## Membership Rewards® Monthly Statement and Program News

p. 17/19

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance**

**204,613**

**Points Earned this Period**

**17,193**

### Account Summary

April 1, 2016 - April 30, 2016

Opening Points Balance	187,420
Points Earned this Period	+17,193
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>204,613</b>

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

### Questions About Your Account?



[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 305-816-2799

### Did You Know?

#### Use Points For Your Charges

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges)

### Points Transaction Detail

April 1, 2016 - April 30, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,231	75 2X US ADVERTISING SELECT MEDIA GM2	1,306
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	5,635	40 2X US ADVERTISING SELECT MEDIA GM2	5,675
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	124	0	124
Business Gold Rewards XXXX-XXXX [REDACTED]	2,930	0	2,930
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	2,444	165 FedEx - OPEN Savings A3SF 651 Amex Online Travel MR Pts A2EM	3,260
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,797	0	1,797
Add'l Business Platinum XXXX-XXXX [REDACTED]	195	0	195
Add'l Business Platinum XXXX-XXXX [REDACTED]	133	0	133

Continued on reverse



Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number

**Points Transaction Detail Continued**

April 1, 2016 - April 30, 2016

Points Earned this Period Continued	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Add'l Business Platinum XXXX-XXXX-XXXX	1,773	0	1,773
<b>Total</b>	<b>16,262</b>	<b>931</b>	<b>17,193</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 305-816-2799.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 05/16/16

p. 19/19

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** americanexpress.com  
**Mobile Site:** amexmobile.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](http://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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### Pay Your Bill with AutoPay

- Avoid late fees
- Save time

**Deduct your payment from your bank account automatically each month**

Visit [americanexpress.com/autopay](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 06/15/16



p. 3/11

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$13,529.92
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$13,529.92</b>

### Detail

\*Indicates posting date

Payments	Amount
05/26/16* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$13,529.92

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$363.94
CASEY C STREET [REDACTED]	\$1,171.81
HUNTER LIPSCOMB [REDACTED]	\$273.68
STEPHANIE NORRIS [REDACTED]	\$434.49
<b>Total New Charges</b>	<b>\$2,243.92</b>

### Detail




**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
05/16/16 CAPITOL HILL CLUB AR 000000001 WASHINGTON DC 2024844590	\$85.00
05/20/16 DELTA AIR LINES ATLANTA DELTA AIR LINES From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 0060173606708 Passenger Name: PASSENGER/ONBOARD Document Type: INFLIGHT CHARGES	\$8.00
05/31/16 FACEBOOK*BSD259EH52 MENLO PARK ADVERTISING SERVICE	\$45.99
06/03/16 HANDY LOCK OF 1029367 BILOXI MS (800)528-0463	\$175.00
06/09/16 GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC	\$49.95

Continued on reverse

## Detail Continued

			Amount
 <b>CASEY C STREET</b> Card Ending [REDACTED]			
			Amount
05/18/16	WE THE PIZZA WASHINGTON DC 202-544-4008 Description FOOD/BEVERAGE		\$46.90
05/24/16	VERIZONWRLSSAPO VE 800-922-0204 NJ VZWIRELESS		\$142.34
05/24/16	WA NATIONALS 800-352-0212 DC TICKETS		\$31.25
05/24/16	WE THE PIZZA WASHINGTON DC 202-544-4008 Description FOOD/BEVERAGE		\$74.59
05/26/16	HOUSE GIFT SHOP 000000001 WASHINGTON DC 2022253520 Description REFER TO RECEIPT		\$40.10
05/26/16	HOUSE GIFT SHOP 000000001 WASHINGTON DC 2022253520 Description REFER TO RECEIPT		\$31.20
05/28/16	HUDSONNEWS ST1247 0000 CARSON CA 800-326-7711 Description NEWS DEALERS/NEWSST		\$23.40
05/28/16	GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC		\$12.00
05/31/16	FACEBK *CDS2J9J5Y2 WWW.FB.ME/ADS CA FACEBOOK ADVERTISING		\$230.00
06/06/16	CREATESEND.COM EMAIL SYDNEY NS LEVEL 38 201 ELIZABETH S		\$171.57
06/07/16	VZWRLSS E2472-01 800-922-0204 GA EQUIPMENT		\$153.30
06/08/16	USPS 105009142923225 41828923225 WASHINGTON DC 800-2758777		\$3.79

Continued on next page



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 06/15/16



p. 5/11

Account Ending [REDACTED]

**Detail Continued**

		Amount
06/09/16	BULLFEATHERS LLC 201001003473907 WASHINGTON DC 202-484-0228	\$19.40
06/10/16	BEST BUY SPRINGFIELD VA 703-9224980	\$42.55
06/10/16	SHAKE SHACK - DC, UNION STATION 23 SHA WASHINGTON DC 50 MASSACHUSETTS AVENUE N FOOD/BEVERAGE \$104.14	\$104.14
06/15/16	EHAB WILLIAM Washington DC squareup.com/receipts	\$25.30
06/15/16	EHAB WILLIAM Washington DC squareup.com/receipts	\$19.98



**HUNTER LIPSCOMB**

Card Ending [REDACTED]

		Amount
05/18/16	HILTON JACKSON JACKSON MS Arrival Date Departure Date 05/17/16 05/17/16 00000000	\$4.00
05/20/16	USPS 273147050605784 41832605784 GULFPORT MS 800-2758777	\$18.80
05/23/16	THE OLIVE GARDEN DIBERVILLE MS 228-3928068 FOOD/BEVERAGE \$44.89 TIP \$5.00	\$49.89
05/26/16	WAL-MART SUPERCENTER 2715 2715 DIBERVILLE MS DISCOUNT STORE	\$191.04
06/10/16	THE SUN HERALD GULFPORT MS 137091473 39507 SUBSCRIPTION	\$9.95



**STEPHANIE NORRIS**

Card Ending [REDACTED]

		Amount
05/23/16	USPS 273148050605941 41832605941 GULFPORT MS 800-2758777	\$47.00
05/31/16	THE RADISH LOFT GULFPORT MS 228-284-1668	\$113.90

Continued on reverse

**Detail Continued**

		Amount
06/01/16	JOHN FAYARD SELF STORA 0013 GULFPORT MS 40112 39503 JOHN FAYARD SELF STORAG	\$127.00
06/13/16	TLF FLOWERTYME TLF FLOWERTYME LAUREL MS 601-428-1817	\$146.59

**Fees**

		Amount
<b>Total Fees for this Period</b>		<b>\$0.00</b>

**2016 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2016	\$175.00
Total Interest in 2016	\$0.00



**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 06/15/16



p. 7/11

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.

Summary of Changes	
<b>Using the card</b>	<p>Currently, you may arrange for merchants to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants to store this information, you acknowledge that we may share updates to this information with these merchants.</p> <p>Effective August 15, 2016, we are updating your Cardmember Agreement to say that if you choose to store your account information with any third parties, we may also share updates to this information with these third parties. Please note that this only applies to third parties with whom you elect to share this information.</p>
<b>Converting charges made in a foreign currency</b>	<p>Effective August 15, 2016, we are updating your Cardmember Agreement to state that, for any charges you make in a foreign currency, AE Exposure Management Ltd. ("AEEML") will convert that charge into U.S. dollars.</p>
<b>Closing your Account</b>	<p>We are changing our policy for refunding Annual Membership fees for voluntary account cancellations taking place on or after September 1, 2016.</p> <p>If an Annual Membership fee applies to your Account, we will refund this fee if you notify us that you are voluntarily closing your Account within 30 days of the Closing Date of the billing statement on which that fee appears. For cancellations after this 30 day period, the Annual Membership fee is non-refundable.</p> <p><i>For example, if your Annual Fee is charged on a billing statement on which the Closing Date is April 2, you have until May 2 to voluntarily cancel your Account and receive a full refund.</i></p> <p>Please note that any Annual Membership fees for additional cards may appear on a different billing statement than the Annual Membership fee for the Basic Card Member's Account. This means that additional card fees may not be refunded if you cancel your Account.</p>

ID 11583

*See the reverse side for the Detail of Changes to Your Cardmember Agreement*

CMLENDMDRUS0045

AMEX000715

**20-2124\_0213**

AMEX\_0715

## Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend 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.

### Using the Card

Effective August 15, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the fourth paragraph (including the bullet points) and the fifth paragraph in their entirety and replacing them with the following:

You may arrange for certain merchants and third parties to store your card number and expiration date, so that, for example:

- the merchant may charge your account at regular intervals; or
- you may make charges using that stored card information.

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

### Converting charges made in a foreign currency

Effective August 15, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Converting charges made in a foreign currency* sub-section in the *Other important information* section by deleting the text in its entirety and replacing it with:

If you make a charge in a foreign currency, AE Exposure Management Ltd. ("AEEML") will convert it into U.S. dollars on the date we or our agents process it, so that we bill you for the charge in U.S. dollars based upon this conversion. Unless a particular rate is required by law, AEEML will choose a conversion rate that is acceptable to us for that date. The rate AEEML uses is no more than the highest official rate published by a government agency or the highest interbank rate AEEML identifies from customary banking sources on the conversion date or the prior business day. This rate may differ from rates that are in effect on the date of your charge. We will bill charges converted by establishments (such as airlines) at the rates they use.

### Closing your Account

Effective September 1, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Closing your Account* sub-section in the *Other important information* section by inserting a new paragraph at the end of the sub-section:

If an Annual Membership fee applies, we will refund this fee if you notify us that you are voluntarily closing your Account within 30 days of the Closing Date of the billing statement on which that fee appears. For cancellations after this 30 day period, the Annual Membership fee is non-refundable. If an Annual Membership fee applies to your Account, it is shown on page 1 and page 2 of Part 1 of the Cardmember Agreement.

If your billing address is in the Commonwealth of Massachusetts at the time you close your account, this policy will not apply to you.



## Membership Rewards® Monthly Statement and Program News

p. 9/11

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance**

**94,454**

**Points Earned this Period**

**26,125**

### Account Summary

May 1, 2016 - May 31, 2016

Opening Points Balance	204,613
Points Earned this Period	+26,125
Points Used this Period	0
Reinstated Points and Adjustments	-136,284
<b>Total Points Balance</b>	<b>94,454</b>

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

### Questions About Your Account?



[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

### Did You Know?

#### Use Points For Your Charges

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges)

### Points Transaction Detail

May 1, 2016 - May 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	0	0	0
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	1,142	<b>58</b> 3X AIRFARE GA3 <b>62</b> 2X US GAS GG2 <b>75</b> 2X US ADVERTISING SELECT MEDIA GM2	1,337
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	0	0	0
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	1,535	<b>39</b> 2X US GAS GG2 <b>42</b> 2X US ADVERTISING SELECT MEDIA GM2	1,616
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	0	0	0
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	1,917	<b>25</b> 2X US GAS GG2	1,942
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	8,937	0	8,937
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	0	0	0
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	0	0	0
<b>Business Platinum Rewards</b> XXXX-XXXX [REDACTED]	4,963	<b>33</b> FedEx - OPEN Savings A3SF	4,996
<b>Add'l Business Platinum</b> XXXX-XXXX [REDACTED]	4,376	0	4,376
<b>Add'l Business Platinum</b> XXXX-XXXX [REDACTED]	1,248	0	1,248

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
 Membership Rewards® Account Number

**Points Transaction Detail Continued**

May 1, 2016 - May 31, 2016

Points Earned this Period Continued	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Add'l Business Platinum XXXX-XXXX-XXXX	245	0	245
Add'l Business Platinum XXXX-XXXX-XXXX	1,428	0	1,428
<b>Total</b>	<b>25,791</b>	<b>334</b>	<b>26,125</b>

Reinstated Points and Adjustments	Number of Points	Date
Pts for Your Charges	-3,677	5/18/16
Pts for Your Charges	-3,895	5/18/16
Pts for Your Charges	-25,125	5/18/16
Pts for Your Charges	-10,533	5/18/16
Pts for Your Charges	-1,155	5/18/16
Pts for Your Charges	-1,438	5/18/16
Pts for Your Charges	-14,265	5/18/16
Pts for Your Charges	-5,817	5/18/16
Pts for Your Charges	-1,782	5/18/16
Pts for Your Charges	-35,658	5/18/16
Pts for Your Charges	-780	5/18/16
Pts for Your Charges	-890	5/18/16
Pts for Your Charges	-5,297	5/18/16
Pts for Your Charges	-25,972	5/18/16
<b>Total</b>	<b>-136,284</b>	

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 06/15/16

p. 11/11

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

---

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 07/15/16 Next Closing Date 08/16/16



p. 1/10

Account Ending [REDACTED]

**New Balance** **\$1,328.35****Please Pay By** **07/31/16<sup>‡</sup>**<sup>‡</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

**EARN REWARDS FASTER WITH EMPLOYEE CARDS\***

Plus, here are three more reasons you can benefit from adding Employee Cards.

Stay on budget with  
spending limits and alertsHelp save time on  
back-office tasksEvery OPEN Card  
offers an Employee Card  
option with no annual feeVisit [open.com/eearn](http://open.com/eearn) to get started.\*Not all Cards are eligible to earn reward \$\$.  
Terms and conditions apply to Card type.**Membership Rewards® Points**

Available and Pending as of 06/30/16

**101,320** For more details about Rewards, please  
visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)**Account Summary**

Previous Balance	\$2,243.92
Payments/Credits	-\$2,243.92
New Charges	+\$1,328.35
Fees	+\$0.00

**New Balance** **\$1,328.35**

Days in Billing Period: 30

**Customer Care** **Pay by Computer**  
[open.com/pbc](http://open.com/pbc)**Customer Care**  
1-800-492-3344**Pay by Phone**  
1-800-472-9297

See Page 2 for additional information.

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

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[open.com/pbc](http://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.LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745**Please Pay By**  
**07/31/16****Amount Due**  
**\$1,328.35**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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** [americanexpress.com](http://americanexpress.com)  
**Mobile Site:** [amexmobile.com](http://amexmobile.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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 07/15/16



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Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$2,243.92
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$2,243.92</b>

### Detail

\*Indicates posting date

Payments	Amount
07/14/16* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$2,243.92

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$369.84
CASEY C STREET [REDACTED]	\$821.56
HUNTER LIPSCOMB [REDACTED]	\$9.95
STEPHANIE NORRIS [REDACTED]	\$127.00
<b>Total New Charges</b>	<b>\$1,328.35</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
06/15/16 CAPITOL HILL CLUB AR 000000001 WASHINGTON DC 2024844590	\$93.63
06/30/16 FACEBOOK*8WS7D9NH52 MENLO PARK ADVERTISING SERVICE	\$51.26
07/03/16 HANDY LOCK OF 1029367 BILOXI MS (800)528-0463	\$175.00
07/09/16 GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC	\$49.95



**CASEY C STREET**  
Card Ending [REDACTED]

	Amount
06/15/16 LONGWORTH FC WASHINGTON DC 571-2354959 FOOD/BEVERAGE	\$3.25
06/16/16 UBER UBER 866-576-1039 CA 8665761039	\$23.78

Continued on reverse

AMEX000722

**20-2124\_0220**

AMEX\_0722



**Detail Continued**

		Amount
06/16/16	UBER UBER 866-576-1039 CA 8665761039	\$38.45
06/16/16	HILL COUNTRY BARBAQUE WASHINGTON DC 202-556-2050 Description FOOD/BEVERAGE	\$83.00
06/18/16	Ticketleap*26th Annual 084870051284422 PHILADELPHIA PA 8778495327	\$176.25
06/20/16	CONGRESSIONAL BASEBALL GA*CONGRESSIONA ALEXANDRIA VA 703-683-7500 Description CONGRESSIONAL BASEB	\$80.00
06/22/16	CONGRESSIONAL SPORTS FOR CHARITY Washington DC squareup.com/receipts	\$20.00
06/24/16	VERIZONWRLSSAPO VE 800-922-0204 NJ VZWIRELESS	\$155.26
06/30/16	FACEBK *EQ6DS9E5Y2 FB.ME/ADS CA FACEBOOK ADVERTISING	\$70.00
07/06/16	CREATESEND.COM EMAIL SYDNEY NS LEVEL 38 201 ELIZABETH S	\$171.57

**HUNTER LIPSCOMB**

Card Ending [REDACTED]

