Account Ending 5-21007

New Balance \$1,558.76 Minimum Payment Due

Payment Due Date

03/22/17‡

\$35.00

[‡] Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 03/22/17, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.74%.

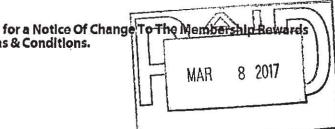
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For

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	5 years	\$2,275
\$54	3 years	\$1,939 (Savings = \$336)

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

See page 2 for important information about your account.

See page 5 Program Terms & Conditions.



Membership Rewards® Points

Available and Pending as of 01/31/17

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

Account Summary

Previous Balance	\$1,027.17
Payments/Credits	-\$1,027.17
New Charges	+\$1,558.76
Fees ,	+\$0.00
Interest Charged	+\$0.00

New Balance	\$1,558.76		
Minimum Payment Due	\$35.00		
Credit Limit	\$22,000.00		
Available Credit	\$20,441.24		
Cash Advance Limit	\$3,400.00		
Available Cash	\$3,400.00		
Days In Billing Period: 28			

Customer Care



Customer Care Pay by Phone 1-800-521-6121 1-800-472-9297

→ See Page 2 for additional information

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

Payment Coupon Do not staple or use paper clips

Pay by Computer open,com/pbc

Pay by Phone 1-800-472-9297

Account Ending 5-21007

Enter 15 digit account # on all payments.

SP 01 009058 57913 B 48 BSNGLP <u> Ելիսելիիերդիրիակիկանդիսերդուրաիլ</u>

ROBERT J MILLER ALGONQUIN TWNSHP HWY ALGONQUIN TWNSHP HWY 3702 US HIGHWAY 14 CRYSTAL LAKE IL 60014-8204 Make check payable to American Express.

Payment Due Date 03/22/17 New Balance \$1,558.76

Minimum Payment Due

Check here If your address or phone number has changed. Note changes on reverse side. նվ!||ը:||ը:||բվելելել||ը||ը||իլելերֆուտիիսելելիլը։լՈւվսել **AMERICAN EXPRESS BOX 0001** LOS ANGELES CA 90096-8000

\$ 1558 .76

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 include 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. You may pay more than the Minimum Payment Due, up to your New Balance, at any time. If you pay in full an unpaid balance that you have been revolving, interest charged on that balance during the billing period in which you paid it will appear on your next statement.

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

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

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it.

We will charge a fee of 2,70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as alrilnes) 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 Cash Advance at ATMs Inquiries 1-800-521-6121 Hearing Impaired 1-623-492-7719 TTY: 1-800-221-9950 1-800-521-6121 FAX: 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897



Website: american express.com Mobile Site: amexmobile.com

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

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If correct on front, do not use.

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

Street Address		П			11			
City, State								
Zip Code				TT		220-210:	 2-32	<u>y</u>
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Email	22,63,63, 000						 	

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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.

Account Ending 5-21007

Payme	ents and Credits	. (16)	*	
Summe	ary :			
1 ;	,			Total
Payments				-\$1,027.17
Credits `				· \$0.00
Total Paym	ents and Credits			, -\$1,027.17
Detail	*Indicates posting date			
Payments			,	Amount
02/13/17*	PAYMENT RECEIVED - THANK YOU			-\$1,027.17
7		-		
New C	Charges			
Summe		*		1
				Total
otal New	Charges			\$1,558.76
Detail			,	e.
	BERT J MILLER d Ending 5-21007		ě	
				Amount
02/02/17	USPS PO 1613440013 001357173	CARY	IL .	\$294.00 🗸
k .	8002758777 Description Price POST SVCS GO \$294.00	*	v v	* _{**}
02/02/17	SRP*FLEX SEAL 800-307-6201	800-307-6201	FL Water	\$129.97
02/02/17	4010 BOSE CORP WEB STORE 4010	8009992673	MA	\$371.82 \
Paris - Paris	B00-999-2673 Description ELECTRONIC MERCHAND	e canceling hea	dphones	
02/03/17	WHITEPAGES PRO 800-336-1327	(800)336-1327	WA	\$49.00)
02/06/17	NORTON *AP1215829173 877-294-5265	877-294-5265	CA.	\$84.99
02/08/17	BRUNCH CAFE 403903417200015 (847)312-5640	FOX RIVER GRO	IL .	\$160.52 V
02/09/17	HOOTERS OF BROOKFIELD LLC 1164. RESTAURANT Description 161338	BROOKFIELD	·WI	\$181.22
02/13/17	AMAZON.COM ,	AMZN.COM/BILL	WA	\$79.94
02/16/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$13.88
02/17/17	SIRIUSXM.COM/ACCT XM SATELITE	888-635-5144	NY	\$49.99
02/21/17	CRAINS CHIC SUBSCRIP 877-812-1/590	877-812-1590	MI	\$99.00
- 1	IR INDUSTRIAL	DAVIDSON	NC	\$44.43 V