



Platinum Delta SkyMiles® Credit Card

KAMAL S TAWFIQ
Closing Date 01/16/19



p. 1/8

Account Ending 4-54002

New Balance	\$2,048.83
Minimum Payment Due	\$35.00
Payment Due Date	02/10/19[‡]

[‡]**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 02/10/19, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

To view your Delta SkyMiles® account balance, visit delta.com. For Qualified Spend progress towards your Miles Boost thresholds, call the number on the back of your Card.

Account Summary

Previous Balance	\$1,661.33
Payments/Credits	-\$3,635.41
New Charges	+\$4,022.91
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$2,048.83
Minimum Payment Due	\$35.00

Credit Limit	\$15,100.00
Available Credit	\$13,051.17
Cash Advance Limit	\$3,000.00
Available Cash	\$3,000.00
Days in Billing Period: 31	

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	8 years	\$3,643
\$73	3 years	\$2,623 (Savings = \$1,020)

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

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.

Please note, your credit limit is \$15,100.00 and your cash limit is \$3,000.00.

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-257-0770 **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
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 4-54002

Enter 15 digit account # on all payments.
Make check payable to American Express.

KAMAL S TAWFIQ
1169 RONDS PNTE DR E
TALLAHASSEE FL 32312-6800

Payment Due Date	02/10/19
New Balance	\$2,048.83
Minimum Payment Due	\$35.00

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

\$ _____
Amount Enclosed



0000349990913703&17 000204&83000003500 12 H

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 deposit or other asset 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 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 figure the ADB and interest results in daily compounding of interest.*


Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) 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 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 airlines) 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	1-800-257-0770	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-257-0770	FAX: 1-623-707-4442
	Cash Advance at ATMs Inquiries	1-800-CASH-NOW	In NY: 1-800-522-1897

	Website: americanexpress.com
Customer Care & Billing Inquiries	Payments
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

Change of Address
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	<input type="text"/>
City, State	<input type="text"/>
Zip Code	<input type="text"/>
Area Code and Home Phone	<input type="text"/>
Area Code and Work Phone	<input type="text"/>
Email	<input type="text"/>

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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.



Platinum Delta SkyMiles® Credit Card

KAMAL S TAWFIQ
Closing Date 01/16/19



Account Ending 4-54002

Payments and Credits

Summary

	Total
Payments	-\$3,506.97
Credits	
KAMAL S TAWFIQ 4-54002	-\$69.85
NADA S FARES 4-51016	-\$58.59
Total Payments and Credits	-\$3,635.41

Detail *Indicates posting date

Payments			Amount
01/05/19*	KAMAL S TAWFIQ	ONLINE PAYMENT - THANK YOU	-\$3,506.97
Credits			Amount
12/29/18	KAMAL S TAWFIQ	CVS PHARMACY TALLAHASSEE FL 8007467287	-\$10.74
12/29/18	KAMAL S TAWFIQ	SAMS CLUB#8120 8120 TALLAHASSEE FL WHOLESALE CLUB	-\$59.11
12/27/18	NADA S FARES	BOSCOV'S - SVM SELINGROVE PA 610-779-2000	-\$58.59

New Charges

Summary

	Total
KAMAL S TAWFIQ 4-54002	\$807.05
NADA S FARES 4-51016	\$1,876.51
DANIA TAWFIQ 4-51024	\$831.70
REEMA TAWFIQ 4-51032	\$507.65
Total New Charges	\$4,022.91

Detail



KAMAL S TAWFIQ
Card Ending 4-54002

				Amount
12/19/18	CHICK-FIL-A #02537 000000000403496 8506680138	TALLAHASSEE	FL	\$6.83
12/19/18	ADVANCE AUTO PARTS 954804731601 32308 AUTO PARTS/ACCESSORIES	TALLAHASSEE	FL	\$4.94
12/20/18	WAL-MART SUPERCENTER 1223 1223 DISCOUNT STORE	TALLAHASSEE	FL	\$15.61
12/20/18	CVS PHARMACY 8007467287 PHARMACIES	TALLAHASSEE	FL	\$10.74
12/20/18	CVS PHARMACY 8007467287	TALLAHASSEE	FL	\$14.00
12/21/18	SAM'S CLUB 8120 8120 WHOLESALE CLUB	TALLAHASSEE	FL	\$68.58

