



OPEN Savings® Summary

PALAZZO FOR CONGRESS
STEVEN M PALAZZO

Closing Date 05/12/17

Account Ending XXXXXXXXXX

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.



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.

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.



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
 Closing Date 06/11/17 Next Closing Date 07/12/17

OPENSM

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Account Ending [REDACTED]

New Balance	\$3,557.68
Please Pay By	06/26/17 ‡

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
 Available and Pending as of 04/30/17
97,440

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

Account Summary

Previous Balance	\$3,700.73
Payments/Credits	-\$3,700.73
New Charges	+\$3,557.68
Fees	+\$0.00
New Balance	\$3,557.68

Days in Billing Period: 30

- ➔ See page 2 for important information about your account.
- ➔ See page 7 for an Important Change to Your Account Terms.
- ➔ See Page 9 for Important Changes to Your Account Benefits.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-8468 **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** open.com/pbc **Pay by Phone** 1-800-472-9297 **Account Ending** [REDACTED]

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

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 970 TOMMY MUNRO DR
 STE D
 BILOXI MS 39532-2176

Please Pay By 06/26/17
Amount Due \$3,557.68

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



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 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 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.*

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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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.



Payments and Credits

Summary

	Total
Payments	-\$3,700.73
Credits	\$0.00
Total Payments and Credits	-\$3,700.73

Detail *Indicates posting date

Payments		Amount
05/26/17*	STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$3,700.73

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,245.60
CASEY STREET [REDACTED]	\$639.82
TJ MORAN [REDACTED]	\$106.50
STEPHEN MOORE [REDACTED]	\$1,144.05
JILL DUCKWORTH [REDACTED]	\$421.71
Total New Charges	\$3,557.68

Detail

 **STEVEN M PALAZZO**
 Card Ending [REDACTED]

				Amount
05/14/17	LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER	GULFPORT	MS	\$32.64
	Quantity 16 Description FUEL Price \$2.09			
05/15/17	RICHS CAR WASH 000000001 2282170314 Description REFER TO RECEIPT	BILOXI	MS	\$18.00
05/17/17	ONSTAR DATA PLAN - AT&T 993 888-466-7827 Description TELEPHONE SERVICE/E	888-4ONSTAR	TX	\$20.00
05/17/17	TORTILLA COAST 0000 202-362-9842 Description FOOD/BEVERAGE	WASHINGTON	DC	\$26.45
05/17/17	BULLFEATHERS USFC20003	WASHINGTON	DC	\$173.51
05/19/17	FIVE GUYS #GA-1582 7039195289 FOOD/BEVERAGE	ATLANTA	GA	\$8.70
				\$8.70
05/22/17	MSE BRANDED GULFPORT BIL 770-532-3301 Description FAST FOOD RESTAURAN	GULFPORT	MS	\$2.66

Continued on reverse

Detail Continued

				Amount
05/22/17	KIOSKS - 87 000000001 7709533300 Description REFER TO RECEIPT	ATLANTA	GA	\$12.41
05/22/17	PARADIES #9770 ATL 4043447905	ATLANTA	GA	\$46.79
05/24/17	VERIZON WIRELESS VZWIRELESS	800-922-0204	FL	\$125.62
05/24/17	PROFESSIONAL EDUC SERV 0259 800-990-2731 Description SCHOOL/EDUCATIONAL	ROSEVILLE	CA	\$124.50
05/25/17	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$4.75
05/25/17	FIVE GUYS #GA-1583 7039195289 FOOD/BEVERAGE	ATLANTA	GA	\$15.43
				\$15.43
05/31/17	FACEBK *Y272HC25Y2 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$41.54
06/02/17	CIRCLE K # 23993/CIRCLE K CONVENIENCE Description CIRCLE K TAX	GAUTIER	MS	\$10.12
06/02/17	THE NEW HERITAGE HOUSE IN 00-080294532 RESTAURANT	MOSS POINT	MS	\$41.31
06/03/17	LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER Quantity Description 12 FUEL	GULFPORT	MS	\$24.81
				Price \$2.10
06/03/17	DONANELLES BAR AND GRILL 000000001 6015453860 Description REFER TO RECEIPT	HATTIESBURG	MS	\$134.63
06/04/17	CIRCLE K # 23386/CIRCLE K CONVENIENCE Description CIRCLE K TAX	BROOKLYN	MS	\$9.38
06/05/17	RICHS CAR WASH 000000001 2282170314 Description REFER TO RECEIPT	BILOXI	MS	\$18.00
06/05/17	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D FOOD/BEVERAGE	DIBERVILLE	MS	\$64.93
				\$64.93
06/07/17	TORTILLA COAST 0000 202-362-9842 Description FOOD/BEVERAGE	WASHINGTON	DC	\$102.35
06/08/17	THE VARSITY TERM F 404-8381000 FOOD	ATLANTA	GA	\$8.28
				\$8.28
06/08/17	RAYBURN CAFE 571-2354959 FOOD/BEVERAGE	WASHINGTON	DC	\$15.80
				\$15.80
06/09/17	SANTA FE CATTLE COMPANY 000000001 2568449422 Description REFER TO RECEIPT	FORT PAYNE	AL	\$84.81

Continued on next page



Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 06/11/17

OPENSM

Account Ending [REDACTED]

Detail Continued

				Amount
06/09/17	SANTA FE CATTLE COMPANY 000000001 2568449422 Description REFER TO RECEIPT	FORT PAYNE	AL	\$3.97
06/09/17	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
06/09/17	KEE CCC GAS PUMPS KEE CCC GAS PUM KEESLER AFB	KEESLER AFB	MS	\$24.26



CASEY STREET

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
05/15/17	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$78.28
05/22/17	CAPITOL HILL CLUB 202-484-4590	202-484-4590	DC	\$78.28
05/22/17	MOBILESPHERESLYDIAL*MOBILESPHERE 617-399-9980 Description MOBILESPHERESLYDIAL	BOSTON	MA	\$2.95
05/23/17	THE SWEET LOBBY squareup.com/receipts	Washington	DC	\$38.50
05/25/17	DROPBOX*1HW2D89Q4C8R DROPBOX*1HW2D89 4159867057	SAN FRANCISCO	CA	\$99.00
05/25/17	USPS PO 1050091422 001434192 8002758777 Description POST SVCS GO	WASHINGTON	DC	\$26.25
				Price \$26.25
06/01/17	THE SALT LINE 436845557812459 GAVIN@THESALTLINE.COM	WASHINGTON	DC	\$108.20
06/06/17	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
06/09/17	BULLFEATHERS USFC20003	WASHINGTON	DC	\$36.79



TJ MORAN

Card Ending [REDACTED] Monthly Spending Limit: \$1,500

				Amount
05/26/17	WALMART FUEL#4586 4586 AUTO FUEL DISPENSER	BILOXI	MS	\$47.00
05/26/17	RICHS CAR WASH 000000001 2282170314 Description REFER TO RECEIPT	BILOXI	MS	\$14.00
06/01/17	RICHS CAR WASH 041399800876051 CAR WASH	GULFPORT	MS	\$5.00
06/01/17	SHELL OIL 57540720703 AUTO FUEL DISPENSER	BILOXI	MS	\$40.50

Continued on reverse

Detail Continued

Amount



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$1,500

Amount

05/26/17	GRATEFULL SOUL LLC 00-08027977399 RESTAURANT	HATTIESBURG	MS	\$22.44
05/31/17	GRATEFULL SOUL LLC 00-08027977399 RESTAURANT	HATTIESBURG	MS	\$32.25
06/01/17	AMERICAN GRAPHICS CUSTOM SCREEN PRINTI squareup.com/receipts	Hattiesburg	MS	\$940.74
06/03/17	CAMPUS BOOK MART HATTI 6012619690	HATTIESBURG	MS	\$124.06
06/03/17	SULLYS 084890016954276 HELLOHAMPTON@GMAIL.COM	HATTIESBURG	MS	\$24.56



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$1,500

Amount

05/15/17	ENTERPRISE RENTACAR GULFPORT 1005336 Rental: Location Return: GULFPORT MS Agreement Number: D794440 Renter Name: DUCKWORTH	GULFPORT	MS	\$421.71
		Date	17/05/07	
		Date	17/05/15	

Fees

Amount

Total Fees for this Period	\$0.00
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2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	\$450.00
Total Interest in 2017	\$0.00



Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 06/11/17



Account Ending [REDACTED]

Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Agreement can be found on the following page.

Summary of Changes, Effective Immediately	
How Rates and Fees Work - Calculating APRs and DPRs	If you have a Pay Over Time feature, we are adding a cap on your variable penalty APR. Your variable penalty APR will not exceed 29.99%.

ID 12472

See the reverse side for the detail of changes to your Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

How Rates and Fees Work

Effective immediately, if you have a Pay Over Time feature, we are amending the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement by inserting the following footnote to apply to the Penalty APR row:

*The variable penalty APR will not exceed 29.99%.

CMLENDDMRUS0121

AMEX000147

20-2124_0866

AMEX_0147

**Business Platinum Card®**PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 06/11/17Account Ending XXXXXXXXXX**Notice of Updates to the Additional Benefits of Your Card**

We are making several updates to your card benefits on September 1, 2017. These benefits are provided to you as part of your Card Membership at no additional charge. Key updates are described in more detail below. If you would like more information about these updates or to receive a Description of Coverage, please visit americanexpress.com/benefitsguide to see benefits specific to your Card or call 1-800-854-9783 Monday-Friday 8 am to 8 pm and Saturday 9 am to 6 pm ET.

Car Rental Loss and Damage Insurance* coverage

Car Rental Loss and Damage Insurance coverage will now apply to vehicles rented in Ireland, Israel and Jamaica. Consistent with your current benefit, coverage will not apply to vehicles rented in Australia, Italy, and New Zealand.

In addition to the vehicle types currently covered, eligible rental vehicles will now include certain types of full sized sport utility vehicles, exotic/expensive cars, full sized vans, trucks, pick-ups and cargo vans.

Purchase Protection* coverage

In addition to your current coverage, Purchase Protection will now include incidents related to Natural Disasters with a maximum per occurrence limit of \$500 per incident.

Extended Warranty, Baggage Insurance Plan**, Travel Accident Insurance**, Purchase Protection** and Car Rental Loss and Damage Insurance** coverage, as applicable to your Card.**

We have updated several definitions and exclusions to clarify our claim administration process and the Description of Coverage. For example, your Baggage Insurance Plan is clarified to advise that medications, prosthetics, perishables, eyeglasses and hearing aids are ineligible for benefits. Similarly, certain exclusions are clarified to state that losses caused by civil disturbance, riot or participation in a felony are ineligible for benefits.

Additionally, we have clarified that benefits above and Return Protection will be applicable when you activate the benefit by using your Card to make a purchase.

Premium Global Assist® Hotline service

Premium Global Assist® Hotline will no longer provide the Destination Guide, an online resource for travel information. For more information please call 1-800-333-2639.

ID12481

* Insurance Coverages underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. For residents of GU and MP, coverages are underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy Numbers CRCB000000107 for BIP, CRCB000000108 for CRLDI, CRCB000000109 for EW, CRCB000000110 for PP, and CRCB000000111 for TAI. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies (including Descriptions of Coverage) applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. AAC policy Numbers for EW Policy AX0953, Policy AX0953-PR, Policy AX0953-VI or Policy EW-IND; AAC policy Numbers for BIP Policy AX0400, Policy AX0400-PR, Policy AX0400-VI or Policy BIP-IND; AAC policy Numbers for TAI Policy AX0948, Policy AX0948-PR, Policy AX0948-VI or Policy TAI-IND; AAC policy Numbers for PP Policy AX0951, Policy AX0951-PR, Policy AX0951-VI or Policy PP-IND; AAC policy Numbers for CRLDI Policy AX0925, Policy AX0925-PR, Policy AX0925-VI or Policy CRLDI-IND.

+Travel Accident Insurance updates do not apply to residents of the state of Washington. In addition, all benefit coverage updates described above do not apply to residents of Guam and Northern Mariana Islands.

CMLENDMRUS0180



Membership Rewards® Monthly Statement and Program News

Prepared for STEVEN M PALAZZO

Account Number [REDACTED]

Total Points Balance **87,664**

Points Earned this Period **4,175**

Account Summary April 1, 2017 - April 30, 2017

Opening Points Balance	83,489
Points Earned this Period	+4,175
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	87,664

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

1-800-297-1300
International Collect: 1-336-393-1111

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

April 1, 2017 - April 30, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Pla XXXX-XXXX [REDACTED]	2,009	0	2,009
Add'l Business Platinum XXXX-XXXX [REDACTED]	544	0	544
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,266	0	1,266
Add'l Business num XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	356	0	356
Add'l Business num XXXX-XXXX [REDACTED]	0	0	0
Total	4,175	0	4,175

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 1-800-297-1300. From overseas, call collect 1-336-393-1111.

Prepared for
STEVEN M PALAZZO
Membership Rewards® Account Number





OPEN Savings® Summary

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 06/11/17

Account Ending [REDACTED]

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

Membership Rewards® Points	
This Period	0
Year to Date	0

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Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 07/12/17 Next Closing Date 08/11/17

OPENSM

p. 1/11

Account Ending [REDACTED]

New Balance	\$4,307.99
Please Pay By	07/27/17 †

† Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
 Available and Pending as of 05/31/17
90,915
 For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$3,557.68
Payments/Credits	-\$3,557.68
New Charges	+\$4,307.99
Fees	+\$0.00
New Balance	\$4,307.99

Days in Billing Period: 31

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.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-8468 **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
open.com/pbc

Pay by Phone
 1-800-472-9297

Account Ending [REDACTED]
 Enter 15 digit account # on all payments.
 Make check payable to American Express.

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 970 TOMMY MUNRO DR
 STE D
 BILOXI MS 39532-2176

Please Pay By	06/26/16
Amount Due	\$4,306.77

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



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 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 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.*

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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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.



Payments and Credits

Summary

	Total
Payments	-\$3,557.68
Credits	\$0.00
Total Payments and Credits	-\$3,557.68

Detail *Indicates posting date

Payments	Amount
06/25/17* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$3,557.68

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,698.64
CASEY STREET [REDACTED]	\$1,355.43
STEPHEN MOORE [REDACTED]	\$234.92
JILL DUCKWORTH [REDACTED]	\$19.00
Total New Charges	\$4,307.99

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
06/12/17 HARTSFIELD ATLANTA T 084870006611820 ATLANTA GA \$26.99 4047686728	\$26.99
06/13/17 DELTA AIR LINES ATLANTA \$805.60 DELTA AIR LINES From: GULFPORT/BILOXI To: ATLANTA HARTSFIELD WASHINGTON NATIONA DL K ATLANTA HARTSFIELD DL K GULFPORT/BILOXI DL K Ticket Number: 00621820243656 Date of Departure: 06/14 Passenger Name: PALAZZO [REDACTED] Document Type: PASSENGER TICKET	\$805.60
06/13/17 USCONNECT BLCKT VEND 2 N 6500000072331 HALETHORPE MD \$4.00 3363930031	\$4.00
06/13/17 USA*SNACK SODA VENDING WASHINGTON DC \$2.25 FAST FOOD RESTAURANT	\$2.25
06/13/17 RAYBURN CAFE WASHINGTON DC \$2.85 571-2354959 FOOD/BEVERAGE \$2.85	\$2.85
06/13/17 RAYBURN CAFE WASHINGTON DC \$8.75 571-2354959 FOOD/BEVERAGE \$8.75	\$8.75
06/14/17 USCONNECT BLCKT VEND 2 N 6500000072331 HALETHORPE MD \$5.50 3363930031	\$5.50
06/14/17 TORTILLA COAST 0000 WASHINGTON DC \$43.34 202-362-9842 Description FOOD/BEVERAGE	\$43.34

Continued on reverse

Detail Continued

				Amount
06/15/17	TORTILLA COAST 0000 202-362-9842 Description FOOD/BEVERAGE	WASHINGTON	DC	\$131.87
06/16/17	ONSTAR DATA PLAN - AT&T 993 888-466-7827 Description TELEPHONE SERVICE/E	888-4ONSTAR	TX	\$20.00
06/16/17	HANKS OYSTER BAR ON THE H 628111004780 202-733-1971 TIP	WASHINGTON	DC	\$82.30
		\$13.00		
06/16/17	RT S RESTAURANT 703-684-6010	ALEXANDRIA	VA	\$121.48
06/17/17	PETE'S DINER 0800 202-544-7335 Description FOOD/BEVERAGE	WASHINGTON	DC	\$26.89
06/18/17	DELTA AIR LINES DELTA AIR LINES From: To: Carrier: Class: N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: 0061502491095 Passenger Name: PALAZZO, [REDACTED] Document Type: UPGRADE CHARGE	ATLANTA		\$35.00
06/18/17	Hawk n' Dove 202-547-0030 FOOD	Washington	DC	\$77.90
		\$77.90		
06/18/17	GOOD STUFF BURGERS 650000009399232 3144266800	ARLINGTON	VA	\$17.22
06/18/17	LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER Quantity Description Price 23 FUEL \$2.00	GULFPORT	MS	\$45.13
06/18/17	FIVE GUYS #GA-1582 7039195289 FOOD/BEVERAGE	ATLANTA	GA	\$20.91
		\$20.91		
06/19/17	MSE BRANDED GULFPORT BIL 770-532-3301 Description FAST FOOD RESTAURAN	GULFPORT	MS	\$8.43
06/19/17	PROFESSIONAL EDUC SERV 0259 800-990-2731 Description SCHOOL/EDUCATIONAL	ROSEVILLE	CA	\$99.50
06/19/17	WASHINGTON NATIONAL 1740A 7034170602	ARLINGTON	VA	\$16.87
06/20/17	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$4.75
06/20/17	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$5.50
06/21/17	UNION PUB 650000008440821 2025467200 TIP	WASHINGTON	DC	\$16.20
		\$3.00		
06/21/17	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555 Description Price NEW CONGRESSIONAL L \$32.20	WASHINGTON	DC	\$32.20
06/22/17	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$2.75

Continued on next page



Detail Continued

				Amount
06/22/17	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$2.75
06/22/17	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$5.75
06/23/17	ATLANTA AIRPORT 2657072 30320 RESTAURANT	ATLANTA	GA	\$25.67
06/23/17	ATLANTA DAILY WORLD 4047682002 Description REFER TO RECEIPT	COLLEGE PARK	GA	\$2.15
06/23/17	EXXONMOBIL 4808 00029767 36608 General Merchandise General Packaged Beverage Cold Dispensed Beverages	MOBILE	AL	\$8.39
06/23/17	WHATABURGER #971 FAST FOOD RESTAURANT	MOBILE	AL	\$8.63
06/24/17	VERIZON WIRELESS VZWIRELESS	800-922-0204	FL	\$130.62
06/25/17	SHELL OIL 10000999002 AUTO FUEL DISPENSER	GULFPORT	MS	\$5.05
06/25/17	AVIS RENT A CAR Rental: Location Return: MOBILE AL Agreement Number: 573796101 Renter Name: PALAZZO,STEVEN	MOBILE Date 17/06/23 17/06/25	AL	\$157.27
06/27/17	WA NATIONALS TICKETS	800-352-0212	DC	\$62.50
06/28/17	1WSHGTV NTNLS 625130 30715625130 202-6407953 FOOD/BEVERAGE	WASHINGTON	DC	\$23.00
06/28/17	1WSHGTV NTNLS 625130 30715625130 202-6407953 FOOD/BEVERAGE	WASHINGTON	DC	\$38.00
06/29/17	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$3.75
06/30/17	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$6.25
06/30/17	FACEBK *NNEQRC25Y2 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$67.91
06/30/17	TORTILLA COAST 0000 202-362-9842 Description FOOD/BEVERAGE	WASHINGTON	DC	\$170.54
07/03/17	NEX FUEL 060247 247 AUTO FUEL DISPENSER Description AUTOMATED FUEL PUMP	GULFPORT	MS	\$26.26
07/04/17	POPP S EXPRESS CAR WASH 000000001 2282170314 Description REFER TO RECEIPT	BILOXI	MS	\$18.00
07/07/17	EL BOSQUE MEXICAN GRILL 65000000649476 2283960044 TIP	DIBERVILLE	MS	\$61.52
				\$7.00

Continued on reverse



Detail Continued

				Amount
06/17/17	Ticketleap*Mississippi 084870051284422 8778495327	PHILADELPHIA	PA	\$214.00
06/17/17	Ticketleap*Mississippi 084870051284422 8778495327	PHILADELPHIA	PA	\$64.00
06/19/17	INTERCONTINENTAL WILLARD LODGING TIP	WASHINGTON	DC	\$89.80
	\$15.00			
06/21/17	UNION PUB 650000008440821 2025467200 TIP	WASHINGTON	DC	\$176.13
	\$27.10			
06/22/17	THE SWEET LOBBY squareup.com/receipts	Washington	DC	\$38.50
06/22/17	UBER *JUN21 LAR3M HELP.UBER.COM	HELP.UBER.COM	CA	\$8.62
06/22/17	MOBILESPHERESLYDIAL*MOBILESPHERE 617-399-9980 Description MOBILESPHERESLYDIAL	BOSTON	MA	\$2.95
06/29/17	SOGO 5650 00555776 0000514221 SOGO	BUFFALO	NY	\$25.00
07/06/17	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
07/12/17	SOGO 5650 00478951 0000414221 SOGO	BUFFALO	NY	\$50.00



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$1,500

				Amount
06/14/17	SHELL OIL 12481843006 GAS STATION	GULFPORT	MS	\$43.15
06/14/17	NEWK'S GULFPORT 1036 NEWK'S GULFPORT 10381 OLD HWY 49 GULFPOR FOOD/BEVERAGE TIP	GULFPORT	MS	\$29.62
	\$27.62 \$2.00			
06/15/17	MCDANIELS GENERAL MERCHA 601-794-5900 Description GAS/SERVICES	MCHENRY	MS	\$39.15
06/15/17	CHICK-FIL-A #01626 00000000006095 2288319599	GULFPORT	MS	\$10.43
06/16/17	SOUTHERN CHAR STEAKHOUSE 6500000090366 6017982323 TIP	PICAYUNE	MS	\$24.71
	\$5.00			
07/05/17	WALNUT SQUARE GIFTS 000000001 6015430111 Description GIFT SHOPS	HATTIESBURG	MS	\$17.12
	Price \$17.12			
07/05/17	GRATEFULL SOUL LLC 00-08027977399 RESTAURANT	HATTIESBURG	MS	\$37.70
07/12/17	TBONES RECORDS & CAFE squareup.com/receipts	Hattiesburg	MS	\$33.04

Continued on reverse

Detail Continued

Amount



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$1,500

Amount

06/16/17	2WSHGTN NTNLS 625221 30715625221	WASHINGTON	DC	\$19.00
	202-6407953			
	FOOD/BEVERAGE	\$19.00		

Fees

Amount

Total Fees for this Period **\$0.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	\$450.00
Total Interest in 2017	\$0.00



Membership Rewards® Monthly Statement and Program News

Prepared for STEVEN M PALAZZO

Account Number [REDACTED]

Total Points Balance **90,915**

Points Earned this Period **3,251**

Account Summary May 1, 2017 - May 31, 2017

Opening Points Balance	87,664
Points Earned this Period	+3,251
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	90,915

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

1-800-297-1300
International Collect: 1-336-393-1111

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

May 1, 2017 - May 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Pla XXXX-XXXX [REDACTED]	1,726	0	1,726
Add'l Business Platinum XXXX-XXXX [REDACTED]	825	0	825
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	445	0	445
Add'l Business Platinum XXXX-XXXX [REDACTED]	255	0	255
Total	3,251	0	3,251

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 1-800-297-1300. From overseas, call collect 1-336-393-1111.

Prepared for
STEVEN M PALAZZO
Membership Rewards® Account Number
[REDACTED]



OPEN Savings® Summary

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 07/12/17

Account Ending [REDACTED]

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.



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.

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.



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
 Closing Date 08/11/17 Next Closing Date 09/11/17

OPENSM

p. 1/11

Account Ending [REDACTED]

New Balance \$9,099.88

Pay Past Due Amount Immediately ‡

‡ Please pay the past due amount of \$4,307.99 upon receipt. We suggest you pay the remaining balance by 08/27/17. If you do not pay the Amount Due by the Next Closing Date, an additional late fee of the greater of \$38.00 or 2.99% of the past due Pay in Full amount may be charged.

➔ See page 2 for important information about your account.

⚠ Your account is past due.

➔ See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Effective immediately, we are making changes to the Membership Rewards Program Terms & Conditions that impact Card Members who are enrolled in the Membership Rewards Program and are eligible for points transfer. Membership Rewards points can now be transferred at a 1:1 ratio into British Airways Executive Club and Iberia Plus programme and can be transferred in increments of 1,000 points.

MEMBERSHIP
rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

Membership Rewards® Points

Available and Pending as of 06/30/17

94,484

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

Account Summary

Previous Balance	\$4,307.99
Payments/Credits	-\$0.00
New Charges	+\$4,753.89
Fees	+\$38.00

New Balance \$9,099.88

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-8468
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
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [REDACTED]

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

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 970 TOMMY MUNRO DR
 STE D
 BILOXI MS 39532-2176

Amount Due
\$9,099.88

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



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 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 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.*

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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	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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"/>

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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.