		Amount
07/11/16	THE SUN HERALD GULFPORT MS 140863116 39507 SUBSCRIPTION	\$9.95

**STEPHANIE NORRIS**

Card Ending [REDACTED]

		Amount
07/01/16	JOHN FAYARD SELF STORA 0013 GULFPORT MS 40807 39503 JOHN FAYARD SELF STORAG	\$127.00

**Fees**

		Amount
<b>Total Fees for this Period</b>		<b>\$0.00</b>

Continued on next page



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 07/15/16



p. 5/10

Account Ending [REDACTED]

### 2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	\$175.00
Total Interest in 2016	\$0.00





## Membership Rewards® Monthly Statement and Program News

p. 7/10

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance** **101,320**

**Points Earned this Period** **6,866**

### Account Summary June 1, 2016 - June 30, 2016

Opening Points Balance	94,454
Points Earned this Period	+6,866
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>101,320</b>

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

### Questions About Your Account?



[membershiprewards.com](http://membershiprewards.com)

**1-800-297-1300**  
International Collect: 1-336-393-1111

### Did You Know?

#### Retail Gift Cards

Make shopping your happy place. Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call **1-800-AXP-EARN** (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

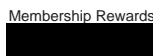
### Points Transaction Detail

June 1, 2016 - June 30, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	0	0	0
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	364	16 3X AIRFARE GA3	426
		46 2X US ADVERTISING SELECT MEDIA GM2	
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	0	0	0
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	1,171	4 2X US SHIPPING GS2	1,405
		230 2X US ADVERTISING SELECT MEDIA GM2	
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	0	0	0
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	274	19 2X US SHIPPING GS2	293
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	435	47 2X US SHIPPING GS2	482
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	0	0	0
<b>Business Gold Rewards</b> XXXX-XXXX [REDACTED]	0	0	0
<b>Business Platinum Rewards</b> XXXX-XXXX [REDACTED]	1,643	140 FedEx - OPEN Savings A3SF	1,783
<b>Add'l Business Platinum</b> XXXX-XXXX [REDACTED]	976	0	976
<b>Add'l Business Platinum</b> XXXX-XXXX [REDACTED]	214	0	214
<b>Add'l Business Platinum</b> XXXX-XXXX [REDACTED]	354	0	354

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number

**Points Transaction Detail Continued**

June 1, 2016 - June 30, 2016

Points Earned this Period Continued	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Add'l Business Platinum</b> XXXX-XXXX-XXXX-XXXX	933	0	933
<b>Total</b>	<b>6,364</b>	<b>502</b>	<b>6,866</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 07/15/16

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Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**NOW THERE ARE MORE PLACES THAN EVER TO  
USE YOUR CARD AND GET REWARDED.**

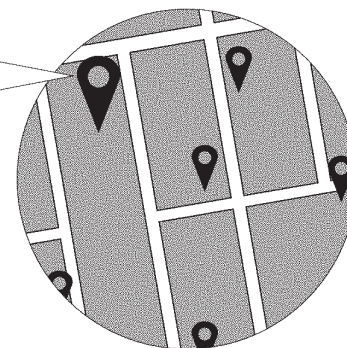
More places to use your Card means more ways to:

- Get rewards on eligible purchases\*
- Consolidate your business spending
- Support small businesses in your area



Find local places to shop for your business at [shopsmallnow.com/open](https://shopsmallnow.com/open).

\*Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.



**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

## EARN REWARDS FASTER WITH EMPLOYEE CARDS

**Here are three ways your business can benefit from adding Employee Cards:**

- ▶ Earn rewards on purchases in the same way your own Card does.<sup>1</sup>
- ▶ Stay on budget with spending limits on each Employee Card — plus, request text or email alerts when an employee tries to spend above the limit.<sup>2</sup>
- ▶ Help save time on back-office tasks by using your Employee Cards with tools like ReceiptMatch<sup>SM 3</sup> and Account Manager.<sup>4</sup>

Every OPEN Card offers an Employee Card option with **no annual fee**. Visit [open.com/empcards](https://open.com/empcards) to find the one that works best for your business.

<sup>1</sup> Terms, conditions, and restrictions vary by individual Card products.

<sup>2</sup> Employee Card Spending Limits may be set up online or by calling the number on the back of your Card. The Spending Limit is not a guarantee that the Employee Card Member will be able to make purchases up to that limit. There are certain purchases where the limit does not apply, such as, for example, restaurant tips and hotel stays extended beyond their original reservation period, and the overall Account capacity is taken into consideration. You agree to pay all Charges without regard to whether any Charges exceed a limit, and you agree that we are not liable to you or any other person when a limit is not applied to any Charges and/or when Charges are incurred and billed that exceed a limit. For more information on the application of the limit, please refer to the Employee Card Spending Limits Terms and Conditions at [www.americanexpress.com/spendinglimits/terms](https://www.americanexpress.com/spendinglimits/terms), which will also be provided when you enroll Employee Card(s) in this feature.

<sup>3</sup> ReceiptMatch is only available with Business Cards from American Express OPEN. For details and enrollment, go to [www.open.com/receiptmatch](https://www.open.com/receiptmatch).

<sup>4</sup> Account Managers and Agents must be at least 18 years old.

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## AMERICAN EXPRESS OPEN TALKS TO YOUR QUICKBOOKS®

Using QuickBooks Online? You can save time managing expenses by enrolling in Connect to QuickBooks, a feature of your Business Card that automatically transfers your Business Card transactions to your QuickBooks every day.

Learn more today at [OPEN.com/QuickBooks](https://OPEN.com/QuickBooks).



“ It helps me free up time and energy so I can reinvest it back into growing my business. ”

Michael Morley  
Owner  
Book Solutions LLC

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 08/16/16 Next Closing Date 09/15/16

**OPEN**<sup>SM</sup>

p. 1/10

Account Ending [REDACTED]

**New Balance****\$3,237.20****Pay Past Due Amount Immediately<sup>†</sup>**

<sup>†</sup>To avoid a late fee of up to \$38.00, please pay the Past Due amount of \$1,277.94 before 08/26/16. Please pay the remaining balance by 08/31/16. If you do not pay the Amount Due by the Next Closing Date, an additional late fee of the greater of \$38.00 or 2.99% of the past due Pay in Full amount may be charged and both of these fees will appear in your next statement.

See page 2 for important information about your account.

Your account is past due.

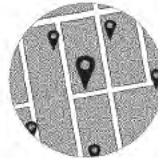
MEMBERSHIP  
rewards<sup>®</sup>

Because your payment was received late, you may have forfeited Membership Rewards<sup>®</sup> points. Please visit our website at [www.membershiprewards.com/terms](http://www.membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

MORE PLACES TO SPEND WITH YOUR CARD.  
**MORE WAYS TO SHOP SMALL<sup>®</sup>.**



Check out [shopsmallnow.com/open](http://shopsmallnow.com/open) to find places near you that now accept your American Express<sup>®</sup> Card.

**Membership Rewards<sup>®</sup> Points**

Available and Pending as of 07/31/16

**110,213**
 For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)
**Account Summary**

Previous Balance	\$1,328.35
Payments/Credits	-\$50.41
New Charges	+\$1,909.26
Fees	+\$50.00

<b>New Balance</b>	<b>\$3,237.20</b>
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Days in Billing Period: 32

**Customer Care**
**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)
**Customer Care**  
 1-800-492-3344

**Pay by Phone**  
 1-800-472-9297

See Page 2 for additional information.

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

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[open.com/pbc](http://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.



LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745

Amount Due  
**\$3,237.20**



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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**Large Print & Braille Statements**  
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**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** americanexpress.com  
**Mobile Site:** amexmobile.com

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

**Payments**  
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DALLAS TX 75265-  
0448

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

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 08/16/16



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Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	\$0.00
<b>Credits</b>	
LISA M PALAZZO [REDACTED]	\$0.00
STEVEN M PALAZZO [REDACTED]	-\$50.41
<b>Total Payments and Credits</b>	<b>-\$50.41</b>

### Detail

Credits	Amount
08/10/16 STEVEN M PALAZZO BLU*SALUTE5K.ORG 888-401-4678 UT 888-401-4678	-\$50.41

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$860.40
CASEY C STREET [REDACTED]	\$555.81
HUNTER LIPSCOMB [REDACTED]	\$9.95
STEPHANIE NORRIS [REDACTED]	\$483.10
<b>Total New Charges</b>	<b>\$1,909.26</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
07/15/16 CAPITOL HILL CLUB AR 000000001 WASHINGTON DC 2024844590	\$266.90
07/22/16 SHAGGYS GULFPORT BEACH 650000008949367 GULFPORT MS 2282411007 TIP \$10.00	\$64.50
07/22/16 OSAKA JAPANESE HIBACHI & SUSHI RESTAURANT DIBERVILLE MS USFC39540	\$103.70
07/27/16 CHEVRON 0357139/CHEVRON SAUCIER MS SERVICE STN Description CHEVRON TAX	\$36.00
08/03/16 HANDY LOCK OF 1029367 BILOXI MS (800)528-0463	\$175.00

Continued on reverse

**Detail Continued**

		<b>Amount</b>
08/04/16	BLU*SALUTE5K.ORG 888-401-4678 UT 888-401-4678 SALUTE5K.ORG	\$59.40
08/09/16	GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC	\$49.95
08/12/16	CAPITOL HILL CLUB AR 000000001 WASHINGTON DC 2024844590	\$85.00
08/16/16	MICROSOFT *OUTLOOK 0000 BILL.MS.NET WA Z10AN38G0BEJ 39532 38G0BEJ Z10AN38G0BE	\$19.95

**CASEY C STREET**

Card Ending [REDACTED]

		<b>Amount</b>
07/24/16	VERIZONWRLSSAPO VE 800-922-0204 NJ VZWIRELESS	\$354.24
07/31/16	FACEBK *SBFTV925Y2 FB.ME/ADS CA FACEBOOK ADVERTISING	\$30.00
08/06/16	CREATESEND.COM EMAIL SYDNEY NS LEVEL 38 201 ELIZABETH S	\$171.57

**HUNTER LIPSCOMB**

Card Ending [REDACTED]

		<b>Amount</b>
08/10/16	THE SUN HERALD GULFPORT MS 144402856 39507 SUBSCRIPTION	\$9.95

**STEPHANIE NORRIS**

Card Ending [REDACTED]

		<b>Amount</b>
07/28/16	TLF CARDINAL FLOWERS TLF CARDINAL FL GULFPORT MS 228-864-1281	\$69.55
07/28/16	TLF CARDINAL FLOWERS TLF CARDINAL FL GULFPORT MS 228-864-1281	\$69.55
08/01/16	JOHN FAYARD SELF STORA 0013 GULFPORT MS 41568 39503 JOHN FAYARD SELF STORAG	\$127.00
08/01/16	USPS 273148050605941 41832605941 GULFPORT MS 800-2758777	\$217.00

Continued on next page



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 08/16/16



p. 5/10

Account Ending [REDACTED]

## Fees

			Amount
08/16/16	JEFFREY D RUNNELS	ANNUAL MEMBERSHIP FEE	\$50.00
<b>Total Fees for this Period</b>			<b>\$50.00</b>

## 2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	\$225.00
Total Interest in 2016	\$0.00





## Membership Rewards® Monthly Statement and Program News

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Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance****110,213****Points Earned this Period****6,683****Account Summary**

July 1, 2016 - July 31, 2016

Opening Points Balance	101,320
Points Earned this Period	+8,893
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>110,213</b>

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

**Questions About Your Account?**[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

**Did You Know?****Use Points For Your Charges**

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

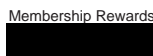
**Points Transaction Detail**

July 1, 2016 - July 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	370	51 2X US ADVERTISING SELECT MEDIA GM2	421
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	821	70 2X US ADVERTISING SELECT MEDIA GM2	891
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	10	0	10
Business Gold Rewards XXXX-XXXX [REDACTED]	127	0	127
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	4,231	0	4,231
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,128	0	1,128
Add'l Business Platinum XXXX-XXXX [REDACTED]	34	0	34
Add'l Business Platinum XXXX-XXXX [REDACTED]	2,031	0	2,031
Add'l Business Platinum XXXX-XXXX [REDACTED]	20	0	20
<b>Total</b>	<b>8,772</b>	<b>121</b>	<b>8,893</b>

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number



Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](https://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 08/16/16

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Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

## AMERICAN EXPRESS OPEN TALKS TO YOUR QUICKBOOKS®

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“ It helps me free up time and energy so I can reinvest it back into growing my business. ”

Michael Morley  
Owner  
Book Solutions LLC

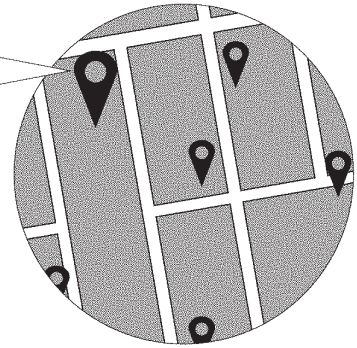
**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**NOW THERE ARE MORE PLACES THAN EVER TO  
USE YOUR CARD AND GET REWARDED.**

More places to use your Card means more ways to:

- Get rewards on eligible purchases\*
- Consolidate your business spending
- Support small businesses in your area



Find local places to shop for your business at **shopsmallnow.com/open**.

\*Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 09/15/16    Next Closing Date 10/16/16

**OPEN**<sup>SM</sup>

p. 1/7

Account Ending [REDACTED]

**New Balance** **\$1,360.34**

**Please Pay By** **09/30/16<sup>‡</sup>**

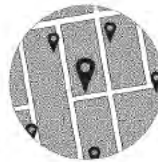
<sup>‡</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

MORE PLACES TO SPEND WITH YOUR CARD.  
**MORE WAYS TO SHOP SMALL<sup>®</sup>**



Check out [shopsmallnow.com/open](http://shopsmallnow.com/open) to find places near you that now accept your American Express<sup>®</sup> Card.



**Membership Rewards<sup>®</sup> Points**

Available and Pending as of 08/31/16

**121,376**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

Previous Balance	\$3,237.20
Payments/Credits	-\$3,237.20
New Charges	+\$1,360.34
Fees	+\$0.00

**New Balance** **\$1,360.34**

Days in Billing Period: 30

**Customer Care**



**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Customer Care**  
1-800-492-3344

**Pay by Phone**  
1-800-472-9297

See Page 2 for additional information.

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



**Payment Coupon**

Do not staple or use paper clips



**Pay by Computer**

[open.com/pbc](http://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.



LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745

Please Pay By

**09/30/16**

Amount Due

**\$1,360.34**



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.*

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1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** americanexpress.com  
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**Customer Care  
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P.O. BOX 981535  
EL PASO, TX  
79998-1535

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

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://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

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

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**

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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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 09/15/16



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Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$3,237.20
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$3,237.20</b>

### Detail

\*Indicates posting date

Payments	Amount
08/23/16* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$3,237.20

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$287.50
CASEY C STREET [REDACTED]	\$431.29
HUNTER LIPSCOMB [REDACTED]	\$9.95
STEPHANIE NORRIS [REDACTED]	\$631.60
<b>Total New Charges</b>	<b>\$1,360.34</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
09/03/16 HANDY LOCK OF 1029367 BILOXI MS (800)528-0463	\$175.00
09/06/16 BEST BUY DIBERVILLE MS 888-BESTBUY	\$62.55
09/09/16 GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC	\$49.95



**CASEY C STREET**  
Card Ending [REDACTED]

	Amount
08/24/16 VERIZONWRLSSAPO VE 800-922-0204 NJ VZWIRELESS	\$187.73
08/25/16 UBER *US AUG24 SVQA6 UBER *US AUG2 866-576-1039 CA 8665761039	\$6.34
08/25/16 UBER *US AUG24 2HW36 UBER *US AUG2 866-576-1039 CA 8665761039	\$5.65

Continued on reverse

**Detail Continued**

		<b>Amount</b>
08/31/16	FACEBK *RJ7RT9S4Y2 FB.ME/ADS CA FACEBOOK ADVERTISING	\$60.00
09/06/16	CREATESEND.COM EMAIL SYDNEY NS LEVEL 38 201 ELIZABETH S	\$171.57

**HUNTER LIPSCOMB**

Card Ending [REDACTED]

		<b>Amount</b>
09/12/16	THE SUN HERALD GULFPORT MS 148493813 39507 SUBSCRIPTION	\$9.95

**STEPHANIE NORRIS**

Card Ending [REDACTED]

		<b>Amount</b>
08/16/16	PATIO 44 650000008814124 HATTIESBURG MS 6016026907 TIP	\$495.50
		\$20.90
08/17/16	JOHN FAYARD SELF STORA 0013 GULFPORT MS 228-896-7470 Description JOHN FAYARD SELF ST	\$9.10
09/01/16	JOHN FAYARD SELF STORA 0013 GULFPORT MS 42258 39503 JOHN FAYARD SELF STORAG	\$127.00

**Fees**

	<b>Amount</b>
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**2016 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2016	\$225.00
Total Interest in 2016	\$0.00



## Membership Rewards® Monthly Statement and Program News

p. 5/7

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance****121,376****Points Earned this Period****11,113****Account Summary**

August 1, 2016 - August 31, 2016

Opening Points Balance	110,213
Points Earned this Period	+11,113
Points Used this Period	0
Reinstated Points and Adjustments	+50
<b>Total Points Balance</b>	<b>121,376</b>

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

**Questions About Your Account?**[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

**Did You Know?****Use Points For Your Charges**

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

**Points Transaction Detail**

August 1, 2016 - August 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	811	36 2X US GAS GG2	-421 08/2016	446
		20 2X US COMPUTER PROVIDERS GC2		
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	556	30 2X US ADVERTISING SELECT MEDIA GM2	-891 08/2016	-305
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	10	0	-10 08/2016	0
Business Gold Rewards XXXX-XXXX [REDACTED]	484	217 2X US SHIPPING GS2	-127 08/2016	574
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	6,514	0	0	6,514
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,579	0	0	1,579
Add'l Business Platinum XXXX-XXXX [REDACTED]	96	0	0	96
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,823	0	0	1,823

Continued on reverse

AMEX000744

20-2124\_0242

AMEX\_0744

Prepared for  
**LISA M PALAZZO**  
 Membership Rewards® Account Number

**Points Transaction Detail Continued**

August 1, 2016 - August 31, 2016

**Points Earned this Period Continued**

	<b>Points Activity On Eligible Charges</b>	<b>Bonus Points Awarded</b>	<b>Forfeited Points Due To Late Payment</b>	<b>Total Points Activity Per Card</b>
Add'l Business Platinum XXXX-XXXX-XXXX	386	0	0	386
<b>Total</b>	<b>12,259</b>	<b>303</b>	<b>-1,449</b>	<b>11,113</b>

**Reinstated Points and Adjustments**

	<b>Number of Points</b>	<b>Date</b>
Points Adjustment	50	8/18/16
<b>Total</b>	<b>50</b>	

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.





## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 09/15/16

p. 7/7

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**NOW THERE ARE MORE PLACES THAN EVER TO  
USE YOUR CARD AND GET REWARDED.**

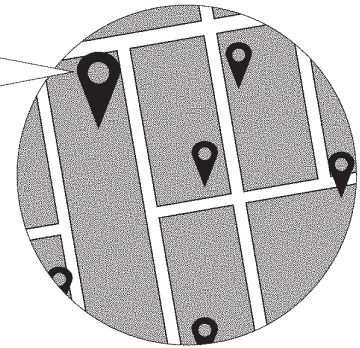
More places to use your Card means more ways to:

- Get rewards on eligible purchases\*
- Consolidate your business spending
- Support small businesses in your area



Find local places to shop for your business at [shopsmallnow.com/open](https://shopsmallnow.com/open).

\*Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.



**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 10/16/16 Next Closing Date 11/15/16

**OPEN**<sup>SM</sup>

p. 1/11

Account Ending [REDACTED]

**New Balance** **\$1,071.06****Please Pay By** **10/31/16<sup>‡</sup>**<sup>‡</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

See page 6 for a Notice Of Change To The Membership Rewards Program Terms &amp; Conditions.

**Membership Rewards® Points**

Available and Pending as of 09/30/16

**127,484** For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)**Account Summary**

Previous Balance	\$1,360.34
Payments/Credits	-\$1,438.28
New Charges	+\$1,149.00
Fees	+\$0.00

**New Balance** **\$1,071.06**

Days in Billing Period: 31

**Customer Care** **Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-492-3344	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](http://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.LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745**Please Pay By**  
**10/31/16****Amount Due**  
**\$1,071.06**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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** americanexpress.com  
**Mobile Site:** amexmobile.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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 10/16/16



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Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$1,360.34
<b>Credits</b>	
LISA M PALAZZO [REDACTED]	\$0.00
STEPHANIE NORRIS [REDACTED]	-\$77.94
<b>Total Payments and Credits</b>	<b>-\$1,438.28</b>

### Detail

\*Indicates posting date

Payments	Amount
09/30/16* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$1,360.34
<b>Credits</b>	<b>Amount</b>
10/12/16 STEPHANIE NORRIS BIN 605 GULFPORT MS 228-897-7788 Description SPECIALTY RETAIL	-\$77.94

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$353.70
CASEY C STREET [REDACTED]	\$190.80
HUNTER LIPSCOMB [REDACTED]	\$9.95
STEPHANIE NORRIS [REDACTED]	\$594.55
<b>Total New Charges</b>	<b>\$1,149.00</b>

### Detail






**STEVEN M PALAZZO**

Card Ending [REDACTED]

	Amount
09/15/16 CAPITOL HILL CLUB AR 000000001 WASHINGTON DC 2024844590	\$85.00
09/29/16 USCONNECT BLACK TIE SERVICES2 65000000 HALETHORPE MD 3363930031	\$3.75
09/29/16 USA*SNACK SODA VENDING BALTIMORE MD FAST FOOD RESTAURANT	\$2.00
09/30/16 FACEBOOK PAYMENTS, INC.*HLALM9JH52 MENLO PARK ADVERTISING SERVICE	\$20.00

Continued on reverse

**Detail Continued**

		Amount
10/02/16	RICH5 CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT	\$18.00
10/03/16	HANDY LOCK OF 1029367 BILOXI MS (800)528-0463	\$175.00
10/09/16	GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC	\$49.95
 <b>CASEY C STREET</b> Card Ending [REDACTED]		
09/24/16	VERIZONWRLSSAPO VE 800-922-0204 FL VZWIRELESS	\$190.80
 <b>HUNTER LIPSCOMB</b> Card Ending [REDACTED]		
10/10/16	THE SUN HERALD GULFPORT MS 151611095 39507 SUBSCRIPTION	\$9.95
 <b>STEPHANIE NORRIS</b> Card Ending [REDACTED]		
09/17/16	CHICK-FIL-A HATTIESBURG MS 6015799119	\$79.03
09/21/16	USPS 273148050605941 41832605941 GULFPORT MS 800-2758777	\$50.70
10/01/16	JOHN FAYARD SELF STORA 0013 GULFPORT MS 42950 39503 JOHN FAYARD SELF STORAG	\$127.00
10/06/16	USPS 273148050605941 41832605941 GULFPORT MS 800-2758777	\$47.00
10/08/16	AT HOME #82 82 GULFPORT MS 972-265-6227 Description HOME SUPPLIES	\$42.71
10/11/16	BIN 605 0427 GULFPORT MS 228-897-7788 Description SPECIALTY RETAIL	\$187.06

Continued on next page



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 10/16/16

**OPEN**<sup>SM</sup>

p. 5/11

Account Ending [REDACTED]

### Detail Continued

		Amount
10/11/16	EXXONMOBIL 4234 HATTIESBURG MS 00165433 39402 Unleaded Regular General Candy	\$26.81
10/11/16	WINN DIXIE GULFPORT MS 8775299466 Description GROCERY STORE	\$34.24

### Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

### 2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	\$225.00
Total Interest in 2016	\$0.00

**Business Gold Rewards****Notice of Important Changes to the Membership Rewards® Program Terms****OPEN**

We are making changes summarized below to the Membership Rewards program terms. We encourage you to read this notice and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to the Membership Rewards program terms can be found on the following page.

**Important Information about the Membership Rewards Program**

According to the Membership Rewards® program Terms and Conditions, when you receive a statement credit for a returned purchase, we will reverse the points you earned for that purchase. Effective January 1, 2017, we are changing the Terms and Conditions to clarify that, if your point balance is insufficient to cover point reversals for this or other reasons, your point balance will be negative. If this happens, any points you receive thereafter will be applied first to the negative balance and you will not have points available for redemption until your point balance becomes positive.

*See the reverse side for the Detail of Changes to the Membership Rewards program Terms and Conditions*

ID 12380

CMLENDMDRUS0099

AMEX000752

**20-2124\_0250**

AMEX\_0752

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 10/16/16



p. 7/11

Account Ending [REDACTED]

**Detail of Changes to the Membership Rewards Program Terms**

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

**Membership Rewards Program**

Effective January 1, 2017, the *Forfeiting and Getting Points Back* section of the Terms and Conditions is amended by adding the following additional section after the "4. For Cancelling Your Account":

**5. Negative Point Balance**

In certain circumstances (for example, if points you received for a purchase are reversed because you returned that purchase and your point balance is insufficient to cover the reversal; or, if we determine that you are ineligible for an additional points incentive award that you received and your point balance is insufficient to cover the reversal of the incentive award) your point balance can be negative. If this happens, any points you receive thereafter will be applied first to the negative balance, and you will not have points available for redemption until your point balance becomes positive.

CMLENDDMRUS0099

AMEX000753

**20-2124\_0251**

AMEX\_0753







## Membership Rewards® Monthly Statement and Program News

p. 9/11

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance**

**127,484**

**Points Earned this Period**

**6,108**

### Account Summary

September 1, 2016 - September 30, 2016

Opening Points Balance	121,376
Points Earned this Period	+6,108
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>127,484</b>

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

### Questions About Your Account?



[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

### Did You Know?

#### Use Points For Your Charges

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

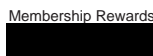
### Points Transaction Detail

September 1, 2016 - September 30, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	288	0	288
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	432	60 2X US ADVERTISING SELECT MEDIA GM2	492
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	10	0	10
Business Gold Rewards XXXX-XXXX [REDACTED]	632	0	632
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	923	0	923
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,662	0	1,662
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	458	0	458
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,643	0	1,643
<b>Total</b>	<b>6,048</b>	<b>60</b>	<b>6,108</b>

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number



Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](https://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 10/16/16

p. 11/11

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**NOW THERE ARE MORE PLACES THAN EVER TO  
USE YOUR CARD AND GET REWARDED.**

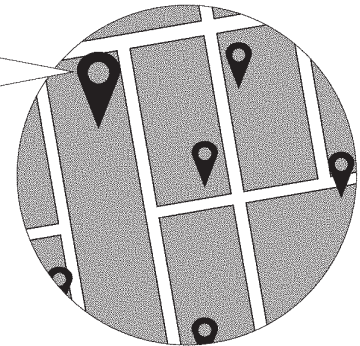
More places to use your Card means more ways to:

- Get rewards on eligible purchases\*
- Consolidate your business spending
- Support small businesses in your area



Find local places to shop for your business at [shopsmallnow.com/open](https://shopsmallnow.com/open).

\*Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.



**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 11/15/16 Next Closing Date 12/16/16

**OPEN**<sup>SM</sup>

p. 1/9

Account Ending [REDACTED]

**New Balance** **\$2,602.08****Please Pay By** **11/30/18<sup>‡</sup>**<sup>‡</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

**Membership Rewards® Points**

Available and Pending as of 10/31/16

**132,852** For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)**Account Summary**

Previous Balance	\$1,071.06
Payments/Credits	-\$1,071.06
New Charges	+\$2,502.06
Fees	+\$0.00

**New Balance** **\$2,502.06**

Days in Billing Period: 30

**Customer Care** **Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-492-3344	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](http://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.LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745**Please Pay By**  
**11/30/16****Amount Due**  
**\$2,502.06**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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897



**Website:** americanexpress.com  
**Mobile Site:** amexmobile.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](http://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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 11/15/16



p. 3/9

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$1,071.06
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$1,071.06</b>

### Detail

\*Indicates posting date

Payments	Amount
10/28/16* LISA M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$1,071.06

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,183.98
CASEY C STREET [REDACTED]	\$181.13
HUNTER LIPSCOMB [REDACTED]	\$9.95
STEPHANIE NORRIS [REDACTED]	\$127.00
<b>Total New Charges</b>	<b>\$2,502.06</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
10/17/16 CAPITOL HILL CLUB AR 000000001 WASHINGTON DC 2024844590	\$455.37
10/23/16 RICH'S CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT	\$18.00
10/26/16 HILLYER HOUSE, INC OCEAN SPRINGS MS 228-875-8065	\$262.10
10/27/16 DUNKIN #350027 Q35 BILOXI MS 601-449-4161	\$64.17
10/28/16 THE REEF BILOXI 650000008465364 BILOXI MS 2282067075 TIP \$22.90	\$137.39
11/03/16 HANDY LOCK OF 1029367 BILOXI MS (800)528-0463	\$175.00
11/08/16 MUGSHOTS GRILL & BAR 650000008814140 HATTIESBURG MS 6012712299 TIP \$26.00	\$160.02
11/09/16 RESIDENCE INN 6EA HATTIESBURG MS Arrival Date 11/08/16 Departure Date 11/09/16 00000000	\$103.19
11/09/16 RESIDENCE INN 6EA HATTIESBURG MS Arrival Date 11/08/16 Departure Date 11/09/16 00000000	\$99.19

Continued on reverse

**Detail Continued**

					<b>Amount</b>
11/09/16	RESIDENCE INN 6EA Arrival Date 11/08/16 00000000	Departure Date 11/09/16	HATTIESBURG	MS	\$104.19
11/09/16	RESIDENCE INN 6EA Arrival Date 11/08/16 00000000	Departure Date 11/09/16	HATTIESBURG	MS	\$99.19
11/09/16	RESIDENCE INN 6EA Arrival Date 11/08/16 00000000	Departure Date 11/09/16	HATTIESBURG	MS	\$99.19
11/09/16	RESIDENCE INN 6EA Arrival Date 11/08/16 00000000	Departure Date 11/09/16	HATTIESBURG	MS	\$109.19
11/09/16	RESIDENCE INN 6EA Arrival Date 11/08/16 00000000	Departure Date 11/09/16	HATTIESBURG	MS	\$99.19
11/09/16	GoGoAir.Com INFLIGHT INTERNET ACC		877-350-0038	CO	\$49.95
11/10/16	LEO'S 0080 228-872-7283 Description EATING PLACES, REST		OCEAN SPRINGS	MS	\$148.65

**CASEY C STREET**

Card Ending [REDACTED]

					<b>Amount</b>
10/24/16	VERIZON WIRELESS VZWIRELESS		800-922-0204	FL	\$181.13

**HUNTER LIPSCOMB**

Card Ending [REDACTED]

					<b>Amount</b>
11/10/16	THE SUN HERALD 154626585 39507 SUBSCRIPTION		GULFPORT	MS	\$9.95

**STEPHANIE NORRIS**

Card Ending [REDACTED]

					<b>Amount</b>
11/01/16	JOHN FAYARD SELF STORA 0013 43697 39503 JOHN FAYARD SELF STORAG		GULFPORT	MS	\$127.00

**Fees**

					<b>Amount</b>
<b>Total Fees for this Period</b>					<b>\$0.00</b>

Continued on next page





**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 11/15/16



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Account Ending [REDACTED]

### 2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	\$225.00
Total Interest in 2016	\$0.00







## Membership Rewards® Monthly Statement and Program News

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Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance**

**132,852**

**Points Earned this Period**

**5,368**

### Account Summary

October 1, 2016 - October 31, 2016

Opening Points Balance	127,484
Points Earned this Period	+5,368
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>132,852</b>

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

### Questions About Your Account?



[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

### Did You Know?

#### Use Points For Your Charges

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

### Points Transaction Detail

October 1, 2016 - October 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	354	20 2X US ADVERTISING SELECT MEDIA GM2	374
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	191	0	191
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	10	0	10
Business Gold Rewards XXXX-XXXX [REDACTED]	517	27 2X US GAS GG2 98 2X US SHIPPING GS2	642
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	965	40 FedEx - OPEN Savings A3SF 321 1-800-FLOWERS.COM A3S8	1,326
Add'l Business Platinum XXXX-XXXX [REDACTED]	379	0	379
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	2,242	0	2,242

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number

**Points Transaction Detail Continued**

October 1, 2016 - October 31, 2016

Points Earned this Period Continued	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Add'l Business Platinum</b> XXXX-XXXX-XXXX	204	0	204
<b>Total</b>	<b>4,862</b>	<b>506</b>	<b>5,368</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 11/15/16

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Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 12/16/16 Next Closing Date 01/16/17

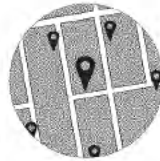
**OPEN**<sup>SM</sup>

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Account Ending [REDACTED]

**New Balance** **\$4,255.04****Please Pay By** **12/31/16<sup>‡</sup>**<sup>‡</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

**MORE PLACES TO SPEND WITH YOUR CARD.  
MORE WAYS TO SHOP SMALL<sup>®</sup>.**Check out [shopsmallnow.com/open](http://shopsmallnow.com/open) to find places near you that now accept your American Express<sup>®</sup> Card.**Membership Rewards<sup>®</sup> Points**

Available and Pending as of 11/30/16

**138,506** For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)**Account Summary**

Previous Balance	\$2,502.06
Payments/Credits	-\$2,502.06
New Charges	+\$4,255.04
Fees	+\$0.00

**New Balance** **\$4,255.04**

Days in Billing Period: 31

**Customer Care****Pay by Computer**  
[open.com/pbc](http://open.com/pbc)**Customer Care**  
1-800-492-3344**Pay by Phone**  
1-800-472-9297

See Page 2 for additional information.

