Business Gold Rewards
CHARLESTON DEV ACAD
[redacted]
Closing Date 07/21/26 Next Closing Date 08/21/26
Account Ending [redacted]

Customer Care: 1-800-492-3344
TTY: Use Relay 711
Website: americanexpress.com

New Balance	**$5,793.13**
Minimum Payment Due	**$213.00**
Payment Due Date	**08/15/26**

Late Payment Warning: If you do not pay the Minimum Payment Due by the Payment Due Date of 08/15/26, you may have to pay a late fee of $39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	18 years	$16,803
$237	3 years	$8,543 *(Savings = $8,260)*

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section.

For information on your Pay Over Time feature and limit, please refer to the **Information on Pay Over Time** section.

June - July

Membership Rewards® Points
Available and Pending as of 06/30/26
199,123

For more details about Rewards, please visit **americanexpress.com/rewardsinfo**

Account Summary

Pay In Full Portion		
Previous Balance		$0.00
Payments/Credits		-$0.00
New Charges		+$0.00
Fees		+$39.00
New Balance	=	$39.00

Pay Over Time Portion		
Previous Balance		$3,160.77
Payments/Credits		-$3,160.77
New Charges		+$5,636.25
Fees		+$0.00
Interest Charged		+$117.88
New Balance	=	$5,754.13
Minimum Due		$174.00

Account Total	
Previous Balance	**$3,160.77**
Payments/Credits	-$3,160.77
New Charges	+$5,636.25
Fees	+$39.00
Interest Charged	+$117.88
New Balance	**$5,793.13**
Minimum Payment Due	**$213.00**

Pay Over Time Limit	$18,000.00
Available Pay Over Time Limit	$12,245.87
Days in Billing Period: 32	

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

MB 01 004878 35399 H 23 B

[redacted]
CHARLESTON DEV ACAD
PO BOX 20518
CHARLESTON SC 29413-0518

received
07-30-26

Account Ending 1-26000
Enter 15 digit account # on all payments.
Make check payable to American Express.

Payment Due Date
08/15/26
New Balance
$5,793.13
Minimum Payment Due
$213.00

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
PO BOX 6031
CAROL STREAM IL 60197-6031

$ 5793 . 13
Amount Enclosed

0000349991569139736 0005793130000021300 17 M

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. 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 on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

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

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

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

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

Billing Dispute Procedures

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

If you think there is an error on your statement, write to us at:
American Express, PO Box 981535, El Paso TX 79998-1535
In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* Describe what you believe is wrong and why you believe it is a mistake.

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

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

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:
1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

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

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

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Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit americanexpress.com/autopay today to enroll.

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

AMERICAN EXPRESS

Business Gold Rewards
CHARLESTON DEV ACAD [redacted]
Closing Date 07/21/26

Account Ending [redacted]

Customer Care & Billing Inquiries 1-800-678-0745
International Collect 1-336-393-1111
Lost or Stolen Card 1-800-678-0745
Large Print & Braille Statements 1-800-678-0745

Hearing Impaired
Online chat at **americanexpress.com** or use **Relay dial 711** and **1-800-678-0745**

Website: americanexpress.com

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

Payments
PO BOX 6031
CAROL STREAM IL
60197-6031

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	$0.00	-$3,160.77	-$3,160.77
Credits	$0.00	$0.00	$0.00
Total Payments and Credits	**$0.00**	**-$3,160.77**	**-$3,160.77**

Detail

*Indicates posting date

		Amount
Payments		
07/20/26*	PAYMENT RECEIVED - THANK YOU	-$3,160.77

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	**$0.00**	**$5,636.25**	**$5,636.25**

Detail

♦ - Pay Over Time activity

SHAWN ANDREW JOHNSON
Card Ending 1-26000

				Amount
06/18/26	GOOGLE*GOOGLE ONE GOOGLE PAYMENT DIGITAL GOODS: GAMES	G.CO HELPPAY#		$32.69 ♦
06/20/26	ZOOM.COM 888-799-9666 +18887999666	SAN JOSE	CA	$18.52 ♦
06/29/26	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	$49.53 ♦
06/29/26	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	$98.22 ♦
06/29/26	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	$18.18 ♦
06/30/26	INDEED JOBS 08006529825 / mguinee@ind	AUSTIN	TX	$130.80 ♦
07/01/26	INTUIT QUICKBOOKS CL.INTUIT.COM	800-446-8848	CA	$125.35 ♦
07/02/26	INDEED JOBS 08006529825 / mguinee@ind	AUSTIN	TX	$445.68 ♦
07/09/26	AMAZON DIGIT*RT9EU84N3 DIGITAL	888-802-3080	WA	$23.97 ♦
07/10/26	LOWE'S OF N.W. CHARLESTON, SC 2948 843-486-4130	SUMMERVILLE	SC	$291.01 ♦

Continued on reverse

Detail Continued

♦ - Pay Over Time activity

				Amount
07/15/26	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	$112.34 ♦
07/15/26	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	$64.18 ♦
07/15/26	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	$49.20 ♦
07/16/26	STAPLES 01583 01583000246426 29407 IRIS 54QT STACK&PULL CLR/BLU CATALOG ENV P&S WHT 9X12 -100 VENDOR FUNDED COUPON	CHARLESTON	SC	$84.99 ♦
07/16/26	PUBLIX #1599 000001599 8636881188	CHARLESTON	SC	$33.26 ♦
07/16/26	WWW.OOMA.COM TELECOM SUBS	888-711-6662	CA	$889.19 ♦
07/17/26	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	$170.14 ♦
07/17/26	USPS PO 4514850240 001437126 8002758777	NORTH CHARLES	SC	$131.56 ♦
07/17/26	CROSS COUNTRY RESTAURANT 843-804-9240	NORTH CHARLES	SC	$2,816.68 ♦
07/18/26	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	$19.25 ♦
07/19/26	MICROSOFT*MICROSOFT 365 F B2C MOD Z743UHYKPB63 29413 COMPUTER HRDWR/SFTWR	MSBILL.INFO	WA	$12.99 ♦
07/20/26	ZOOM.COM 888-799-9666 +18887999666	SAN JOSE	CA	$18.52 ♦

Fees

		Amount
07/15/26	Late Payment Fee	$39.00
Total Fees for this Period		**$39.00**

Interest Charged

		Amount
07/21/26	Interest Charge on Pay Over Time Purchases	$117.88
Total Interest Charged for this Period		**$117.88**

About Trailing Interest

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

Continued on next page

Business Gold Rewards
CHARLESTON DEV ACAD
[redacted]
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2026 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2026	$331.00
Total Interest in 2026	$1,419.32

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	$4,481.36	$117.88
Total			**$117.88**

(v) Variable Rate

Information on Pay Over Time

There is a no pre-set spending limit on your Card

No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.

Pay Over Time Limit

Your Pay Over Time Limit is $18,000.00. Your Pay Over Time Limit is the maximum amount you can revolve at any given time. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full by the Payment Due Date any charge or portion of a charge that is not added to a Pay Over Time balance.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is $12,245.87 and is accurate as of your statement date. The Available Pay Over Time Limit is your Pay Over Time Limit minus your Pay Over Time balance. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

Pay Over Time Setting: ON

This setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges are automatically added to your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.