Detail Continued

				Amount
12/21/18	SAMS CLUB FUEL#8120 8120 AUTO FUEL DISPENSER	TALLAHASSEE	FL	\$23.12
12/24/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$7.99
12/24/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
12/24/18	PUBLIX 9046685702	TALLAHASSEE	FL	\$7.95
12/24/18	PUBLIX 9046685702	TALLAHASSEE	FL	\$20.33
12/29/18	STATE FARM INSURANCE 8009566310	BLOOMINGTON	IL	\$252.88
12/29/18	SAM'S CLUB 8120 8120 WHOLESALE CLUB	TALLAHASSEE	FL	\$24.64
12/29/18	SAM'S CLUB 8120 8120 WHOLESALE CLUB	TALLAHASSEE	FL	\$3.76
12/29/18	WAL-MART SUPERCENTER 1223 1223 DISCOUNT STORE	TALLAHASSEE	FL	\$29.87
12/31/18	CHICK-FIL-A #02537 000000000403496 8506680138	TALLAHASSEE	FL	\$17.02
01/02/19	KIKU JAPANESE FUSION 0092 850-222-5458	TALLAHASSEE	FL	\$44.52
01/03/19	SUNCAM CONTINUING EDUCATI 000000001 5617530105	WELLINGTON	FL	\$9.95
01/03/19	SUNCAM CONTINUING EDUCATI 000000001 5617530105	WELLINGTON	FL	\$29.95
01/03/19	SUNCAM CONTINUING EDUCATI 000000001 5617530105	WELLINGTON	FL	\$22.50
01/04/19	SUNCAM CONTINUING EDUCATI 000000001 5617530105	WELLINGTON	FL	\$22.50
01/04/19	SUNCAM CONTINUING EDUCATI 000000001 5617530105	WELLINGTON	FL	\$29.95
01/06/19	CVS PHARMACY 8007467287	TALLAHASSEE	FL	\$7.00
01/06/19	SAM'S CLUB 8120 8120 WHOLESALE CLUB	TALLAHASSEE	FL	\$107.94
01/08/19	Oasis Express Wash 041399801320562 CAR WASH	TALLAHASSEE	FL	\$21.49

**NADA S FARES**

Card Ending 4-51016

				Amount
12/17/18	MILLENNIUM NAIL 0000 850-212-0492	TALLAHASSEE	FL	\$60.00
12/17/18	MURPHY6913ATWALMART 0927 800-843-4298	TALLAHASSEE	FL	\$22.93
12/18/18	MILLENNIUM AT MIDTOWN 0000 850-224-2222	TALLAHASSEE	FL	\$60.00
12/19/18	ROSS STORES 999-999-9999	HARRISBURG	PA	\$14.99
12/20/18	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00682015476833 Passenger Name: FARES/NADA Document Type: EXCESS BAGGAGE	ATLANTA		\$30.00
12/20/18	CAPELOUTO PEST CONTROL 650000008526140 RECUR 32301 EXTERMINATING/DISINFECT	TALLAHASSEE	FL	\$34.95



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Account Ending 4-54002

Detail Continued

					Amount
12/20/18	CAPELOUTO PEST CONTROL 650000008526140 RECUR 32301 EXTERMINATING/DISINFECT	TALLAHASSEE	FL		\$39.50
12/22/18	FIVE BELOW 138 000000138 8669358852	SELINGSGROVE	PA		\$32.33
12/24/18	BOSCOV'S - SVM 610-779-2000	SELINGSGROVE	PA		\$90.08
12/24/18	LONGHORN STEAK053694 39700053694 570-7437601	SELINGSGROVE	PA		\$67.56
12/24/18	T J MAXX 6303741796	SELINGSGROVE	PA		\$154.96
01/02/19	GIANT FOOD GROCERY STORE	SELINGSGROVE	PA		\$103.02
01/05/19	Oasis Express Wash 041399801320562 CAR WASH	TALLAHASSEE	FL		\$21.49
01/06/19	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00682995888971 Passenger Name: FARES/NADA Document Type: EXCESS BAGGAGE	ATLANTA			\$110.00
01/07/19	TCG DENTAL 650000010655929 8503831052	TALLAHASSEE	FL		\$53.00
01/08/19	COMCAST/XFINITY CABLE SVCS	800-266-2278	FL		\$201.51
01/10/19	DOLLAR TREE 000004128 8775308733 VARIETY STORES	TALLAHASSEE	FL		\$15.83
01/11/19	VERIZONWRLSSAPO VE PE 32746	800-922-0204	FL		\$308.57
01/13/19	MURPHY6913ATWALMART 0927 800-843-4298	TALLAHASSEE	FL		\$26.73
01/14/19	ALLSTATE MOTOR CLUB MOTOR CLUB	800-347-8880	IL		\$15.50
01/15/19	PERIODONTAL ASSOC OF N 850-402-9426	TALLAHASSEE	FL		\$388.00
01/15/19	MURPHY6913ATWALMART 0927 800-843-4298	TALLAHASSEE	FL		\$25.56