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

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[open.com/pbc](http://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.LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745Please Pay By  
**12/31/16**Amount Due  
**\$4,255.04**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.*

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 1-336-393-1111  
 1-800-678-0745  
 1-800-678-0745  
 1-800-CASH-NOW

**Hearing Impaired**

TTY: 1-800-221-9950  
 FAX: 1-800-695-9090  
 In NY: 1-800-522-1897



**Website:** americanexpress.com  
**Mobile Site:** amexmobile.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**

If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://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	<div style="border: 1px solid black; width: 440px; height: 20px;"></div> <div style="border: 1px solid black; width: 440px; height: 20px;"></div>
City, State	<div style="border: 1px solid black; width: 440px; height: 20px;"></div>
Zip Code	<div style="border: 1px solid black; width: 140px; height: 20px;"></div>
Area Code and Home Phone	<div style="border: 1px solid black; width: 160px; height: 20px;"></div>
Area Code and Work Phone	<div style="border: 1px solid black; width: 160px; height: 20px;"></div>
Email	<div style="border: 1px solid black; width: 440px; height: 20px;"></div>

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit [americanexpress.com/autopay](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 12/16/16



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Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$2,502.06
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$2,502.06</b>

### Detail

\*Indicates posting date

Payments	Amount
12/01/16* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$2,502.06

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,223.31
CASEY C STREET [REDACTED]	\$181.13
HUNTER LIPSCOMB [REDACTED]	\$9.95
STEPHANIE NORRIS [REDACTED]	\$2,840.65
<b>Total New Charges</b>	<b>\$4,255.04</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
11/15/16 CAPITOL HILL CLUB AR 000000001 2024844590 WASHINGTON DC	\$135.00
11/16/16 WALMART.COM BENTONVILLE AR 800-966-6546 Description APPAREL HSWRS/ACC	\$312.78
11/21/16 NEWK'S EXPRESS CAFE DIBERVILLE MS 3883 PROMANADE PARKWAY D FOOD/BEVERAGE \$64.61	\$64.61
11/28/16 CHICK-FIL-A #02463 000000000840101 2283921892 D'IBERVILLE MS	\$35.71
11/30/16 FACEBOOK PAYMENTS, INC.*LBCW8ANH52 ADVERTISING SERVICE MENLO PARK	\$75.00
12/03/16 HANDY LOCK OF 1029367 BILOXI MS (800)528-0463	\$175.00
12/09/16 UBER *US DEC08 ASVK5 HELP.UBER.COM CA HELP.UBER.COM	\$25.25
12/09/16 GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC	\$49.95
12/12/16 CHICK-FIL-A #02463 000000000840101 2283921892 D'IBERVILLE MS	\$41.10
12/15/16 CAPITOL HILL CLUB AR 000000001 2024844590 WASHINGTON DC	\$228.65
12/15/16 BedBathAndBeyond.COM 800-462-3966 NJ 800-462-3966 Description CATALOG MERCHANT	\$80.26

Continued on reverse

**Detail Continued****CASEY C STREET**

Card Ending [REDACTED]

**Amount**

				<b>Amount</b>
11/24/16	VERIZON WIRELESS 032434637900001 32746	800-922-0204	FL	\$181.13

**HUNTER LIPSCOMB**

Card Ending [REDACTED]

**Amount**

				<b>Amount</b>
12/12/16	THE SUN HERALD 220443078 39507 SUBSCRIPTION	GULFPORT	MS	\$9.95

**STEPHANIE NORRIS**

Card Ending [REDACTED]

**Amount**

				<b>Amount</b>
11/29/16	DELTA AIR LINES DELTA AIR LINES From: GULFPORT/BILOXI To: ATLANTA HARTSFIELD WASHINGTON NATIONAL ATLANTA HARTSFIELD GULFPORT/BILOXI Ticket Number: 00621741447202 Passenger Name: NORRIS/STEPHANIE DOVE Document Type: PASSENGER TICKET	ATLANTA	GA	\$511.20
12/01/16	JOHN FAYARD SELF STORA 0013 44400 39503 JOHN FAYARD SELF STORAG	GULFPORT	MS	\$127.00
12/06/16	TLF CARDINAL FLOWERS TLF CARDINAL FL 228-864-1281	GULFPORT	MS	\$90.95
12/08/16	USPS PO 2731480506 001361864 8002758777 Description: POST SVCS GO Price: \$282.00	GULFPORT	MS	\$282.00
12/09/16	ADDRESS TO IMPRESS 00-08028065814 662-2985100	TUPELO	MS	\$1,782.50
12/15/16	USPS PO 2731480506 001361864 8002758777 Description: POST SVCS GO Price: \$47.00	GULFPORT	MS	\$47.00

**Fees****Amount****Total Fees for this Period****\$0.00****2016 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2016	\$225.00
Total Interest in 2016	\$0.00





## Membership Rewards® Monthly Statement and Program News

p. 5/8

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance****138,506****Points Earned this Period****5,654****Account Summary**

November 1, 2016 - November 30, 2016

Opening Points Balance	132,852
Points Earned this Period	+5,654
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>138,506</b>

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

**Questions About Your Account?**[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

**Did You Know?****Use Points For Your Charges**

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

**Points Transaction Detail**

November 1, 2016 - November 30, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	2,182	0	2,182
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	181	0	181
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	10	0	10
Business Gold Rewards XXXX-XXXX [REDACTED]	127	0	127
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	63	35 FedEx - OPEN Savings A3SF	98
Add'l Business Platinum XXXX-XXXX [REDACTED]	302	0	302
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,219	0	1,219
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,535	0	1,535
<b>Total</b>	<b>5,619</b>	<b>35</b>	<b>5,654</b>

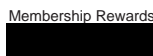
Continued on reverse

AMEX000771

20-2124\_0269

AMEX\_0771

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number



Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](https://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 12/16/16

p. 7/8

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**NOW THERE ARE MORE PLACES THAN EVER TO  
USE YOUR CARD AND GET REWARDED.**

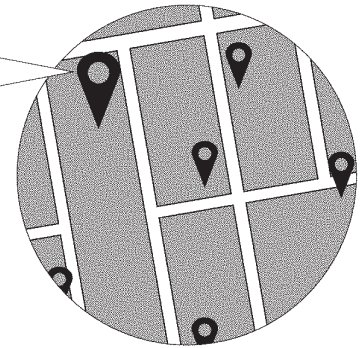
More places to use your Card means more ways to:

- Get rewards on eligible purchases\*
- Consolidate your business spending
- Support small businesses in your area



Find local places to shop for your business at [shopsmallnow.com/open](https://shopsmallnow.com/open).

\*Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.

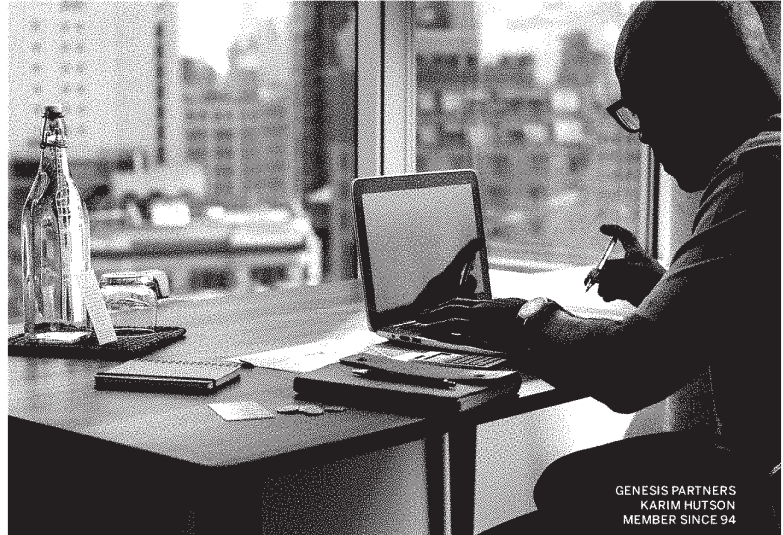


**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

***IN THE NEW YEAR,  
MANAGE BUSINESS CARD  
EXPENSES WITH EASE***

**Connect to QuickBooks**, is a feature that comes with your Business Card from American Express OPEN that, once you are enrolled, automatically transfers your Business Card transactions to your QuickBooks daily.

Learn more and enroll in Connect to QuickBooks at [open.com/quickbooks](https://open.com/quickbooks).



GENESIS PARTNERS  
KARIM HUTSON  
MEMBER SINCE 94

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 01/16/17 Next Closing Date 02/13/17

**OPEN**<sup>SM</sup>

p. 1/7

Account Ending [REDACTED]

**New Balance** **\$3,624.38****Please Pay By** **01/31/17<sup>†</sup>**<sup>†</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By 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](http://www.americanexpress.com).**See More Signs. Earn More Rewards.**

Visit [shopsmallnow.com/open](http://shopsmallnow.com/open) to find more places that now display 'Cards Welcome' signs, which means more opportunities to earn rewards.\*

\*Not all Cards are eligible to earn rewards. Terms and limitations vary by Card type.

**Membership Rewards<sup>®</sup> Points**

Available and Pending as of 12/31/16

**146,428** For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)**Account Summary**

Previous Balance	\$4,255.04
Payments/Credits	-\$4,255.04
New Charges	+\$3,624.38
Fees	+\$0.00

**New Balance** **\$3,624.38**

Days in Billing Period: 31

**Customer Care** **Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-492-3344	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](http://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.



LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745

**Please Pay By**  
**01/31/17****Amount Due**  
**\$3,624.38**

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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** americanexpress.com  
**Mobile Site:** amexmobile.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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 01/16/17



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Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$4,255.04
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$4,255.04</b>

### Detail

\*Indicates posting date

Payments	Amount
12/27/16* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$4,255.04

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,976.55
CASEY C STREET [REDACTED]	\$181.13
HUNTER LIPSCOMB [REDACTED]	\$9.95
STEPHANIE NORRIS [REDACTED]	\$456.75
<b>Total New Charges</b>	<b>\$3,624.38</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
12/31/16 FACEBOOK PAYMENTS, INC.*KYE4GASH52 MENLO PARK ADVERTISING SERVICE	\$75.00
01/03/17 TARGET ALEXANDRIA VA DISCOUNT STORE	\$184.75
01/03/17 UBER *US JAN02 YK6U2 HELP.UBER.COM CA HELP.UBER.COM	\$7.42
01/03/17 COURTYARD 151 WASHINGTON DC Arrival Date Departure Date 01/02/17 01/03/17 00000000	\$144.27
01/03/17 HANDY LOCK OF 1029367 BILOXI MS (800)528-0463	\$175.00
01/03/17 SHOPPERS FOOD/PHARM 2649 0000000001288 ALEXANDRIA VA 7035184711	\$20.82
01/04/17 ACQUA AL 2 WASHINGTON DC 2025254375	\$2,294.09
01/05/17 UBER *US JAN04 EWO3A HELP.UBER.COM CA HELP.UBER.COM	\$25.25
01/09/17 HTTP://WWW.GOGOAIR.C 877-350-0038 IL INTERNET ACC	\$49.95



**CASEY C STREET**  
Card Ending [REDACTED]

	Amount
12/24/16 VERIZON WIRELESS 800-922-0204 FL 032434637900001 32746	\$181.13

Continued on reverse

**Detail Continued****Amount****HUNTER LIPSCOMB**

Card Ending [REDACTED]

**Amount**

01/10/17	THE SUN HERALD 223396989 39507 SUBSCRIPTION	GULFPORT	MS	\$9.95
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**STEPHANIE NORRIS**

Card Ending [REDACTED]

**Amount**

01/03/17	JOHN FAYARD SELF STORA 0013 45099 39503 JOHN FAYARD SELF STORAG	GULFPORT	MS	\$127.00
01/10/17	PAUL'S PASTRY SHOP 601-798-7457 Description GROCERIES/SUNDRIES	PICAYUNE	MS	\$329.75

**Fees****Amount****Total Fees for this Period****\$0.00****2017 Fees and Interest Totals Year-to-Date****Amount**

Total Fees in 2017	\$0.00
Total Interest in 2017	\$0.00





## Membership Rewards® Monthly Statement and Program News

p. 5/7

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance**

**146,428**

**Points Earned this Period**

**7,922**

### Account Summary

December 1, 2016 - December 31, 2016

Opening Points Balance	138,506
Points Earned this Period	+7,922
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>146,428</b>

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

### Questions About Your Account?



[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

### Did You Know?

#### Use Points For Your Charges

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

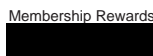
### Points Transaction Detail

December 1, 2016 - December 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,224	25 Uber Earn 2x MR Points A5L7	1,324
		75 2X US ADVERTISING SELECT MEDIA GM2	
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	181	0	181
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	10	0	10
Business Gold Rewards XXXX-XXXX [REDACTED]	2,841	329 2X US SHIPPING GS2	3,170
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,675	0	1,675
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,562	0	1,562
<b>Total</b>	<b>7,493</b>	<b>429</b>	<b>7,922</b>

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number



Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](https://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 01/16/17

p. 7/7

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

## More signs popping up on every corner means more places to earn rewards.

More and more businesses are displaying 'Cards Welcome' signs. And that means more places you can use your Card to:

- Earn more rewards\*
- Consolidate spending to streamline the back office
- Get Purchase Protection
- Support your local community



Find local places to shop for your business at [shopsmallnow.com/open](https://shopsmallnow.com/open).

\*Not all Cards are eligible to earn rewards. Terms and limitations vary by Card type.

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 02/13/17 Next Closing Date 03/16/17

**OPEN**<sup>SM</sup>

p. 1/9

Account Ending [REDACTED]

**New Balance** **\$1,006.61****Please Pay By** **02/28/17<sup>†</sup>**<sup>†</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

See page 5 for a Notice Of Change To The Membership Rewards Program Terms &amp; Conditions.