New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$3,813.02
CASEY STREET [REDACTED]	\$791.30
TJ MORAN [REDACTED]	\$16.00
STEPHEN MOORE [REDACTED]	\$133.57
Total New Charges	\$4,753.89

Detail



STEVEN M PALAZZO

Card Ending [REDACTED]

			Foreign Spend	Amount
07/13/17	TORTILLA COAST 0000 202-362-9842 Description FOOD/BEVERAGE	WASHINGTON	DC	\$91.97
07/14/17	RAISING CANES 44 FAST FOOD RESTAURANT FOOD/BEVERAGE	HATTIESBURG	MS	\$8.96
		\$8.96		
07/14/17	EXXONMOBIL 4774 00221574 39401 General Grocery	HATTIESBURG	MS	\$4.84
07/14/17	GOOD STUFF BURGERS 650000009399232 3144266800	ARLINGTON	VA	\$14.74
07/16/17	ONSTAR DATA PLAN - AT&T 993 888-466-7827 Description TELEPHONE SERVICE/E	888-4ONSTAR	TX	\$20.00
07/17/17	ATLANTA AIRPORT 3485407 30320 RESTAURANT	ATLANTA	GA	\$9.24
07/17/17	MSE BRANDED GULFPORT BIL 770-532-3301 Description FAST FOOD RESTAURAN	GULFPORT	MS	\$8.43
07/18/17	BULLFEATHERS USFC20003	WASHINGTON	DC	\$20.45
07/18/17	BULLFEATHERS USFC20003	WASHINGTON	DC	\$107.28
07/18/17	TORTILLA COAST 0000 202-362-9842 Description FOOD/BEVERAGE	WASHINGTON	DC	\$20.77
07/18/17	DALLAS SAFARI CLUB 628076005789359 972-980-9800	DALLAS	TX	\$700.00
07/19/17	BONCHON CHICKEN 650000008215280 7034750849 TIP	WASHINGTON	DC	\$231.34
		\$34.00		
07/19/17	HARRYS RESERVE 650000009773592 2024502314 Description HARRYS RESERVE	WASHINGTON	DC	\$75.18
		Price \$75.18		
07/20/17	SGJJ-AIRPORT 0012 404-763-9196 Description FOOD/BEVERAGE	ATLANTA	GA	\$42.34

Continued on reverse

Detail Continued

				Foreign Spend	Amount
07/22/17	POPP S EXPRESS CAR WASH 000000001 2282170314 Description REFER TO RECEIPT	BILOXI	MS		\$18.00
07/24/17	VERIZON WIRELESS VZWIRELESS	800-922-0204	FL		\$139.81
07/24/17	MSE BRANDED GULFPORT BIL 770-532-3301 Description FAST FOOD RESTAURAN	GULFPORT	MS		\$8.87
07/28/17	TORTILLA COAST 0000 202-362-9842 Description FOOD/BEVERAGE	WASHINGTON	DC		\$218.83
07/28/17	TALAY THAI RESTAURANT 000000001 2025465100 Description REFER TO RECEIPT	WASHINGTON	DC		\$48.34
07/29/17	DELTA AIR LINES DELTA AIR LINES From: To: Carrier: Class: N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: 0060190905380 Passenger Name: PALAZZO/STEVENMCCARTY Document Type: MISCELLANEOUS TAX(S)/FEE(S)	ATLANTA			\$54.00
07/29/17	AIR FRANCE APT AIR FRANCE From: To: Carrier: Class: N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: 05782485563120 Passenger Name: PALAZZO/STEVENMCCARTY Document Type: MISCELLANEOUS TAX(S)/FEE(S)	WASHINGTON			\$620.41
07/29/17	AIR FRANCE AIR FRANCE From: To: Carrier: Class: N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: 05782487321866 Passenger Name: PALAZZO/STEVENMCCARTY Document Type: MISCELLANEOUS TAX(S)/FEE(S)	PARIS CEDEX 20	FR	50,00 European Union Euro	\$58.78
07/29/17	HUDSON ST1406 0000 800-326-7711 Description NEWS DEALERS/NEWSST	STERLING	VA		\$11.63
07/31/17	FACEBK *J8WMJD65Y2 FACEBOOK ADVERTISING	FB.ME/ADS	CA		\$127.45
07/31/17	NAVY EXCHANGE 210026 0027 GOVERNMENT SERVICE Description APPAREL/HOUSEWARES/	FPO	AE		\$27.74

Continued on next page



Detail Continued

					Foreign Spend	Amount
08/02/17	AIR FRANCE COMPTOIR AIR FRANCE AIR FRANCE From: N/A To: N/A Carrier: YY Class: 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: 05782488254970 Passenger Name: PALAZZO/STEVENMCCARTY Document Type: MISCELLANEOUS TAX(S)/FEE(S)	FRANCE	HT		530,00 European Union Euro	\$629.11
08/02/17	DUTYFREE DUTY-FREE STORE	GENOVA			40,87 European Union Euro	\$48.51
08/02/17	TALAY THAI RESTAURANT 000000001 2025465100 Description REFER TO RECEIPT	WASHINGTON	DC			\$28.19
08/02/17	APT GENOVA BAR/NIGHTCLUB	SESTRI LEVANTE			3,10 European Union Euro	\$3.69
08/03/17	PURE COUNTRY LORRAINE 1 228-604-1782 Description AUTOMATED FUEL PUMP	GULFPORT	MS			\$50.84
08/03/17	GRILLE DISTRICT 0021 412-741-0630 Description FOOD/BEVERAGE	ARLINGTON	VA			\$30.50
08/06/17	EXXONMOBIL 4807 601-528-5688 Description GAS/SERVICES	MCHENRY	MS			\$43.61
08/08/17	SIDELINES SPORTS CAFE 084890016996441 6015994263	HATTIESBURG	MS			\$117.02
08/08/17	LAKE SERENE GROCERY S 000000000043315 9999999999	HATTIESBURG	MS			\$48.34
08/09/17	EXXONMOBIL 4774 00193445 39440 General Deli General Packaged Beverage	LAUREL	MS			\$9.08
08/10/17	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL			\$49.95
08/10/17	POPP S EXPRESS CAR WASH 000000001 2282170314 Description REFER TO RECEIPT	BILOXI	MS			\$18.00
08/11/17	1ST PLACE 1 228-392-4309 Description AUTOMATED FUEL PUMP	BILOXI	MS			\$46.78
	CASEY STREET Card Ending [REDACTED] Monthly Spending Limit: \$10,000					
07/17/17	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC			\$308.30
07/18/17	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555 Description Price NEW CONGRESSIONAL L \$19.49	WASHINGTON	DC			\$19.49

Continued on reverse

Detail Continued

				Foreign Spend	Amount
07/19/17	SOGO 5650 00055590 0000014221 SOGO	BUFFALO	NY		\$50.00
07/22/17	MOBILESPHERESLYDIAL*MOBILESPHERE 617-399-9980 Description MOBILESPHERESLYDIAL	BOSTON	MA		\$2.95
07/25/17	CITY CENTER DC VALET PARKING 2022164296 Description PARKING LOT/GARAGE	WASHINGTON	DC		\$22.00
				Price \$22.00	
07/26/17	BULLFEATHERS USFC20003	WASHINGTON	DC		\$85.82
07/26/17	Stanton & Greene 301-656-5515	Washington	DC		\$53.00
08/06/17	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU		\$171.57
08/09/17	BONCHON CHICKEN 650000008215280 7034750849 TIP	WASHINGTON	DC		\$78.17
				\$8.00	

**TJ MORAN**

Card Ending [REDACTED] Monthly Spending Limit: \$1,500

				Foreign Spend	Amount
07/24/17	TURAN-FOLEY MOTORS 228-539-7500 Description AUTO SLS/SVC/RPR	GULFPORT	MS		\$16.00

**STEPHEN MOORE**

Card Ending [REDACTED] Monthly Spending Limit: \$1,500

				Foreign Spend	Amount
07/20/17	SHELL OIL 52321000110 AUTO FUEL DISPENSER	HATTIESBURG	MS		\$33.00
07/26/17	TEXACO 0357763/CHEVRON SERVICE STN Description CHEVRON TAX	HATTIESBURG	MS		\$34.75
08/10/17	ROSES BBQ 436845556779857 ROSESBBQINC@BELLSOUTH.NET	HATTIESBURG	MS		\$65.82

Fees

				Amount
08/11/17	STEVEN M PALAZZO	Late Payment Fee		\$38.00
Total Fees for this Period				\$38.00

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	\$488.00
Total Interest in 2017	\$0.00



Notice of Important Membership Rewards® Program Change

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the change appears below. The detailed change can be found after the summary chart.

Summary of Changes, effective November 1, 2017	
Using Points - Transferring Points to Frequent Customer Programs	<p>Virgin America will no longer participate in the U.S. Membership Rewards® program as an eligible airline point transfer partner. Therefore, all mentions of Virgin America will be struck from the Membership Rewards program Terms and Conditions and Card Members will no longer be able to transfer Membership Rewards points to a Virgin America Elevate account.</p> <p>Any transfers made to a Virgin America Elevate account before November 1, 2017 will be honored by American Express and Virgin America.</p>

ID 12492

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Using Points: Transferring Points to Frequent Customer Programs

Effective November 1, 2017, in the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section of the Terms & Conditions, the seventh bullet point under *Conversion Rates and Increments* is deleted in its entirety.

STEVEN M PALAZZO

Account Ending [REDACTED]

p. 8/11

Business Platinum Card®





Membership Rewards® Monthly Statement and Program News

Prepared for STEVEN M PALAZZO

Account Number [REDACTED]

Total Points Balance **94,484**

Points Earned this Period **3,569**

Account Summary June 1, 2017 - June 30, 2017

Opening Points Balance	90,915
Points Earned this Period	+3,569
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	94,484

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

1-800-297-1300
International Collect: 1-336-393-1111

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

June 1, 2017 - June 30, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Pla XXXX-XXXX [REDACTED]	1,247	0	1,247
Add'l Business Platinum XXXX-XXXX [REDACTED]	640	9 Uber Earn 2x MR Points A5L7	649
Add'l Business Platinum XXXX-XXXX [REDACTED]	107	0	107
Add'l Busine num XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,144	0	1,144
Add'l Busine num XXXX-XXXX [REDACTED]	422	0	422
Total	3,560	9	3,569

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 1-800-297-1300. From overseas, call collect 1-336-393-1111.

Prepared for
STEVEN M PALAZZO
Membership Rewards® Account Number
[REDACTED]



OPEN Savings® Summary

PALAZZO FOR CONGRESS
STEVEN M PALAZZO

Closing Date 08/11/17

Account Ending [REDACTED]

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.



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.

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.

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 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 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.*

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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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.



Payments and Credits

Summary

	Total
Payments	-\$9,099.88
Credits	\$0.00
Total Payments and Credits	-\$9,099.88

Detail *Indicates posting date

	Amount
Payments	
08/18/17* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$4,307.99
08/28/17* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$4,791.89

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,176.54
CASEY STREET [REDACTED]	\$1,519.15
TJ MORAN [REDACTED]	\$834.99
STEPHANIE NORRIS [REDACTED]	\$471.80
STEPHEN MOORE [REDACTED]	\$1,110.50
JILL DUCKWORTH [REDACTED]	\$285.59
Total New Charges	\$5,398.57

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
08/14/17 EXXONMOBIL 4774 HATTIESBURG MS \$47.36 601-544-7527 Description GAS/SERVICES	
08/15/17 DONANELLES BAR AND GRILL 000000001 HATTIESBURG MS \$65.83 6015453860 Description REFER TO RECEIPT	
08/15/17 ONSTAR DATA PLAN - AT&T 993 888-4ONSTAR TX \$20.00 888-466-7827 Description TELEPHONE SERVICE/E	
08/18/17 CAMP SHELBY ALL RANKS CLUB Camp Shelby MS \$78.50 squareup.com/receipts	
08/18/17 LAKE SERENE GROCERY 98 00000000205259 HATTIESBURG MS \$6.32 9999999999	
08/22/17 KEESLER SHE TROOP STORE 0000 HATTIESBURG MS \$134.68 800-582-3289 Description KEESLER SHE TROOP S	
08/24/17 VERIZON WIRELESS 800-922-0204 FL \$235.81 VZWIRELESS	
08/31/17 FACEBK *4ZC3CDE5Y2 FB.ME/ADS CA \$115.14 FACEBOOK ADVERTISING	

Continued on reverse

Detail Continued

				Amount
08/31/17	MCDANIELS GENERAL MERCHA 601-794-5900 Description GAS/SERVICES	MCHENRY	MS	\$45.60
08/31/17	PATIO 44 650000008814124 6016026907 TIP	HATTIESBURG	MS	\$112.48
				\$20.00
09/01/17	EL AGUILA 2282841742 Description MISC. PRODUCTS	GULFPORT	MS	\$63.50
09/02/17	POPP S EXPRESS CAR WASH 000000001 2282170314 Description REFER TO RECEIPT	BILOXI	MS	\$20.00
09/02/17	COURTYARD HATTIESBURG LODGING FOOD/BEVERAGE TIP	HATTIESBURG	MS	\$48.64
				\$44.64
				\$4.00
09/03/17	SAWMILL FAMILY RESTAURANT 650000004930 6019289410 TIP	WIGGINS	MS	\$50.56
				\$7.00
09/08/17	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$6.75
09/08/17	GOOD STUFF BURGERS 650000009399232 3144266800	ARLINGTON	VA	\$15.24
09/09/17	FAYARDS 00000168252 228-388-1021 Description GAS/MSC96 27308252	BILOXI	MS	\$60.18
				Price \$60.18
09/09/17	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95

**CASEY STREET**

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
08/11/17	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$69.50
08/15/17	SOGO 5650 00350743 0000314221 SOGO	BUFFALO	NY	\$45.41
08/22/17	MOBILESPHERESLYDIAL*MOBILESPHERE 617-399-9980 Description MOBILESPHERESLYDIAL	BOSTON	MA	\$2.95
08/23/17	TST* LOCAL 463 300003466 6017077684 Description RESTAURANTS	RIDGELAND	MS	\$290.30
				Price \$290.30
08/24/17	THE GRIND COFFE & NOSH squareup.com/receipts	Biloxi	MS	\$7.35
08/24/17	THE BLIND TIGER LLC 650000008987003 2282844728 TIP	BAY SAINT LOUIS	MS	\$83.12
				\$14.00
08/24/17	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D FOOD/BEVERAGE	DIBERVILLE	MS	\$64.54
				\$64.54
08/25/17	F&B CATERING 2017082500004673 39520 RESTAURANT	BAY ST LOUIS	MS	\$23.00

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Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 09/11/17

OPENSM

Account Ending [REDACTED]

Detail Continued

				Amount
08/25/17	F&B CATERING 2017082500004732 39520 RESTAURANT	BAY ST LOUIS	MS	\$24.25
08/25/17	SUNKIST COUNTRY CLUB 329394750513570 (228)388-3201	BILOXI	MS	\$7.00
08/30/17	HALF SHELL BILOXI 0045 228-432-5050 Description EATING PLACES, REST	BILOXI	MS	\$237.42
08/31/17	THE REEF BILOXI 650000008465364 2282067075 TIP	BILOXI	MS	\$151.63
				\$35.00
09/06/17	BONCHON CHICKEN 650000008215280 7034750849 TIP	WASHINGTON	DC	\$150.13
				\$25.00
09/06/17	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555 Description NEW CONGRESSIONAL L	WASHINGTON	DC	\$182.51
				Price \$182.51
09/06/17	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
09/07/17	UBER *SEP07 NP2NP HELP.UBER.COM	HELP.UBER.COM	CA	\$8.47



TJ MORAN

Card Ending [REDACTED] Monthly Spending Limit: \$1,500

				Amount
08/24/17	POPP S EXPRESS CAR WASH 000000001 2282170314 Description REFER TO RECEIPT	BILOXI	MS	\$18.00
08/25/17	HARRISON COUNTY REPUBLICAN CLUB squareup.com/receipts	Biloxi	MS	\$500.00
09/04/17	SHELL OIL 57540720604 AUTO FUEL DISPENSER	BILOXI	MS	\$53.00
09/08/17	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$5.99
09/08/17	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$250.00
09/09/17	POPP S EXPRESS CAR WASH 000000001 2282170314 Description REFER TO RECEIPT	BILOXI	MS	\$8.00



STEPHANIE NORRIS

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
09/08/17	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$471.80

Continued on reverse

Detail Continued

Amount

**STEPHEN MOORE**

Card Ending [REDACTED] Monthly Spending Limit: \$1,500

Amount

				Amount
08/11/17	GRATEFULL SOUL LLC 00-08027977399 RESTAURANT	HATTIESBURG	MS	\$43.70
08/12/17	PURPLE PARROT CRESCENT CI 000000001 6012640672 Description REFER TO RECEIPT	HATTIESBURG	MS	\$140.46
08/12/17	ROSES QUICK STOP 601-636-1065 Description GAS/SERVICES	HATTIESBURG	MS	\$7.45
08/15/17	MOVIE STAR RESTAURANT 650000002964842 6012640606 TIP \$3.90	HATTIESBURG	MS	\$29.89
08/15/17	ROSES QUICK STOP 601-636-1065 Description GAS/SERVICES	HATTIESBURG	MS	\$17.09
08/17/17	ROSES QUICK STOP 601-636-1065 Description GAS/SERVICES	HATTIESBURG	MS	\$6.40
08/18/17	CHEVRON 0308810/CHEVRON SERVICE STN Description CHEVRON TAX	PURVIS	MS	\$51.10
08/18/17	COUNTRY KITCHEN 0324 601-794-1946 Description FAST FOOD RESTAURAN	PURVIS	MS	\$54.70
08/18/17	EXXONMOBIL 4774 00229014 39401 General Automotive Merchan General Merchandise General Grocery	HATTIESBURG	MS	\$7.46
08/18/17	LAKE SERENE GROCERY 98 00000000205259 9999999999	HATTIESBURG	MS	\$8.43
08/22/17	ROSES BBQ 436845556779857 ROSESBBQINC@BELLSOUTH.NET	HATTIESBURG	MS	\$38.14
08/23/17	EXXONMOBIL 4774 601-544-7527 Description GAS/SERVICES	HATTIESBURG	MS	\$50.98
08/24/17	1ST PLACE 1 228-392-4309 Description AUTOMATED FUEL PUMP	BILOXI	MS	\$36.75
08/24/17	THE GRIND COFFE & NOSH squareup.com/receipts	Biloxi	MS	\$4.09
08/29/17	PURPLE PARROT CRESCENT CI 000000001 6012640672 Description REFER TO RECEIPT	HATTIESBURG	MS	\$8.00
08/29/17	PURPLE PARROT CRESCENT CI 000000001 6012640672 Description REFER TO RECEIPT	HATTIESBURG	MS	\$132.67

Continued on next page



Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 09/11/17

OPENSM

Account Ending [REDACTED]

Detail Continued

				Amount
08/29/17	EXXONMOBIL 4235 601-582-3551 Description GAS/SERVICES	HATTIESBURG	MS	\$40.81
08/29/17	CAMPUS BOOK MART HATTI 6012619690	HATTIESBURG	MS	\$162.60
09/01/17	LAKE SERENE GROCERY INC 000000001 6012646393 Description RESTAURANTS	HATTIESBURG	MS	\$3.99
			Price \$3.99	
09/02/17	CAMPUS BOOK MART HATTI 6012619690	HATTIESBURG	MS	\$117.67
09/08/17	EXXONMOBIL 4807 601-528-5688 Description GAS/SERVICES	MCHENRY	MS	\$48.12
09/08/17	EXXONMOBIL 4807 601-528-5688 Description GAS/SERVICES	MCHENRY	MS	\$100.00



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$1,500

				Amount
09/01/17	CAMPUS BOOK MART HATTI 6012619690	HATTIESBURG	MS	\$285.59

Fees

				Amount
Total Fees for this Period				\$0.00

2017 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2017		\$488.00
Total Interest in 2017		\$0.00



Business Platinum Card®

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 09/11/17



Account Ending [REDACTED]

Notice of Update to an Additional Benefit of Your Card

As described below, we made an update to your Baggage Insurance Plan⁺ Card benefit. This benefit is provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions about these changes, please call 1-800-645-9700.

Baggage Insurance Plan

Effective immediately, the coverage amount for High Risk Items under the Baggage Insurance Plan has been increased from \$250 to \$1,000. High-risk items can include computers, jewelry and furs. Please see policy for full details.

* Insurance Coverages underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. For residents of GU and MP, coverages are underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000107. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies (including Descriptions of Coverage) applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. AAC policy Numbers for BIP Policy AX0400, Policy AX0400-PR, Policy AX0400-VI or Policy BIP-IND.

+ Baggage Insurance Plan updates do not apply to residents of Indiana, Puerto Rico, Guam and Northern Mariana Islands.

ID12504



Membership Rewards® Monthly Statement and Program News

Prepared for STEVEN M PALAZZO

Account Number [REDACTED]

Total Points Balance **98,799**

Points Earned this Period **4,315**

Account Summary July 1, 2017 - July 31, 2017

Opening Points Balance	94,484
Points Earned this Period	+4,315
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	98,799

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

1-800-297-1300
International Collect: 1-336-393-1111

Did You Know?

The **Membership Rewards® Monthly Statement and Program News** will no longer be included with your billing statements beginning with your statement that has a Closing Date in November 2017.

To see information about your points balance and transactions, log into your account at membershiprewards.com

Points Transaction Detail

July 1, 2017 - July 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Pla XXXX-XXXX [REDACTED]	2,703	0	2,703
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,358	0	1,358
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business num XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	235	0	235
Add'l Business num XXXX-XXXX [REDACTED]	19	0	19
Total	4,315	0	4,315

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 1-800-297-1300. From overseas, call collect 1-336-393-1111.

Prepared for
STEVEN M PALAZZO
Membership Rewards® Account Number
[REDACTED]



OPEN Savings® Summary

PALAZZO FOR CONGRESS
STEVEN M PALAZZO

Closing Date 09/11/17

Account Ending [REDACTED]

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.



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.

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.



Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 10/12/17 Next Closing Date 11/10/17

OPENSM

p. 1/15

Account Ending [REDACTED]

New Balance	\$6,516.86
Please Pay By	10/27/17 ‡

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
 Available and Pending as of 08/31/17
99,238
 For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Previous Balance	\$5,398.57
Payments/Credits	-\$5,398.57
New Charges	+\$6,516.86
Fees	+\$0.00
New Balance	\$6,516.86

Days in Billing Period: 31

- ➔ See page 2 for important information about your account.
- ➔ See page 9 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.
- ➔ See Page 11 for an Important Notice About a Change to Your Cardmember Agreement.
- ⓘ **Important Information:** To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-8468 **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** open.com/pbc **Pay by Phone** 1-800-472-9297 **Account Ending** [REDACTED]

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

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 970 TOMMY MUNRO DR
 STE D
 BILOXI MS 39532-2176

Please Pay By
10/27/17
 Amount Due
\$6,516.86

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



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 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 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.*

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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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.



Payments and Credits

Summary

	Total
Payments	-\$5,398.57
Credits	\$0.00
Total Payments and Credits	-\$5,398.57

Detail *Indicates posting date

Payments	Amount
09/24/17* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$5,398.57

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,297.52
CASEY STREET [REDACTED]	\$1,612.97
TJ MORAN [REDACTED]	\$183.23
STEPHANIE NORRIS [REDACTED]	\$845.78
STEPHEN MOORE [REDACTED]	\$2,567.09
JILL DUCKWORTH [REDACTED]	\$10.27
Total New Charges	\$6,516.86

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
09/11/17 OSAKA JAPANESE HIBACHI & SUSHI RESTAURANT DIBERVILLE MS USFC39540	\$81.90
09/12/17 ATLANTA AIRPORT ATLANTA GA 3615994 30320 RESTAURANT	\$5.10
09/14/17 ONSTAR DATA PLAN - AT&T 993 888-466-7827 TX Description TELEPHONE SERVICE/E	\$20.00
09/14/17 GOOD STUFF BURGERS 650000009399232 ARLINGTON VA 3144266800	\$15.84
09/15/17 LOVE'S TRAVEL STOPS #595 GULFPORT MS AUTO FUEL DISPENSER Quantity Description Price 18 FUEL \$2.48	\$43.94
09/16/17 SHELL OIL 57546508409 MACON MS AUTO FUEL DISPENSER	\$63.98
09/16/17 BKST-MISS STATE U #2040 000002040 MISSISSIPPI S MS 9089912629 Description Merchandise	\$41.64
09/17/17 TRAILBOSS TRAILERS 0766 MACON MS 662-726-5666 Description RV SLS/SVC/RPR	\$53.00

Continued on reverse

Detail Continued

					Amount
09/18/17	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS		\$47.50
09/19/17	1ST PLACE 1 228-392-4309 Description AUTOMATED FUEL PUMP	BILOXI	MS		\$50.00
09/21/17	PURE COUNTRY LORRAINE 1 228-604-1782 Description AUTOMATED FUEL PUMP	GULFPORT	MS		\$12.05
09/22/17	LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER Quantity 22	GULFPORT	MS		\$53.80
	Description FUEL	Price \$2.40			
09/24/17	VERIZON WIRELESS VZWIRELESS	800-922-0204	FL		\$130.64
09/25/17	CORNER BAKERY CAFE 763-222-6646 Description FOOD/BEVERAGE	ATLANTA	GA		\$13.99
09/27/17	BONCHON CHICKEN 650000008215280 7034750849 TIP	WASHINGTON	DC	\$15.00	\$133.53
09/29/17	POP'S PIZZERIA USFC39532	BILOXI	MS		\$77.71
09/30/17	1ST PLACE 1 228-392-4309 Description AUTOMATED FUEL PUMP	BILOXI	MS		\$50.00
09/30/17	FACEBK *AN3PGDS4Y2 FACEBOOK ADVERTISING	FB.ME/ADS	CA		\$178.21
09/30/17	MUGSHOTS GRILL & BAR 650000008814140 6012712299 TIP	HATTIESBURG	MS	\$10.00	\$57.85
10/02/17	ATLANTA AIRPORT 3663606 30320 RESTAURANT	ATLANTA	GA		\$12.24
10/05/17	HUDSON NEWS ST1303 0000 800-326-7711 Description NEWS DEALERS/NEWSST	WASHINGTON	DC		\$21.19
10/05/17	GOOD STUFF BURGERS 650000009399232 3144266800	ARLINGTON	VA		\$8.42
10/07/17	PURE COUNTRY LORRAINE 1 228-604-1782 Description AUTOMATED FUEL PUMP	GULFPORT	MS		\$33.65
10/09/17	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL		\$49.95
10/10/17	MSE BRANDED GULFPORT BIL 770-532-3301 Description FAST FOOD RESTAURAN	GULFPORT	MS		\$5.77
10/10/17	PAPI'S CARIBBEAN GRILL 0082 972-620-2278 Description FAST FOOD RESTAURAN	ATLANTA	GA		\$35.62

