

**TrueEarnings® Business Card**

MEYER'S MACHINE&TOOL

ANTONE ESCOBAR

Closing Date 05/15/15 Next Closing Date 06/14/15



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Account Ending 8-91002

New Balance **\$678.80****Minimum Payment Due** **\$35.00****Payment Due Date** **06/09/15†**

† **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date listed above, 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 27.24%.

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	23 months	\$784

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

See page 2 for important information about your account.

We will debit your bank account for your payment of \$678.80 on 06/04/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 06/02/15. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 06/09/15.

Cash Back Rebate

As of Apr 2015

\$23.43

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

Account Summary

Previous Balance	\$300.57
Payments/Credits	-\$300.57
New Charges	+\$678.80
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$678.80**
Minimum Payment Due **\$35.00**

Credit Limit	\$7,500.00
Available Credit	\$6,821.20
Cash Advance Limit	\$1,500.00
Available Cash	\$1,500.00

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-888-708-8128
Pay by Phone 1-800-472-9297

See page 2 for additional information.

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**open.com/pbc**Pay by Phone**

1-800-472-9297

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Enter account number on all documents.
 Make check payable to American Express.



ANTONE ESCOBAR
 MEYER'S MACHINE&TOOL
 1514 DIAMOND ST
 SPRINGFIELD OR 97477-3594

Payment Due Date
06/09/15

New Balance
\$678.80

AutoPay Amount
\$678.80



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

\$ _____
Amount Enclosed

0000349991543727572 000067880000003500 11 H

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.

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

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



Payments and Credits

Summary

	Total
Payments	-\$294.28
Credits	
ANTONE ESCOBAR 8-91002	\$0.00
PAMELA ESCOBAR 8-91010	-\$6.29
Total Payments and Credits	-\$300.57

Detail *Indicates posting date

Payments	Amount
05/04/15* ANTONE ESCOBAR AUTOPAY PAYMENT RECEIVED - THANK YOU CITIBANK, N.A.	-\$294.28
Credits	Amount
05/01/15 PAMELA ESCOBAR COSTCO WHSE #0017 00EUGENE OR 5416838126	-\$6.29

New Charges

Summary

	Total
ANTONE ESCOBAR 8-91002	\$389.86
PAMELA ESCOBAR 8-91010	\$288.94
Total New Charges	\$678.80

Detail



ANTONE ESCOBAR
Card Ending 8-91002

	Amount
04/23/15 COSTCO WHSE #0017 00EUGENE OR 5416838126	\$60.33
04/25/15 COSTCO WHSE #0017 00EUGENE OR 5416838126	\$69.99
04/28/15 COSTCO GAS #0017 000EUGENE OR 5416838126	\$30.55
04/28/15 COSTCO WHSE #0017 00EUGENE OR 5416838126	\$8.99
05/01/15 COSTCO #2 1-800-774-2678 WA COSTCO MEMBER RENEWAL Description For Membership- 319994550000	\$220.00



PAMELA ESCOBAR
Card Ending 8-91010

	Amount
04/14/15 COSTCO WHSE #0017 00EUGENE OR 5416838126	\$45.25
04/16/15 COSTCO GAS #0017 000EUGENE OR 5416838126	\$14.41

Detail Continued

			Amount
04/23/15	COSTCO WHSE #0017 00EUGENE 5416838126	OR	\$103.97
04/26/15	COSTCO GAS #0017 000EUGENE 5416838126	OR	\$26.49
04/27/15	COSTCO WHSE #0017 00EUGENE 5416838126	OR	\$30.80
04/29/15	COSTCO WHSE #0017 00EUGENE 5416838126	OR	\$68.02

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	15.24% (v)	\$0.00	\$0.00
Cash Advances	25.24% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate



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Cash Back Reward Summary

Total Cash Back as of Apr 2015 Billing Period Charges
\$23.43

Beginning Reward Balance +\$12.40

Reward Amount Earned* +\$11.03

Total Reward Year To Date +\$23.43

*Charges on this billing statement are not reflected in the Rewards Summary information. Reward Amount Earned is pending until the minimum payment has been made.

Reward Details

Rewards for Apr 2015	Billing Period Charges	Qualified Spend	Cash Back Reward
U.S. Gas Stations		\$129.77 @4%	\$5.20
U.S. Restaurants		\$0.00 @2%	\$0.00
Eligible Travel Purchases		\$0.00 @2%	\$0.00
Other Eligible Purchases		\$583.36 @1%	\$5.83
Total Reward This Period		\$713.13	\$11.03
Total Reward Year To Date		\$1,422.21	\$23.43

Important Messages

You must maintain your Costco membership to redeem the Reward. See Cardmember Agreement for full terms and conditions.

Remember to pay at least the Minimum Payment Due by the Payment Due Date for eligible purchases on this statement to count towards your annual reward and to avoid late fees.

Cash back rewards are calculated on each eligible transaction. The rewards shown above have been summarized for informational purposes. For specific details, please visit your online statement.



OPEN Savings® Summary

MEYER'S MACHINE&TOOL

ANTONE ESCOBAR

Closing Date 05/15/15

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Account Ending 8-91002

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

Remember, you can get discounts in the form of statement credits on eligible purchases with OPEN Savings® partners 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**.

Automatically get a 5% discount credited to your statement when you use your Card for eligible purchases with OPEN Savings partners. Visit opensavings.com for details.



PARK HYATT®

ANdAZ

GRAND | HYATT™

HYATT™



Discounts will be credited to your statement. Merchant participation and offers are subject to change without notice. Maximum annual savings caps and exclusions may apply. See individual OPEN Savings partner terms and conditions located at **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.