**Membership Rewards® Points**

Available and Pending as of 01/31/17

**150,995** For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)**Account Summary**

Previous Balance	\$3,624.38
Payments/Credits	-\$3,624.38
New Charges	+\$1,006.61
Fees	+\$0.00

**New Balance** **\$1,006.61**

Days in Billing Period: 28

**Customer Care** **Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-492-3344	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](http://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.LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745

Please Pay By

**02/28/17**Amount Due  
**\$1,006.61**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.

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**Customer Care & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** americanexpress.com  
**Mobile Site:** amexmobile.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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 02/13/17



p. 3/9

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$3,624.38
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$3,624.38</b>

### Detail

\*Indicates posting date

Payments	Amount
02/03/17* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$3,624.38

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$590.03
CASEY C STREET [REDACTED]	\$171.12
STEPHANIE NORRIS [REDACTED]	\$245.46
<b>Total New Charges</b>	<b>\$1,006.61</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
01/20/17 UBER *US JAN19 7LM4V HELP.UBER.COM CA \$23.22	
01/24/17 UBER *US JAN23 4O5FM HELP.UBER.COM CA \$43.50	
01/25/17 TARANTOS CRAWFISH 650000008684808 BILOXI MS \$144.57	
2283920990 TIP \$24.00	
01/31/17 UBER *US JAN30 EYONJ HELP.UBER.COM CA \$29.61	
01/31/17 FACEBOOK PAYMENTS, INC.*NJPLAJH52 MENLO PARK \$92.04	
ADVERTISING SERVICE	
02/03/17 UBER *US FEB02 QGVCZ HELP.UBER.COM CA \$15.15	
02/03/17 HANDY LOCK OF 1029367 BILOXI MS \$175.00	
(800)528-0463	
02/06/17 UBER *US FEB05 KXQTQ HELP.UBER.COM CA \$16.99	
02/09/17 HTTP://WWW.GOGOAIR.C 877-350-0038 IL \$49.95	
INTERNET ACC	



**CASEY C STREET**  
Card Ending [REDACTED]

	Amount
01/24/17 VERIZON WIRELESS 800-922-0204 FL \$171.12	
032434637900001 32746	

Continued on reverse

**Detail Continued****Amount****STEPHANIE NORRIS**

Card Ending [REDACTED]

**Amount**

01/19/17	USCONNECT BLACK TIE SERVICES2 65000000 3363930031	HALETHORPE	MD	\$9.85
01/19/17	USCONNECT BLACK TIE SERVICES2 65000000 3363930031	HALETHORPE	MD	\$9.85
01/19/17	DC VIP TAXI CAB 2022699000 Description TAXI & LIMO SERVICE	WASHINGTON	DC	\$13.79
	Price \$13.79			
01/19/17	HOUSE GIFT SHOP 000000001 2022253520 Description REFER TO RECEIPT	WASHINGTON	DC	\$27.60
01/20/17	RPS GULFPORT RPS GULFPORT 228-863-2466	GULFPORT	MS	\$36.00
01/20/17	SPL*TAXICHARGE - WASHINGT WASHINGTON	WASHINGTON	DC	\$21.37
02/01/17	JOHN FAYARD SELF STORA 0013 45719 39503 JOHN FAYARD SELF STORAG	GULFPORT	MS	\$127.00

**Fees****Amount****Total Fees for this Period****\$0.00****2017 Fees and Interest Totals Year-to-Date****Amount**

Total Fees in 2017	\$0.00
Total Interest in 2017	\$0.00



**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 02/13/17



p. 5/9

Account Ending [REDACTED]

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

We are making changes summarized below to the Membership Rewards program terms. We encourage you to read this notice and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to the Membership Rewards program terms can be found on the following page.

**Important Information about the Membership Rewards Program**

Effective June 1, 2017, we are making two changes to the Terms and Conditions of the Membership Rewards® program: (1) If we cancel your Linked Card Account on or after June 1, 2017, we will no longer return points to your program account if your Linked Card Account (including a Corporate Card) is reinstated within one year after it is cancelled; and (2) Corporate Card Members can begin using points for charges at Ticketmaster and Telecharge.

Effective immediately, we are replacing the first paragraph of the "Using Your Card" subsection of the "Getting Points" section to clarify how you can earn points and when they will be available for use.

*See the reverse side for the Detail of Changes to the Membership Rewards program Terms and Conditions*

ID 12454

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AMEX000786

**20-2124\_0284**

AMEX\_0786



**Detail of Changes to the Membership Rewards Program Terms**

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

**Membership Rewards Program**

Effective June 1, 2017, (1) the following two sentences are deleted from the "For Canceling Your Account" subsection of the "Forfeiting And Getting Points Back" section of the Membership Rewards Terms and Conditions: "If we reinstate the Linked Card Account within one year, these forfeited points will be returned to your program account. If the only Linked Card Account is a Corporate Card and has been reinstated within one year, you must contact Membership Rewards at 1-800-AXP-EARN to have the forfeited points returned to your account.", and (2) the following sentence is deleted from the "Using Pay With Points To Book Travel On American Express® Travel, For Products Through Membershiprewards.com, And Elsewhere" subsection of the "Using Points" section of the Membership Rewards Terms and Conditions: "Corporate Card Members are not eligible to use points for Ticketmaster or Telecharge if the Corporate Card is the only Linked Card Account."

Effective immediately, the following language will replace the first paragraph of the "Using Your Card" subsection of the "Getting Points" section:

"Most Card Members will earn one point for every dollar charged for an eligible purchase to their Linked Card Account. Some Card Members will earn additional points for every dollar charged for an eligible purchase to their Linked Card Account, as noted in the Getting Additional Points section immediately below. To use points you have earned, including these additional points, you must pay the amount due on your Linked Card Account statement on time. If it's necessary for you to enroll your Card in Membership Rewards in order to participate in the program, you won't earn points for eligible purchases that you made before your enrollment date. As long as you pay the minimum amount due, you will earn points for the full amount of any charge applied to the following:

- Sign & Travel®
- Extended Payment Option
- Flexible Payment Option
- Select & Pay Later
- Eligible American Express Credit Card purchases

From time to time, we may make promotional offers of points. These offers include terms about how you can earn the points and when you can use them. These offer terms may differ from the terms above concerning points earned for charges to your Linked Card account, including when you can use the points.

You can view your point balance by logging onto your online account at [www.americanexpress.com](http://www.americanexpress.com) and viewing your account summary page. Some points may be shown as pending points. Pending points are points you will be able to use after we receive timely payment of the related amount due or in accordance with the terms of the offer for which the promotional points are awarded."

CMLENDMDRUS0118

AMEX000787

**20-2124\_0285**

AMEX\_0787



## Membership Rewards® Monthly Statement and Program News

p. 7/9

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance**

**261,996**

**Points Earned this Period**

**4,678**

### Account Summary

January 1, 2017 - January 31, 2017

Opening Points Balance	146,428
Points Earned this Period	+4,567
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>150,995</b>

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

### Questions About Your Account?



[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

### Did You Know?

#### Use Points For Your Charges

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

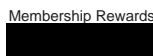
### Points Transaction Detail

January 1, 2017 - January 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	2,976	99 Uber Earn 2x MR Points A5L7	3,150
		75 2X US ADVERTISING SELECT MEDIA GM2	
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	181	0	181
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	10	0	10
Business Gold Rewards XXXX-XXXX [REDACTED]	457	0	457
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	-127	0	-127
Add'l Business Platinum XXXX-XXXX [REDACTED]	512	0	512
Add'l Business Platinum XXXX-XXXX [REDACTED]	214	0	214
Add'l Business Platinum XXXX-XXXX [REDACTED]	170	0	170
<b>Total</b>	<b>4,393</b>	<b>174</b>	<b>4,567</b>

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number



Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](https://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 02/13/17

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Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 03/16/17 Next Closing Date 04/14/17

**OPEN**<sup>SM</sup>

p. 1/11

Account Ending [REDACTED]

**New Balance** **\$3,825.00****Please Pay By** **03/31/17<sup>†</sup>**<sup>†</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

**See Page 5** for an important Privacy Notice and the following pages for important notices about Billing Dispute Procedures, Electronic Fund Transfer Error Resolution and a notice for WA residents.

As a valued Card Member we want to make you aware that, if you have a Pay Over Time feature and should variable APRs increase, the Penalty APR on your account will not exceed 29.99%. Your APRs may be increased to the Penalty APR if we do not receive your payment on time or if your payment is returned by your bank.

**Membership Rewards<sup>®</sup> Points**

Available and Pending as of 02/28/17

**154,471** For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)**Account Summary**

Previous Balance	\$1,006.61
Payments/Credits	-\$1,006.61
New Charges	+\$3,825.00
Fees	+\$0.00

**New Balance** **\$3,825.00**

Days in Billing Period: 31

**Customer Care** **Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-492-3344	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](http://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.LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745

Please Pay By

**03/31/17**

Amount Due

**\$3,825.00**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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** americanexpress.com  
**Mobile Site:** amexmobile.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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).





**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 03/16/17



p. 3/11

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
Payments	-\$1,006.61
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$1,006.61</b>

### Detail

\*Indicates posting date

Payments	Amount
02/22/17* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$1,006.61

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$3,593.00
STEPHANIE NORRIS [REDACTED]	\$232.00
<b>Total New Charges</b>	<b>\$3,825.00</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
02/23/17 MES*THE MEDALCRAFT MINT, INC. Leslie Churchwell22302 GREEN BAY WI	\$3,418.00
03/03/17 HANDY LOCK OF 1029367 (800)528-0463 BILOXI MS	\$175.00



**STEPHANIE NORRIS**  
Card Ending [REDACTED]

	Amount
03/01/17 JOHN FAYARD SELF STORA 0013 46306 39503 JOHN FAYARD SELF STORAG GULFPORT MS	\$127.00
03/08/17 IN *CALLOPY, INC 5126805784 AUSTIN TX	\$40.05
03/13/17 AMAZON MKTPLACE PMTS BOOK STORES AMZN.COM/BILL WA	\$64.95

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

Continued on reverse

**2017 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2017	\$0.00
Total Interest in 2017	\$0.00





## FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• transaction history and account history</li> <li>• insurance claim history and credit history</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No (although we may share aggregated or de-identified data)	We don't share personal information

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Visit us online: <a href="http://www.americanexpress.com/communications">www.americanexpress.com/communications</a> or</li> <li>• Call us at 1-855-297-7748 - our menu will prompt you through your choices</li> </ul> <p><i>Please note:</i> If you are a <i>new</i> customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>To limit direct marketing</b>	<p>We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail:</p> <ul style="list-style-type: none"> <li>• Visit us online: <a href="http://www.americanexpress.com/communications">www.americanexpress.com/communications</a> or</li> <li>• Call us at 1-855-297-7748 (except for choices about e-mail communications)</li> </ul>
<b>Questions?</b>	Call 1-800-528-4800 or go to <a href="http://americanexpress.com/contact">americanexpress.com/contact</a> .

Who we are	
<b>Who is providing this notice?</b>	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.
What we do	
<b>How does American Express protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does American Express collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or pay your bills</li> <li>• give us your income information or give us your contact information</li> <li>• use your credit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing of personal information?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include financial companies.</i></li> </ul>

Other important information	
We may transfer personal information to other countries, for example, for customer service or to process transactions.	
<b>AMEX Assurance Company customers:</b> You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law.	
<b>California:</b> If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law.	
<b>Vermont:</b> If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.	



**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 03/16/17



p. 7/11

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.

S07N4

BP/PRVOPEN/1114

**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](http://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.

**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.

S07N4

BP/PRVOPEN/1114



## Membership Rewards® Monthly Statement and Program News

p. 9/11

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance****143,371****Points Earned this Period****2,376****Account Summary**

February 1, 2017 - February 28, 2017

Opening Points Balance	150,995
Points Earned this Period	+3,476
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>154,471</b>

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

**Questions About Your Account?**[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

**Did You Know?****Use Points For Your Charges**

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

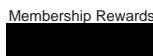
**Points Transaction Detail**

February 1, 2017 - February 28, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold [REDACTED]ards XXXX-XXXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXXX [REDACTED]	591	62 Uber Earn 2x MR Points A5L7	745
		92 2X US ADVERTISING SELECT MEDIA GM2	
Business Gold Rewards XXXX-XXXXX [REDACTED]	0	0	0
Business Gold [REDACTED]ards XXXX-XXXXX [REDACTED]	171	0	171
Business Gold Rewards XXXX-XXXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXXX [REDACTED]	0	0	0
Business Gold [REDACTED]ards XXXX-XXXXX [REDACTED]	246	0	246
Business Gold Rewards XXXX-XXXXX [REDACTED]	0	0	0
Business Gold [REDACTED]ards XXXX-XXXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXXX [REDACTED]	1,135	0	1,135
Add'l Business Platinum XXXX-XXXXX [REDACTED]	453	0	453
Add'l Business [REDACTED]num XXXX-XXXXX [REDACTED]	391	0	391
Add'l Business Platinum XXXX-XXXXX [REDACTED]	335	0	335
<b>Total</b>	<b>3,322</b>	<b>154</b>	<b>3,476</b>

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number



Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](https://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 03/16/17

p. 11/11

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 04/14/17 Next Closing Date 05/16/17

**OPEN**<sup>SM</sup>

p. 1/7

Account Ending [REDACTED]

**New Balance** **\$7,628.01****Please Pay By** **04/30/18<sup>†</sup>**<sup>†</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By 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](http://www.americanexpress.com).

As a valued Card Member we want to make you aware that, if you have a Pay Over Time feature and should variable APRs increase, the Penalty APR on your account will not exceed 29.99%. Your APRs may be increased to the Penalty APR if we do not receive your payment on time or if your payment is returned by your bank.

**Membership Rewards® Points**

Available and Pending as of 03/31/17

**159,006** For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)**Account Summary**

Previous Balance	\$3,825.00
Payments/Credits	-\$3,825.00
New Charges	+\$6,352.01
Fees	+\$175.00

**New Balance** **\$6,527.01**

Days in Billing Period: 29

**Customer Care** **Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-492-3344	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](http://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.

|||||  
LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745

Please Pay By  
**04/30/17**  
Amount Due  
**\$6,527.01**

☐ 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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 04/14/17



p. 3/7

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
Payments	-\$3,825.00
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$3,825.00</b>

### Detail

\*Indicates posting date

Payments	Amount
03/31/17* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$3,825.00

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$244.95
CASEY C STREET [REDACTED]	\$136.25
STEPHANIE NORRIS [REDACTED]	\$5,970.81
<b>Total New Charges</b>	<b>\$6,352.01</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
03/25/17 ACT*ACTIVE-NETWORK REGISTRATION 877-228-4881 TX	\$69.95
04/03/17 HANDY LOCK OF 1029367 (800)528-0463 BILOXI MS	\$175.00



**CASEY C STREET**  
Card Ending [REDACTED]

	Amount
03/21/17 USCONNECT BLACK TIE SERVI 650000007233 3363930031 HALETHORPE MD	\$7.75
03/21/17 USCONNECT BLACK TIE SERVI 650000007233 3363930031 HALETHORPE MD	\$2.50
03/25/17 DELTA AIR LINES ATLANTA	\$8.00
From: N/A To: N/A Carrier: YY Class: 00	
N/A N/A YY 00	
N/A N/A YY 00	
N/A N/A YY 00	
Ticket Number: 0060186482948	
Passenger Name: PASSENGER/ONBOARD	
Document Type: INFLIGHT CHARGES	

Continued on reverse

**Detail Continued**

					Amount
03/25/17	DELTA AIR LINES		ATLANTA		\$59.00
	DELTA AIR LINES				
	From:	To:	Carrier:	Class:	
	N/A	N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 0060186082026				
	Passenger Name: PALAZZO/STEVENM				
	Document Type: CLUB MEMBERSHIP FEE				
03/25/17	DELTA AIR LINES		ATLANTA		\$59.00
	DELTA AIR LINES				
	From:	To:	Carrier:	Class:	
	N/A	N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 0060186284208				
	Passenger Name: STREET/CASEY				
	Document Type: CLUB MEMBERSHIP FEE				

**STEPHANIE NORRIS**

Card Ending [REDACTED]

					Amount
03/17/17	IN *CALLOPY, INC		AUSTIN	TX	\$5,347.74
	5126805784				
03/28/17	NIKE FACTORY STORE		GULFPORT	MS	\$239.62
	SPORTING GOODS STORE				
03/31/17	AMAZON MKTPLACE PMTS		AMZN.COM/BILL	WA	\$98.90
	BOOK STORES				
03/31/17	NIKE FACTORY STORE		GULFPORT	MS	\$108.55
	SPORTING GOODS STORE				
04/01/17	JOHN FAYARD SELF STORA 0013		GULFPORT	MS	\$127.00
	46970 39503				
	JOHN FAYARD SELF STORAG				
04/06/17	USPS PO 2731480506 001361864		GULFPORT	MS	\$49.00
	8002758777				
	Description	Price			
	POST SVCS GO	\$49.00			

**Fees**

				Amount
04/14/17	LISA M PALAZZO	ANNUAL MEMBERSHIP FEE		\$175.00
<b>Total Fees for this Period</b>				<b>\$175.00</b>

**2018 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2017	\$175.00
Total Interest in 2017	\$0.00



## Membership Rewards® Monthly Statement and Program News

p. 5/7

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance**

**159,006**

**Points Earned this Period**

**4,535**

### Account Summary

March 1, 2017 - March 31, 2017

Opening Points Balance	154,471
Points Earned this Period	+4,535
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>159,006</b>

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

### Questions About Your Account?



[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

### Did You Know?

#### Use Points For Your Charges

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

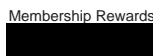
### Points Transaction Detail

March 1, 2017 - March 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	3,593	0	3,593
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	232	0	232
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	60	0	60
Add'l Business Platinum XXXX-XXXX [REDACTED]	213	0	213
Add'l Business Platinum XXXX-XXXX [REDACTED]	214	0	214
Add'l Business Platinum XXXX-XXXX [REDACTED]	223	0	223
<b>Total</b>	<b>4,535</b>	<b>0</b>	<b>4,535</b>

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number



Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](https://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 04/14/17

p. 7/7

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 05/16/17    Next Closing Date 06/15/17

**OPEN**<sup>SM</sup>

p. 1/7

Account Ending [REDACTED]

**New Balance** **\$12,824.40****Please Pay By** **05/41/17<sup>†</sup>**<sup>†</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

As a valued Card Member we want to make you aware that, if you have a Pay Over Time feature and should variable APRs increase, the Penalty APR on your account will not exceed 29.99%. Your APRs may be increased to the Penalty APR if we do not receive your payment on time or if your payment is returned by your bank.

**Membership Rewards® Points**

Available and Pending as of 04/30/17

**059,019** For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)**Account Summary**

Previous Balance	\$6,527.01
Payments/Credits	-\$6,552.10
New Charges	+\$12,948.39
Fees	+\$0.00

**New Balance** **\$12,923.30**

Days in Billing Period: 32

**Customer Care** **Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-492-3344	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](http://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.LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745**Please Pay By**  
**05/31/17****Amount Due**  
**\$12,923.30**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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**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](http://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](http://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](http://www.americanexpress.com/privacy).





## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$6,527.01
<b>Credits</b>	
LISA M PALAZZO [REDACTED]	\$0.00
STEPHANIE NORRIS [REDACTED]	-\$25.09
<b>Total Payments and Credits</b>	<b>-\$6,552.10</b>

### Detail

\*Indicates posting date

	Amount
<b>Payments</b>	
04/28/17* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$6,527.01
<b>Credits</b>	
05/10/17 STEPHANIE NORRIS MICHAELS STORES 9023 D'IBERVILLE MS ARTIST SUPPLY & CRAFT	-\$12.82
05/10/17 STEPHANIE NORRIS MICHAELS STORES 9023 D'IBERVILLE MS ARTIST SUPPLY & CRAFT	-\$12.27

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$175.00
STEPHANIE NORRIS [REDACTED]	\$12,773.39
<b>Total New Charges</b>	<b>\$12,948.39</b>

### Detail



#### STEVEN M PALAZZO

Card Ending [REDACTED]

	Amount
05/03/17 HANDY LOCK OF 1029367 (800)528-0463 BILOXI MS	\$175.00



#### STEPHANIE NORRIS

Card Ending [REDACTED]

	Amount
04/25/17 AMAZON MKTPLACE PMTS BOOK STORES AMZN.COM/BILL WA	\$23.80
04/29/17 AMAZON.COM MERCHANDISE AMZN.COM/BILL WA	\$13.63
05/01/17 AMAZON MKTPLACE PMTS BOOK STORES AMZN.COM/BILL WA	\$9.97
05/01/17 MICHAELS STORES 5022 ARTIST SUPPLY & CRAFT GULFPORT MS	\$52.85
05/01/17 JOHN FAYARD SELF STORA 0013 47640 39503 JOHN FAYARD SELF STORAG GULFPORT MS	\$127.00
05/02/17 AMAZON.COM MERCHANDISE AMZN.COM/BILL WA	\$21.19

Continued on reverse

**Detail Continued**

				<b>Amount</b>
05/02/17	MICHAELS STORES 5022 ARTIST SUPPLY & CRAFT	GULFPORT	MS	\$39.08
05/07/17	OFFICE DEPOT #437 000000437 8004633768 BADGE,NAME,FLEX,40/PK,BE MINTS,COOL,ICE BREAKER	GULFPORT	MS	\$23.94
05/07/17	THE DOCK BAR & GRILL 0083 228-276-1500 Description EATING PLACES, REST	GULFPORT	MS	\$2,691.88
05/07/17	THE DOCK BAR & GRILL 0083 228-276-1500 Description EATING PLACES, REST	GULFPORT	MS	\$1,225.02
05/08/17	THE PRESERVE GOLF F&B 0000 228-386-2400 Description SPORTING GOODS/APPA	VANCLEAVE	MS	\$5,336.09
05/08/17	THE PRESERVE GOLF F&B 0000 228-386-2400 Description SPORTING GOODS/APPA	VANCLEAVE	MS	\$2,775.70
05/08/17	WALGREENS 8002892273 Description REFER TO RECEIPT	GAUTIER	MS	\$128.69
05/08/17	WALGREENS 8002892273 Description REFER TO RECEIPT	GAUTIER	MS	\$11.62
05/09/17	NIKE FACTORY STORE SPORTING GOODS STORE	GULFPORT	MS	\$189.89
05/10/17	MAGNOLIA PRINTING CO 0000 228-864-4401 Description SECRETARIAL SVCS	GULFPORT	MS	\$103.04

**Fees**

	<b>Amount</b>
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**2017 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2017	\$175.00
Total Interest in 2017	\$0.00



## Membership Rewards® Monthly Statement and Program News

p. 5/7

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance****168,128****Points Earned this Period****9,122****Account Summary**

April 1, 2017 - April 30, 2017

Opening Points Balance	159,006
Points Earned this Period	+9,122
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>168,128</b>

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

**Questions About Your Account?**[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

**Did You Know?****Use Points For Your Charges**

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

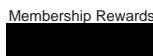
**Points Transaction Detail**

April 1, 2017 - April 30, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	245	0	245
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	137	252 3X AIRFARE GA3	389
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	5,972	49 2X US SHIPPING GS2	6,021
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	0	149 FedEx - OPEN Savings A3SF	149
Add'l Business Platinum XXXX-XXXX [REDACTED]	988	0	988
Add'l Business Platinum XXXX-XXXX [REDACTED]	487	0	487
Add'l Business Platinum XXXX-XXXX [REDACTED]	843	0	843
<b>Total</b>	<b>8,672</b>	<b>450</b>	<b>9,122</b>

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number



Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](https://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 05/16/17

p. 7/7

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 06/15/17    Next Closing Date 07/16/17

**OPEN**<sup>SM</sup>

p. 1/11

Account Ending [REDACTED]

**New Balance** **\$302.00**

**Please Pay By** **06/30/17<sup>†</sup>**

<sup>†</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

See page 5 for an Important Change to Your Account Terms.

See Page 7 for Important Changes to Your Account Benefits.

**Membership Rewards® Points**

Available and Pending as of 05/31/17

**183,607**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

Previous Balance	\$12,923.30
Payments/Credits	-\$12,923.30
New Charges	+\$302.00
Fees	+\$0.00

**New Balance** **\$302.00**

Days in Billing Period: 30

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Customer Care**    **Pay by Phone**  
1-800-492-3344    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](http://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.

|||||  
LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745

Please Pay By  
**06/30/17**  
Amount Due  
**\$302.00**

☐ 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.

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1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** [americanexpress.com](http://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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 06/15/17

**OPEN**<sup>SM</sup>

p. 3/11

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	<b>-\$12,784.20</b>
<b>Credits</b>	
LISA M PALAZZO [REDACTED]	\$0.00
STEPHANIE NORRIS [REDACTED]	-\$139.10
<b>Total Payments and Credits</b>	<b>-\$12,923.30</b>

### Detail

\*Indicates posting date

Payments	Amount
05/30/17* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$12,784.20
Credits	Amount
05/17/17 STEPHANIE NORRIS THE DOCK BAR & GRILL 0000 GULFPORT MS 228-276-1500 Description EATING PLACES, REST	-\$139.10

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$175.00
STEPHANIE NORRIS [REDACTED]	\$127.00
<b>Total New Charges</b>	<b>\$302.00</b>

### Detail



**STEVEN M PALAZZO**

Card Ending [REDACTED]

	Amount
06/03/17 HANDY LOCK OF 1029367 BILOXI MS (800)528-0463	\$175.00



**STEPHANIE NORRIS**

Card Ending [REDACTED]

	Amount
06/01/17 JOHN FAYARD SELF STORA JOHN FAYARD SEL GULFPORT MS 48264 39503 PUBLIC WAREHOUSING STORAGE/FARM PRODUCTS	\$127.00

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

Continued on reverse



**2017 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2017	\$175.00
Total Interest in 2017	\$0.00

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 06/15/17



p. 5/11

Account Ending

**Notice of Important Changes to Your Account Terms**

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. 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. The detailed changes to your Agreement can be found on the following page.

Summary of Changes, Effective Immediately	
<b>How Rates and Fees Work - Calculating APRs and DPRs</b>	If you have a Pay Over Time feature, we are adding a cap on your variable penalty APR. Your variable penalty APR will not exceed 29.99%.

ID 12472

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

CMLENDDMRUS0121

AMEX000820

**20-2124\_0318**

AMEX\_0820

**Detail of Changes 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.

**How Rates and Fees Work**

Effective immediately, if you have a Pay Over Time feature, we are amending the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement by inserting the following footnote to apply to the Penalty APR row:

\*The variable penalty APR will not exceed 29.99%.

CMLENDDMRUS0121

AMEX000821

**20-2124\_0319**

AMEX\_0821

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 06/15/17



p. 7/11

Account Ending [REDACTED]

**Notice of Updates to the Additional Benefits of Your Card**

We are making several updates to your card benefits on September 1, 2017. These benefits are provided to you as part of your Card Membership at no additional charge. Key updates are described in more detail below. If you would like more information about these updates or to receive a Description of Coverage, please visit [americanexpress.com/benefitsguide](http://americanexpress.com/benefitsguide) to see benefits specific to your Card or call 1-800-854-9783 Monday-Friday 8 am to 8 pm and Saturday 9 am to 6 pm ET.

**Car Rental Loss and Damage Insurance\* coverage**

Car Rental Loss and Damage Insurance coverage will now apply to vehicles rented in Ireland, Israel and Jamaica. Consistent with your current benefit, coverage will not apply to vehicles rented in Australia, Italy, and New Zealand.

In addition to the vehicle types currently covered, eligible rental vehicles will now include certain types of full sized sport utility vehicles, exotic/expensive cars, full sized vans, trucks, pick-ups and cargo vans.

**Purchase Protection\* coverage**

In addition to your current coverage, Purchase Protection will now include incidents related to Natural Disasters with a maximum per occurrence limit of \$500 per incident, and will also apply to items stolen from motor vehicles.

**Extended Warranty\*\*, Baggage Insurance Plan\*\*, Travel Accident Insurance\*\*, Purchase Protection\*\* and Car Rental Loss and Damage Insurance\*\* coverage, as applicable to your Card.**

We have updated several definitions and exclusions to clarify our claim administration process and the Description of Coverage. For example, your Baggage Insurance Plan is clarified to advise that medications, prosthetics, perishables, eyeglasses and hearing aids are ineligible for benefits. Similarly, certain exclusions are clarified to state that losses caused by civil disturbance, riot or participation in a felony are ineligible for benefits.

Additionally, we have clarified that benefits above and Return Protection will be applicable when you activate the benefit by using your Card to make a purchase.

**Global Assist® Hotline service**

Global Assist® Hotline will no longer provide the Destination Guide, an online resource for travel information. For more information please call 1-800-333-2639.

ID12481

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\* Insurance Coverages underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. For residents of GU and MP, coverages are underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy Numbers CRCB000000107 for BIP, CRCB000000108 for CRLDI, CRCB000000109 for EW, CRCB000000110 for PP, and CRCB000000111 for TAI. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies (including Descriptions of Coverage) applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. AAC policy Numbers for EW Policy AX0953, Policy AX0953-PR, Policy AX0953-VI or Policy EW-IND; AAC policy Numbers for BIP Policy AX0400, Policy AX0400-PR, Policy AX0400-VI or Policy BIP-IND; AAC policy Numbers for TAI Policy AX0948, Policy AX0948-PR, Policy AX0948-VI or Policy TAI-IND; AAC policy Numbers for PP Policy AX0951, Policy AX0951-PR, Policy AX0951-VI or Policy PP-IND; AAC policy Numbers for CRLDI Policy AX0925, Policy AX0925-PR, Policy AX0925-VI or Policy CRLDI-IND.

+Travel Accident Insurance updates do not apply to residents of the state of Washington. In addition, all benefit coverage updates described above do not apply to residents of Guam and Northern Mariana Islands.

CMLENDMDRUS0181

AMEX000822

**20-2124\_0320**

AMEX\_0822





## Membership Rewards® Monthly Statement and Program News

p. 9/11

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance****183,607****Points Earned this Period****15,479****Account Summary**

May 1, 2017 - May 31, 2017

Opening Points Balance	168,128
Points Earned this Period	+15,479
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>183,607</b>

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

**Questions About Your Account?**[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

**Did You Know?****Use Points For Your Charges**

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

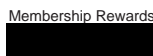
**Points Transaction Detail**

May 1, 2017 - May 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	175	0	175
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	12,750	0	12,750
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	295	0	295
Add'l Business Platinum XXXX-XXXX [REDACTED]	452	0	452
Add'l Business Platinum XXXX-XXXX [REDACTED]	20	0	20
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,787	0	1,787
<b>Total</b>	<b>15,479</b>	<b>0</b>	<b>15,479</b>

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number



Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](https://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 06/15/17

p. 11/11

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**





**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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 07/16/17

**OPEN**<sup>SM</sup>

p. 3/9

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
Payments	-\$302.00
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$302.00</b>

### Detail \*Indicates posting date

Payments	Amount
06/20/17* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$302.00

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$175.00
STEPHANIE NORRIS [REDACTED]	\$127.00
<b>Total New Charges</b>	<b>\$302.00</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
07/03/17 HANDY LOCK OF 1029367 BILOXI MS (800)528-0463	\$175.00



**STEPHANIE NORRIS**  
Card Ending [REDACTED]

	Amount
07/01/17 JOHN FAYARD SELF STORA JOHN FAYARD SEL 49186 39503 GULFPORT MS PUBLIC WAREHOUSING STORAGE/FARM PRODUCTS	\$127.00

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

## 2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	\$175.00
Total Interest in 2017	\$0.00



**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 07/16/17



p. 5/9

Account Ending [REDACTED]

**Notice of Important Changes to Your Account Terms**

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. 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. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes	
<b>Late Payment Fee Assessment Date</b>	Starting with billing periods beginning August 1, 2017, if you do not pay the required payment by the Next Closing Date shown at the top of your billing statement, we will charge a late fee.  Previously, you had to make the required payment within 10 days after the next Closing Date to avoid the late fee.