Continued on next page



Detail Continued

Amount



CASEY STREET

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

Amount

09/12/17	HOUSE GIFT SHOP 000000001 2022253520 Description REFER TO RECEIPT	WASHINGTON	DC	\$108.00
09/15/17	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$69.50
09/19/17	RUTH'S CHRIS STEAK HOUSE 4688 39157	RIDGELAND	MS	\$539.69
09/22/17	MOBILESPHERESLYDIAL*MOBILESPHERE 617-399-9980 Description MOBILESPHERESLYDIAL	BOSTON	MA	\$2.95
09/26/17	MAD FOX BREWING CO TAPRM 0050 202-791-0389 Description FOOD/BEVERAGE	WASHINGTON	DC	\$18.40
09/26/17	ROCKLANDS BBQ 650000009738942 2023332558	WASHINGTON	DC	\$35.05
09/28/17	GB4520 NAVY YARD 100 M STREET, SE WASHING FOOD/BEVERAGE TIP	WASHINGTON	DC	\$239.71
				\$199.71 \$40.00
10/04/17	UBER *TIP EP55N HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
10/04/17	UBER *OCT03 EP55N HELP.UBER.COM	HELP.UBER.COM	CA	\$7.90
10/06/17	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
10/07/17	WIRELESS ZONE WZ TELECOM EQUIPMENT	COLUMBUS	OH	\$42.99
10/10/17	ANN HAND COLLECTION 0365 202-333-2979 Description SPECIALTY RETAIL	WASHINGTON	DC	\$185.06
10/11/17	BULLFEATHERS USFC20003	WASHINGTON	DC	\$156.87
10/11/17	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555 Description NEW CONGRESSIONAL L	WASHINGTON	DC	\$32.28
				Price \$32.28



TJ MORAN

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

Amount

09/16/17	SHELL OIL 57546508409 GAS STATION	MACON	MS	\$12.23
09/21/17	EL SALTILLO II 000000001 2283962121 Description REFER TO RECEIPT	BILOXI	MS	\$76.00

Continued on reverse

Detail Continued

					Amount
09/28/17	EXXONMOBIL 4774 601-544-7527 Description GAS/SERVICES		HATTIESBURG	MS	\$45.00
10/04/17	EB *CAMPAIGN MANAGEMEN EB *CAMPAIGN MA 8014137200		SAN FRANCISCO	CA	\$50.00



STEPHANIE NORRIS

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

					Amount
09/20/17	HYATT PLACE Arrival Date 09/19/17 00000000 LODGING	Departure Date 09/20/17	RIDGELAND	MS	\$213.86
09/20/17	HYATT PLACE Arrival Date 09/19/17 00000000 LODGING	Departure Date 09/20/17	RIDGELAND	MS	\$185.23
09/20/17	HYATT PLACE Arrival Date 09/19/17 00000000 LODGING	Departure Date 09/20/17	RIDGELAND	MS	\$221.28
09/20/17	HYATT PLACE Arrival Date 09/19/17 00000000 LODGING	Departure Date 09/20/17	RIDGELAND	MS	\$171.72
09/21/17	LOVE'S TRAVEL STOPS #699 AUTO FUEL DISPENSER Quantity 15	Description FUEL	MAGEE	MS	\$34.82
		Price \$2.30			
10/02/17	SAM'S CLUB 8236 8236 WHOLESALE CLUB		GULFPORT	MS	\$18.87



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

					Amount
09/12/17	MCDANIELS GEN. MERCH. 601-749-5900 Description ON-BOARD CRUISE SHO		MCHENRY	MS	\$481.45
09/14/17	GRATEFULL SOUL LLC 00-08027977399 RESTAURANT		HATTIESBURG	MS	\$50.24
09/14/17	GRATEFULL SOUL LLC 00-08027977399 RESTAURANT		HATTIESBURG	MS	\$7.45
09/16/17	DOWN THE HATCH 00000168617 662-323-7499 Description GAS/MSC97 53038617	Price \$6.41	STARKVILLE	MS	\$6.41
09/16/17	THE LODGE 542929804236750 6623241597 Description BOOK STORES	Price \$255.69	STARKVILLE	MS	\$255.69

Continued on next page



Detail Continued

				Amount
09/19/17	SHADY ACRES VILLAGE LLC 0133 601-722-4114 Description VARIETY STORE	SEMINARY	MS	\$37.43
09/19/17	HATTIESBURG MEDICAL SUPPL 899000001613 352782 39402	HATTIESBURG	MS	\$30.17
09/20/17	ZIPS RESTAURANT 000000001 6018493385 Description RESTAURANTS	MAGEE	MS	\$44.65
				Price \$44.65
09/29/17	FULMER'S GENERAL STORE squareup.com/receipts	New Augusta	MS	\$19.26
10/04/17	EB *CAMPAIGN MANAGEMEN EB *CAMPAIGN MA 8014137200	SAN FRANCISCO	CA	\$50.00
10/05/17	TURAN-FOLEY MOTORS 228-539-7500 Description AUTO SLS/SVC/RPR	GULFPORT	MS	\$65.86
10/05/17	UBER *TRIP POGCW HELP.UBER.COM	HELP.UBER.COM	CA	\$9.26
10/05/17	PITSTOP CARWASH 000000001 2285390259 Description REFER TO RECEIPT	GULFPORT	MS	\$12.00
10/05/17	MCDANIELS GENERAL MERCHA 601-794-5900 Description GAS/SERVICES	MCHENRY	MS	\$52.00
10/05/17	COURTESY MOTORS INC 650000004338532 6015448111 Description COURTESY MOTORS INC	HATTIESBURG	MS	\$1,317.44
				Price \$1,317.44
10/05/17	WALNUT SQUARE GIFTS 000000001 6015430111 Description GIFT SHOPS	HATTIESBURG	MS	\$27.12
				Price \$27.12
10/05/17	DODGES STORE #6501 542929805630415 2282411400 Description SVC STA, WITH/WITHO	GULFPORT	MS	\$56.93
				Price \$56.93
10/11/17	WAL-MART SUPERCENTER 501 0501 DISCOUNT STORE	LAUREL	MS	\$30.63
10/11/17	DEPOT COFFEE HOUSE 0000 601-602-4040 Description FOOD/BEVERAGE	HATTIESBURG	MS	\$13.10



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$1,500

				Amount
09/19/17	HYATT PLACE RIDGELAND FB HYATT PLACE R 601-898-8815	RIDGELAND	MS	\$10.27

Continued on reverse

Fees

	Amount
Total Fees for this Period	\$0.00

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	\$488.00
Total Interest in 2017	\$0.00



Business Platinum Card®

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 10/12/17



Account Ending [REDACTED]

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes, Effective November 1, 2017	
Additional Terms	<p>We are changing the language concerning fraudulent earning or use of points to make clear that we may act if we suspect abuse, misuse or gaming activity, and we are adding that we may:</p> <ul style="list-style-type: none"> Temporarily suspend your ability to redeem points Temporarily suspend your ability to earn points

ID 12506

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Additional Terms

Effective November 1, 2017, in the *Additional Terms* section of the Terms & Conditions, the first paragraph will be replaced with the following:

If we in our sole discretion determine that you have engaged in abuse, misuse or gaming in connection with earning or using points or that you may attempt to do so, we may:

- Take away any points in your program account
- Temporarily suspend your ability to redeem points
- Temporarily suspend your ability to earn points
- Cancel your program account
- Cancel any of your American Express Cards

STEVEN M PALAZZO

Account Ending [REDACTED]

p. 10/15

Business Platinum Card®





Business Platinum Card®

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/12/17



Account Ending [REDACTED]

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Summary of Changes, effective immediately	
Using the card	<p>Currently, you may arrange for merchants and third parties to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants and third parties to store this information, you acknowledge that we may share updates to this information with these merchants and third parties.</p> <p>Effective immediately, we are updating your Agreement to say that if you decide that you do not want us to share updated information as described, then you may contact the number on the back of your card and request that such information no longer be shared.</p>

ID 12512

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Using the Card

Effective immediately, in Part 2 of the Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the following paragraph:

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

And replacing with the following paragraph:

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. If you do not want us to share your updated account information, please contact us using the number on the back of your card.



Membership Rewards® Monthly Statement and Program News

Prepared for STEVEN M PALAZZO

Account Number [REDACTED]

Total Points Balance **99,238**

Points Earned this Period **439**

Account Summary August 1, 2017 - August 31, 2017

Opening Points Balance	98,799
Points Earned this Period	+439
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	99,238

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

1-800-297-1300
International Collect: 1-336-393-1111

Did You Know?

The **Membership Rewards® Monthly Statement and Program News** will no longer be included with your billing statements beginning with your statement that has a Closing Date in November 2017.

To see information about your points balance and transactions, log into your account at membershiprewards.com

Points Transaction Detail

August 1, 2017 - August 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Business Platinum XXXX-XXXX [REDACTED]	3,813	0	-2,703 08/2017	1,110
Add'l Business Platinum XXXX-XXXX [REDACTED]	791	0	-1,358 08/2017	-567
Add'l Business Platinum XXXX-XXXX [REDACTED]	16	0	0	16
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	134	0	-235 08/2017	-101
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	-19 08/2017	-19
Total	4,754	0	-4,315	439

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 1-800-297-1300. From overseas, call collect 1-336-393-1111.

Prepared for
STEVEN M PALAZZO
Membership Rewards® Account Number
[REDACTED]



OPEN Savings® Summary

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/12/17

Account Ending [REDACTED]

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.



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.

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.



Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 11/10/17 Next Closing Date 12/12/17

OPENSM

p. 1/9

Account Ending [REDACTED]

New Balance	\$4,304.13
Please Pay By	11/26/17 †

† Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
 Available and Pending as of 09/30/17
104,646
 For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$6,516.86
Payments/Credits	-\$6,516.86
New Charges	+\$4,304.13
Fees	+\$0.00
New Balance	\$4,304.13

Days in Billing Period: 29

See page 2 for important information about your account.

Effective November 9, 2017, Telecharge will no longer be part of the Pay with Points program. Card Members will not be able to redeem Membership Rewards points on Telecharge.com or over the phone directly with Telecharge.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-8468 **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
open.com/pbc

Pay by Phone
 1-800-472-9297

Account Ending [REDACTED]
 Enter 15 digit account # on all payments.
 Make check payable to American Express.

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 970 TOMMY MUNRO DR
 STE D
 BILOXI MS 39532-2176

Please Pay By 11/26/17
Amount Due \$4,304.13

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



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 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 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.*

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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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

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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	<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"/>

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Save time

Deduct your payment from your bank account automatically each month

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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.



Payments and Credits

Summary

	Total
Payments	-\$6,516.86
Credits	\$0.00
Total Payments and Credits	-\$6,516.86

Detail *Indicates posting date

Payments	Amount
11/01/17* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$6,516.86

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,167.73
CASEY STREET [REDACTED]	\$1,090.87
TJ MORAN [REDACTED]	\$168.58
STEPHANIE NORRIS [REDACTED]	\$134.58
STEPHEN MOORE [REDACTED]	\$1,670.40
PATRICK M LARGE [REDACTED]	\$71.97
Total New Charges	\$4,304.13

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
10/12/17 GOOD STUFF BURGERS 650000009399232 ARLINGTON VA \$16.50 3144266800	\$16.50
10/13/17 LOVE'S TRAVEL STOPS #595 GULFPORT MS \$35.18 AUTO FUEL DISPENSER Quantity Description Price 16 FUEL \$2.20	\$35.18
10/14/17 ONSTAR DATA PLAN - AT&T 993 888-4ONSTAR TX \$20.00 888-466-7827 Description TELEPHONE SERVICE/E	\$20.00
10/18/17 PURE COUNTRY LORRAINE 1 GULFPORT MS \$47.19 228-604-1782 Description AUTOMATED FUEL PUMP	\$47.19
10/18/17 EDD'S DRIVE-IN Pascagoula MS \$27.90 squareup.com/receipts	\$27.90
10/18/17 FELIXS OYSTER BAR RESTAU 000000001 GULFPORT MS \$151.26 5043096725 Description REFER TO RECEIPT	\$151.26
10/19/17 CYPRESS HOUSE Stennis Space Center MS \$77.50 squareup.com/receipts	\$77.50
10/19/17 NEX FUEL 060266 266 STENNIS SPACE MS \$21.81 228-688-3725 Description AUTOMATED FUEL PUMP	\$21.81

Continued on reverse

Detail Continued

				Amount
10/19/17	NAVY EXCHANGE 060266 0034 228-688-2211 Description APPAREL/HOUSEWARES/	STENNIS SPACE	MS	\$10.18
10/19/17	SUBWAY 672295 25500672295 228-6883030 Description Fresh Food	STENNIS SPACE	MS	\$14.96
	Price \$14.96			
10/23/17	MSE BRANDED GULFPORT BIL 770-532-3301 Description FAST FOOD RESTAURAN	GULFPORT	MS	\$10.59
10/24/17	VERIZON WIRELESS VZWIRELESS	800-922-0204	FL	\$130.67
10/25/17	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$4.75
10/25/17	TORTILLA COAST 0000 202-362-9842 Description FOOD/BEVERAGE	WASHINGTON	DC	\$65.88
10/28/17	PIZZA INN OF WIGGINS INC 650000002724 6019289000 TIP	WIGGINS	MS	\$20.25
	\$5.00			
10/29/17	PURE COUNTRY LORRAINE 1 228-604-1782 Description AUTOMATED FUEL PUMP	GULFPORT	MS	\$39.22
10/30/17	WINDANCE COUNTRY CLUB 236422 (228)314-2160	GULFPORT	MS	\$80.25
10/31/17	FACEBK *DFK4TDE5Y2 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$200.73
10/31/17	BUCKHEAD BOOKS 4047682002	COLLEGE PARK	GA	\$47.52
10/31/17	ATLANTA AIRPORT 4136762 30320 RESTAURANT	ATLANTA	GA	\$13.20
11/03/17	GOOD STUFF BURGERS 650000009399232 3144266800	ARLINGTON	VA	\$15.24
11/04/17	RANCHO LOS FUENTES 000000001 6017663252 Description RESTAURANTS	LUCEDALE	MS	\$16.84
	Price \$16.84			
11/06/17	ATLANTA AIRPORT 3757816 30320 RESTAURANT	ATLANTA	GA	\$10.48
11/07/17	CUPS & COMPANY squareup.com/receipts	Washington	DC	\$7.25
11/07/17	BULLFEATHERS USFC20003	WASHINGTON	DC	\$32.43
11/09/17	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95



CASEY STREET

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
10/16/17	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$317.00

Continued on next page



Detail Continued

				Amount
10/19/17	Hill Prince 202-293-4400 FOOD	Washington	DC	\$189.60
	\$189.60			
10/19/17	UBER *TIP CS4PG HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
10/19/17	WUNDER GARTEN 0000 917-620-9330 Description FOOD/BEVERAGE	WASHINGTON	DC	\$44.38
10/19/17	WUNDER GARTEN 0000 917-620-9330 Description FOOD/BEVERAGE	WASHINGTON	DC	\$100.24
10/20/17	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555 Description PACKAGE STORE-BEER/	WASHINGTON	DC	\$93.54
	Price \$93.54			
10/22/17	MOBILESPHERESLYDIAL*MOBILESPHERE 617-399-9980 Description MOBILESPHERESLYDIAL	BOSTON	MA	\$2.95
11/01/17	SOGO 5650 00898780 0000814225 SOGO	CHEEKTOWAGA	NY	\$49.09
11/06/17	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
11/09/17	CAPITOL HILL CLUB 202-484-4590	202-484-4590	DC	\$119.50



TJ MORAN

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
10/12/17	CVS/PHARMACY #00047 000000047 8007467287 PHARMACIES	DIBERVILLE	MS	\$10.41
10/16/17	ROUSES MARKET 2286040076 Description GROCERY STORES, SUP	GULFPORT	MS	\$45.48
	Price \$45.48			
10/18/17	DELTA AIR LINES DELTA AIR LINES From: To: Carrier: Class: N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00	ATLANTA		\$25.00
	Ticket Number: 0068251556725 Passenger Name: MORAN/TOMMYJOE Document Type: EXCESS BAGGAGE			
10/20/17	LAZ PARKING 570447 0909 202-667-3030 Description PARKING FEES	WASHINGTON	DC	\$35.49
10/20/17	BLT PRIME TRUMP DC Arrival Date 10/21/17 00000000 LODGING	WASHINGTON	DC	\$52.20
	Departure Date 12/31/99			

Continued on reverse

Detail Continued

Amount



STEPHANIE NORRIS

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

Amount

10/18/17	USPS PO 2731480506 001361864 8002758777 Description POST SVCS GO	GULFPORT	MS	\$49.00
	Price \$49.00			
10/30/17	NIKE FACTORY STORE SPORTING GOODS STORE	GULFPORT	MS	\$85.58



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

Amount

09/08/17	SAMS CLUB#8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$250.00
10/12/17	IN *AREA DEVELOPMENT PARTNERSHIP 6012967500	HATTIESBURG	MS	\$75.00
10/14/17	PP*BOYSCOUTSTR 877-569-1136 Description CHARITY	HATTIESBURG	MS	\$20.00
10/14/17	STARBUCKS STORE 0933 FAST FOOD RESTAURANT	HATTIESBURG	MS	\$6.27
10/14/17	SULLYS 021770016954276 HELLOHAMPTON@GMAIL.COM	HATTIESBURG	MS	\$166.33
10/14/17	SULLYS 021770016954276 HELLOHAMPTON@GMAIL.COM	HATTIESBURG	MS	\$23.00
10/15/17	UBER *US OCT15 B4TZF HELP.UBER.COM	HELP.UBER.COM	CA	\$20.84
10/15/17	UBER *US OCT15 7S44Y HELP.UBER.COM	HELP.UBER.COM	CA	\$10.96
10/16/17	FAMILY DOLLAR 704-814-3289 Description VARIETY STORE	HATTIESBURG	MS	\$14.98
10/18/17	DELTA AIR LINES DELTA AIR LINES From: N/A To: N/A Carrier: YY Class: 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: 0068251356641 Passenger Name: MOORE/STEPHENHEARD Document Type: EXCESS BAGGAGE	ATLANTA		\$25.00
10/18/17	UBER *US OCT18 XV64O HELP.UBER.COM	HELP.UBER.COM	CA	\$7.83
10/18/17	UBER *US OCT17 L4R7T HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
10/18/17	UBER *US OCT18 P2E3E HELP.UBER.COM	HELP.UBER.COM	CA	\$9.27
10/18/17	HILL COUNTRY BARBAQUE 202-556-2050 Description FOOD/BEVERAGE	WASHINGTON	DC	\$106.70

Continued on next page



Detail Continued

					Amount
10/18/17	ROCK & ROLL HOTEL 202-388-7625 FOOD TIP		WASHINGTON	DC	\$181.00
		\$141.00			
		\$40.00			
10/19/17	UBER *TRIP 4GIGW HELP.UBER.COM		HELP.UBER.COM	CA	\$8.23
10/19/17	UBER *TRIP WGN76 HELP.UBER.COM		HELP.UBER.COM	CA	\$8.85
10/20/17	UBER *US OCT19 DYOLI HELP.UBER.COM		HELP.UBER.COM	CA	\$17.00
10/20/17	BLT PRIME TRUMP DC Arrival Date 10/21/17 00000000 LODGING	Departure Date 12/31/99	WASHINGTON	DC	\$151.50
10/20/17	TRUMP INTL HOTEL DC REST Arrival Date 10/21/17 00000000 LODGING	Departure Date 12/31/99	WASHINGTON	DC	\$190.50
10/20/17	UBER *US OCT20 5HTEO HELP.UBER.COM		HELP.UBER.COM	CA	\$10.03
10/21/17	UBER *US OCT21 HZRFL HELP.UBER.COM		HELP.UBER.COM	CA	\$5.00
10/27/17	SOUTHERN GROUNDS COFFEE HOUSE squareup.com/receipts		Gulfport	MS	\$9.26
10/27/17	HALF SHELL BILOXI 0045 228-432-5050 Description EATING PLACES, REST		BILOXI	MS	\$174.99
10/27/17	FAYARDS 00000168252 228-388-1021 Description GAS/MSC96 20348252	Price \$50.20	BILOXI	MS	\$50.20
10/27/17	POPP S EXPRESS CAR WASH 000000001 2282170314 Description REFER TO RECEIPT		BILOXI	MS	\$20.00
10/27/17	THE HOME DEPOT 800-654-0688		BILOXI	MS	\$4.31
10/29/17	UBER *TRIP BZ5R7 HELP.UBER.COM		HELP.UBER.COM	CA	\$9.46
10/29/17	UBER *TRIP ITX5N HELP.UBER.COM		HELP.UBER.COM	CA	\$6.75
10/29/17	UBER *TRIP ROAFL HELP.UBER.COM		HELP.UBER.COM	CA	\$6.77
10/29/17	UBER *TRIP 3GVEF HELP.UBER.COM		HELP.UBER.COM	CA	\$9.87
10/29/17	UBER *TRIP B6535 HELP.UBER.COM		HELP.UBER.COM	CA	\$13.66
11/04/17	CHEVRON 0202165/CHEVRON SERVICE STN Description CHEVRON TAX		LUCEDALE	MS	\$51.84

Continued on reverse

Detail Continued

Amount



PATRICK M LARGE

Card Ending [REDACTED]

Amount

11/09/17	Verizon Wrls M0146-01 8009220204 TELECOM SVC:PREPAID RECURRING PHONE SER	FOLSOM	CA	\$71.97
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Fees

Amount

Total Fees for this Period	\$0.00
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2017 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2017	\$488.00
Total Interest in 2017	\$0.00



OPEN Savings® Summary

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 11/10/17

Account Ending [REDACTED]

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.

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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 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.*

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	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	1-800-CASH-NOW	In NY: 1-800-522-1897

	Website: americanexpress.com
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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"/>

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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.



Payments and Credits

Summary

	Total
Payments	-\$4,304.13
Credits	\$0.00
Total Payments and Credits	-\$4,304.13

Detail *Indicates posting date

Payments	Amount
12/02/17* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$4,304.13

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,121.67
CASEY STREET [REDACTED]	\$220.39
TJ MORAN [REDACTED]	\$1,571.23
STEPHEN MOORE [REDACTED]	\$242.96
PATRICK M LARGE [REDACTED]	\$222.62
Total New Charges	\$3,378.87

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
11/10/17 EXXONMOBIL 4774 HATTIESBURG MS \$30.35 00210618 39401 General Merchandise General Grocery	
11/12/17 NEX FUEL 060247 247 GULFPORT MS \$48.15 AUTO FUEL DISPENSER Description AUTOMATED FUEL PUMP	
11/13/17 MSE BRANDED GULFPORT BIL GULFPORT MS \$5.89 770-532-3301 Description FAST FOOD RESTAURAN	
11/13/17 ONSTAR DATA PLAN - AT&T 993 888-4ONSTAR TX \$20.00 888-466-7827 Description TELEPHONE SERVICE/E	
11/14/17 DEL FRISCOS DOUBLE EAGLE STEAKHOUSE WASHINGTON DC \$40.75 817-601-4616 Description FOOD/BEVERAGE	
11/17/17 THE DOCK BAR & GRILL 0083 GULFPORT MS \$60.98 228-276-1500 Description EATING PLACES, REST	
11/20/17 MCDANIELS GENERAL MERCHA MCHENRY MS \$34.83 601-794-5900 Description GAS/SERVICES	

Continued on reverse

Detail Continued

				Amount
11/22/17	EXXONMOBIL 4774 601-544-7527 Description GAS/SERVICES	HATTIESBURG	MS	\$31.15
11/23/17	CHEVRON 0201594/CHEVRON SERVICE STN Description CHEVRON TAX	ELLISVILLE	MS	\$16.32
11/23/17	MCDANIELS GENERAL MERCHA 601-794-5900 Description GAS/SERVICES	MCHENRY	MS	\$42.22
11/24/17	USCONNECT RFRSH VEND N 650000007246641 3363930031	CORINTH	MS	\$1.00
11/24/17	USCONNECT RFRSH VEND N 650000007246641 3363930031	CORINTH	MS	\$1.00
11/24/17	FAST MART # 21 601-477-3309 Description GAS/SERVICES	ELLISVILLE	MS	\$54.95
11/24/17	MI RANCHITO 0814 662-726-9834 Description FOOD/BEVERAGE	MACON	MS	\$21.19
11/27/17	SCRANTONS RESTAURANT 650000007625695 2287621900 TIP	PASCAGOULA	MS	\$70.79
	\$12.00			
11/28/17	THE OCCIDENTAL GRILL 202-303-3060 Description FOOD/BEVERAGE	WASHINGTON	DC	\$312.80
11/28/17	ATLANTA AIRPORT 3293869 30320 RESTAURANT	ATLANTA	GA	\$2.30
11/28/17	ATLANTA AIRPORT 4192516 30320 RESTAURANT	ATLANTA	GA	\$12.90
11/30/17	GOOD STUFF EATERY 0897 202-543-8222 Description FOOD/BEVERAGE	WASHINGTON	DC	\$62.92
12/01/17	PURE COUNTRY LORRAINE 1 228-604-1782 Description AUTOMATED FUEL PUMP	GULFPORT	MS	\$38.37
12/02/17	SIP MUNCH MORE - 422 000000001 5172795542	WASHINGTON	DC	\$20.08
12/04/17	ATLANTA AIRPORT 3825495 30320 RESTAURANT	ATLANTA	GA	\$13.40
12/06/17	TORTILLA COAST 0000 202-362-9842 Description FOOD/BEVERAGE	WASHINGTON	DC	\$59.34
12/06/17	WE, THE PIZZA 0072 202-544-4008 Description FOOD/BEVERAGE	WASHINGTON	DC	\$46.90

Continued on next page



Detail Continued

				Amount
12/06/17	GOOD STUFF EATERY 0897 202-543-8222 Description FOOD/BEVERAGE	WASHINGTON	DC	\$10.82
12/08/17	GOOD STUFF BURGERS 650000009399232 3144266800	ARLINGTON	VA	\$12.32
12/09/17	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95



CASEY STREET

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
11/22/17	BT*MOBILESPHERE*SLYDIAL MOBILESPHERE*S 6173999980	BOSTON	MA	\$2.95
11/29/17	SOGO 5650 00997105 0000914225 SOGO	CHEEKTOWAGA	NY	\$45.87
12/06/17	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57



TJ MORAN

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
11/29/17	FAMILY FROZEN FOODS 650000009980494 2282176445 Description MISCL FOOD STORES	OCEAN SPRINGS	MS	\$369.73
				Price \$369.73
11/30/17	DESPORTE & SONS SE 542929805979366 2284321018 Description FREEZER & LOCKER ME	BILOXI	MS	\$1,201.50
				Price \$1,201.50



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
11/10/17	STARBUCKS STORE 0933 FAST FOOD RESTAURANT	HATTIESBURG	MS	\$5.40
11/10/17	EXXONMOBIL 4774 601-544-7527 Description GAS/SERVICES	HATTIESBURG	MS	\$41.00
11/10/17	EXXONMOBIL 4774 601-544-7527 Description GAS/SERVICES	HATTIESBURG	MS	\$50.65
11/11/17	UBER *ADJ 7PAWT HELP.UBER.COM	HELP.UBER.COM	CA	\$15.00
11/11/17	UBER *TRIP 7PAWT HELP.UBER.COM	HELP.UBER.COM	CA	\$11.90
11/11/17	UBER *TRIP P2JAP HELP.UBER.COM	HELP.UBER.COM	CA	\$8.61
11/11/17	UBER *TRIP OZA26 HELP.UBER.COM	HELP.UBER.COM	CA	\$11.56

Continued on reverse

Detail Continued

				Amount
11/12/17	UBER *TRIP HPT7L HELP.UBER.COM	HELP.UBER.COM	CA	\$8.76
11/14/17	SMOOTHIE KING #63 542929806307435 6012642936 FOOD/BEVERAGE	HATTIESBURG	MS	\$15.56
	\$15.56			
11/20/17	LOS DOS POTROS 021770020833037 OSIELGARCIA1969@GMAIL.COM	HATTIESBURG	MS	\$46.72
11/21/17	CORNER MARKET 6012643425	HATTIESBURG	MS	\$27.80



PATRICK M LARGE

Card Ending ██████████

				Amount
11/14/17	PAPA JOHN'S 0000000000000000020003	WASHINGTON	DC	\$37.12
11/16/17	BONCHON CHICKEN 650000008215280 7034750849 TIP	WASHINGTON	DC	\$66.93
	\$10.00			
11/24/17	VERIZON WIRELESS VZWIRELESS	800-922-0204	FL	\$118.57

Fees

		Amount
Total Fees for this Period		\$0.00

2017 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2017		\$488.00
Total Interest in 2017		\$0.00



OPEN Savings® Summary

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 12/12/17

Account Ending [REDACTED]

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.