DANIA TAWFIQ
Card Ending 4-51024

					Amount
12/16/18	NORTH PORT MARATHON 00000202986 941-426-4997	NORTH PORT	FL		\$15.27
12/16/18	SHELL OIL 57542530605 AUTO FUEL DISPENSER	TALLAHASSEE	FL		\$8.31
12/17/18	PUBLIX 8636471171	TALLAHASSEE	FL		\$35.14
12/17/18	ENTERPRISE 078673 01810078673 Rental: Location Return: TALLAHASSEE FL Agreement Number: 4BCPL5 Renter Name: TAWFIQ/DANIA	TALLAHASSEE	FL	Date 18/12/14 18/12/17	\$187.92

Detail Continued

				Amount
12/31/18	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00682997225444 Passenger Name: TAWFIQ/REEMA Document Type: EXCESS BAGGAGE	ATLANTA		\$70.00
12/31/18	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00682997225455 Passenger Name: TAWFIQ/DANIA Document Type: EXCESS BAGGAGE	ATLANTA		\$70.00
12/31/18	BRADFORDVILLE SUSIE Q 0000 850-894-9912	TALLAHASSEE	FL	\$18.27
01/09/19	FIRST AMERICAN HOME WA 342808 10501624203 91304 Contract 10501624203 Invoice 32101682 Auto-charge	WEST HILLS	CA	\$47.00
01/09/19	CHICK-FIL-A #00760 000000000521942 8505310720	TALLAHASSEE	FL	\$25.16
01/10/19	PUBLIX 8636881188	TALLAHASSEE	FL	\$23.47
01/10/19	EXXONMOBIL 4759 850-386-6980	TALLAHASSEE	FL	\$8.88
01/11/19	SHELL OIL 24627220060 AUTO FUEL DISPENSER	TALLAHASSEE	FL	\$4.06
01/12/19	GRAMMARLY (888)318-6146 8883186146	SAN FRANCISCO	CA	\$29.95
01/14/19	MCKENZIE MRKTS MONRO 00000184747 850-562-6648	TALLAHASSEE	FL	\$22.40
01/14/19	COMCAST/XFINITY CABLE SVCS	800-266-2278	FL	\$216.52
01/15/19	PUBLIX 8636471171	TALLAHASSEE	FL	\$49.35

**REEMA TAWFIQ**

Card Ending 4-51032

				Amount
12/17/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
12/17/18	SHELL OIL 91004075565 AUTO FUEL DISPENSER	TALLAHASSEE	FL	\$24.80
12/18/18	HOOTERS OF LEON 124 32303 RESTAURANT	TALLAHASSEE	FL	\$25.78
12/26/18	MACYS LEHIGH VALLEY 000000070 8002896229	WHITEHALL	PA	\$29.40
12/26/18	WHITE HOUSE B 3314 000003314 8888554968	WHITEHALL	PA	\$129.97
01/01/19	AMAZON.COM*M21BL32K2 MERCHANDISE	AMZN.COM/BILL	WA	\$27.74
01/04/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$9.99
01/06/19	SHELL OIL 57542530100 AUTO FUEL DISPENSER	TALLAHASSEE	FL	\$20.11
01/08/19	AMZN MKTP US*M25YE0WZ2 BOOK STORES	AMZN.COM/BILL	WA	\$35.40
01/09/19	AMZN MKTP US*M264R0YG2 BOOK STORES	AMZN.COM/BILL	WA	\$64.46



KAMAL S TAWFIQ
Closing Date 01/16/19

Account Ending 4-54002

Detail Continued

				Amount
01/11/19	TOM THUMB #55 000000055 8506825171 AUTOMATED FUEL	MARIANNA	FL	\$21.15
01/12/19	AMZN MKTP US*MB46F8FR2 BOOK STORES	AMZN.COM/BILL	WA	\$22.99
01/12/19	AMZN MKTP US*MB5154FG2 BOOK STORES	AMZN.COM/BILL	WA	\$7.78
01/14/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$4.99
01/15/19	AMZN MKTP US*MB5YZ0GM1 BOOK STORES	AMZN.COM/BILL	WA	\$77.21
01/15/19	AMZN MKTP US*MB4A04GC1 BOOK STORES	AMZN.COM/BILL	WA	\$2.89

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.

2019 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2019		\$0.00
Total Interest in 2019		\$0.00

Interest Charge Calculation

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	05/19/2001		16.75% (v)	\$0.00	\$0.00

Interest Charge Calculation Continued

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Cash Advances	05/19/2001		27.49% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate