

**Platinum Business Credit Card**

ALGONQUIN TOWNSHIP HWY

ROBERT J MILLER

Closing Date 11/27/15 Next Closing Date 12/28/15

OPEN SM

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Account Ending 5-21007

New Balance	\$5,534.07
Minimum Payment Due	\$55.00
Payment Due Date	12/22/15†

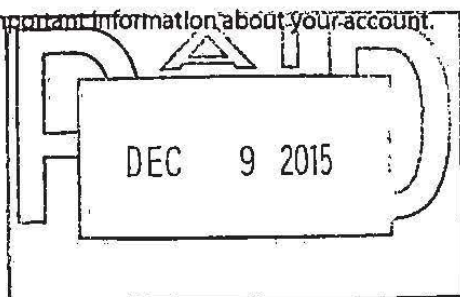
† **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 12/22/15, you may have to pay a late fee of up to \$38.00 and your Purchase APR may be increased to the Penalty APR of 29.24%.

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

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	16 years	\$11,023
\$190	3 years	\$6,836 (Savings = \$4,187)

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

See page 2 for important information about your account.

**Membership Rewards® Points**

Available and Pending as of 10/31/15

19,182

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

Account Summary

Previous Balance	\$2,221.42
Payments/Credits	-\$2,221.42
New Charges	+\$5,534.07
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$5,534.07
Minimum Payment Due	\$55.00

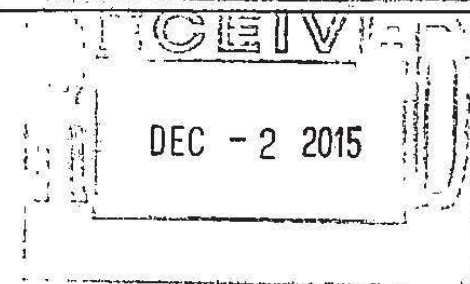
Credit Limit	\$22,000.00
Available Credit	\$16,465.93
Cash Advance Limit	\$3,400.00
Available Cash	\$3,400.00
Days in Billing Period:	30

Customer Care

Pay by Computer
open.com/pbc

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 ↓

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ROBERT J MILLER

Closing Date 11/27/15

OPENSM

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Account Ending 5-21007

**YOUR CARD IS NOW ACCEPTED AT
MORE PLACES IN CHICAGO.**Over 25,000 more locations in the Chicago area started
accepting American Express® Cards in the last 2 years.*Visit shopsmallnow.com/chicagobiz to find local places that now accept your Card.

*Based on internal comparison of American Express Merchant locations in December 2013 vs. American Express Merchant locations in July 2015.

Payments and Credits**Summary**

	Total
Payments	-\$2,221.42
Credits	\$0.00
Total Payments and Credits	-\$2,221.42

Detail *Indicates posting date

Payments	Amount
11/16/15* PAYMENT RECEIVED - THANK YOU	-\$2,221.42

New Charges**Summary**

	Total
Total New Charges	\$5,534.07

Detail**ROBERT J MILLER**

Card Ending 5-21007

	Amount
10/29/15 THE EASTWOOD COMPANY 800-544-5118 PA 800-544-5118 PA AUTO RESTORA	\$647.48 ✓
10/29/15 DRI*EYE-FI, INC. 9529084089 ORDERFIND.COM MN GC8757302355 55343	\$63.74 ✓
10/31/15 DOMINO'S PIZZA CARY IL CARY IL 5626631400 Description RESTAURANT CHARGES	\$140.88 ✓
10/31/15 AMAZON.COM AMZN.COM/BILL WA AMZN.COM/BILL WA MERCHANDISE	\$106.54 ✓
10/31/15 POWER EQUIPMENT PoweBOLINGBROOK IL BOLINGBROOK IL www.powerequipmentdirect.	\$671.73 ✓

Continued on reverse

Detail Continued

			Amount
11/03/15	LANDS END BUS OUTFIT DODGEVILLE WI		\$282.45 ✓
	DODGEVILLE WI		
	800-587-1541		
	Description		
	UNIFORMS		
11/03/15	WHITEPAGES PRO (800)336-1327 WA		\$19.95
	(800)336-1327 WA		
	800-336-1327		
11/06/15	LLBEAN CATALOG 1		\$296.38 ✓
	FREEPORT ME		
	CATALOG MERCHANDISE		
11/09/15	AMAZON.COM		\$39.99 ✓
	AMZN.COM/BILL WA		
	MERCHANDISE		
11/09/15	CHESAPEAKE SEAFOOD HOUSE 6500000015343		\$337.66 ✓
	SPRINGFIELD IL		
	2175225220		
	TIP	\$56.20	
11/09/15	IM *IMPROVEMENTS		\$147.93 ✓
	800-634-9484 OH		
	800-634-9484		
11/11/15	CIRCLE K 160 8614		\$34.73 ✓
	SPRINGFIELD IL		
	217-585-8105		
	Description		
	Unleaded Regular		
11/11/15	CROWNE PLAZA SPRNGFLD		\$319.20 ✓
	SPRINGFIELD IL		
	Arrival Date	Departure Date	
	11/11/15	11/11/15	
	00000000		
	LODGING		
11/11/15	DLX FOR BUSINESS 000000001		\$302.68 ✓
	SHOREVIEW MN		
	8003280304		
	Description		
	REFER TO RECEIPT		
11/14/15	LINEN SOURCE		\$538.65
	800-466-8447 MA		
	800-466-8447		
11/15/15	AMAZON MKTPLACE PMTS		\$189.99 ✓
	AMZN.COM/BILL WA		
	BOOK STORES		
11/17/15	SIRIUSXM.COM/ACCT		\$49.99
	888-635-5144 NY		
	XM SATELITE		
11/17/15	HARBOR FREIGHT TOOLS 424 424		\$159.94 ✓
	CRYSTAL LAKE IL		
	805-388-1000		
	Description		
	HARDWARE/TOOLS		

McHenry County Highway Commissioners
Bill (Paid By Them)



Platinum Business Credit Card
 ALGONQUIN TOWNSHIP HWY
 ROBERT J MILLER
 Closing Date 11/27/15

OPENSM

Account Ending 5-21007

Detail Continued

		Amount
11/17/15	JAMESONS CHARHOUSE 0016 CRYSTAL LAKE IL 847-459-4800 Description FOOD/BEVERAGE	\$141.66 ✓
11/23/15	THE EASTWOOD COMPANY 800-544-5118 PA AUTO RESTORA	\$794.48 ✓
11/24/15	Asurion Wireless Insurance 866-667-253 Nashville auj428l3JmnT2JMbF4er	\$199.00
11/25/15	AROUND THE CLOCK 103001002340461 CRYSTAL LAKE IL 815-459-2100	\$49.02 ✓

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

About Trailing Interest

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

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	\$0.00
Total Interest in 2015	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	14.24% (v)	\$0.00	\$0.00

Interest Charge Calculation Continued

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Cash Advances	25.24% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			



Membership Rewards® Monthly Statement and Program News

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Prepared for ROBERT J MILLER

Account Number 1M47059430

Total Points Balance 19,182**Points Earned this Period** 6,416**Account Summary** October 1, 2015 - October 31, 2015

Opening Points Balance	12,766
Points Earned this Period	+6,416
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	19,182

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

Questions About Your Account?membershiprewards.com

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

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

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

October 1, 2015 - October 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum Business Card XXXX-XXXXX5-21007	2,224	0	2,224
Gold Card XXXX-XXXXX9-01005	2,507	0	2,507
Add'l Gold Card XXXX-XXXXX9-01013	1,532	153 US RESTAURANTS 2X GCR	1,685
Total	6,263	153	6,416

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



OPEN Savings® Summary

ALGONQUIN TOWNSHIP HWY
ROBERT J. MILLER

Closing Date 11/27/15

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Account Ending 5-21007

Discounts	
This Period	\$0.00
Year to Date	\$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

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

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

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

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

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

004061 5/5

FedEx.



Hertz.

PARK HYATT®

ANDAZ

GRAND | HYATT

HYATT



BARNES & NOBLE
BN.com



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

YOUR CARD IS NOW ACCEPTED AT MORE PLACES IN CHICAGO.

Over 25,000 more locations in the Chicago area started accepting American Express® Cards in the last 2 years.¹ That means you have more opportunities to:

- ▶ Earn rewards²
- ▶ Consolidate business spending
- ▶ Support small businesses

Visit shopsmallnow.com/chicagobiz to find local places that now accept your Card.

¹Based on internal comparison of American Express Merchant locations in December 2013 vs. American Express Merchant locations in July 2015.

²Not 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.

70-262/719 1490

McHENRY COUNTY TOWNSHIP 01-05
HIGHWAY COMMISSIONERS ASSOC.

DATE 12-8-15

PAY TO THE ORDER OF American Express \$ 538.65

Five Hundred Thirty Eight and 65/100 DOLLARS

CASTLE BANK
A division of First National Bank of Omaha

MEMO XMAS gift John Adamson

⑆071402629⑆ 0000520098⑆ 1490