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.



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
 Closing Date 01/12/18 Next Closing Date 02/09/18

OPENSM

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Account Ending [REDACTED]

New Balance	\$2,008.42
Please Pay By	01/27/18[‡]

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
 Available and Pending as of 11/30/17
115,699
 For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Previous Balance	\$3,378.87
Payments/Credits	-\$3,560.20
New Charges	+\$2,189.75
Fees	+\$0.00
New Balance	\$2,008.42

Days in Billing Period: 31

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.
- Effective February 1, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.
- We want to let you know that starting on 2/8/2018, we'll be making some changes to simplify the way your transaction details are displayed in your paper statement. You can continue to view the full details of each transaction when you log into your account at americanexpress.com.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-8468 **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
open.com/pbc

Pay by Phone
 1-800-472-9297

Account Ending [REDACTED]
 Enter 15 digit account # on all payments.
 Make check payable to American Express.

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 970 TOMMY MUNRO DR
 STE D
 BILOXI MS 39532-2176

Please Pay By 01/27/18
Amount Due \$2,008.42

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



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 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 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.*

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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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"/>

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Save time

Deduct your payment from your bank account automatically each month

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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.



Payments and Credits

Summary

	Total
Payments	-\$3,378.87
Credits	
STEVEN M PALAZZO [REDACTED]	-\$181.33
Total Payments and Credits	-\$3,560.20

Detail *Indicates posting date

Payments		Amount
12/22/17*	STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$3,378.87
Credits		Amount
12/13/17*	STEVEN M PALAZZO SHOP WITH MR POINTS-PURCHASE CREDIT	-\$62.35
12/13/17*	STEVEN M PALAZZO SHOP WITH MR POINTS-PURCHASE CREDIT	-\$118.98

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,576.92
CASEY STREET [REDACTED]	\$385.21
PATRICK M LARGE [REDACTED]	\$227.62
Total New Charges	\$2,189.75

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

				Amount
12/12/17	WALMART.COM RETAIL	800-966-6546	AR	\$118.98
12/13/17	UNBEATABLESALE.COM, INC. 4368455553268 7323630606	732-3630606	NJ	\$62.35
12/13/17	ONSTAR DATA PLAN - AT&T 993 888-466-7827 Description TELEPHONE SERVICE/E	888-4ONSTAR	TX	\$20.00
12/14/17	SGJJ-AIRPORT 0012 404-763-9196 Description FOOD/BEVERAGE	ATLANTA	GA	\$8.48
12/15/17	LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER Quantity Description 19 FUEL	GULFPORT	MS	\$40.42
12/17/17	LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER Quantity Description 9 FUEL	GULFPORT	MS	\$20.15
12/19/17	THE SALT LINE 436845557812459 GAVIN@THESALTLINE.COM	WASHINGTON	DC	\$497.80

Continued on reverse

Detail Continued

				Amount
12/21/17	PETE'S DINER 0800 202-544-7335 Description FOOD/BEVERAGE	WASHINGTON	DC	\$14.22
12/21/17	IGNATIUS PRESS 436845555667756 GLENN@IGNATIUS.COM	SAN FRANCISCO	CA	\$151.15
12/21/17	HOUSE GIFT SHOP 000000001 2022253520 Description REFER TO RECEIPT	WASHINGTON	DC	\$86.70
12/22/17	THE CAPITOL LOUNGE 2025472098 Description RESTAURANTS	WASHINGTON	DC	\$94.70
				Price \$94.70
12/23/17	NEX FUEL 060247 247 AUTO FUEL DISPENSER Description AUTOMATED FUEL PUMP	GULFPORT	MS	\$30.73
12/29/17	EAGLE EXPRESS 568 228-897-2111 Description AUTOMATED FUEL PUMP	GULFPORT	MS	\$57.40
12/31/17	FACEBOOK INC.*YRM7NDEH52 ADVERTISING SERVICE	MENLO PARK		\$40.80
01/01/18	MS GOV BRD OF ACCT 6012060082 Description Government Agencies	JACKSON	MS	\$115.49
				Price \$115.49
01/02/18	BLS*DANGER ZONE JOBS C*DANGER ZONE PROFESSIONAL SERVICE Description COMPUTER HRDWR/SFTW	GRANVILLE	OH	\$49.00
01/05/18	CAPT AL'S STEAK & SEAFOO 0000 228-831-5751 Description FOOD/BEVERAGE	GULFPORT	MS	\$57.03
01/07/18	FAYARDS 00000168252 228-388-1021 Description GAS/MSC96 85058252	BILOXI	MS	\$54.07
				Price \$54.07
01/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
01/10/18	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$7.50



CASEY STREET

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
12/13/17	SOGO 5650 00854592 0000814225 SOGO	CHEEKTOWAGA	NY	\$48.09
12/15/17	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$69.50
12/22/17	BT*MOBILESPHERE*SLYDIAL MOBILESPHERE*S 6173999980	BOSTON	MA	\$2.95
01/06/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$264.67

Continued on next page



Detail Continued

				Amount
	PATRICK M LARGE Card Ending [REDACTED]			
				Amount
12/22/17	FEDEX# 789074608908 789074608908 FedEx #1-800-622-1147 TO: Dylan Mears MS FROM: Patrick Large 20011 001 Priority 1LB AWB789074608908 FedEx #1-800-622-1147	MEMPHIS	TN	\$45.50
12/24/17	VERIZON WIRELESS VZWIRELESS	800-922-0204	FL	\$118.42
01/03/18	FACEBK *827UZDSC72 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$25.00
01/09/18	HOUSE GIFT SHOP 000000001 2022253520 Description REFER TO RECEIPT	WASHINGTON	DC	\$38.70

Fees

		Amount
Total Fees for this Period		\$0.00

2018 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2018		\$0.00
Total Interest in 2018		\$0.00



OPEN Savings® Summary

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 01/12/18

Account Ending [REDACTED]

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

Membership Rewards® Points	
This Period	91
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.

OPEN Savings Benefits	This Period			Year to Date		
	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
FEDEX GROUND & FEDEX EXPRESS - Visit opensavings.com	\$45.50	\$0.00	91	\$0.00	\$0.00	0
Ongoing Benefits Total	\$45.50	\$0.00	91	\$0.00	\$0.00	0
Grand Totals		\$0.00	91²		\$0.00	0²

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

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

² 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.

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.



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Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
 Closing Date 02/09/18 Next Closing Date 03/12/18

OPENSM

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Account Ending [REDACTED]

New Balance	\$4,517.12
Please Pay By	02/24/18[‡]

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
 Available and Pending as of 12/31/17
67,905

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

Account Summary

Previous Balance	\$2,008.42
Payments/Credits	-\$2,008.42
New Charges	+\$4,517.12
Fees	+\$0.00
New Balance	\$4,517.12

Days in Billing Period: 28

➔ See page 2 for important information about your account.

i American Express Bank, FSB ("FSB") will undergo a legal entity change and be known as **American Express National Bank ("AENB")** as of April 1, 2018. Following that date, AENB will become the issuer of your Account. To review our Privacy Notice, please visit americanexpress.com/privacycenter.

➔ **See Page 7 for an Important Notice About a Change to Your Cardmember Agreement.**

i Effective February 28, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-8468 **Pay by Phone** 1-800-472-9297

➔ See page 2 for additional information.

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Payment Coupon
 Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
 1-800-472-9297

Account Ending [REDACTED]
 Enter 15 digit account # on all payments.
 Make check payable to American Express.

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 970 TOMMY MUNRO DR
 STE D
 BILOXI MS 39532-2176

Please Pay By 02/24/18
Amount Due \$4,517.12

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



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 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 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.*

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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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

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.



Payments and Credits

Summary

	Total
Payments	-\$2,008.42
Credits	\$0.00
Total Payments and Credits	-\$2,008.42

Detail *Indicates posting date

Payments	Amount
01/31/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$2,008.42

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,218.44
CASEY STREET [REDACTED]	\$638.12
TJ MORAN [REDACTED]	\$1,257.36
STEPHANIE NORRIS [REDACTED]	\$164.44
STEPHEN MOORE [REDACTED]	\$419.82
PATRICK M LARGE [REDACTED]	\$818.94
Total New Charges	\$4,517.12

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
01/12/18 ONSTAR DATA PLAN - AT&T 993 888-40NSTAR TX \$20.00 888-466-7827	
01/19/18 NEW CONGRESSIONAL LIQUORS 650000009172 WASHINGTON DC \$73.66 4104589555	
01/20/18 CREAMERY DD 068111 57960068111 WASHINGTON DC \$1.28 571-2354959	
01/20/18 TORTILLA COAST 0000 WASHINGTON DC \$90.24 202-362-9842	
01/20/18 USCONNECT BLCKT VEND 2 N 6500000072331 HALETHORPE MD \$5.25 3363930031	
01/22/18 HUNAN DYNASTY 0000 WASHINGTON DC \$14.87 202-546-6161	
01/24/18 MCDANIELS GEN. MERCH. MCHENRY MS \$6.08 601-749-5900	
01/25/18 COURTYARD HATTIESBURG HATTIESBURG MS \$46.61 LODGING	
01/25/18 CKE*CLASSIC SANDWICH 921 000015530 WAYNESBORO MS \$22.05 6502157777	
01/27/18 PURE COUNTRY LORRAINE 1 GULFPORT MS \$46.42 228-604-1782	

Continued on reverse

Detail Continued

				Amount
01/31/18	UNITED AIRLINES UNITED AIRLINES From: WASHINGTON DULLES To: FRANKFURT INTERNAT Ticket Number: 01629206823123 Passenger Name: PALAZZO /ECONOMY PLUS S Document Type: PREFERRED SEAT UPGRADE	WASHINGTON	DC	\$199.00
01/31/18	UNITED AIRLINES UNITED AIRLINES From: WASHINGTON DULLES To: FRANKFURT INTERNAT Ticket Number: 01629206903940 Passenger Name: PALAZZO /WI-FI PANASONI Document Type: WIFI	HOUSTON	TX	\$22.99
01/31/18	UNITED AIRLINES UNITED AIRLINES From: WASHINGTON DULLES To: FRANKFURT INTERNAT PRISTINA Ticket Number: 01626033402770 Passenger Name: PALAZZO /SECOND CHECKED Document Type: EXCESS BAGGAGE	WASHINGTON	DC	\$100.00
01/31/18	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$7.50
01/31/18	FACEBOOK INC.*VHMKWD2J52 ADVERTISING SERVICE	MENLO PARK		\$125.18
01/31/18	MAIN STORE 110010071 10111010071 000-0000000	ARLINGTON	VA	\$108.69
01/31/18	HUDSON ST1404 0000 800-326-7711	STERLING	VA	\$15.21
01/31/18	PANDA EXPRESS 2641 1641 999-999-9999	FT MYER	VA	\$24.42
02/04/18	TORTILLA COAST 0000 202-362-9842	WASHINGTON	DC	\$27.99
02/06/18	NAVY LODGE 050430 0056 GOVERNMENT SERVICE	BETHESDA	MD	\$87.00
02/07/18	NAVY LODGE 050430 0056 GOVERNMENT SERVICE	BETHESDA	MD	\$174.00
	CASEY STREET Card Ending [REDACTED] Monthly Spending Limit: \$10,000			Amount
01/16/18	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$320.50
01/20/18	SOGO 5650 00657697 0000614225	CHEEKTOWAGA	NY	\$50.00
01/22/18	BT*MOBILESHERE*SLYDIAL MOBILESHERE*S 6173999980	BOSTON	MA	\$2.95
02/06/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$264.67
	TJ MORAN Card Ending [REDACTED] Monthly Spending Limit: \$5,000			Amount
01/18/18	TURAN-FOLEY MOTORS 228-539-7500	GULFPORT	MS	\$65.86

Continued on next page



Detail Continued

				Amount
01/18/18	CLASSY CHASSIS CAR WAS 228-385-1135	BILOXI	MS	\$96.29
01/26/18	SHELL OIL 57540720604 GAS STATION	BILOXI	MS	\$9.51
01/31/18	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$246.24
01/31/18	QUALITY POULTRY AND SEAFO 000000001 2284325216	BILOXI	MS	\$698.29
01/31/18	GULF COAST PRODUCE DISTRI 924750980633 BERNIE.BOYD@GCPRODUCE.COM	BILOXI	MS	\$60.00
02/01/18	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$81.17



STEPHANIE NORRIS

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
01/18/18	GINGERBREAD HOUSE 00-08003581967 601-5798979	HATTIESBURG	MS	\$114.44
02/01/18	USPS PO 2731480506 001361864 8002758777	GULFPORT	MS	\$50.00



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
01/24/18	PATIO 44 650000008814124 6016026907	HATTIESBURG	MS	\$32.00
01/24/18	PATIO 44 650000008814124 6016026907	HATTIESBURG	MS	\$153.57
01/24/18	ARJUN ONE STOP LLC 542929806925871 7186662463	HATTIESBURG	MS	\$49.90
01/26/18	GRATEFULL SOUL LLC 00-08027977399 RESTAURANT	HATTIESBURG	MS	\$73.22
01/31/18	FUEL TIME 16 00000053835 601-268-7854	Hattiesburg	MS	\$56.03
02/06/18	LITTLE CAESARS 8012683400	HATTIESBURG	MS	\$55.10



PATRICK M LARGE

Card Ending [REDACTED]

				Amount
01/17/18	THE SALT LINE 436845557812459 GAVIN@THESALTLINE.COM	WASHINGTON	DC	\$338.20
01/23/18	DROPBOX*S6KFMVG84VB1 DROPBOX*S6KFMVG 4159867057	SAN FRANCISCO	CA	\$9.99
01/24/18	VERIZON Wireless RECURRING PAY VZWIRELESS	800-922-0204	FL	\$118.44
01/30/18	TORTILLA COAST 0000 202-362-9842	WASHINGTON	DC	\$2.70
01/30/18	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$73.37
01/31/18	TORTILLA COAST 0000 202-362-9842	WASHINGTON	DC	\$228.00

Continued on reverse

Detail Continued

				Amount
02/01/18	EXXONMOBIL 4781 202-547-4054	WASHINGTON	DC	\$48.24

Fees

				Amount
Total Fees for this Period				\$0.00

2018 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2018		\$0.00
Total Interest in 2018		\$0.00



Business Platinum Card®

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 02/09/18



Account Ending [REDACTED]

Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Beginning in April 2018	
<i>Determining the Prime Rate</i>	<p>Currently on your Pay Over Time feature, the Prime Rate used to calculate interest is the Prime Rate published by the Wall Street Journal 2 days prior to the Closing Date of your billing period.</p> <p>Effective for your billing period beginning in April 2018, we are updating your Agreement to say that the Prime Rate used to calculate interest will be the Prime Rate published by the Wall Street Journal on the Closing Date of your billing period.</p>

ID12553

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Determining the Prime Rate

Effective with billing periods beginning in April 2018, in Part 2 of the Agreement, we are amending the *Determining Prime Rate* sub section of the *About Interest Charges on Pay Over Time Balance* section by deleting the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

And replacing with the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period.



OPEN Savings® Summary

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 02/09/18

Account Ending [REDACTED]

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.



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.



Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 03/12/18 Next Closing Date 04/11/18

OPENSM

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Account Ending [REDACTED]

New Balance	\$5,034.12
Please Pay By	03/27/18 ‡

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
 Available and Pending as of 01/31/18
60,075
 For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$4,517.12
Payments/Credits	-\$4,517.12
New Charges	+\$5,034.12
Fees	+\$0.00
New Balance	\$5,034.12

Days in Billing Period: 31

- ➔ See page 2 for important information about your account.
- ➔ See page 6 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.
- ➔ See Page 7 for Important Changes to Your Account Benefits.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-8468 **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
open.com/pbc

Pay by Phone
 1-800-472-9297

Account Ending [REDACTED]
 Enter 15 digit account # on all payments.
 Make check payable to American Express.

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 970 TOMMY MUNRO DR
 STE D
 BILOXI MS 39532-2176

Please Pay By 03/27/18
Amount Due \$5,034.12

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



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 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 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.*

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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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.



Payments and Credits

Summary

	Total
Payments	-\$4,517.12
Credits	\$0.00
Total Payments and Credits	-\$4,517.12

Detail *Indicates posting date

Payments	Amount
02/17/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$4,517.12

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,825.26
STEPHANIE NORRIS [REDACTED]	\$1,000.00
STEPHEN MOORE [REDACTED]	\$192.95
PATRICK M LARGE [REDACTED]	\$1,015.91
Total New Charges	\$5,034.12

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
02/09/18 HTTP://WWW.GOGOAIR.C INTERNET ACC 877-350-0038 IL	\$49.95
02/11/18 ONSTAR DATA PLAN - AT&T 993 888-466-7827 TX	\$20.00
02/12/18 NEX FUEL 060247 247 AUTO FUEL DISPENSER GULFPORT MS	\$51.59
02/16/18 THE HOME DEPOT 800-654-0688 BILOXI MS	\$808.32
02/17/18 EXXONMOBIL 4774 601-544-7527 HATTIESBURG MS	\$54.95
02/19/18 POPP S EXPRESS CAR WASH 000000001 2282170314 BILOXI MS	\$18.00
02/19/18 AMAZON.COM MERCHANDISE AMZN.COM/BILL WA	\$638.27
02/20/18 EXXONMOBIL 4774 601-544-7527 HATTIESBURG MS	\$49.46
02/20/18 ED'S BURGER JOINT USFC39401 HATTIESBURG MS	\$23.93
02/21/18 BIANCHIS PIZZERIA 650000010030446 6014501263 HATTIESBURG MS	\$40.21
02/22/18 TABELLA 6500000005142768 6012555488 HATTIESBURG MS	\$84.03
02/22/18 COURTYARD HATTIESBURG LODGING HATTIESBURG MS	\$22.89
02/22/18 CAMPUS BOOK MART HATTI 6012619690 HATTIESBURG MS	\$64.19

Continued on reverse

Detail Continued

				Amount
02/23/18	EXXONMOBIL 4807 601-528-5688	MCHENRY	MS	\$42.99
02/28/18	FACEBOOK INC.*YGJVXDJH52 ADVERTISING SERVICE	MENLO PARK		\$32.17
03/01/18	THE CAPITOL LOUNGE 2025472098	WASHINGTON	DC	\$144.30
03/01/18	GOOD STUFF BURGERS 650000009399232 3144266800	ARLINGTON	VA	\$15.24
03/02/18	MCDANIELS GENERAL MERCHA 601-794-5900	MCHENRY	MS	\$55.51
03/02/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
03/02/18	DONANELLES BAR AND GRILL 000000001 6015453860	HATTIESBURG	MS	\$151.48
03/02/18	COURTYARD HATTIESBURG LODGING	HATTIESBURG	MS	\$18.08
03/02/18	COURTYARD HATTIESBURG LODGING	HATTIESBURG	MS	\$12.99
03/02/18	CAMPUS BOOK MART HATTI 6012619690	HATTIESBURG	MS	\$49.21
03/02/18	Handy Lock Biloxi 436845557807202 WAREHOUSING & STORAGE	BILOXI	MS	\$175.00
03/03/18	PIZZA HUT 2213022137 09600022137 601-2648584	HATTIESBURG	MS	\$20.24
03/04/18	KEESLER SHE TROOP STORE 0000 800-582-3289	HATTIESBURG	MS	\$24.48
03/08/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$44.93
03/08/18	CHICK FIL A TELECOM EQUIPMENT	ATLANTA	GA	\$14.06
03/09/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
03/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
03/10/18	POLKS BILOXI DRUGS 542929804949436 2282070505	BILOXI	MS	\$12.84

**STEPHANIE NORRIS**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
03/05/18	GALATOIRE'S 100536380309 70130	NEW ORLEANS	LA	\$1,000.00

**STEPHEN MOORE**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
02/19/18	PURPLE PARROT CRESCENT CI 000000001 6012640672	HATTIESBURG	MS	\$133.18
02/23/18	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$59.77

Continued on next page



Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 03/12/18

OPENSM

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Account Ending [REDACTED]

Detail Continued

Amount



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

Amount

					Amount
02/13/18	PALAZZO WINE COMPANY 0081 818-505-0888	SAINT HELENA	CA		\$715.00
02/23/18	DROPBOX*GM8X5CB1YCTS DROPBOX*GM8X5CB 4159867057	SAN FRANCISCO	CA		\$9.99
02/24/18	VERIZON Wireless RECURRING PAY VZWIRELESS	800-922-0204	FL		\$118.44
02/26/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		\$14.99
02/26/18	GOOD STUFF EATERY 0897 202-543-8222	WASHINGTON	DC		\$128.19
03/07/18	Union Street Public Ho 703-548-1785	Alexandria	VA		\$29.30

Fees

Amount

Total Fees for this Period

\$0.00

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$0.00
Total Interest in 2018	\$0.00

Business Platinum Card®



Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along in a safe place for future reference.

Summary of Changes, Effective Immediately	
Getting Points	We are updating the list of transactions that are not eligible purchases and for which you will not earn points by adding: Purchases of cash equivalents Person-to-person payments

ID12560

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Getting Points: Using Your Card

Effective immediately, in the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the last paragraph will include the following additional bullets:

- Purchases of cash equivalents
- Person-to-person payments



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 03/12/18



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Account Ending [REDACTED]

Important Changes to the OPEN Savings® Program

Effective June 1, 2018, the OPEN Savings program will no longer be available on your Business Card. You can view savings and rewards opportunities for business purchases, including offers from FedEx, in Amex Offers, which you can access by logging into your American Express online account at americanexpress.com.

ID12562

CMLENDDMRUS0242

AMEX000241

20-2124_0960

AMEX_0241



OPEN Savings® Summary

PALAZZO FOR CONGRESS
STEVEN M PALAZZO

Closing Date 03/12/18

Account Ending XXXXXXXXXX

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

Membership Rewards® Points	
This Period	0
Year to Date	0

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.



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



Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 04/11/18 Next Closing Date 05/11/18

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Account Ending [REDACTED]

New Balance	\$5,246.29
Please Pay By	04/26/18[‡]

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
 Available and Pending as of 02/28/18
74,611
 For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Previous Balance	\$5,034.12
Payments/Credits	-\$5,248.08
New Charges	+\$5,460.25
Fees	+\$0.00
New Balance	\$5,246.29

Days in Billing Period: 30

➔ See page 2 for important information about your account.

➔ See important notices about Your Billing Dispute Procedures, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 7

ⓘ **Important Information:** To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-8468 **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
open.com/pbc

Pay by Phone
 1-800-472-9297

Account Ending [REDACTED]
 Enter 15 digit account # on all payments.
 Make check payable to American Express.

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 970 TOMMY MUNRO DR
 STE D
 BILOXI MS 39532-2176

Please Pay By	04/26/18
Amount Due	\$5,246.29

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



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 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 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.*

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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

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.



Payments and Credits

Summary

	Total
Payments	-\$5,034.12
Credits	
STEVEN M PALAZZO [REDACTED]	\$0.00
STEPHEN MOORE [REDACTED]	-\$213.96
Total Payments and Credits	-\$5,248.08

Detail *Indicates posting date

			Amount
Payments			
03/28/18*	STEVEN M PALAZZO	PAYMENT RECEIVED - THANK YOU	-\$5,034.12
Credits			Amount
03/26/18	STEPHEN MOORE	ACADEMY SPORTS #108 108 HATTIESBURG MS 111-111-1111	-\$213.96

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,959.56
STEPHANIE NORRIS [REDACTED]	\$2,047.50
STEPHEN MOORE [REDACTED]	\$881.36
JILL DUCKWORTH [REDACTED]	\$264.67
PATRICK M LARGE [REDACTED]	\$128.43
JAMES LEVINS [REDACTED]	\$178.73
Total New Charges	\$5,460.25

Detail

 **STEVEN M PALAZZO**
 Card Ending [REDACTED]

				Amount
03/13/18	ATLANTA AIRPORT 4401668 30320	ATLANTA	GA	\$12.11
03/13/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$20.00
03/15/18	CAPITAL GRILLE 0138003 0000 202-737-6200	WASHINGTON	DC	\$35.90
03/16/18	GOOD STUFF BURGERS 650000009399232 3144266800	ARLINGTON	VA	\$8.80
03/16/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$31.98
03/17/18	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS	\$49.74
03/19/18	MSE BRANDED GULFPORT BIL 770-532-3301	GULFPORT	MS	\$12.55
03/20/18	TORTILLA COAST 0000 202-362-9842	WASHINGTON	DC	\$139.08

Continued on reverse

Detail Continued

					Amount
03/20/18	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC		\$35.60
03/20/18	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC		\$82.53
03/25/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS		\$14.00
03/26/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS		\$51.86
03/26/18	POPPS FERRY HARDWARE 65000004612449 2283882525	BILOXI	MS		\$23.80
03/28/18	LAZY MAGNOLIA BREWERY 228-467-2727	KILN	MS		\$84.53
03/28/18	LAZY MAGNOLIA BREWERY 228-467-2727	KILN	MS		\$68.48
03/29/18	CYPRESS HOUSE squareup.com/receipts	Stennis Space Center	MS		\$37.38
03/29/18	CYPRESS HOUSE squareup.com/receipts	Stennis Space Center	MS		\$69.30
03/29/18	SHELL OIL 57542870803 AUTO FUEL DISPENSER	PICAYUNE	MS		\$52.26
03/31/18	FACEBOOK INC.*EXL5TEAJ52 ADVERTISING SERVICE	MENLO PARK			\$70.32
04/02/18	THE HOME DEPOT 800-654-0688	BILOXI	MS		\$435.51
04/02/18	MARSHALLS 8886277425	DIBERVILLE	MS		\$36.33
04/02/18	CHICK-FIL-A #02463 00000000840101 2283921892	D'IBERVILLE	MS		\$43.27
04/02/18	Handy Lock Biloxi 436845557807202 WAREHOUSING & STORAGE	BILOXI	MS		\$175.00
04/03/18	PURE COUNTRY LORRAINE 1 228-604-1782	GULFPORT	MS		\$48.77
04/03/18	TARGET DISCOUNT STORE	DIBERVILLE	MS		\$166.83
04/08/18	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS		\$54.01
04/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL		\$49.95
04/10/18	FABER NEWS #4001 0000 201-330-1515	GULFPORT	MS		\$37.20
04/10/18	ATLANTA AIRPORT 4501652 30320	ATLANTA	GA		\$12.47

**STEPHANIE NORRIS**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

					Amount
03/12/18	HOLIDAY INN Arrival Date 03/01/18 00000000 LODGING	Departure Date 03/31/18	NEW ORLEANS	LA	\$22.00
03/14/18	USPS PO 2731480506 001361864 8002758777		GULFPORT	MS	\$300.00
03/15/18	OFFICE DEPOT #3230 000003230 8004633768		DIBERVILLE	MS	\$56.70

Continued on next page



Detail Continued

				Amount
03/20/18	GALATOIRE'S 100541863021 70130	NEW ORLEANS	LA	\$1,668.80



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

03/12/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$12.00
03/13/18	PREMIUM PARKING 194 0569 504-565-5546	NEW ORLEANS	LA	\$19.00
03/19/18	ACE HARDWARE OF PETAL, IN 601-544-6111	PETAL	MS	\$13.89
03/20/18	DEPOT COFFEE HOUSE 0000 601-602-4040	HATTIESBURG	MS	\$10.19
03/20/18	WARDS OF PETAL 00-08030827839 FAST FOOD RESTAURANT	PETAL	MS	\$7.43
03/22/18	ACADEMY SPORTS #108 0000 111-111-1111	HATTIESBURG	MS	\$14.05
03/22/18	ACADEMY SPORTS #108 0000 111-111-1111	HATTIESBURG	MS	\$580.62
03/22/18	LAKE SERENE GROCERY 000000000205267 99999999999	HATTIESBURG	MS	\$39.88
04/03/18	SULLY'S 021770021363784 6013365358	PETAL	MS	\$23.17
04/05/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$37.64
04/05/18	CHICK-FIL-A #02463 000000000840101 2283921892	D'IBERVILLE	MS	\$34.84
04/05/18	CIRCLE K # 23386/CIRCLE K CONVENIENCE	BROOKLYN	MS	\$39.65
04/09/18	EL BOSQUE MEXICAN GRILL 65000000649476 2283960044	DIBERVILLE	MS	\$35.00
04/09/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$14.00



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

03/31/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$264.67
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PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

Amount

03/23/18	DROPBOX*HKFFDRXH8BWY DROPBOX*HKFFDRX 4159867057	SAN FRANCISCO	CA	\$9.99
03/24/18	VERIZON Wireless RECURRING PAY VZWIRELESS	800-922-0204	FL	\$118.44

Continued on reverse

Detail Continued

Amount



JAMES LEVINS

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

04/05/18	TARANTOS CRAWFISH 650000008684808 2283920990	BILOXI	MS	\$97.41
04/06/18	THE BOTTLE SHOP 0000 228-396-8771	BOLOXI	MS	\$81.32

Fees

Amount

Total Fees for this Period **\$0.00**

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$0.00
Total Interest in 2018	\$0.00



Business Platinum Card®

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 04/11/18



p. 7/9

Account Ending [REDACTED]

Billing Dispute Procedures

What To Do If 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.

AN/OC/BillingDispute/11-2014

Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

- (1) Your name and card account number.
- (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your consumer bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does

not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/OC/EFT/11-2014

Notice for residents of Washington State

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/OC/WA/11-2014



OPEN Savings® Summary

PALAZZO FOR CONGRESS
STEVEN M PALAZZO

Closing Date 04/11/18

Account Ending [REDACTED]

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

Membership Rewards® Points	
This Period	0
Year to Date	0

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.



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



Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 05/11/18 Next Closing Date 06/11/18



Account Ending [REDACTED]

New Balance	\$19,046.82
Please Pay By	05/26/18 ‡

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
 Available and Pending as of 03/31/18
79,642
 For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$5,246.29
Payments/Credits	-\$5,246.29
New Charges	+\$18,597.82
Fees	+\$450.00
New Balance	\$19,047.82

Days in Billing Period: 30

See page 2 for important information about your account.

i Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of \$10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-8468 **Pay by Phone** 1-800-472-9297

See page 2 for additional information.

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Payment Coupon
 Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
 1-800-472-9297

Account Ending [REDACTED]
 Enter 15 digit account # on all payments.
 Make check payable to American Express.

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 970 TOMMY MUNRO DR
 STE D
 BILOXI MS 39532-2176

Please Pay By	05/27/18
Amount Due	\$19,047.82

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



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 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 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.*

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	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
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	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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.



Payments and Credits

Summary

	Total
Payments	-\$5,246.29
Credits	\$0.00
Total Payments and Credits	-\$5,246.29

Detail *Indicates posting date

Payments	Amount
04/26/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$5,246.29

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$4,724.52
STEPHANIE NORRIS [REDACTED]	\$2,403.51
STEPHEN MOORE [REDACTED]	\$1,704.08
JILL DUCKWORTH [REDACTED]	\$1,339.70
PATRICK M LARGE [REDACTED]	\$654.58
BRIDGETTE JONES [REDACTED]	\$138.36
MICHELE GARGIULO [REDACTED]	\$6,971.57
JAMES LEVINS [REDACTED]	\$661.50
Total New Charges	\$18,597.82

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
04/12/18 ONSTAR DATA PLAN - AT&T 993 888-466-7827 888-466-7827 TX	\$20.00
04/13/18 USCONNECT BLCKT VEND 2 N 6500000072331 3363930031 HALETHORPE MD	\$5.50
04/13/18 USCONNECT BLCKT VEND 2 N 6500000072331 3363930031 HALETHORPE MD	\$2.00
04/13/18 FIVE GUYS #GA-1583 7039195289 ATLANTA GA	\$18.05
04/16/18 ATLANTA AIRPORT 4527023 30320 RESTAURANT ATLANTA GA	\$8.31
04/16/18 SHELLIS NEWS GATE T3 404-344-0098 ATLANTA GA	\$21.59
04/18/18 NEW CONGRESSIONAL LIQUORS 650000009172 4104589555 WASHINGTON DC	\$24.14
04/19/18 ATLANTA AIRPORT 4541402 30320 RESTAURANT ATLANTA GA	\$9.93
04/20/18 FILL-UP WITH BILLUPS 0761 228-207-3345 BILOXI MS	\$50.64
04/20/18 EXXONMOBIL 4827 919-566-1200 BILOXI MS	\$56.75

Continued on reverse

Detail Continued

				Amount
04/21/18	KELLIES POOR BOY EXPRESS 6500000081988 6017995909	PICAYUNE	MS	\$33.84
04/24/18	COLONIAL PARKING #882 0000 202-295-8144	WASHINGTON	DC	\$17.00
04/25/18	EXXONMOBIL 4781 202-547-4054	WASHINGTON	DC	\$48.84
04/27/18	FIVE GUYS #GA-1582 7039195289	ATLANTA	GA	\$15.07
04/29/18	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS	\$38.34
04/29/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
04/30/18	THE PRESERVE GOLF F&B 0000 228-386-2400	VANCLEAVE	MS	\$1,196.20
04/30/18	THE PRESERVE GOLF F&B 0000 228-386-2400	VANCLEAVE	MS	\$2,356.20
04/30/18	FACEBOOK INC.*PWF8PESH52 ADVERTISING SERVICE	MENLO PARK		\$52.98
05/01/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$17.33
05/01/18	RAISING CANES 44 FAST FOOD RESTAURANT	HATTIESBURG	MS	\$9.89
05/02/18	Handy Lock Biloxi 436845557807202 WAREHOUSING & STORAGE	BILOXI	MS	\$175.00
05/04/18	RANCHLAND TRACTOR & ATV 65000000941880 2288328300	SAUCIER	MS	\$452.33
05/07/18	ATLANTA AIRPORT 3177719 30320 RESTAURANT	ATLANTA	GA	\$4.31
05/07/18	ATLANTA AIRPORT 4062949 30320 RESTAURANT	ATLANTA	GA	\$7.71
05/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
05/11/18	LICKETY SPLIT - 4244 000000001 5172795542	WASHINGTON	DC	\$3.29
05/11/18	CAVA MEZZE MEDITERRANEAN 7022432264	ARLINGTON	VA	\$11.33

**STEPHANIE NORRIS**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
04/12/18	LANDS END BUS OUTFITTERS 1002 800-587-1541	DODGEVILLE	WI	\$819.26
04/19/18	MICHAELS STORES 5022 ARTIST SUPPLY & CRAFT	GULFPORT	MS	\$66.14
04/24/18	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS	\$88.42
04/26/18	OFFICE DEPOT #437 000000437 8004633768 BADGE,NAME,FLEX,40/PK,BE SHARPENER,DUAL PWR,BO MANUAL SHARPENER,PENCIL,METAL,2 HOLES MARKERS,PERM,RT,FN,3PK,BLK	GULFPORT	MS	\$37.46
04/28/18	DOLLAR TREE 000004346 8775308733 VARIETY STORES	GULFPORT	MS	\$26.75

Continued on next page



Detail Continued

				Amount
04/30/18	WALGREENS NONE 39553 PHARMACIES	GAUTIER	MS	\$178.10
05/02/18	LANDS END BUS OUTFITTERS 1002 800-587-1541	DODGEVILLE	WI	\$1,187.38



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
04/19/18	CHEVRON 0355100/CHEVRON SERVICE STN	MOSELLE	MS	\$39.37
04/20/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$280.50
04/20/18	SHELL OIL 57542914403 AUTO FUEL DISPENSER	BILOXI	MS	\$42.48
04/23/18	SULLY'S 021770021363784 6013365358	PETAL	MS	\$54.45
04/23/18	TEXACO 0378602/CHEVRON CONVENIENCE	ELLISVILLE	MS	\$60.53
04/23/18	TEXACO 0378602/CHEVRON CONVENIENCE	ELLISVILLE	MS	\$2.86
04/25/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$44.44
04/25/18	CLEMTS HARDWARE 0496 601-544-6633	HATTIESBURG	MS	\$4.70
04/25/18	ROSES QUICK STOP 601-636-1065	HATTIESBURG	MS	\$13.25
04/25/18	MCDANIELS GEN. MERCH. 601-749-5900	MCHENRY	MS	\$15.96
04/27/18	RAISING CANES 20 FAST FOOD RESTAURANT	GULFPORT	MS	\$15.60
04/27/18	SHELL OIL 91002551599 AUTO FUEL DISPENSER	WIGGINS	MS	\$44.69
04/27/18	THE BEER STORE LLC 650000004490978 2285392220	SAUCIER	MS	\$5.10
04/30/18	THE PRESERVE GOLF F&B 0000 228-386-2400	VANCLEAVE	MS	\$50.00
05/01/18	EXXONMOBIL 4827 00827503 39532 001 400	BILOXI	MS	\$44.47
05/02/18	Keiths Superstore 18 00000254128 228-255-3212	Kiln	MS	\$40.00
05/02/18	ROSES BBQ 436845556779857 ROSESBQINC@BELLSOUTH.NET	HATTIESBURG	MS	\$12.71
05/03/18	BAY FUELS 00000134429 228-466-4997	BAY ST. LOUIS	MS	\$46.61
05/07/18	FIRESTONE4766 AUTO SERVICE	BILOXI	MS	\$886.36

Continued on reverse

Detail Continued

Amount

**JILL DUCKWORTH**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

Date	Description	City	State	Amount
04/29/18	THE DOCK BAR & GRILL 0083 228-276-1500	GULFPORT	MS	\$916.50
04/30/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
05/10/18	FACEBK *AAHLYDEP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$251.63

**PATRICK M LARGE**

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

Amount

Date	Description	City	State	Amount
04/20/18	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$48.00
04/23/18	DROPBOX*S8BKWW2HQ7WQ DROPBOX*S8BKWW2 4159867057	SAN FRANCISCO	CA	\$9.99
04/24/18	VERIZON Wireless RECURRING PAY VZWIRELESS	800-922-0204	FL	\$118.43
04/27/18	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$38.35
05/02/18	BILOXI BEACH BOULEVARDMS Arrival Date: 04/29/18 Departure Date: 05/01/18 00000000	BILOXI	MS	\$253.24
05/03/18	THE RACKHOUSE - 26TH AVE 000000002 2287010361	GULFPORT	MS	\$186.57

**BRIDGETTE JONES**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

Date	Description	City	State	Amount
04/17/18	WINN DIXIE 8775299466	DIBERVILLE	MS	\$10.00
04/19/18	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$15.87
05/01/18	FEDEX# 772055862472 772055862472 1-800-622-1147 TO: Congressman Steven Palazzo MS FROM: Bridgette Jones 39532 001 Express Save 8LB AWB772055862472 FedEx #1-800-622-1147	MEMPHIS	TN	\$37.49
05/09/18	THE GIDEONS INTERNATIONAL 948907372628 XW050918DONPW01 J39532	NASHVILLE	TN	\$75.00

**MICHELE GARGIULO**

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

Amount

Date	Description	City	State	Amount
04/29/18	WAL-MART SUPERCENTER 1088 1088 DISCOUNT STORE	BILOXI	MS	\$37.34
04/29/18	RAISING CANES 20 FAST FOOD RESTAURANT	GULFPORT	MS	\$181.88

Continued on next page



Detail Continued

				Amount
04/30/18	THE PRESERVE GOLF F&B 0000 228-386-2400	VANCLEAVE	MS	\$4,984.11
04/30/18	THE PRESERVE GOLF F&B 0000 228-386-2400	VANCLEAVE	MS	\$1,500.00
05/08/18	THE PECAN HOUSE 084870017901891 SHOEMAKEP@BELLSOUTH.COM	MC HENRY	MS	\$268.24



JAMES LEVINS

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
04/20/18	BURGER BARN 650000010314428 2285911136	VANCLEAVE	MS	\$17.64
04/21/18	CIRCLE K # 23681/CIRCLE K CONVENIENCE	GULFPORT	MS	\$33.37
04/25/18	BULLFEATHERS 0000 202-484-0228	WASHINGTON DC	DC	\$39.00
05/03/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
05/03/18	CHICK-FIL-A #02463 000000000840101 2283921892	D'IBERVILLE	MS	\$44.76
05/03/18	ALL SIGNS INC 650000010230426 2288979100	GULFPORT	MS	\$120.38
05/05/18	SHELL OIL 12480190003 AUTO FUEL DISPENSER	DIBERVILLE	MS	\$35.42
05/05/18	EXXONMOBIL 4233 228-831-3376	GULFPORT	MS	\$18.05
05/06/18	WHITE HOUSE HOTEL Arrival Date 05/05/18 00000000 LODGING	BILOXI	MS	\$334.88
	Departure Date 05/06/18			

Fees

			Amount
05/11/18	STEVEN M PALAZZO	ANNUAL MEMBERSHIP FEE	\$450.00
Total Fees for this Period			\$450.00

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$450.00
Total Interest in 2018	\$0.00



OPEN Savings® Summary

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 05/11/18

Account Ending XXXXXXXXXX

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

Membership Rewards® Points	
This Period	75
Year to Date	75

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
FEDEX GROUND & FEDEX EXPRESS - Visit opensavings.com	\$37.49	\$0.00	75	\$37.49	\$0.00	75
Ongoing Benefits Total	\$37.49	\$0.00	75	\$37.49	\$0.00	75
Grand Totals		\$0.00	75¹		\$0.00	75¹

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

¹ 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.



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

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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 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 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.*

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.

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	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	1-800-CASH-NOW	In NY: 1-800-522-1897

	Website: americanexpress.com
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Payments and Credits

Summary

	Total
Payments	-\$19,047.82
Credits	\$0.00
Total Payments and Credits	-\$19,047.82

Detail *Indicates posting date

Payments	Amount
05/20/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$19,047.82

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,490.29
STEPHANIE NORRIS [REDACTED]	\$256.74
STEPHEN MOORE [REDACTED]	\$221.59
JILL DUCKWORTH [REDACTED]	\$2,759.27
PATRICK M LARGE [REDACTED]	\$479.20
BRIDGETTE JONES [REDACTED]	\$159.56
MICHELE GARGIULO [REDACTED]	\$285.85
JAMES LEVINS [REDACTED]	\$1,182.63
Total New Charges	\$6,835.13

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
05/11/18 CIRCLE K # 23457/CIRCLE K CONVENIENCE GULFPORT MS	\$51.33
05/12/18 ONSTAR DATA PLAN - AT&T 993 888-466-7827 888-466-7827 TX	\$20.00
05/15/18 ATL BUSINESS CHRONICLE 00A4 770-996-2631 ATLANTA GA	\$2.82
05/15/18 ATLANTA AIRPORT 4077281 30320 RESTAURANT ATLANTA GA	\$7.71
05/15/18 DROPBOX*QSWZGZQMPKM DROPBOX*QSWZGZQ 4159867057 SAN FRANCISCO CA	\$199.00
05/18/18 DELTA ATL C37 619392 57960619392 404-5590605 HAPEVILLE GA	\$6.31
05/20/18 NEX FUEL 060247 247 AUTO FUEL DISPENSER GULFPORT MS	\$45.26
05/21/18 ATLANTA AIRPORT 4650489 30320 RESTAURANT ATLANTA GA	\$10.89
05/23/18 MEMBERS DINING083920 57960083920 202-2253330 WASHINGTON DC	\$7.95
05/23/18 USA*SNACK SODA VENDING FAST FOOD RESTAURANT WASHINGTON DC	\$1.35

Continued on reverse

Detail Continued

				Amount
05/23/18	USA*SNACK SODA VENDING FAST FOOD RESTAURANT	WASHINGTON	DC	\$1.25
05/24/18	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$8.25
05/24/18	FIVE GUYS #GA-1582 7039195289	ATLANTA	GA	\$16.03
05/24/18	DONANELLES BAR AND GRILL 000000001 6015453860	HATTIESBURG	MS	\$85.39
05/25/18	CAVA MEZZE MEDITERRANEAN 7022432264	ARLINGTON	VA	\$23.31
05/27/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
05/29/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$84.27
05/30/18	CHICK-FIL-A #02463 000000000840101 2283921892	D'IBERVILLE	MS	\$29.56
05/31/18	PROFESSIONAL EDUC SERV 0259 800-990-2731	ROSEVILLE	CA	\$311.60
05/31/18	FACEBOOK INC.*VLJGQJ52 ADVERTISING SERVICE	MENLO PARK		\$96.40
06/01/18	NEX FUEL 060266 266 228-688-3725	STENNIS SPACE	MS	\$52.27
06/02/18	Handy Lock Biloxi 436845557807202 WAREHOUSING & STORAGE	BILOXI	MS	\$175.00
06/04/18	TAILGATERS SPORTS PUB & G 021770020518 JUDSONADKINS@AOL.COM	BILOXI	MS	\$19.98
06/05/18	EDD'S DRIVE-IN squareup.com/receipts	Moss Point	MS	\$19.75
06/05/18	SHELL OIL 12482337008 AUTO FUEL DISPENSER	MOSS POINT	MS	\$77.88
06/06/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$60.22
06/07/18	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS	\$8.56
06/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95

**STEPHANIE NORRIS**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
06/04/18	NIKE FACTORY STORE SPORTING GOODS STORE	GULFPORT	MS	\$256.74

**STEPHEN MOORE**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
05/18/18	JAVA WERKS COFFEE & TEA squareup.com/receipts	Hattiesburg	MS	\$12.90
05/31/18	PYLANT'S ACE HARDWARE 0000 601-794-8603	PURVIS	MS	\$8.23
06/01/18	TEXACO 0351976/CHEVRON SERVICE STN	BILOXI	MS	\$46.59
06/01/18	LAKE SERENE GROCERY 98 00000000205259 9999999999	HATTIESBURG	MS	\$5.40

Continued on next page



Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 06/11/18

OPENSM

p. 5/15

Account Ending [REDACTED]

Detail Continued

				Amount
06/04/18	CHEVRON 0053478/CHEVRON SERVICE STN	WIGGINS	MS	\$44.28
06/05/18	PINE BELT OIL/MAK'S 601-794-2036	MOSELLE	MS	\$44.14
06/05/18	THE KNIGHT BUTCHER LLC 650000009339568 6016512054	LAUREL	MS	\$22.35
06/07/18	A & B CITGO FOOD MART 00030713015 601-794-5900	HATTIESBURG	MS	\$37.70



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
05/22/18	WBBN WXRR WKZW WXHB 000000001 6016490049	LAUREL	MS	\$2,176.00
05/29/18	TBONES RECORDS & CAFE squareup.com/receipts	Hattiesburg	MS	\$6.13
05/29/18	TBONES RECORDS & CAFE squareup.com/receipts	Hattiesburg	MS	\$10.72
05/30/18	WWW.ISTOCK.COM 31728280 39506 ISTOCKPHOTO LP PURCHASE	866-478-6251	WA	\$12.00
05/31/18	FACEBK *LFRKPESP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$4.85
05/31/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
06/01/18	FACEBK *GHSZTENP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$378.00



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
05/17/18	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$48.00
05/17/18	USPS PO 1050091422 001434192 8002758777	WASHINGTON	DC	\$16.00
05/18/18	MANNY AND OLGAS PIZZA H S 000000001 2023972222	WASHINGTON	DC	\$80.83
05/23/18	DROPBOX*67ZL7ZV7R4JZ DROPBOX*67ZL7ZV 4159867057	SAN FRANCISCO	CA	\$9.99
05/24/18	VERIZON Wireless RECURRING PAY VZWIRELESS	800-922-0204	FL	\$118.43
05/25/18	TORTILLA COAST 0000 202-362-9842	WASHINGTON	DC	\$126.46
05/29/18	USPS PO 1050091422 001434192 8002758777	WASHINGTON	DC	\$79.49



BRIDGETTE JONES

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
05/22/18	THE GIDEONS INTERNATIONAL 948907372628 XW052218DONPW01 e39532	NASHVILLE	TN	\$75.00

Continued on reverse

Detail Continued

					Amount
06/04/18	EL BOSQUE MEXICAN GRILL 65000000649476 2283960044	DIBERVILLE	MS		\$84.56
 MICHELE GARGIULO Card Ending [REDACTED] Monthly Spending Limit: \$10,000					Amount
05/25/18	CAMP SHELBY ALL RANKS CLUB squareup.com/receipts	Hattiesburg	MS		\$237.25
06/01/18	USPS PO 2707040234 001438063 8002758777	BILOXI	MS		\$48.60
 JAMES LEVINS Card Ending [REDACTED] Monthly Spending Limit: \$2,500					Amount
05/17/18	BULLFEATHERS 0000 202-484-0228	WASHINGTON DC	DC		\$41.20
05/18/18	THE CAPITOL LOUNGE 2025472098	WASHINGTON	DC		\$12.00
05/29/18	1ST PLACE 1 228-392-4309	BILOXI	MS		\$22.46
05/29/18	TURAN-FOLEY MOTORS 228-539-7500	GULFPORT	MS		\$65.86
05/29/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS		\$58.40
05/30/18	LOWE'S 228-392-7103	DIBERVILLE	MS		\$15.94
05/30/18	EXXONMOBIL 4827 00843937 39532 400 432	BILOXI	MS		\$10.74
05/30/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS		\$17.01
05/31/18	CIRCLE K # 23389/CIRCLE K CONVENIENCE	GULFPORT	MS		\$37.45
05/31/18	EXXONMOBIL 4803 228-831-8885	SAUCIER	MS		\$43.34
05/31/18	MCDONALD'S F6170 00000000021777 2284671294	WAVELAND	MS		\$9.18
06/01/18	CIRCLE K # 23993/CIRCLE K CONVENIENCE	GAUTIER	MS		\$4.15
06/02/18	KEITHS NO 107 650000008934609 6012682068	SAUCIER	MS		\$45.22
06/04/18	EXXONMOBIL 4827 00832265 39532 400 401 420	BILOXI	MS		\$16.77
06/04/18	MCDONALD'S 2288750232	GAUTIER	MS		\$10.89
06/04/18	MCDONALD'S 2288750232	GAUTIER	MS		\$7.88
06/04/18	EXXONMOBIL 4807 601-528-5688	MCHENRY	MS		\$38.27
06/05/18	TARGET DISCOUNT STORE	DIBERVILLE	MS		\$11.76

Continued on next page



Detail Continued

				Amount
06/05/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$15.14
06/05/18	DRINX - MS 000000001 2283963232	DIBERVILLE	MS	\$109.59
06/05/18	SHELL OIL 12482337008 GAS STATION	MOSS POINT	MS	\$27.72
06/05/18	OUTBACK STEAKHOUSE RESTAURANT	DIBERVILLE	MS	\$149.41
06/05/18	FOUR SEASONS CIGAR BEER T 084870017870 DHARAMBV@HOTMAIL.COM	DIBERVILLE	MS	\$68.31
06/06/18	SHELL OIL 57542914403 GAS STATION	BILOXI	MS	\$33.39
06/06/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$61.63
06/06/18	EXXONMOBIL 4233 00122105 39503 400 410	GULFPORT	MS	\$6.07
06/07/18	Keiths Superstore 11 00000157404 228-497-9687	Gautier	MS	\$41.90
06/07/18	RAISING CANES CORP 88 FAST FOOD RESTAURANT	PASCAGOULA	MS	\$7.80
06/08/18	HALF SHELL BILOXI 0045 228-432-5050	BILOXI	MS	\$150.00
06/10/18	EXXONMOBIL 4803 228-831-8885	SAUCIER	MS	\$43.15

Fees

		Amount
Total Fees for this Period		\$0.00

2018 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2018		\$450.00
Total Interest in 2018		\$0.00



Business Platinum Card®

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 06/11/18



Account Ending [REDACTED]

Notice of Important Changes to Your Cardmember Agreement

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Effective Immediately	
Credit Reports	<p>Currently, the Credit Reports section of your Agreement states that you agree that we may use credit reports and other information about you for any purpose, subject to applicable law.</p> <p>Effective Immediately, we are updating your Agreement to provide two examples of how we may use credit reports and other information about you.</p>
We may contact you	<p>Effective Immediately, we are adding language to clarify the various ways we, our affiliates, agents and contractors can contact you, including email notifications, in order to service your account or collect amounts you owe to us.</p>

ID 12655

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement ("Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective Immediately, we are deleting the last sentence of the first paragraph of the *Credit Reports* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

And you agree that we will use such information for any purposes (for example, marketing to you or evaluating you for a new account), subject to applicable law.

Effective Immediately, we are deleting the *We may contact you* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

We may contact you	<p>Servicing and Collections</p> <p>If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors, such as debt collection agencies and service providers) to contact you at any phone number or email address you provide, from which you contact us, or at which we believe we can reach you. We may contact you in any way, such as calling, texting, emailing, sending mobile application push notifications or using any other method of communication permitted by law. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.</p> <p>Call monitoring</p> <p>We may monitor and record any calls between you and us.</p>
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Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the change appears below. The detailed change can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	The Gold Card from American Express will now be known as the American Express Classic Gold Card.
Getting Points & Using Points	<p>We are changing the Pay Over Time feature names which will also impact the Membership Rewards T&Cs:</p> <p>Previously, the feature was known as Select & Pay Later. The feature will now be known as Pay Over Time Select.</p> <p>Previously, the feature was known as Expo. The feature will now be known as Pay Over Time Direct.</p> <p>Previously, the feature was known as Sign & Travel. The feature will now be known as Pay Over Time Travel.</p>

Summary of Changes, effective August 1, 2018	
Using Points - Transferring Points to Frequent Customer Programs	<p>SPG® has announced changes to its loyalty program and how its members will earn Starpoints:</p> <p>Starpoints will be referred to as points. These points do not refer to Membership Rewards points.</p> <p>On August 1, 2018, Starpoint balances in loyalty member accounts will convert to points at a 1:3 ratio (one Starpoint will convert to three points). For example, 1,000 Starpoints will become 3,000 points. In general, the number of points needed to redeem in the loyalty program will have corresponding changes.</p> <p>To align with this, we are making changes to the Membership Rewards Program Terms & Conditions that impact Card Members who are enrolled in the Membership Rewards program and are eligible for a Membership Rewards point transfer. Membership Rewards points can now be transferred at a 1:1 ratio into the Starwood Preferred Guest® program and can be transferred in increments of 1,000 points.</p>

Summary of Changes, effective September 1, 2018	
Using Points - Shop with Points at Amazon.com	We are making enhancements on how your eligible purchases made at Amazon.com , using only points or a combination of points and your Card, will appear on your billing statement.

ID 12644

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

CMLENDDMRUS0268

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. **Effective immediately**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to the Gold Card from American Express, located in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and the *Getting Additional Points* and *Buying Points* sub-sections under the *Getting Points* section, will be deleted and replaced with American Express Classic Gold Card.

B. **Effective immediately**, your Terms & Conditions will be amended as follows:

GETTING POINTS: USING YOUR CARD

In the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the bullets in the first paragraph will be deleted in their entirety and replaced with the following:

For Consumer Cards:

- Pay Over Time
- Eligible American Express Credit Card purchases

For Business Cards:

- Extended Payment Option
- Eligible American Express Credit Card purchases

USING POINTS: USING PAY WITH POINTS TO BOOK TRAVEL ON AMEXTRAVEL.COM, FOR PRODUCTS THROUGH MEMBERSHIPREWARDS.COM, AND ELSEWHERE

In the *Using Pay with Points to Book Travel on AMEXTRAVEL.COM, for Products Through MEMBERSHIPREWARDS.COM, and Elsewhere* sub-section of the *Using Points* section of the Terms & Conditions, the first sentence in the final paragraph will be deleted in its entirety and replaced with the following:

If you use a Pay Over Time feature (such as Pay Over Time Direct for Consumer Cards, or the Extended Payment Option for Business Cards) for a purchase using Pay with Points, the statement credit you get may not be applied to that feature.

C. **Effective August 1, 2018**, your Terms & Conditions will be amended as follows:

USING POINTS: TRANSFERRING POINTS TO FREQUENT CUSTOMER PROGRAMS

In the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section of the Terms & Conditions, the last bullet point under *Conversion Rates and Increments*, which states "Starwood Preferred Guest[®]: 1,000 Membership Rewards=333 Starpoints[®]", will be deleted in its entirety.



Business Platinum Card®

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 06/11/18



Account Ending [REDACTED]

D. **Effective September 1, 2018**, your Terms & Conditions will be amended as follows:

USING POINTS: SHOP WITH POINTS AT AMAZON.COM

In the *Shop with Points at Amazon.com* sub-section of the *Using Points* section of the Terms & Conditions, the *Ordering* language will be deleted in its entirety and replaced with the following:

Ordering

Card Members may make eligible purchases at Amazon.com using only points, or a combination of points and your American Express Card. When you use points at Amazon.com for your entire purchase, American Express will charge your purchase to your Card account and deduct the points you used from your program account, and you will see a corresponding statement credit for the points you used. If you elect to use points for only a portion of your purchase, American Express will separately charge the portion of your purchase that you did not cover with points to your Card account after the purchase ships. For example, if you make a \$500 purchase and elect to cover \$300 of that purchase with points, American Express will:

Charge your Card account \$300,

Apply a \$300 credit to your Card account, and

After your purchase ships, charge your Card account \$200.

Returning products purchased at Amazon.com

Returns are subject to Amazon.com's policies and must be authorized by Amazon.com before you receive a statement credit for the points you used.

Business Platinum Card®

Notice of Update to an Additional Benefit of Your Card

As described below, We made updates to Your Extended Warranty and Purchase Protection card benefits. These benefits are provided to You at no additional charge as part of Your Card Membership. We encourage You to read this notice and file it for future reference.

Extended Warranty¹

Extended Warranty is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, one of the following will occur:

If the original manufacturer's warranty is less than two (2) years*, We will match the length of that warranty.

If the original manufacturer's warranty is between two (2) and five (5) years*, We will increase coverage to provide two (2) additional years of warranty.

The benefit is limited to the actual amount charged to Your Card for the item, up to a maximum of \$10,000; not to exceed \$50,000 per Card Member account per calendar year.

*For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, Your coverage will continue to match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

Purchase Protection²

Purchase Protection is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, the coverage duration on eligible purchases will be increased from 90 days to 120 days*.

*For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration remains at 90 days.

To learn more about other benefits that may be available to You as a part of Your Card Membership, please visit americanexpress.com/benefitsguide.

ID 12648

¹Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

²Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.



OPEN Savings® Summary

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 06/11/18

Account Ending XXXXXXXXXX

Discounts		Membership Rewards® Points	
This Period	\$0.00	This Period	0
Year to Date	\$0.00	Year to Date	75

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
FEDEX GROUND & FEDEX EXPRESS - Visit opensavings.com	\$0.00	\$0.00	0	\$37.49	\$0.00	75
Ongoing Benefits Total	\$0.00	\$0.00	0	\$37.49	\$0.00	75
Grand Totals		\$0.00	0¹		\$0.00	75¹

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

¹ 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.



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

American Express® Cards Warmly Welcomed

OTT DISTRIBUTORS

Serving Charleston, SC and the surrounding area with quality HEIL parts and equipment for over 40 yrs.
843-744-1722
Ottdistributors.com

SANTEE ELECTRIC COOPERATIVE

Covering Manning to the grand strand of SC for private, independent electric utilities owned by the members they serve.
800-922-1604
santee.org

RAVN ALASKA

Fly to 120 destinations, Anchorage to 15 key communities and over 100 villages for passengers, freight and mail.
Visit flyravn.com or call **800-866-8394**

MSC

A world leader in global container shipping, providing an integrated network of road, rail and sea transport resources.
212-764-4800 or msc.com



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
 Closing Date 07/12/18 Next Closing Date 08/12/18



Account Ending [REDACTED]

New Balance	\$3,260.08
Please Pay By	07/27/18 ‡

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
 Available and Pending as of 05/31/18
103,559
 For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$6,835.13
Payments/Credits	-\$6,835.13
New Charges	+\$3,260.08
Fees	+\$0.00
New Balance	\$3,260.08

Days in Billing Period: 31

➔ 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.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-8468 **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
open.com/pbc

Pay by Phone
 1-800-472-9297

Account Ending [REDACTED]
 Enter 15 digit account # on all payments.
 Make check payable to American Express.

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 970 TOMMY MUNRO DR
 STE D
 BILOXI MS 39532-2176

Please Pay By	07/27/18
Amount Due	\$3,260.08

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



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 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 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.*

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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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.



Payments and Credits

Summary

	Total
Payments	-\$6,835.13
Credits	\$0.00
Total Payments and Credits	-\$6,835.13

Detail *Indicates posting date

Payments	Amount
07/01/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$6,835.13

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,427.96
STEPHEN MOORE [REDACTED]	\$216.94
JILL DUCKWORTH [REDACTED]	\$536.04
PATRICK M LARGE [REDACTED]	\$128.42
BRIDGETTE JONES [REDACTED]	\$141.50
MICHELE GARGIULO [REDACTED]	\$105.30
JAMES LEVINS [REDACTED]	\$703.92
Total New Charges	\$3,260.08

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
06/11/18 NEX FUEL 060247 247 GULFPORT MS AUTO FUEL DISPENSER	\$48.29
06/11/18 ONSTAR DATA PLAN - AT&T 993 888-466-7827	\$20.00
06/13/18 USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	\$2.00
06/13/18 USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	\$7.50
06/14/18 Kirwan's on the Wharf 703-379-0122	\$198.00
06/14/18 BULLFEATHERS 0000 202-484-0228	\$66.10
06/14/18 BULLFEATHERS 0000 202-484-0228	\$79.40
06/15/18 ATL AIRP MIDTOWN MAG D6 ATL AIRP MIDTO 866-820-1178	\$33.46
06/15/18 FIVE GUYS #GA-1583 7039195289	\$6.39
06/15/18 POPEYES CHICKEN #3 542929804588564 4047682799	\$8.09
06/15/18 ATLANTA AIRPORT 2589563 30320 RESTAURANT	\$4.85

Continued on reverse

Detail Continued

				Amount
06/19/18	ATLANTA AIRPORT 4184517 30320 RESTAURANT	ATLANTA	GA	\$9.93
06/20/18	LAZ PARKING 570447 0909 202-667-3030	WASHINGTON	DC	\$35.00
06/21/18	HANKS OYSTER BAR ON THE H 628111004780 202-733-1971	WASHINGTON	DC	\$247.90
06/22/18	USA*SNACK SODA VENDING FAST FOOD RESTAURANT	WASHINGTON	DC	\$1.75
06/26/18	TORTILLA COAST 0000 202-362-9842	WASHINGTON	DC	\$25.29
06/28/18	TORTILLA COAST 0000 202-362-9842	WASHINGTON	DC	\$38.55
07/02/18	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS	\$27.85
07/04/18	OFFICE DEPOT #271 000000271 8004633768	BILOXI	MS	\$82.88
07/05/18	DILLARDS 698 DILLARD DIRECT MKTG MISC	MAUMELLE	AR	\$279.24
07/09/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$52.93
07/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
07/10/18	SHELLIS NEWS GATE T8 404-344-0098	ATLANTA	GA	\$37.16
07/10/18	FABER NEWS #4001 0000 201-330-1515	GULFPORT	MS	\$45.45
07/11/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$20.00

**STEPHEN MOORE**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
06/12/18	FEDEX# 781375842203 781375842203 FedEx #1-800-622-1147 TO: COLLEEN KENNEDY DC FROM: STEPHEN MOORE 39402 001 Priority 5LB AWB781375842203 FedEx #1-800-622-1147	MEMPHIS	TN	\$111.85
06/14/18	EXXONMOBIL 4826 662-647-5802	HATTIESBURG	MS	\$43.89
06/29/18	FAT BABY AND ALISES 00000209817 228-388-1021	BILOXI	MS	\$49.20
06/29/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$12.00

**JILL DUCKWORTH**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
06/30/18	FACEBK *Y2HUZESN82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$364.47
06/30/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57

Continued on next page



Detail Continued

Amount



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

Amount

06/23/18	DROPBOX*7X28NCGY8PL2 DROPBOX*7X28NCG 4159867057	SAN FRANCISCO	CA	\$9.99
06/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$118.43



BRIDGETTE JONES

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

06/14/18	NATIONALPARK TICKETS	800-352-0212	DC	\$14.50
06/14/18	NATIONALPARK TICKETS	800-352-0212	DC	\$127.00



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

Amount

06/14/18	USPS PO 2731480506 001361864 8002758777	GULFPORT	MS	\$9.00
06/15/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$29.99
06/18/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$62.05
06/20/18	USPS PO 2707040234 001438063 8002758777	BILOXI	MS	\$4.26



JAMES LEVINS

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

06/20/18	SOGO 5650 00812915 0000814225 SOGO	CHEEKTOWAGA	NY	\$25.00
06/20/18	SOGO 5650 00293707 0000214225 SOGO	CHEEKTOWAGA	NY	\$50.00
06/22/18	THE CAPITOL LOUNGE 2025472098	WASHINGTON	DC	\$18.00
06/26/18	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$31.44
06/26/18	BULLFEATHERS 0000 202-484-0228	WASHINGTON DC	DC	\$19.50
06/27/18	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$500.00
06/27/18	DALLAS SAFARI CLUB 628076005789359 972-980-9800	DALLAS	TX	\$20.00
07/05/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$39.98

Continued on reverse

Fees

	Amount
Total Fees for this Period	\$0.00

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$450.00
Total Interest in 2018	\$0.00



Business Platinum Card®

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 07/12/18

OPENSM

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Account Ending [REDACTED]

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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 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 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.*

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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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
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- 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"/>

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Payments and Credits

Summary

	Total
Payments	-\$3,260.08
Credits	\$0.00
Total Payments and Credits	-\$3,260.08

Detail *Indicates posting date

Payments	Amount
07/27/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$3,260.08

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,872.92
STEPHANIE NORRIS [REDACTED]	\$214.00
STEPHEN MOORE [REDACTED]	\$990.01
JILL DUCKWORTH [REDACTED]	\$764.14
PATRICK M LARGE [REDACTED]	\$164.12
JAMES LEVINS [REDACTED]	\$864.22
HUNTER LIPSCOMB [REDACTED]	\$195.38
Total New Charges	\$5,064.79

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
07/13/18 USCONNECT BLCKT VEND 2 N 6500000072331 3363930031 HALETHORPE MD	\$3.95
07/13/18 PEI WEI TERM F RESTAURANT ATLANTA GA	\$17.04
07/16/18 SHELLIS NEWS GATE T8 404-344-0098 ATLANTA GA	\$16.15
07/17/18 TORTILLA COAST 0000 202-362-9842 WASHINGTON DC	\$51.74
07/18/18 WHITE HOUSE HISTORI 202-218-4309 Washington DC	\$116.27
07/19/18 PEI WEI TERM F RESTAURANT ATLANTA GA	\$14.88
07/20/18 MURKY WATERS BBQ 000000001 2282144420 GULFPORT MS	\$46.97
07/21/18 DRINX - MS 000000001 2283963232 DIBERVILLE MS	\$137.45
07/22/18 POP'S PIZZERIA USFC39532 BILOXI MS	\$17.57
07/23/18 CORNER BAKERY CAFE 763-222-6646 ATLANTA GA	\$19.93
07/24/18 USCONNECT BLCKT VEND 2 N 6500000072331 3363930031 HALETHORPE MD	\$4.00

Continued on reverse

Detail Continued

				Amount
07/25/18	PETE'S DINER 0348 202-544-7335	WASHINGTON	DC	\$35.00
07/25/18	BARREL 650000008427588 2025433622	WASHINGTON	DC	\$285.20
07/26/18	MSCPA -CPE 436845556924032 MARY@MS-CPA.ORG	RIDGELAND	MS	\$155.00
07/26/18	MEMBERS DINING083920 57960083920 202-2253330	WASHINGTON	DC	\$79.45
07/27/18	USA*SNACK SODA VENDING FAST FOOD RESTAURANT	WASHINGTON	DC	\$2.25
07/27/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$51.27
07/30/18	ADOBE *ACROPRO SUBS Adobe Systems 8008336687	SAN JOSE	CA	\$192.47
07/30/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
07/31/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$54.40
08/05/18	PURE COUNTRY LORRAINE 1 228-604-1782	GULFPORT	MS	\$61.45
08/06/18	OFFICE DEPOT #271 000000271 8004633768	BILOXI	MS	\$290.09
08/08/18	EDD'S DRIVE-IN squareup.com/receipts	Pascagoula	MS	\$20.10
08/09/18	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$48.32
08/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
08/10/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$20.00
08/10/18	EXXONMOBIL 4774 601-544-7527	HATTIESBURG	MS	\$64.02

**STEPHANIE NORRIS**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
07/13/18	USPS PO 2731480506 001361864 8002758777	GULFPORT	MS	\$214.00

**STEPHEN MOORE**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
07/31/18	DESORTE & SONS SE 542929805979366 2284321018	BILOXI	MS	\$540.74
07/31/18	FAMILY FROZEN FOODS 650000009980494 2282176445	OCEAN SPRINGS	MS	\$449.27

**JILL DUCKWORTH**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
07/26/18	WPY*PALMER HOME 855-469-3729	REDWOOD CITY	CA	\$250.00

Continued on next page



Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 08/12/18

OPENSM

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Account Ending [REDACTED]

Detail Continued

				Amount
07/31/18	FACEBK *BTB9EFJP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$246.30
07/31/18	FACEBK *LTB9EFJP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$9.33
07/31/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
08/08/18	TST* MIDTOWNER 300509404 6012640672	HATTIESBURG	MS	\$86.94



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
07/23/18	DROPBOX*N6GPXHFYNGCJ DROPBOX*N6GPXHF 4159867057	SAN FRANCISCO	CA	\$9.99
07/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$118.43
07/27/18	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$35.70



JAMES LEVINS

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
07/12/18	BULLFEATHERS 0000 202-484-0228	WASHINGTON DC	DC	\$630.75
07/18/18	BONCHON CHICKEN 650000008215280 7034750849	WASHINGTON	DC	\$136.39
07/18/18	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$34.48
08/09/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$62.60



HUNTER LIPSCOMB

Card Ending [REDACTED]

				Amount
08/07/18	BACCHUS ON THE BEACH 039300982662867 NICAUD.FOODS@GMAIL.COM	PASS CHRIS	MS	\$155.38
08/08/18	HARRISON COUNTY REP CLUB squareup.com/receipts	Gulfport	MS	\$40.00

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on reverse

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$450.00
Total Interest in 2018	\$0.00

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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.

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	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	1-800-CASH-NOW	In NY: 1-800-522-1897

	Website: americanexpress.com
Customer Care & Billing Inquiries	Payments
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79998-1535	0448

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- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
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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"/>
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Payments and Credits

Summary

	Total
Payments	-\$5,064.79
Credits	\$0.00
Total Payments and Credits	-\$5,064.79

Detail *Indicates posting date

Payments	Amount
08/18/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$5,064.79

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,999.69
STEPHANIE NORRIS [REDACTED]	\$50.00
STEPHEN MOORE [REDACTED]	\$481.87
JILL DUCKWORTH [REDACTED]	\$216.47
PATRICK M LARGE [REDACTED]	\$196.62
BRIDGETTE JONES [REDACTED]	\$578.95
MICHELE GARGIULO [REDACTED]	\$67.39
JAMES LEVINS [REDACTED]	\$412.28
HUNTER LIPSCOMB [REDACTED]	\$414.92
Total New Charges	\$4,418.19

Detail

 **STEVEN M PALAZZO**
 Card Ending [REDACTED]

	Amount
08/13/18 OFFICE DEPOT #271 000000271 BILOXI MS 8004633768	\$231.58
08/14/18 DON'S SEAFOOD HUT COVINGTON LA 985-327-7111	\$96.61
08/15/18 The Chimes Covington Covington LA 985-892-5396	\$85.11
08/16/18 DONANELLES BAR AND GRILL 000000001 HATTIESBURG MS 6015453860	\$42.54
08/17/18 ROSES BBQ 436845556779857 HATTIESBURG MS ROSESBBQINC@BELLSOUTH.NET	\$42.33
08/17/18 CHEVRON 0308810/CHEVRON PURVIS MS SERVICE STN	\$60.95
08/19/18 MICROSOFT*MICROSOFT *OUTLOOK REDMOND DIRECT MKTG INTERNET	\$19.95
08/21/18 FUZZY'S TACO SHOP 542929806966842 HATTIESBURG MS 6782946348	\$26.50
08/21/18 DONANELLES BAR AND GRILL 000000001 HATTIESBURG MS 6015453860	\$79.84
08/22/18 PURPLE PARROT CRESCENT CI 000000001 HATTIESBURG MS 6012640672	\$169.23

Continued on reverse

Detail Continued

				Amount
08/22/18	PURPLE PARROT CRESCENT CI 000000001 6012640672	HATTIESBURG	MS	\$5.25
08/22/18	CIRCLE K # 23386/CIRCLE K CONVENIENCE	BROOKLYN	MS	\$57.42
08/22/18	CIRCLE K # 23386/CIRCLE K CONVENIENCE	BROOKLYN	MS	\$4.48
08/23/18	KEESLER SHE TROOP STORE 0000 800-582-3289	HATTIESBURG	MS	\$35.95
08/24/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$57.00
08/27/18	FUZZY'S TACO SHOP 542929806966842 6782946348	HATTIESBURG	MS	\$17.97
08/27/18	LAKE SERENE GROCERY S 00000000043315 9999999999	HATTIESBURG	MS	\$62.45
08/27/18	CAMPUS BOOK MART HATTI 6012619690	HATTIESBURG	MS	\$138.01
08/28/18	CAMPUS BOOK MART HATTI 6012619690	HATTIESBURG	MS	\$65.26
08/31/18	FAT BABY AND ALISES 00000209817 228-388-1021	BILOXI	MS	\$9.68
08/31/18	MS.GOV-WILDLIFE HU 542929804867596 6012060082	JACKSON	MS	\$111.69
08/31/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$28.57
09/02/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$56.24
09/03/18	THE BEER STORE LLC 650000004490978 2285392220	SAUCIER	MS	\$20.95
09/06/18	CAPT AL'S STEAK & SEAFOO 0000 228-831-5751	GULFPORT	MS	\$86.69
09/07/18	USCONNECT BLCKT VEND 2 N 6500000072331 3363930031	HALETHORPE	MD	\$5.20
09/07/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$52.67
09/07/18	FIVE GUYS #GA-1582 7039195289	ATLANTA	GA	\$9.62
09/09/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$20.00
09/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
09/11/18	PAYPAL *SIGMACHIFRA 402-935-7733	4029357733	MS	\$250.00

**STEPHANIE NORRIS**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

Amount

08/15/18	USPS PO 2731460503 001365853 8002758777	GULFPORT	MS	\$50.00
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**STEPHEN MOORE**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

08/22/18	PURPLE PARROT CRESCENT CI 000000001 6012640672	HATTIESBURG	MS	\$44.50
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Continued on next page



Detail Continued

				Amount
08/23/18	WAL-MART SUPERCENTER 916 0916 DISCOUNT STORE	HATTIESBURG	MS	\$68.74
08/27/18	CORNER MARKET 6012643425	HATTIESBURG	MS	\$33.97
08/31/18	WAL-MART SUPERCENTER 2717 2717 DISCOUNT STORE	HATTIESBURG	MS	\$137.33
09/04/18	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS	\$17.50
09/04/18	WAFFLE HOUSE 228-872-6128	BILOXI	MS	\$65.42
09/05/18	WHITE CAP SEAFOOD RESTAUR 650000008872 2286044444	GULFPORT	MS	\$114.41



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
08/31/18	FACEBK *RPA8ZFAP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$44.90
08/31/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
08/23/18	DROPBOX*YJVYTWLNJYKN DROPBOX*YJVYTWL 4159867057	SAN FRANCISCO	CA	\$9.99
08/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$131.65
09/09/18	AMAZON DIGITAL SERVICE DIGITAL	AMZN.COM/BILL	WA	\$43.98
09/09/18	AMAZON DIGITAL SERVICE DIGITAL	AMZN.COM/BILL	WA	\$11.00



BRIDGETTE JONES

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
08/16/18	ACCURATE WORD LLC 0239 301-870-2313	WHITE PLAINS	MD	\$578.95



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$10,000

				Amount
08/14/18	LIFEWAY CHRISTIAN 228-539-4263	GULFPORT	MS	\$29.95
09/08/18	ACADEMY SPORTS #58 0000 281-646-5564	GULFPORT	MS	\$37.44

Continued on reverse

Detail Continued

Amount



JAMES LEVINS

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

08/14/18	NAVY EXCHANGE 060266 0034 228-688-2211	STENNIS SPACE	MS	\$7.29
08/14/18	NEX FUEL 060266 266 228-688-3725	STENNIS SPACE	MS	\$61.00
08/17/18	TST* CAET 300003462 6013219169	JACKSON	MS	\$47.33
08/17/18	WESTIN JACKSON FB WESTIN JACKSON 601-968-8200	JACKSON	MS	\$66.86
08/31/18	CIRCLE K # 23389/CIRCLE K CONVENIENCE	GULFPORT	MS	\$47.06
09/04/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$78.20
09/04/18	MURPHY7568ATWALMART 0927 800-843-4298	D'IBERVILLE	MS	\$47.78
09/07/18	KEITHS NO 107 65000008934609 6012682068	SAUCIER	MS	\$56.76



HUNTER LIPSCOMB

Card Ending [REDACTED]

Amount

08/13/18	STARBUCKS STORE 0933 FAST FOOD RESTAURANT	HATTIESBURG	MS	\$6.43
08/14/18	CYPRESS HOUSE squareup.com/receipts	Stennis Space Center	MS	\$40.25
08/22/18	LE BON CAFE AND SPLEND 202-547-7200	WASHINGTON	DC	\$14.29
08/22/18	SUCCOTASH RESTAURANT	202-849-6933	DC	\$59.70
08/30/18	ALL SIGNS INC 650000010230426 2288979100	GULFPORT	MS	\$294.25

Fees

Amount

Total Fees for this Period

\$0.00

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$450.00
Total Interest in 2018	\$0.00



Business Platinum Card®
 PALAZZO FOR CONGRESS
 STEVEN M PALAZZO
 Closing Date 10/12/18 Next Closing Date 11/11/18

OPENSM

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Account Ending [REDACTED]

New Balance	\$6,517.73
Please Pay By	10/27/18[‡]

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
 Available and Pending as of 08/31/18
118,711
 For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$4,418.19
Payments/Credits	-\$4,473.17
New Charges	+\$6,572.71
Fees	+\$0.00
New Balance	\$6,517.73

Days in Billing Period: 31

See page 2 for important information about your account.

Effective immediately, we are updating the Cardmember Agreement to include more detailed information about the Pay Over Time option. The Pay Over Time option is available to eligible Card members who are invited to enroll. These updates provide additional clarity, and do not change the way the Pay Over Time option works.

See page 9 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-8468
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
open.com/pbc

Pay by Phone
 1-800-472-9297

Account Ending [REDACTED]
 Enter 15 digit account # on all payments.
 Make check payable to American Express.

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 970 TOMMY MUNRO DR
 STE D
 BILOXI MS 39532-2176

Please Pay By 10/27/18
Amount Due \$6,517.73

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



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 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 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.*

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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-800-695-9090
	Express Cash	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"/>

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Deduct your payment from your bank account automatically each month

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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.



Payments and Credits

Summary

	Total
Payments	-\$4,473.17
Credits	\$0.00
Total Payments and Credits	-\$4,473.17

Detail *Indicates posting date

	Amount
Payments	
09/27/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$4,418.19
09/18/18* PATRICK M LARGE ONLINE PAYMENT - THANK YOU	-\$53.98
09/18/18* PATRICK M LARGE ONLINE PAYMENT - THANK YOU	-\$1.00

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,474.58
STEPHEN MOORE [REDACTED]	\$314.38
JILL DUCKWORTH [REDACTED]	\$322.98
PATRICK M LARGE [REDACTED]	\$115.20
BRIDGETTE JONES [REDACTED]	\$377.11
MICHELE GARGIULO [REDACTED]	\$1,904.86
JAMES LEVINS [REDACTED]	\$897.59
HUNTER LIPSCOMB [REDACTED]	\$166.01
Total New Charges	\$6,572.71

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
09/13/18 DRAGOS SEAFOOD RESTAURANT 650000008070 JACKSON MS \$82.42 6019572800	
09/14/18 BACK YARD BURGER - 542929807274048 MADISON MS \$11.76 6018561449	
09/15/18 HILTON JACKSON HILTON JACKSON JACKSON MS \$106.98 Arrival Date Departure Date 09/14/18 09/14/18 00000000 LODGING	
09/15/18 GINOS HAMBURGERS & CATFIS 650000009029 GREENVILLE MS \$12.94 6623789655	
09/15/18 EXXONMOBIL 4774 HATTIESBURG MS \$5.81 00181592 39401 400 470	
09/15/18 EXXONMOBIL 4774 HATTIESBURG MS \$47.93 601-544-7527	
09/15/18 DODGE STORE 6804 6804 CLEVELAND MS \$49.76 662-843-3307	

Continued on reverse

Detail Continued

				Amount
09/16/18	MEMPHIS MARRIOTT EAST Arrival Date 09/14/18 00000000	MEMPHIS	TN	\$282.11
	Departure Date 09/15/18			
09/18/18	DONANELLES BAR AND GRILL 000000001 6015453860	HATTIESBURG	MS	\$39.22
09/18/18	EXXONMOBIL 4774 601-544-7527	HATTIESBURG	MS	\$62.82
09/19/18	DONANELLES BAR AND GRILL 000000001 6015453860	HATTIESBURG	MS	\$63.59
09/19/18	BOOT COUNTRY 930553200123941 BOOTCOUNTRY@HOTMAIL.COM	HATTIESBURG	MS	\$219.34
09/20/18	NAVY EXCHANGE 060266 0034 228-688-2211	STENNIS SPACE	MS	\$23.05
09/21/18	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$38.48
09/24/18	MCDANIELS GENERAL MERCHA 601-794-5900	MCHENRY	MS	\$58.25
09/25/18	FABER NEWS #4001 0000 201-330-1515	GULFPORT	MS	\$31.08
09/28/18	SAVANNAH CANDY KITCHEN 000000001 4047682002	ATLANTA	GA	\$29.69
09/29/18	VERIZON WIRELESS 8009220204 TELECOMMUNICATION EQUIPMENT AND TELEPHON	DIBERVILLE	MS	\$235.63
10/01/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
10/01/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$40.98
10/02/18	THE SALT LINE 436845557812459 GAVIN@THESALTLINE.COM	WASHINGTON	DC	\$174.65
10/02/18	INMOTION ENT (ATL-5) 0000 877-383-8646	ATLANTA	GA	\$48.59
10/06/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$37.08
10/06/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$56.09
10/07/18	TRAILBOSS TRAILERS 0766 662-726-5666	MACON	MS	\$46.00
10/07/18	SHELL OIL 12424482011 GAS STATION	ELLISVILLE	MS	\$11.07
10/07/18	SHELL OIL 12424482011 AUTO FUEL DISPENSER	ELLISVILLE	MS	\$56.93
10/07/18	BKST-MISS STATE U #2040 000002040 7139 39762	MISSISSIPPI S	MS	\$337.32
10/08/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$18.00
10/09/18	EXXONMOBIL 4774 601-544-7527	HATTIESBURG	MS	\$27.96
10/09/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$20.00
10/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
10/09/18	TOPHERS OF HARDY MIDTOWN 0217700214571 TOPHERSOG@AOL.COM	HATTIESBURG	MS	\$15.01
10/11/18	MCDANIELS GENERAL MERCHA 601-794-5900	MCHENRY	MS	\$25.85

Continued on next page



Detail Continued

				Amount
10/11/18	ALEXANDER HARDWARE & SUPPLY 6019284682	WIGGINS	MS	\$65.25
10/11/18	DONANELLES BAR AND GRILL 000000001 6015453860	HATTIESBURG	MS	\$24.99



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
09/14/18	TEXACO 0304405/CHEVRON SERVICE STN	MOUNT OLIVE	MS	\$50.22
09/14/18	UNIVERSITY TIRE & SERVICE 6012643436	HATTIESBURG	MS	\$96.73
09/19/18	ESTELLE'S SOUTHERN CUISI 0268 601-342-2582	ELLISVILLE	MS	\$69.20
10/01/18	EXXONMOBIL 4774 00296267 39401 001 470	HATTIESBURG	MS	\$42.23
10/01/18	CHEVRON 0210279/CHEVRON SERVICE STN	PASS CHRISTIAN	MS	\$15.00
10/06/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$41.00



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
09/21/18	HALF SHELL GULFPORT 0093 228-867-7001	GULFPORT	MS	\$57.79
09/30/18	FACEBK *2Y6CCGSP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$93.62
09/30/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
09/23/18	DROPBOX*N2WFM9HV4MFJ DROPBOX*N2WFM9H 4159867057	SAN FRANCISCO	CA	\$9.99
09/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$105.21



BRIDGETTE JONES

Card Ending [REDACTED] Monthly Spending Limit: \$0

				Amount
09/11/18	NEWK'S EXPRESS CAFE 2283430745	DIBERVILLE	MS	\$51.25
09/19/18	QUALITY LOGO PRODUCTS 866-312-5646	AURORA	IL	\$325.86

Continued on reverse

Detail Continued

Amount

**MICHELE GARGIULO**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

Amount

				Amount
09/11/18	CORAS RESTAURANT 650000007813176 6154067993	BILOXI	MS	\$34.36
09/13/18	LONGLEAF PLANTATION 00-08027400947 800-3249825	PURVIS	MS	\$975.00
09/19/18	POPSOCKETS PROMO 303-223-6922	BOULDER	CO	\$613.00
09/20/18	CYPRESS HOUSE squareup.com/receipts	Stennis Space Center	MS	\$282.50

**JAMES LEVINS**

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

				Amount
09/11/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$60.21
09/13/18	CIRCLE K # 23457/CIRCLE K CONVENIENCE	GULFPORT	MS	\$59.67
09/15/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$58.00
09/15/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$14.51
09/15/18	FASTWAY FUELS 650000009919559 2288602272	GULFPORT	MS	\$8.10
09/15/18	SONIC DRIVE IN 2288328184	GULFPORT	MS	\$9.28
09/15/18	SONIC DRIVE IN 2288328184	GULFPORT	MS	\$5.65
09/18/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$18.60
09/19/18	EXXONMOBIL 4803 228-831-8885	SAUCIER	MS	\$25.21
09/24/18	FASTWAY FUELS 650000009919559 2288602272	GULFPORT	MS	\$26.20
09/25/18	LOVES TRAVEL STOPS #402 GAS STATION	BILOXI	MS	\$25.00
09/27/18	CIRCLE K # 23457/CIRCLE K CONVENIENCE	GULFPORT	MS	\$26.67
09/28/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$25.06
10/01/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$126.88
10/01/18	EXXONMOBIL 4233 228-388-5009	BILOXI	MS	\$33.10
10/02/18	EXXONMOBIL 4233 228-388-5009	BILOXI	MS	\$36.13
10/03/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$5.71
10/03/18	CHEVRON 0207437/CHEVRON CONVENIENCE	GULFPORT	MS	\$35.38
10/03/18	MURPHY7568ATWALMART 0927 800-843-4298	D'IBERVILLE	MS	\$45.50

Continued on next page



Detail Continued

				Amount
10/04/18	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$25.46
10/05/18	EXXONMOBIL 4803 228-831-8885	SAUCIER	MS	\$45.14
10/06/18	BIN 612 000000001 6624189092	STARKVILLE	MS	\$50.88
10/08/18	CHEVRON 0207437/CHEVRON CONVENIENCE	GULFPORT	MS	\$45.21
10/09/18	EXXONMOBIL 4774 00227766 39501 001 400	GULFPORT	MS	\$36.14
10/10/18	TEXACO 0303439/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$40.82
10/10/18	OFFICE DEPOT #3230 000003230 8004633768 RUBBERBANDS,SZ32,1#	DIBERVILLE	MS	\$9.08



HUNTER LIPSCOMB

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
09/25/18	HANKS OYSTER BAR ON THE H 628111004780 202-733-1971	WASHINGTON	DC	\$43.20
09/28/18	THE UPS STORE OFFICE SUPPLY STORE	WASHINGTON	DC	\$24.02
09/29/18	WALMART NGHBRHD MKT 5459 5459 GROCERY STORE	STARKVILLE	MS	\$22.72
09/29/18	BREWSKIS 00000168625 662-323-7015	STARKVILLE	MS	\$28.86
10/08/18	EXXONMOBIL 4803 00158952 39574 560	SAUCIER	MS	\$21.14
10/09/18	TBONES RECORDS & CAFE squareup.com/receipts	Hattiesburg	MS	\$26.07

Fees

		Amount
Total Fees for this Period		\$0.00

2018 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2018		\$450.00
Total Interest in 2018		\$0.00

**Business Platinum Card®**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 10/12/18



Account Ending [REDACTED]

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	<p>The Premier Rewards Gold Card from American Express will now be known as the American Express® Gold Card.</p> <p>We are changing how additional points are awarded on this product to award more additional points for purchases at U.S. restaurants and U.S. supermarkets and to no longer award additional points for purchases at U.S. gas stations.</p> <p>All existing Premier Rewards Gold Card Members will continue to receive one (1) additional point (for a total of two (2) points) on gasoline purchase at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations) until October 4, 2019.</p>
Using Points	The functionality to use points for Pending Charges on your Mobile App is no longer available.

Summary of Changes, effective November 1, 2018	
About The Program and Getting Points	The International Dollar Platinum Card® Card Members will be eligible to earn 2X Membership Rewards points on dining charges, according to applicable Terms and Conditions.

Summary of Changes, effective January 11, 2019	
About The Program and Getting Points	The Mercedes-Benz Credit Card from American Express and The Platinum Card® from American Express Exclusively for Mercedes-Benz will no longer be part of the Membership Rewards program.

ID12679

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. **Effective immediately**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to the Premier Rewards Gold Card from American Express, in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted and replaced with American Express® Gold Card. In the *Getting Additional Points* sub-section of the *Getting Points* section, the Premier Rewards Gold Card from American Express section will be deleted in its entirety and replaced with the following:

American Express Gold Card

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Gold Card you will earn:

Three (3) additional points (for a total of four (4) points) at restaurants located in the U.S.

Three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).

Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).

B. **Effective immediately**, your Terms & Conditions will be amended as follows:

USING POINTS: USING POINTS FOR YOUR CHARGES

In the *Using Points for Your Charges* sub-section of the *Using Points* section, the last section, entitled "How to Use Points for Select Pending Charges", will be deleted in its entirety.

C. **Effective November 1, 2018**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The International Dollar Platinum Card® will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the International Dollar Platinum Card will be added with the following:

The International Dollar Platinum Card®

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your International Dollar Platinum Card you will earn:

One (1) additional point (for a total of two (2) points) at restaurants located in the U.S.

D. **Effective January 11, 2019**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to The Mercedes-Benz Credit Card from American Express and The Platinum Card from American Express Exclusively for Mercedes-Benz in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted in its entirety.



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/12/18



p. 11/13

Account Ending [REDACTED]

CMLENDDMRUS0289

AMEX000306

20-2124_1025

AMEX_0306



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 10/12/18

OPENSM

p. 13/13

Account Ending [REDACTED]

American Express® Cards Warmly Welcomed

BEDROSIANS TILE AND STONE

Provides tile and setting materials. Visit bedrosians.com or call **1-800-760-TILE** for more info.
1-800-760-TILE
bedrosians.com

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 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 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.*

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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.

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	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-623-707-4442
	Express Cash	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"/>

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Payments and Credits

Summary

	Total
Payments	-\$6,517.73
Credits	\$0.00
Total Payments and Credits	-\$6,517.73

Detail *Indicates posting date

Payments	Amount
10/18/18* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$6,517.73

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$4,752.53
STEPHANIE NORRIS [REDACTED]	\$3,517.41
STEPHEN MOORE [REDACTED]	\$537.96
JILL DUCKWORTH [REDACTED]	\$3,848.22
PATRICK M LARGE [REDACTED]	\$141.73
MICHELE GARGIULO [REDACTED]	\$2,922.47
JAMES LEVINS [REDACTED]	\$775.69
HUNTER LIPSCOMB [REDACTED]	\$293.24
KYLE PALAZZO [REDACTED]	\$6,942.48
Total New Charges	\$23,731.73

Detail

 **STEVEN M PALAZZO**
 Card Ending [REDACTED]

	Amount
10/12/18 EXXONMOBIL 4774 HATTIESBURG MS \$62.40 601-544-7527	
10/12/18 The Chimes Covington Covington LA \$110.22 985-892-5396	
10/13/18 RESIDENCE INN E23 COVINGTON LA \$116.26 Arrival Date 10/12/18 Departure Date 10/13/18 00000000	
10/13/18 ACADEMY SPORTS # 159 0000 D'IBERVILLE MS \$213.99 111-111-1111	
10/13/18 WAL-MART SUPERCENTER 2715 2715 DIBERVILLE MS \$77.37 DISCOUNT STORE	
10/14/18 NEX FUEL 060247 247 GULFPORT MS \$55.89 AUTO FUEL DISPENSER	
10/15/18 POPP S EXPRESS CAR WASH 000000001 BILOXI MS \$18.00 2282170314	
10/16/18 EXXONMOBIL 4827 BILOXI MS \$6.17 00803708 39532 400 432	

Continued on reverse

Detail Continued

					Amount
10/17/18	MUGSHOTS GRILL & BAR HATT 650000008814 6012712299	HATTIESBURG	MS		\$36.72
10/18/18	LAKE SERENE GROCERY S 00000000043315 9999999999	HATTIESBURG	MS		\$12.67
10/19/18	MCALISTER'S #1431 0017 601-520-6386	WIGGINS	MS		\$23.50
10/20/18	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS		\$55.24
10/20/18	RESIDENCE INN E23 Arrival Date 10/19/18 00000000	COVINGTON	LA	Departure Date 10/20/18	\$131.65
10/23/18	DELL MARKETING L.P. WWW.DELL.COM	ROUND ROCK	TX		\$42.79
10/29/18	DELL MARKETING L.P. WWW.DELL.COM	ROUND ROCK	TX		\$2,311.17
10/29/18	AZTECAS 228-265-7263	GULFPORT	MS		\$46.81
10/30/18	KELLIES POOR BOY EXPRESS 6500000081988 6017995909	PICAYUNE	MS		\$45.34
10/30/18	BAY FUELS 601-636-1065	BAY ST LOUIS	MS		\$4.90
10/30/18	EXXONMOBIL 4827 00801849 39532 400	BILOXI	MS		\$16.04
10/30/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS		\$51.79
10/30/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS		\$18.00
10/31/18	POP'S PIZZERIA USFC39532	BILOXI	MS		\$32.70
11/01/18	TST* WALKERS 300003452 6019822633	JACKSON	MS		\$297.89
11/01/18	FAST MART # 17 601-845-3476	FLORENCE	MS		\$14.48
11/01/18	DONANELLES BAR AND GRILL 000000001 6015453860	HATTIESBURG	MS		\$119.30
11/02/18	THE WESTIN JACKSON THE WESTIN JACK Arrival Date 10/31/18 00000000	JACKSON	MS	Departure Date 11/01/18	\$207.47
11/02/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS		\$56.30
11/03/18	ROSES BBQ 436845556779857 ROSESBQINC@BELLSOUTH.NET	HATTIESBURG	MS		\$120.91
11/04/18	POP'S PIZZERIA USFC39532	BILOXI	MS		\$62.63
11/04/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS		\$48.10
11/07/18	WAFFLE HOUSE 228-392-8598	DIBERVILLE	MS		\$51.09
11/07/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS		\$67.44
11/08/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX		\$20.00
11/09/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS		\$18.00

Continued on next page



Detail Continued

				Amount
11/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
11/10/18	The Chimes Covington 985-892-5396	Covington	LA	\$129.35



STEPHANIE NORRIS

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
10/18/18	NEWK'S HATTIESBURG 1005 NEWK'S HATTIES 4700 HARDY STREET SUITE A	HATTIESBURG	MS	\$325.20
10/20/18	WAL-MART SUPERCENTER#6165 6165 GROCERY STORE	GULFPORT	MS	\$8.52
11/02/18	PARTY CITY 1050 00010050 39503	GULFPORT	MS	\$201.13
11/05/18	TARGET DISCOUNT STORE	DIBERVILLE	MS	\$12.93
11/05/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$94.07
11/05/18	WINN DIXIE 8775299466 GROCERY STORES	GULFPORT	MS	\$408.45
11/05/18	DRINX - MS 000000001 2283963232	DIBERVILLE	MS	\$17.11
11/06/18	TAILGATERS SPORTS PUB & G 021770020518 JUDSONADKINS@AOL.COM	BILOXI	MS	\$2,400.00
11/07/18	USPS PO 2731480506 001361864 8002758777	GULFPORT	MS	\$50.00



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
10/16/18	LAKE SERENE GROCERY S 000000000043315 9999999999	HATTIESBURG	MS	\$47.13
10/17/18	WAL-MART SUPERCENTER 3528 3528 DISCOUNT STORE	WIGGINS	MS	\$17.56
10/18/18	BP#8241689CIRCLE K ST 27 8241 601-753-2995	BEAUMONT	MS	\$55.92
10/18/18	SK-11 PACKAGE STORE 650000009680227 6015829092	HATTIESBURG	MS	\$11.98
10/19/18	PURPLE PARROT CRESCENT CI 000000001 6012640672	HATTIESBURG	MS	\$94.91
10/25/18	CVS PHARMACY 8007467287 PHARMACIES	HATTIESBURG	MS	\$25.98
10/29/18	STARBUCKS STORE 0933 000000000000000039402	HATTIESBURG	MS	\$7.85
10/31/18	CHEVRON 0357766/CHEVRON SERVICE STN	HATTIESBURG	MS	\$50.76
10/31/18	STARBUCKS STORE 0933 000000000000000039402	HATTIESBURG	MS	\$7.85
11/03/18	TOPHERS OF OAK GROVE 021770021457197 TOPHERSOG@AOL.COM	HATTIESBURG	MS	\$17.42

Continued on reverse

Detail Continued

				Amount
11/05/18	DELI DINER squareup.com/receipts	Ellisville	MS	\$12.00
11/05/18	EXXONMOBIL 4826 662-647-5802	HATTIESBURG	MS	\$42.06
11/05/18	SHELL OIL 57530279900 GAS STATION	LAUREL	MS	\$50.96
11/06/18	TOPHERS OF HARDY MIDTOWN 0217700214571 TOPHERSOG@AOL.COM	HATTIESBURG	MS	\$9.41
11/07/18	TOPHERS OF HARDY MIDTOWN 0217700214571 TOPHERSOG@AOL.COM	HATTIESBURG	MS	\$9.41
11/08/18	WAFFLE HOUSE 601-528-8678	WIGGINS	MS	\$25.27
11/08/18	Keiths Superstore 91 00000259259 999-999-9999	Wiggins	MS	\$48.09
11/08/18	LAKE SERENE GROCERY 000000000205267 9999999999	HATTIESBURG	MS	\$3.40

**JILL DUCKWORTH**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
10/16/18	FACEBK *W3JQ7GNN82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$500.00
10/24/18	FACEBK *L5QDAGNN82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$750.00
10/29/18	FACEBK *S2ZV2GWN82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$750.00
10/31/18	FACEBK *WE52LGSN82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$176.65
10/31/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
11/02/18	FACEBK *JGGPGGJP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$750.00
11/05/18	FACEBK *NMVJ5GWN82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$750.00

**PATRICK M LARGE**

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
10/23/18	DROPBOX*HRTJV8X248K7 DROPBOX*HRTJV8X 4159867057	SAN FRANCISCO	CA	\$9.99
10/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$131.74

**MICHELE GARGIULO**

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
10/12/18	ACADEMY SPORTS # 159 0000 111-111-1111	D'IBERVILLE	MS	\$531.16
10/12/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$44.08
10/12/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$35.77

Continued on next page



Detail Continued

				Amount
10/12/18	WINN DIXIE 8775299466 GROCERY STORES	DIBERVILLE	MS	\$345.60
10/16/18	FAT BABY AND ALISES 00000209817 228-388-1021	BILOXI	MS	\$19.73
10/24/18	HILLYER HOUSE, INC 228-875-8065	OCEAN SPRINGS	MS	\$188.32
10/24/18	WALMART NGHBRHD MKT 4586 4586 GROCERY STORE	BILOXI	MS	\$6.03
10/24/18	TATO-NUT DONUT SHOP 650000008761358 2288722076	OCEAN SPRINGS	MS	\$75.05
10/26/18	HILTON GARDEN INN Arrival Date 10/25/18 00000000 LODGING Departure Date 10/25/18	GULFPORT	MS	\$125.44
10/26/18	EL BOSQUE MEXICAN GRILL 65000000649476 2283960044	DIBERVILLE	MS	\$31.70
11/05/18	TARGET DISCOUNT STORE	DIBERVILLE	MS	\$16.05
11/06/18	HILLYER HOUSE, INC 228-875-8065	OCEAN SPRINGS	MS	\$62.06
11/06/18	MARINA COTTAGE SOAP CO. INC. GOSQ.COM squareup.com/receipts	Ocean Springs	MS	\$64.89
11/06/18	TARGET DISCOUNT STORE	DIBERVILLE	MS	\$22.73
11/06/18	ROUSES MARKET 2286040076	GULFPORT	MS	\$63.12
11/08/18	MSU CAMPUS COMMERCE 6623251931	662-3251940	MS	\$1,290.74



JAMES LEVINS

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
10/13/18	DOLLAR GENERAL 8006789258 DISCOUNT STORES	DIBERVILLE	MS	\$7.49
10/14/18	HENRY WENTZELS SEAFOOD 000000001 2264560055	BILOXI	MS	\$95.25
10/15/18	CIRCLE K # 23389/CIRCLE K CONVENIENCE	GULFPORT	MS	\$43.65
10/17/18	PURE COUNTRY LORRAINE 1 228-604-1782	GULFPORT	MS	\$45.90
10/23/18	CHEVRON 0210278/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$43.13
10/25/18	PURE COUNTRY LORRAINE 1 228-604-1782	GULFPORT	MS	\$35.00
10/25/18	CVS PHARMACY 8007467287 PHARMACIES	GULFPORT	MS	\$29.37
10/27/18	EXXONMOBIL 4233 228-831-3376	GULFPORT	MS	\$42.01
10/30/18	CHEVRON 0207437/CHEVRON CONVENIENCE	GULFPORT	MS	\$20.14