ID 12491

**Detail of Changes 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.

**Late Payment Fee Assessment Date**

Effective August 1, 2017, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* sub-section in its entirety and replacing it with the following:

<b>Late Payment</b>	\$38 if you do not pay the Amount Due 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 \$38 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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CMLENDMDRUS0185

AMEX000831

**20-2124\_0329**

AMEX\_0831





## Membership Rewards® Monthly Statement and Program News

p. 7/9

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance**

**065,953**

**Points Earned this Period**

**1,334**

### Account Summary

June 1, 2017 - June 30, 2017

Opening Points Balance	183,607
Points Earned this Period	+2,334
Points Used this Period	0
Reinstated Points and Adjustments	+1,022
<b>Total Points Balance</b>	<b>186,963</b>

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

### Questions About Your Account?



[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

### Did You Know?

#### Use Points For Your Charges

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

### Points Transaction Detail

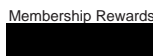
June 1, 2017 - June 30, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	175	0	175
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	-12	0	-12
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	1,113	0	1,113
Add'l Business Platinum XXXX-XXXX [REDACTED]	707	0	707
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	351	0	351
<b>Total</b>	<b>2,334</b>	<b>0</b>	<b>2,334</b>

Continued on reverse



Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number

**Points Transaction Detail Continued**

June 1, 2017 - June 30, 2017

Reinstated Points and Adjustments	Number of Points	Date
Points Adjustment	1,022	6/30/17
<b>Total</b>	<b>1,022</b>	

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 07/16/17

p. 9/9

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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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.*

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**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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 08/16/17

**OPEN**<sub>SM</sub>

p. 3/9

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$302.00
<b>Credits</b>	
LISA M PALAZZO [REDACTED]	\$0.00
STEPHANIE NORRIS [REDACTED]	-\$42.79
<b>Total Payments and Credits</b>	<b>-\$344.79</b>

### Detail

\*Indicates posting date

Payments	Amount
07/23/17* LISA M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$302.00
<b>Credits</b>	<b>Amount</b>
07/19/17 STEPHANIE NORRIS NIKE FACTORY STORE GULFPORT MS SPORTING GOODS STORE	-\$42.79

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$446.56
STEPHANIE NORRIS [REDACTED]	\$1,111.08
<b>Total New Charges</b>	<b>\$1,557.64</b>

### Detail



**STEVEN M PALAZZO**

Card Ending [REDACTED]

	Amount
07/21/17 BLU*SALUTE5K.ORG 888-401-4678 UT	\$15.99
07/31/17 FACEBOOK INC.*HXC7HCNH52 ADVERTISING SERVICE MENLO PARK	\$150.00
08/03/17 Handy Lock Biloxi 436845557807202 WAREHOUSING & STORAGE BILOXI MS	\$175.00
08/07/17 THE REEF BILOXI 650000008465364 2282067075 TIP \$15.00 BILOXI MS	\$85.62
08/16/17 MICROSOFT *OUTLOOK 0000 Z20G9LDGFPEP 39532 LDGFPEP Z20G9LDGFPE MSBILL.INFO WA	\$19.95



**STEPHANIE NORRIS**

Card Ending [REDACTED]

	Amount
07/19/17 NIKE FACTORY STORE SPORTING GOODS STORE GULFPORT MS	\$641.85
07/25/17 EDIBLE ARRANGEMENTS 864-991-2040 Description GIFT ITEMS DIBERVILLE MS	\$95.23

Continued on reverse

**Detail Continued**

					<b>Amount</b>
07/26/17	USPS PO 2731480506 001361864	GULFPORT	MS		\$247.00
	8002758777				
	Description	Price			
	POST SVCS GO	\$247.00			
08/01/17	JOHN FAYARD SELF STORA JOHN FAYARD SEL	GULFPORT	MS		\$127.00
	49845 39503				
	PUBLIC WAREHOUSING STORAGE/FARM PRODUCTS				

**Fees**

				<b>Amount</b>
08/16/17	JEFFREY D RUNNELS	ANNUAL MEMBERSHIP FEE		\$50.00
<b>Total Fees for this Period</b>				<b>\$50.00</b>

**2017 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2017	\$225.00
Total Interest in 2017	\$0.00

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 08/16/17



p. 5/9

Account Ending [REDACTED]

**Notice of Important Membership Rewards® Program Change**

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 change appears below. The detailed change can be found after the summary chart.

Summary of Changes, effective November 1, 2017	
<b>Using Points - Transferring Points to Frequent Customer Programs</b>	<p>Virgin America will no longer participate in the U.S. Membership Rewards® program as an eligible airline point transfer partner. Therefore, all mentions of Virgin America will be struck from the Membership Rewards program Terms and Conditions and Card Members will no longer be able to transfer Membership Rewards points to a Virgin America Elevate account.</p> <p>Any transfers made to a Virgin America Elevate account before November 1, 2017 will be honored by American Express and Virgin America.</p>

ID 12492

**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.

**Using Points: Transferring Points to Frequent Customer Programs**

Effective November 1, 2017, in the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section of the Terms & Conditions, the seventh bullet point under *Conversion Rates and Increments* is deleted in its entirety.

CMLENDMDRUS0188

AMEX000840

**20-2124\_0338**

AMEX\_0840





**Business Gold Rewards**





## Membership Rewards® Monthly Statement and Program News

p. 7/9

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance**

**190,837**

**Points Earned this Period**

**3,874**

### Account Summary

July 1, 2017 - July 31, 2017

Opening Points Balance	186,963
Points Earned this Period	+3,874
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>190,837</b>

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

### Questions About Your Account?



[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

### Did You Know?

#### Use Points For Your Charges

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

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

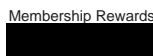
### Points Transaction Detail

July 1, 2017 - July 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	175	0	175
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	127	0	127
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	-1,385	0	-1,385
Add'l Business Platinum XXXX-XXXX [REDACTED]	384	0	384
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	4,573	0	4,573
<b>Total</b>	<b>3,874</b>	<b>0</b>	<b>3,874</b>

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number



Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](https://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 08/16/17

p. 9/9

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

---

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

---

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

Account Ending

<b>New Balance</b>	<b>\$302.00</b>
--------------------	-----------------

**Please Pay By** **09/30/17<sup>†</sup>**


† 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 08/31/17

202,336

 For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

### Account Summary

Previous Balance	\$1,564.85
Payments/Credits	-\$1,564.85
New Charges	+\$302.00
Fees	+\$0.00

<b>New Balance</b>	<b>\$302.00</b>
--------------------	-----------------

Days in Billing Period: 30

## Customer Care



**Pay by Computer**  
open.com/pbc

**Customer Care**  
1-800-492-3344

**Pay by Phone**  
1-800-472-9297

 See Page 2 for additional information.

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



### Payment Coupon

Do not staple or use paper clips



### Pay by Computer

[open.com/pbc](http://open.com/pbc)



### Pay by Phone

1-800-472-9297

Account Ending

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

[illegible]

LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745

Please Pay By  
**07/30/16**

Amount Due  
**\$302.00**



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

[illegible]

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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
 1-336-393-1111  
 1-800-678-0745  
 1-800-678-0745  
 1-800-CASH-NOW

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**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

If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://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	<div style="border: 1px solid black; width: 440px; height: 20px;"></div> <div style="border: 1px solid black; width: 440px; height: 20px;"></div>
City, State	<div style="border: 1px solid black; width: 440px; height: 20px;"></div>
Zip Code	<div style="border: 1px solid black; width: 140px; height: 20px;"></div>
Area Code and Home Phone	<div style="border: 1px solid black; width: 160px; height: 20px;"></div>
Area Code and Work Phone	<div style="border: 1px solid black; width: 160px; height: 20px;"></div>
Email	<div style="border: 1px solid black; width: 440px; height: 20px;"></div>

### Pay Your Bill with AutoPay

Avoid late fees  
 Save time

Deduct your payment from your bank account automatically each month

Visit [americanexpress.com/autopay](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 09/15/17

**OPEN**<sup>SM</sup>

p. 3/7

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
Payments	-\$1,564.85
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$1,564.85</b>

### Detail

\*Indicates posting date

Payments	Amount
08/28/17* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$1,564.85

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$175.00
STEPHANIE NORRIS [REDACTED]	\$127.00
<b>Total New Charges</b>	<b>\$302.00</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
09/03/17 Handy Lock Biloxi 436845557807202 BILOXI MS WAREHOUSING & STORAGE	\$175.00



**STEPHANIE NORRIS**  
Card Ending [REDACTED]

	Amount
09/01/17 JOHN FAYARD SELF STORA JOHN FAYARD SEL 50500 39503 GULFPORT MS PUBLIC WAREHOUSING STORAGE/FARM PRODUCTS	\$127.00

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

## 2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	\$225.00
Total Interest in 2017	\$0.00







## Membership Rewards® Monthly Statement and Program News

p. 5/7

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance****303,446****Points Earned this Period****11,599****Account Summary**

August 1, 2017 - August 31, 2017

Opening Points Balance	190,837
Points Earned this Period	+11,499
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>202,336</b>

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

**Questions About Your Account?**[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300

International Collect: 1-336-393-1111

**Did You Know?**

The **Membership Rewards® Monthly Statement and Program News** will no longer be included with your billing statements beginning with your statement that has a Closing Date in November 2017.

To see information about your points balance and transactions, log into your account at [membershiprewards.com](http://membershiprewards.com)

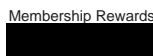
**Points Transaction Detail**

August 1, 2017 - August 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	447	20 2X US COMPUTER PROVIDERS GC2 150 2X US ADVERTISING SELECT MEDIA GM2	617
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,068	247 2X US SHIPPING GS2	1,315
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	72	0	72
Add'l Business Platinum XXXX-XXXX [REDACTED]	936	0	936
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	8,559	0	8,559
<b>Total</b>	<b>11,082</b>	<b>417</b>	<b>11,499</b>

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number



Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](https://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 09/15/17

p. 7/7

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 10/16/17



p. 3/11

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
Payments	-\$302.00
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$302.00</b>

### Detail

\*Indicates posting date

Payments	Amount
09/29/17* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$302.00

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$558.28
STEPHANIE NORRIS [REDACTED]	\$127.00
<b>Total New Charges</b>	<b>\$685.28</b>

### Detail



**STEVEN M PALAZZO**

Card Ending [REDACTED]

	Amount
09/15/17 POPP S EXPRESS CAR WASH 000000001 BILOXI MS \$18.00 2282170314 Description REFER TO RECEIPT	
09/18/17 USPS PO 2731480506 001361864 GULFPORT MS \$7.80 8002758777 Description Price POST SVCS GO \$7.80	
09/30/17 FACEBOOK INC.*WQFKLDEJ52 MENLO PARK \$75.00 ADVERTISING SERVICE	
10/03/17 Handy Lock Biloxi 436845557807202 BILOXI MS \$175.00 WAREHOUSING & STORAGE	
10/06/17 PUZZLES USA BILOXI MS \$85.60 2283883575	
10/16/17 HILLYER HOUSE, INC OCEAN SPRINGS MS \$196.88 228-875-8065	



**STEPHANIE NORRIS**

Card Ending [REDACTED]

	Amount
10/02/17 JOHN FAYARD SELF STORA JOHN FAYARD SEL GULFPORT MS \$127.00 51129 39503	

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

Continued on reverse



**2017 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2017	\$225.00
Total Interest in 2017	\$0.00

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 10/16/17



p. 5/11

Account Ending [REDACTED]

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

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes, Effective November 1, 2017	
<b>Additional Terms</b>	<p>We are changing the language concerning fraudulent earning or use of points to make clear that we may act if we suspect abuse, misuse or gaming activity, and we are adding that we may:</p> <p>Temporarily suspend your ability to redeem points</p> <p>Temporarily suspend your ability to earn points</p>

ID 12506

**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.

**Additional Terms**

Effective November 1, 2017, in the *Additional Terms* section of the Terms & Conditions, the first paragraph will be replaced with the following:

If we in our sole discretion determine that you have engaged in abuse, misuse or gaming in connection with earning or using points or that you may attempt to do so, we may:

- Take away any points in your program account
- Temporarily suspend your ability to redeem points
- Temporarily suspend your ability to earn points
- Cancel your program account
- Cancel any of your American Express Cards

CMLENDDMRUS0214

AMEX000856

**20-2124\_0354**

AMEX\_0856

**Business Gold Rewards**



**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 10/16/17



p. 7/11

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.

Summary of Changes, effective immediately	
Using the card	<p>Currently, you may arrange for merchants and third parties to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants and third parties to store this information, you acknowledge that we may share updates to this information with these merchants and third parties.</p> <p>Effective immediately, we are updating your Agreement to say that if you decide that you do not want us to share updated information as described, then you may contact the number on the back of your card and request that such information no longer be shared.</p>

ID 12512

**Detail of Changes to Your Cardmember Agreement**

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend 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.

**Using the Card**

Effective immediately, in Part 2 of the Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the following paragraph:

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

And replacing with the following paragraph:

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. If you do not want us to share your updated account information, please contact us using the number on the back of your card.

CMLENDMDRUS0212

AMEX000858

**20-2124\_0356**

AMEX\_0858





## Membership Rewards® Monthly Statement and Program News

p. 9/11

Prepared for LISA M PALAZZO

Account Number [REDACTED]

**Total Points Balance**

**205,051**

**Points Earned this Period**

**2,715**

### Account Summary

September 1, 2017 - September 30, 2017

Opening Points Balance	202,336
Points Earned this Period	+2,715
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>205,051</b>

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

### Questions About Your Account?



[membershiprewards.com](http://membershiprewards.com)

**1-800-297-1300**

**International Collect: 1-336-393-1111**

### Did You Know?

The **Membership Rewards® Monthly Statement and Program News** will no longer be included with your billing statements beginning with your statement that has a Closing Date in November 2017.

To see information about your points balance and transactions, log into your account at [membershiprewards.com](http://membershiprewards.com)

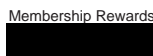
### Points Transaction Detail

September 1, 2017 - September 30, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	175	0	175
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	127	0	127
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	1,010	0	1,010
Add'l Business Platinum XXXX-XXXX [REDACTED]	263	0	263
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,140	0	1,140
<b>Total</b>	<b>2,715</b>	<b>0</b>	<b>2,715</b>

Continued on reverse

Prepared for  
**LISA M PALAZZO**  
Membership Rewards® Account Number



Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](https://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.





## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 10/16/17

p. 11/11

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

---

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

---

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 11/15/17 Next Closing Date 12/15/17

**OPEN**<sup>SM</sup>

p. 1/5

Account Ending [REDACTED]

**New Balance \$684.30****Please Pay By 11/30/17<sup>†</sup>**

<sup>†</sup> 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 November 9, 2017, Telecharge will no longer be part of the Pay with Points program. Card Members will not be able to redeem Membership Rewards points on [Telecharge.com](http://Telecharge.com) or over the phone directly with Telecharge.

**Membership Rewards® Points**

Available and Pending as of 10/31/17

**209,754**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

Previous Balance	\$685.28
Payments/Credits	-\$685.28
New Charges	+\$684.30
Fees	+\$0.00

**New Balance \$684.30**

Days in Billing Period: 30

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-492-3344	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](http://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.

|||||  
LISA M PALAZZO  
PALAZZO FOR CONGRESS  
13155 HIGHWAY 67  
STE B  
BILOXI MS 39532-8745

Please Pay By  
**11/30/17**  
Amount Due  
**\$684.30**

☐ 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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** [americanexpress.com](http://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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 11/15/17

**OPEN**<sup>SM</sup>

p. 3/5

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
Payments	-\$685.28
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$685.28</b>

### Detail

\*Indicates posting date

Payments	Amount
10/25/17* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$685.28

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$498.45
STEPHANIE NORRIS [REDACTED]	\$185.85
<b>Total New Charges</b>	<b>\$684.30</b>

### Detail



**STEVEN M PALAZZO**

Card Ending [REDACTED]

	Amount
10/17/17 DUNKIN #354318 3543 JACKSON MS \$48.32 601-499-4161 Description FAST FOOD RESTAURAN	
10/31/17 FACEBOOK INC.*HG5DWDEJ52 MENLO PARK \$275.13 ADVERTISING SERVICE	
11/03/17 Handy Lock Biloxi 436845557807202 BILOXI MS \$175.00 WAREHOUSING & STORAGE	



**STEPHANIE NORRIS**

Card Ending [REDACTED]

	Amount
11/01/17 JOHN FAYARD SELF STORA JOHN FAYARD SEL GULFPORT MS \$127.00 51751 39503	
11/07/17 CARDINAL FLOWERS CARDINAL FLOWER GULFPORT MS \$58.85 228-864-1281	

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

Continued on reverse

AMEX000865

**20-2124\_0363**

AMEX\_0865

**2017 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2017	\$225.00
Total Interest in 2017	\$0.00



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 11/15/17

p. 5/5

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

### American Express® Cards Warmly Welcomed

#### BRYAN TEXAS UTILITIES (BTU)

Is now proudly accepting American Express® Cards.

**979-821-5700**  
**[btutilities.com](https://btutilities.com)**

#### MP2 ENERGY

Now proudly accepting American Express® Cards in TX, OH, NJ, IL, PA, & VA.

**[mp2energy.com](https://mp2energy.com)**

#### PACIFIC SPECIALITY

We have the coverage you need for the assets you have to protect. For fire, earthquake and theft, we've got you covered.

**[pacificspeciality.com](https://pacificspeciality.com)**

#### ALLEGIAN

Get Away Your Way. Low fares on nonstop flights to some of your favorite vacation destinations. Save further when you bundle with hotels and more at **[allegiant.com](https://allegiant.com)**.



**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 12/15/17 Next Closing Date 01/16/18

**OPEN**<sup>SM</sup>

p. 1/5

Account Ending [REDACTED]

**New Balance****\$707.43****Please Pay By****12/31/17<sup>†</sup>**

<sup>†</sup> 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 February 2, 2018, Card Members will no longer be able to transfer Membership Rewards points to the Plenti rewards program.

**Membership Rewards® Points**

Available and Pending as of 11/30/17

**90,268**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

Previous Balance	\$684.30
Payments/Credits	-\$684.30
New Charges	+\$707.43
Fees	+\$0.00

**New Balance** **\$707.43**

Days in Billing Period: 30

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-492-3344	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](http://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.

LISA M PALAZZO  
PALAZZO FOR CONGRESS  
8933 LORRAINE RD  
GULFPORT MS 39503-4176

Please Pay By

**12/31/17**

Amount Due

**\$707.43**

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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).





**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 12/15/17

**OPEN**<sup>SM</sup>

p. 3/5

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$625.45
<b>Credits</b>	
LISA M PALAZZO [REDACTED]	\$0.00
STEPHANIE NORRIS [REDACTED]	-\$58.85
<b>Total Payments and Credits</b>	<b>-\$684.30</b>

### Detail \*Indicates posting date

Payments	Amount
11/22/17* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$625.45
Credits	Amount
11/16/17 STEPHANIE NORRIS CARDINAL FLOWERS CARDINAL FLOWER GULFPORT MS 228-864-1281	-\$58.85

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$580.43
STEPHANIE NORRIS [REDACTED]	\$127.00
<b>Total New Charges</b>	<b>\$707.43</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
11/30/17 FACEBOOK INC.*RSGZDD2J52 MENLO PARK ADVERTISING SERVICE	\$370.76
12/02/17 Handy Lock Biloxi 436845557807202 BILOXI MS WAREHOUSING & STORAGE	\$175.00
12/07/17 SIGNS FIRST GULFPORT MS 2288643349	\$34.67



**STEPHANIE NORRIS**  
Card Ending [REDACTED]

	Amount
12/01/17 JOHN FAYARD SELF STORA JOHN FAYARD SEL GULFPORT MS 52327 39503	\$127.00

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

Continued on reverse

**2017 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2017	\$225.00
Total Interest in 2017	\$0.00



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 12/15/17

p. 5/5

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 01/16/18 Next Closing Date 02/13/18

**OPEN**<sup>SM</sup>

p. 1/5

Account Ending [REDACTED]

**New Balance \$302.00****Please Pay By 01/31/18<sup>†</sup>**

<sup>†</sup> 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](http://www.americanexpress.com).
- Effective February 1, 2018, Card Members will no longer earn 2X Membership Rewards<sup>®</sup> points on Uber rides.
- We want to let you know that starting on 2/8/2018, we'll be making some changes to simplify the way your transaction details are displayed in your paper statement. You can continue to view the full details of each transaction when you log into your account at [americanexpress.com](http://americanexpress.com).

**Membership Rewards<sup>®</sup> Points**

Available and Pending as of 12/31/17

**95,060**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

Previous Balance	\$707.43
Payments/Credits	-\$707.43
New Charges	+\$302.00
Fees	+\$0.00

**New Balance \$302.00**

Days in Billing Period: 32

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-492-3344	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](http://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.

LISA M PALAZZO  
PALAZZO FOR CONGRESS  
8933 LORRAINE RD  
GULFPORT MS 39503-4176

Please Pay By

**01/31/18**Amount Due  
**\$302.00**

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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



## Payments and Credits

### Summary

	Total
Payments	-\$707.43
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$707.43</b>

### Detail

\*Indicates posting date

Payments	Amount
12/22/17* LISA M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$707.43

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$175.00
STEPHANIE NORRIS [REDACTED]	\$127.00
<b>Total New Charges</b>	<b>\$302.00</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
01/02/18 Handy Lock Biloxi 436845557807202 BILOXI MS WAREHOUSING & STORAGE	\$175.00



**STEPHANIE NORRIS**  
Card Ending [REDACTED]

	Amount
01/02/18 JOHN FAYARD SELF STORA JOHN FAYARD SEL 53001 39503 GULFPORT MS	\$127.00

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

## 2018 Fees and Interest Totals Year-to-Date

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







## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 01/16/18

p. 5/5

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

---

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 02/13/18 Next Closing Date 03/16/18

**OPEN**<sup>SM</sup>

p. 1/7

Account Ending [REDACTED]

**New Balance \$315.50****Please Pay By 02/28/18<sup>†</sup>**

<sup>†</sup> 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.

American Express Bank, FSB ("FSB") will undergo a legal entity change and be known as **American Express National Bank** ("AENB") as of April 1, 2018. Following that date, AENB will become the issuer of your Account. To review our Privacy Notice, please visit [americanexpress.com/privacycenter](http://americanexpress.com/privacycenter).

See Page 5 for an Important Notice About a Change to Your Cardmember Agreement.

Effective February 28, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

**Membership Rewards® Points**

Available and Pending as of 01/31/18

**37,157**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

Previous Balance	\$302.00
Payments/Credits	-\$302.00
New Charges	+\$315.50
Fees	+\$0.00

**New Balance \$315.50**

Days in Billing Period: 28

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-492-3344	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](http://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.

LISA M PALAZZO  
PALAZZO FOR CONGRESS  
8933 LORRAINE RD  
GULFPORT MS 39503-4176

Please Pay By

**02/28/18**Amount Due  
**\$315.50**

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

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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.

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**Large Print & Braille Statements**  
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1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** [americanexpress.com](http://americanexpress.com)

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

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

### Change of Address

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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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 02/13/18



p. 3/7

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
Payments	-\$302.00
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$302.00</b>

### Detail

\*Indicates posting date

Payments	Amount
01/26/18* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$302.00

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$188.50
STEPHANIE NORRIS [REDACTED]	\$127.00
<b>Total New Charges</b>	<b>\$315.50</b>

### Detail



**STEVEN M PALAZZO**

Card Ending [REDACTED]

	Amount
01/29/18 USPS.COM ONLINE SHIPPING 660427000 WASHINGTON DC 8002758777	\$13.50
02/02/18 Handy Lock Biloxi 436845557807202 BILOXI MS WAREHOUSING & STORAGE	\$175.00



**STEPHANIE NORRIS**

Card Ending [REDACTED]

	Amount
02/01/18 JOHN FAYARD SELF STORA JOHN FAYARD SEL GULFPORT MS 53615 39503	\$127.00

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

## 2018 Fees and Interest Totals Year-to-Date

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



**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 02/13/18



p. 5/7

Account Ending [REDACTED]

**Notice of Important Changes to Your Account Terms**

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. 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. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Beginning in April 2018	
<b>Determining the Prime Rate</b>	<p>Currently on your Pay Over Time feature, the Prime Rate used to calculate interest is the Prime Rate published by the Wall Street Journal 2 days prior to the Closing Date of your billing period.</p> <p>Effective for your billing period beginning in April 2018, we are updating your Agreement to say that the Prime Rate used to calculate interest will be the Prime Rate published by the Wall Street Journal on the Closing Date of your billing period.</p>

ID12553

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

CMLENDDMRUS0226

AMEX000882

**20-2124\_0380**

AMEX\_0882

## Detail of Changes 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.

### Determining the Prime Rate

Effective with billing periods beginning in April 2018, in Part 2 of the Agreement, we are amending the *Determining Prime Rate* sub section of the *About Interest Charges on Pay Over Time Balance* section by deleting the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

And replacing with the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period.

CMLENDDMRUS0226

AMEX000883

20-2124\_0381

AMEX\_0883





## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 02/13/18

p. 7/7

Account Ending [REDACTED]

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

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).



**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.

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**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**  
**Lost or Stolen Card**  
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1-800-678-0745  
1-336-393-1111  
1-800-678-0745  
1-800-678-0745  
1-800-CASH-NO

**Hearing Impaired**  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
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](http://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

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

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](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 03/16/18

**OPEN**<sup>SM</sup>

p. 3/9

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
Payments	-\$315.50
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$315.50</b>

### Detail

\*Indicates posting date

Payments	Amount
03/08/18* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$315.50

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$366.75
STEPHANIE NORRIS [REDACTED]	\$127.00
<b>Total New Charges</b>	<b>\$493.75</b>

### Detail



**STEVEN M PALAZZO**  
Card Ending [REDACTED]

	Amount
03/01/18 DOLLAR TREE 000002571 8775308733 DIBERVILLE MS	\$26.75
03/12/18 BALL HEATING AND AIR COND 650000008861 2283925432 BILOXI MS	\$340.00



**STEPHANIE NORRIS**  
Card Ending [REDACTED]

	Amount
03/01/18 JOHN FAYARD SELF STORA JOHN FAYARD SEL 54255 39503 GULFPORT MS	\$127.00

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

## 2018 Fees and Interest Totals Year-to-Date

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

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

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along in a safe place for future reference.

Summary of Changes, Effective Immediately	
<b>Getting Points</b>	We are updating the list of transactions that are not eligible purchases and for which you will not earn points by adding: Purchases of cash equivalents Person-to-person payments

ID12560

**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.

**Getting Points: Using Your Card**

Effective immediately, in the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the last paragraph will include the following additional bullets:

- Purchases of cash equivalents
- Person-to-person payments

CMLENDDMRUS0240

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 03/16/18



p. 5/9

Account Ending [REDACTED]

**Important Changes to the OPEN Savings<sup>®</sup> Program**

**Effective June 1, 2018**, the OPEN Savings program will no longer be available on your Business Card. You can view savings and rewards opportunities for business purchases, including offers from FedEx, in Amex Offers, which you can access by logging into your American Express online account at **[americanexpress.com](https://americanexpress.com)**.

ID12562

CMLENDDMRUS0242

AMEX000889

**20-2124\_0387**

AMEX\_0889







## Business Gold Rewards

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 03/16/18



p. 7/9

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](http://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



## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 03/16/18

p. 9/9

Account Ending [REDACTED]

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

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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



Merchant participation and offers are subject to change without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 04/15/18 Next Closing Date 05/16/18

**OPEN**<sup>SM</sup>

p. 1/5

Account Ending [REDACTED]

**New Balance** **\$793.56****Please Pay By** **04/30/18<sup>†</sup>**

<sup>†</sup> 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](http://www.americanexpress.com).

**Membership Rewards® Points**

Available and Pending as of 03/31/18

**72,958**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

Previous Balance	\$493.75
Payments/Credits	-\$493.75
New Charges	+\$618.56
Fees	+\$175.00

**New Balance** **\$793.56**

Days in Billing Period: 30

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-492-3344	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](http://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.

LISA M PALAZZO  
PALAZZO FOR CONGRESS  
8933 LORRAINE RD  
GULFPORT MS 39503-4176

Please Pay By  
**04/30/18**  
Amount Due  
**\$793.56**

☐ 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**  
**Lost or Stolen Card**  
**Express Cash**

1-800-678-0745  
 1-336-393-1111  
 1-800-678-0745  
 1-800-678-0745  
 1-800-CASH-NOW

**Hearing Impaired**

TTY: 1-800-221-9950  
 FAX: 1-800-695-9090  
 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**

If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://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	<div style="border: 1px solid black; width: 440px; height: 20px;"></div> <div style="border: 1px solid black; width: 440px; height: 20px;"></div>
City, State	<div style="border: 1px solid black; width: 440px; height: 20px;"></div>
Zip Code	<div style="border: 1px solid black; width: 140px; height: 20px;"></div>
Area Code and Home Phone	<div style="border: 1px solid black; width: 160px; height: 20px;"></div>
Area Code and Work Phone	<div style="border: 1px solid black; width: 160px; height: 20px;"></div>
Email	<div style="border: 1px solid black; width: 440px; height: 20px;"></div>

**Pay Your Bill with AutoPay**

Avoid late fees  
 Save time

Deduct your payment from your bank account automatically each month

Visit [americanexpress.com/autopay](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 04/15/18



p. 3/5

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
Payments	-\$493.75
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$493.75</b>

### Detail

\*Indicates posting date

Payments	Amount
03/26/18* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$493.75

## New Charges

### Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$496.59
STEPHANIE NORRIS [REDACTED]	\$121.97
<b>Total New Charges</b>	<b>\$618.56</b>

### Detail



**STEVEN M PALAZZO**

Card Ending [REDACTED]

	Amount
03/17/18 LOWE'S DIBERVILLE MS 228-392-7103	\$359.33
03/20/18 THE HOME DEPOT BILOXI MS 800-654-0688	\$137.26



**STEPHANIE NORRIS**

Card Ending [REDACTED]

	Amount
03/24/18 Amazon Prime SHIPPINGCLUB Amazon.com WA	\$105.93
04/02/18 AMAZON DIGITAL SVCS DIGITAL AMZN.COM/BILL WA	\$16.04

## Fees

	Amount
04/15/18 LISA M PALAZZO ANNUAL MEMBERSHIP FEE	\$175.00
<b>Total Fees for this Period</b>	<b>\$175.00</b>

## 2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$175.00
Total Interest in 2018	\$0.00







## OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 04/15/18

p. 5/5

Account Ending [REDACTED]

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

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

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Merchant participation and offers are subject to change without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 05/16/18 Next Closing Date 06/15/18



p. 1/5

Account Ending [REDACTED]

**New Balance** **CR\$175.00**  
**Amount Due** **\$0.00**

**Payment Not Required**

**Visit**  
**[www.membershiprewards.com](http://www.membershiprewards.com)**

**Account Summary**

Previous Balance	\$793.56
Payments/Credits	-\$968.56
New Charges	+\$0.00
Fees	+\$0.00

**New Balance** **CR\$175.00**

Days in Billing Period: 31

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Customer Care**  
1-800-492-3344

**Pay by Phone**  
1-800-472-9297

See Page 2 for additional information.



See page 2 for important information about your account.



Your credit balance can be applied against future transactions or you may request a refund.

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[open.com/pbc](http://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.

LISA M PALAZZO  
PALAZZO FOR CONGRESS  
8933 LORRAINE RD  
GULFPORT MS 39503-4176

Payment Not Required

Amount Due  
**\$0.00**



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.

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**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** americanexpress.com

**Customer Care & Billing Inquiries**  
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**Payments**  
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 DALLAS TX 75265-0448

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- Please print clearly in blue or black ink only in the boxes provided.

Street Address	<div style="border: 1px solid black; width: 440px; height: 20px;"></div> <div style="border: 1px solid black; width: 440px; height: 20px;"></div>
City, State	<div style="border: 1px solid black; width: 440px; height: 20px;"></div>
Zip Code	<div style="border: 1px solid black; width: 140px; height: 20px;"></div>
Area Code and Home Phone	<div style="border: 1px solid black; width: 160px; height: 20px;"></div>
Area Code and Work Phone	<div style="border: 1px solid black; width: 160px; height: 20px;"></div>
Email	<div style="border: 1px solid black; width: 440px; height: 20px;"></div>

#### Pay Your Bill with AutoPay

Avoid late fees  
 Save time

Deduct your payment from your bank account automatically each month

Visit [americanexpress.com/autopay](http://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](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
PALAZZO FOR CONGRESS  
LISA M PALAZZO  
Closing Date 05/16/18



p. 3/5

Account Ending [REDACTED]

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$793.56
<b>Credits</b>	-\$175.00
<b>Total Payments and Credits</b>	<b>-\$968.56</b>

### Detail \*Indicates posting date

Payments	Amount
04/24/18* ONLINE PAYMENT - THANK YOU	-\$793.56
Credits	Amount
04/25/18* CR ADJ - ANNUAL MEMBERSHIP FEE	-\$175.00

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

## 2018 Fees and Interest Totals Year-to-Date

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