Continued on reverse

Detail Continued

				Amount
10/30/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$32.51
11/02/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$58.19
11/02/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$40.95
11/02/18	SHELL OIL 12504217006 GAS STATION	LONG BEACH	MS	\$5.44
11/02/18	EXXONMOBIL 4827 01036984 39532 420	BILOXI	MS	\$5.72
11/03/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$19.25
11/03/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$10.70
11/05/18	MURPHY7568ATWALMART 0927 800-843-4298	D'IBERVILLE	MS	\$13.32
11/06/18	CHEVRON 0357139/CHEVRON SERVICE STN	SAUCIER	MS	\$44.43
11/06/18	TAILGATERS SPORTS PUB & G 021770020518 JUDSONADKINS@AOL.COM	BILOXI	MS	\$63.50
11/07/18	CIRCLE K # 23402/CIRCLE K CONVENIENCE	WIGGINS	MS	\$38.09
11/10/18	CHEVRON 0357139/CHEVRON SERVICE STN	SAUCIER	MS	\$43.90
11/10/18	IHOP 447 RESTAURANT	HATTIESBURG	MS	\$37.75

**HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
10/15/18	EXXONMOBIL 4827 00771318 39532 400	BILOXI	MS	\$16.04
10/23/18	CAPITOL HILL CLUB 329394750534201 (202)484-4590	WASHINGTON	DC	\$8.45
10/25/18	SOUTHERN PROHIBITION BREWING squareup.com/receipts	Hattiesburg	MS	\$40.88
11/01/18	MCDANIELS GEN. MERCH. 601-749-5900	MCHENRY	MS	\$15.70
11/02/18	THE BLIND TIGER LLC 650000008987003 2282844728	BAY SAINT LOU	MS	\$34.53
11/02/18	KEITHS 151 650000008664891 6012682068	HATTIESBURG	MS	\$26.44
11/05/18	MICROSOFT*MICROSOFT *STORE DIRECT MKTG INTERNET	REDMOND		\$74.89
11/06/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$56.09
11/06/18	EL BOSQUE MEXICAN GRILL 65000000649476 2283960044	DIBERVILLE	MS	\$20.22

Continued on next page



Detail Continued

Amount



KYLE PALAZZO

Card Ending [REDACTED] Monthly Spending Limit: \$7,500

Amount

				Amount
10/16/18	THE HOME DEPOT 2910 HOME SUPPLY WAREHOUSE	BILOXI	MS	\$212.02
10/17/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$54.63
10/17/18	POUNDS PLUMBING squareup.com/receipts	GULFPORT	MS	\$183.11
10/17/18	SONIC DRIVE IN 6019285994	WIGGINS	MS	\$9.56
10/18/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$1.38
10/18/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$107.98
10/18/18	RANCLAND TRACTOR & ATV 65000000941880 2288328300	SAUCIER	MS	\$3,019.93
10/18/18	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D	DIBERVILLE	MS	\$14.07
10/19/18	CHEVRON 0209169/CHEVRON SERVICE STN	LUCEDALE	MS	\$51.63
10/19/18	WAFFLE HOUSE 228-392-8598	DIBERVILLE	MS	\$13.93
10/19/18	SHELL OIL 12482337008 GAS STATION	MOSS POINT	MS	\$3.73
10/20/18	CHEVRON 0210278/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$50.79
10/20/18	SUBWAY 228-3920048	DIBERVILLE	MS	\$11.22
10/20/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$53.69
10/21/18	WAFFLE HOUSE 1229 0043 228-392-1174	BILOXI	MS	\$36.46
10/21/18	TWIN PEAKS D'IBERVILLE 2252528261	DIBERVILLE	MS	\$30.46
10/22/18	VERIZON WIRELESS 8009220204 TELECOMMUNICATION EQUIPMENT AND TELEPHON	DIBERVILLE	MS	\$28.88
10/22/18	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D	DIBERVILLE	MS	\$12.07
10/23/18	WAFFLE HOUSE 228-392-8598	DIBERVILLE	MS	\$16.63
10/23/18	BIG LOTS 6142310065 DISCOUNT STORES	D'IBERVILLE	MS	\$266.42
10/24/18	PURE COUNTRY LORRAINE 1 228-604-1782	GULFPORT	MS	\$48.41
10/24/18	IN *NORTH BAY HEATING AND AIR COND UF2UJS6YSTMXSRRMK39532	BILOXI	MS	\$737.23
10/26/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$96.86

Continued on reverse

Detail Continued

				Amount
10/26/18	TARGET DISCOUNT STORE	DIBERVILLE	MS	\$117.68
10/26/18	Magnolia Printing Compa 03930098255580 OFFICE SUPPLIES	GULFPORT	MS	\$132.79
10/27/18	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$41.94
10/28/18	GILS FISH CAMP 650000007626750 2288185445	OCEAN SPRINGS	MS	\$36.00
10/29/18	GLASS DOC GULF COAST 0425 228-452-3113	LONG BEACH	MS	\$963.65
10/29/18	SHELL OIL 57540721909 AUTO FUEL DISPENSER	PICAYUNE	MS	\$50.09
10/29/18	FAMILY DOLLAR 704-814-3289	PICAYUNE	MS	\$8.77
10/30/18	PJ'S COFFEE OF NEW ORLEANS squareup.com/receipts	Picayune	MS	\$8.21
10/30/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$13.01
10/30/18	CHEVRON 0210278/CHEVRON SERVICE STN	D' IBERVILLE	MS	\$2.77
11/02/18	THE WESTIN JACKSON THE WESTIN JACK Arrival Date Departure Date 10/31/18 11/01/18 00000000 LODGING	JACKSON	MS	\$173.69
11/02/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$19.38
11/02/18	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS	\$21.00
11/02/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
11/04/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$29.57
11/05/18	CIRCLE K # 23399 GAS STATION	HATTIESBURG	MS	\$17.96
11/06/18	TAILGATERS SPORTS PUB & G 021770020518 JUDSONADKINS@AOL.COM	BILOXI	MS	\$90.00
11/06/18	EXXONMOBIL 4827 00794273 39532 400	BILOXI	MS	\$35.33
11/07/18	EXXONMOBIL 4827 00800914 39532 400	BILOXI	MS	\$31.11
11/08/18	WAFFLE HOUSE 228-354-0000	BILOXI	MS	\$34.84
11/11/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$33.60

Fees

				Amount
11/11/18	PATRICK M LARGE	ANNUAL MEMBERSHIP FEE		\$45.00
Total Fees for this Period				\$45.00

Continued on next page



Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 11/11/18

OPENSM

p. 11/13

Account Ending [REDACTED]

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$495.00
Total Interest in 2018	\$0.00



Business Platinum Card®

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 11/11/18

OPENSM

Account Ending [REDACTED]

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Business Platinum Card®
PALAZZO FOR CONGRESS
STEVEN M PALAZZO
 Closing Date 12/12/18 Next Closing Date 01/11/19

OPENSM

p. 1/10

Account Ending [REDACTED]

New Balance	\$7,762.88
Please Pay By	12/27/18[‡]

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
 Available and Pending as of 10/31/18
129,704
 For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$23,776.73
Payments/Credits	-\$23,911.92
New Charges	+\$7,898.07
Fees	+\$0.00
New Balance	\$7,762.88

Days in Billing Period: 31

→ See page 2 for important information about your account.

→ See page 9 for an Important Change to Your Account Terms.

Customer Care

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Customer Care 1-800-492-8468 **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
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Pay by Phone
 1-800-472-9297

Account Ending [REDACTED]
 Enter 15 digit account # on all payments.
 Make check payable to American Express.

STEVEN M PALAZZO
 PALAZZO FOR CONGRESS
 PO BOX 6217
 GULFPORT MS 39506-6217

Please Pay By	12/27/18
Amount Due	\$7,762.88

Check here if your address or phone number has changed. Note changes on reverse side.

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 DALLAS TX 75265-0448



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 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 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.*

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.

	Customer Care & Billing Inquiries	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-623-707-4442
	Express Cash	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"/>

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Deduct your payment from your bank account automatically each month

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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.



Payments and Credits

Summary

	Total
Payments	-\$23,776.73
Credits	
STEVEN M PALAZZO [REDACTED]	-\$97.75
KYLE PALAZZO [REDACTED]	-\$37.44
Total Payments and Credits	-\$23,911.92

Detail *Indicates posting date

			Amount
Payments			
11/26/18*	STEVEN M PALAZZO	PAYMENT RECEIVED - THANK YOU	-\$23,776.73
Credits			Amount
12/03/18	STEVEN M PALAZZO	HOUSE GIFT SHOP 000000001 WASHINGTON DC 2022253520	-\$97.75
12/06/18	KYLE PALAZZO	TARGET DIBERVILLE MS DISCOUNT STORE	-\$37.44

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,634.30
JILL DUCKWORTH [REDACTED]	\$484.09
PATRICK M LARGE [REDACTED]	\$330.32
MICHELE GARGIULO [REDACTED]	\$435.53
JAMES LEVINS [REDACTED]	\$374.07
HUNTER LIPSCOMB [REDACTED]	\$897.01
KYLE PALAZZO [REDACTED]	\$2,742.75
Total New Charges	\$7,898.07

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

				Amount
11/11/18	NEX FUEL 060247 247 AUTO FUEL DISPENSER	GULFPORT	MS	\$75.89
11/14/18	UBER TRIP Z2FAC HELP.UBER.COM	HELP.UBER.COM	CA	\$16.07
11/14/18	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$361.75
11/15/18	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$155.62
11/16/18	HUDSON NEWS ST1303 1303 800-326-7711	WASHINGTON	DC	\$4.62
11/19/18	CIRCLE K # 23462/CIRCLE K CONVENIENCE	GULFPORT	MS	\$10.81

Continued on reverse

Detail Continued

				Amount
11/19/18	CHEVRON 0208881/CHEVRON SERVICE STN	BILOXI	MS	\$71.14
11/23/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$64.00
11/24/18	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS	\$20.50
11/25/18	WWW.MCAFEE.COM SECURITY SVS	866-622-3911	TX	\$42.79
11/26/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$25.44
11/27/18	FABER NEWS #4001 0000 201-330-1515	GULFPORT	MS	\$23.84
11/27/18	SHELLYS BACKROOM 542929806765970 2027373003	WASHINGTON	DC	\$16.00
11/28/18	TALAY THAI RESTAURANT 000000001 2025465100	WASHINGTON	DC	\$46.34
11/29/18	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$97.75
11/29/18	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$97.75
11/29/18	GB4520 NAVY YARD 100 M STREET, SE WASHING	WASHINGTON	DC	\$47.38
11/30/18	ATLANTA B 084870006611804 CD345678912345678123452	ATLANTA	GA	\$125.22
11/30/18	BOBBYS BURGER PALACE 4043058888	ATLANTA	GA	\$11.72
11/30/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$64.50
12/02/18	PANDA EXPRESS #2553 2553 626-799-9898	HATTIESBURG	MS	\$21.42
12/04/18	OFFICE DEPOT #3230 000003230 8004633768 Cls Fldr Lgl 2div Grn 5pk Cls Fldr Lgl 2div Blu 5pk	DIBERVILLE	MS	\$77.02
12/04/18	PATIO 44 - GULFPORT 650000010673112 2282657101	GULFPORT	MS	\$57.62
12/05/18	OSAKA JAPANESE HIBACHI & SUSHI RESTAURANT USFC39540	DIBERVILLE	MS	\$86.44
12/06/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$63.29
12/07/18	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D	DIBERVILLE	MS	\$8.97
12/07/18	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D	DIBERVILLE	MS	\$19.53
12/07/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$16.00
12/08/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$20.00
12/08/18	ROSES QUICK STOP 601-636-1065	HATTIESBURG	MS	\$33.24
12/09/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95
12/10/18	Succotash - Penn Quart 202-849-6933	Washington	DC	\$743.70
12/10/18	FABER NEWS #4001 0000 201-330-1515	GULFPORT	MS	\$53.49

Continued on next page



Detail Continued

				Amount
12/11/18	USA*SNACK SODA VENDING FAST FOOD RESTAURANT	WASHINGTON	DC	\$4.50



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

11/30/18	CREATESEND.COM EMAIL FRESHVIEW PTY L SYDNEY	SYDNEY	AU	\$171.57
11/30/18	FACEBK *MB24UGJP82 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$312.52



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

11/16/18	BONCHON CHICKEN 65000008215280 7034750849	WASHINGTON	DC	\$166.25
11/23/18	DROPBOX*FJKLS6BXJCH5 4159867057	SAN FRANCISCO	CA	\$9.99
11/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$154.08



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

Amount

11/12/18	HOOTERS 1 4978 39503 RESTAURANT	GULFPORT	MS	\$62.31
11/20/18	HOBBY LOBBY 4057451100	BILOXI	MS	\$235.00
12/03/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$55.24
12/04/18	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D	DIBERVILLE	MS	\$70.57
12/07/18	KEESLER COMMISSARY 000000128 8047652904	BILOXI	MS	\$12.41



JAMES LEVINS

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

Amount

11/12/18	CHEVRON 0357139/CHEVRON SERVICE STN	SAUCIER	MS	\$15.20
11/13/18	MURPHY7568ATWALMART 0927 800-843-4298	D'IBERVILLE	MS	\$36.41
11/13/18	CVS PHARMACY 8007467287 PHARMACIES	GULFPORT	MS	\$29.37
11/16/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$37.21
11/20/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$36.69

Continued on reverse

Detail Continued

				Amount
11/24/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$34.62
11/26/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$35.72
11/27/18	BEAU RIVAGE - EIGHT75 7607394 395300 RESTAURANT	BILOXI	MS	\$148.85

**HUNTER LIPSCOMB**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
11/15/18	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$32.82
11/16/18	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$10.00
11/27/18	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$40.09
11/29/18	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$21.82
11/30/18	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$746.00
12/09/18	WHOLEFDS SCP #10563 000010563 5139003000	WASHINGTON	DC	\$46.28

**KYLE PALAZZO**

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
11/12/18	1ST PLACE 1 228-392-4309	BILOXI	MS	\$45.47
11/12/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$11.81
11/12/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$85.43
11/12/18	OFFICE DEPOT #3230 000003230 8004633768 pen,gel,stainless,g301,2pk,blk	DIBERVILLE	MS	\$13.46
11/12/18	SHERWIN-WILLIAMS 228-396-1376	DIBERVILLE	MS	\$31.48
11/12/18	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$16.43
11/12/18	THE BEER STORE LLC 650000004490978 2285392220	SAUCIER	MS	\$14.85
11/13/18	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$53.47
11/13/18	PANDA PALACE 0001 228-396-8585	D'IBERVILLE	MS	\$34.99
11/14/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$20.84
11/15/18	PURE COUNTRY LORRAINE 1 228-604-1782	GULFPORT	MS	\$44.32
11/15/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS	\$20.00
11/16/18	TEXACO 0351976/CHEVRON SERVICE STN	BILOXI	MS	\$12.96

Continued on next page



Detail Continued

				Amount
11/17/18	PILOT_00586 00586 AUTO FUEL DISPENSER	MOSS POINT	MS	\$42.92
11/18/18	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$16.43
11/18/18	THE BEER STORE LLC 650000004490978 2285392220	SAUCIER	MS	\$12.08
11/19/18	SHERWIN-WILLIAMS 228-396-1376	DIBERVILLE	MS	\$96.29
11/20/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$14.72
11/20/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$71.60
11/20/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$1.59
11/20/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$45.06
11/21/18	CHEVRON 0208881/CHEVRON SERVICE STN	BILOXI	MS	\$18.68
11/21/18	LOOKOUT STEAKHOUSE 650000008465729 2282480555	GULFPORT	MS	\$39.80
11/21/18	WALGREENS #17035 000017035 NONE 39540 PHARMACIES	DIBERVILLE	MS	\$35.79
11/21/18	CHEVRON 0210278/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$16.02
11/21/18	EXXONMOBIL 4827 00943335 39532 400	BILOXI	MS	\$38.03
11/23/18	WENDY'S 9012712501	DIBERVILLE	MS	\$7.25
11/24/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$35.80
11/26/18	TARGET DISCOUNT STORE	DIBERVILLE	MS	\$249.22
11/26/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$142.48
11/30/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS	\$41.50
11/30/18	MOBILE LUMBER 2288971282	GULFPORT	MS	\$33.15
11/30/18	MOBILE LUMBER 2288971282	GULFPORT	MS	\$29.42
12/03/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$95.71
12/03/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$36.33
12/03/18	LOWE'S 228-392-7103	DIBERVILLE	MS	\$23.50
12/03/18	OFFICE DEPOT #271 000000271 8004633768 REWARDS ENROLLMENT BATTERY, ALKA, 9V, 2 BATTERY, ALKA, AA, 10 CORRUGATED CRTON 20X20X20 5PK	BILOXI	MS	\$43.35

Continued on reverse

Detail Continued

				Amount
12/03/18	SHERWIN-WILLIAMS 228-396-1376	DIBERVILLE	MS	\$86.67
12/03/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$42.75
12/04/18	TEXACO 0351976/CHEVRON SERVICE STN	BILOXI	MS	\$8.66
12/06/18	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$66.93
12/06/18	THE BEER STORE LLC 650000004490978 2285392220	SAUCIER	MS	\$18.49
12/06/18	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$17.43
12/07/18	SHELL OIL 57540720505 AUTO FUEL DISPENSER	BILOXI	MS	\$38.35
12/07/18	JAZZEPPIS 021770021431441 JAZZEPPISMAIL@YAHOO.COM	BILOXI	MS	\$28.02
12/08/18	WAFFLE HOUSE 1229 0043 228-392-1174	BILOXI	MS	\$33.78
12/08/18	CHEVRON 0370427/CHEVRON SERVICE STN	D'IBERVILLE	MS	\$25.41
12/08/18	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$40.48
12/10/18	BEST BUY 888-BESTBUY	DIBERVILLE	MS	\$8.55
12/10/18	POUNDS PLUMBING squareup.com/receipts	GULFPORT	MS	\$645.18
12/11/18	EXXONMOBIL 4807 601-528-5688	MCHENRY	MS	\$36.02
12/11/18	EXXONMOBIL 4807 00624044 39561 400	MCHENRY	MS	\$6.29
12/11/18	THE BEER STORE LLC 650000004490978 2285392220	SAUCIER	MS	\$21.38
12/11/18	ONEALS OF MCHENRY 650000007726105 6019286003	MC HENRY	MS	\$26.13

Fees

		Amount
Total Fees for this Period		\$0.00

2018 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2018		\$495.00
Total Interest in 2018		\$0.00



Business Platinum Card®

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 12/12/18



Account Ending [REDACTED]

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Important Change to Your Account Terms

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your account terms. The detailed changes to your Cardmember Agreement can be found on the following page.

We are increasing the annual membership fee to \$595.00 beginning at your account renewal that occurs on or after February 08, 2019.

How to avoid this increase: *This fee increase will not take effect until your next renewal date on or after February 08, 2019. You can avoid paying this annual fee by cancelling your account before that renewal date. You can cancel by calling the number on the back of your Card. If you cancel, you won't be able to use your Card for new transactions. If your Card is enrolled in the Membership Rewards® program, you may forfeit any points you have upon cancellation, so you should redeem any points you have before calling us to cancel your account.*

Revised Terms, as of February 08, 2019

Annual Membership Fee	\$595.00
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ID 12682

See the reverse side for the detail of changes to your Cardmember Agreement.

Detail of Change to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Annual Membership Fee

Effective February 08, 2019, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

Annual Membership Fee	\$595.00
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Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO

Closing Date 01/11/19 Next Closing Date 02/08/19

Account Ending [REDACTED]

New Balance	\$7,970.81
Please Pay By	01/27/19 ‡

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points
Available and Pending as of 11/30/18
153,435

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

Account Summary

Previous Balance	\$7,762.88
Payments/Credits	-\$8,754.55
New Charges	+\$8,962.48
Fees	+\$0.00
New Balance	\$7,970.81

Days in Billing Period: 30

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.

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care 1-800-492-8468 **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/business

Pay by Phone
1-800-472-9297

Account Ending [REDACTED]
Enter 15 digit account # on all payments.
Make check payable to American Express.

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
PO BOX 6217
GULFPORT MS 39506-6217

Please Pay By
01/27/19

Amount Due
\$7,970.81

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



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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.

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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	1-800-492-8468	Hearing Impaired
	International Collect	1-623-492-7719	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-492-8468	FAX: 1-623-707-4442
	Express Cash	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

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- 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"/>

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Payments and Credits

Summary

	Total
Payments	-\$7,762.88
Credits	
STEVEN M PALAZZO [REDACTED]	-\$991.67
Total Payments and Credits	-\$8,754.55

Detail *Indicates posting date

Payments			Amount
12/22/18*	STEVEN M PALAZZO	PAYMENT RECEIVED - THANK YOU	-\$7,762.88
Credits			Amount
12/15/18	STEVEN M PALAZZO	ONSTAR DATA PLAN - AT&T 993 888-4ONSTAR TX 888-466-7827	-\$20.00
12/19/18*	STEVEN M PALAZZO	SHOP WITH MR POINTS-PURCHASE CREDIT	-\$93.96
12/21/18	STEVEN M PALAZZO	DELTA AIR LINES ATLANTA DELTA AIR LINES Ticket Number: 0062148587310 Passenger Name: LIPSCOMB/HUNTER Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.	-\$647.80
12/28/18*	STEVEN M PALAZZO	SHOP WITH MR POINTS-PURCHASE CREDIT	-\$80.12
12/29/18*	STEVEN M PALAZZO	SHOP WITH MR POINTS-PURCHASE CREDIT	-\$149.79

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$4,694.57
STEPHEN MOORE [REDACTED]	\$86.39
JILL DUCKWORTH [REDACTED]	\$171.57
PATRICK M LARGE [REDACTED]	\$441.07
MICHELE GARGIULO [REDACTED]	\$1,842.51
JAMES LEVINS [REDACTED]	\$20.50
HUNTER LIPSCOMB [REDACTED]	\$109.70
KYLE PALAZZO [REDACTED]	\$1,596.17
Total New Charges	\$8,962.48

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
12/13/18 RACETRAC 2483 024836 97400024836 GULFPORT MS	\$64.85
12/14/18 DELTA WORLD TIRE BILOXI MS	\$1,101.67
12/15/18 WAFFLE HOUSE DIBERVILLE MS	\$34.61

Continued on reverse

Detail Continued

				Amount
12/17/18	MS GOV BRD OF ACCT 6012060082	JACKSON	MS	\$115.49
12/17/18	OSAKA JAPANESE HIBACHI & SUSHI RESTAURANT USFC39540	DIBERVILLE	MS	\$53.29
12/17/18	ONSTAR DATA PLAN - AT&T 993 888-466-7827	888-4ONSTAR	TX	\$25.00
12/18/18	DELTA AIR LINES DELTA AIR LINES From: WASHINGTON NATIONA To: ATLANTA HARTSFIELD JACKSON THOMPSON F Carrier: DL DL Class: M M Date of Departure: 12/20 Ticket Number: 00621485873105 Passenger Name: LIPSCOMB/HUNTER Document Type: PASSENGER TICKET	ATLANTA		\$647.80
12/18/18	WALMART.COM RETAIL	800-966-6546	AR	\$93.96
12/18/18	Handy Lock Biloxi 436845557807202 WAREHOUSING & STORAGE	BILOXI	MS	\$190.00
12/19/18	TALAY THAI RESTAURANT 000000001 2025465100	WASHINGTON	DC	\$28.95
12/20/18	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$126.20
12/21/18	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$145.95
12/21/18	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555	WASHINGTON	DC	\$56.14
12/26/18	CBVSS LLC 0966 228-868-6367	GULFPORT	MS	\$56.00
12/28/18	WALMART.COM 800-966-6546	BENTONVILLE	AR	\$80.12
12/28/18	CRUTCHFIELD 800-955-9091	CHARLOTTESVILLE	VA	\$149.79
12/29/18	THE BOTTLE SHOP 0000 228-396-8771	BOLOXI	MS	\$35.26
12/30/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$24.68
12/30/18	EXXONMOBIL 4827 00566624 39532 400	BILOXI	MS	\$18.22
12/31/18	EXXONMOBIL 4827 919-566-1200	BILOXI	MS	\$41.17
01/01/19	POP'S PIZZERIA USFC39532	BILOXI	MS	\$66.02
01/02/19	INMOTION ENT (ATL-5) 0000 877-383-8646	ATLANTA	GA	\$86.39
01/02/19	ATLANTA BREAD AND WINE FAST FOOD RESTAURANT	ATLANTA	GA	\$46.06
01/02/19	SIMPLYBOOKSST2706 2706 800-326-7711	ATLANTA	GA	\$7.40
01/02/19	SIMPLY SMILES LLC 0180 202-863-7061	WASHINGTON	DC	\$17.00
01/02/19	SIMPLY SMILES LLC 0180 202-863-7061	WASHINGTON	DC	\$18.20
01/02/19	FILOMENA RISTORANTE 2023388800	WASHGINTON	DC	\$175.73
01/03/19	GRAND CAB COMPANY GOODS/SERVICES	Washington	DC	\$16.97

Continued on next page



Detail Continued

				Amount
01/03/19	UBER TRIP D6W6C HELP.UBER.COM	HELP.UBER.COM	CA	\$2.00
01/03/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$17.35
01/03/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$27.49
01/03/19	UBER TRIP WDVCE HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
01/04/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$15.90
01/04/19	UBER TRIP CIIXG HELP.UBER.COM	HELP.UBER.COM	CA	\$2.00
01/04/19	TORTILLA COAST FIRST ST 03930098282011 2025466768	WASHINGTON	DC	\$46.34
01/04/19	SIMPLY SMILES LLC 0180 202-863-7061	WASHINGTON	DC	\$21.85
01/05/19	CAPITAL GRILLE 0138003 0000 202-737-6200	WASHINGTON	DC	\$851.70
01/06/19	LOVE'S TRAVEL STOPS #595 AUTO FUEL DISPENSER	GULFPORT	MS	\$35.08
01/07/19	ROSES QUICK STOP 601-636-1065	HATTIESBURG	MS	\$22.44
01/08/19	THE SALT LINE 436845557812459 GAVIN@THESALTLINE.COM	WASHINGTON	DC	\$76.55
01/09/19	HTTP://WWW.GOGOAIR.C INTERNET ACC	877-350-0038	IL	\$49.95



STEPHEN MOORE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
12/17/18	WESTIN JACKSON FB WESTIN JACKSON 601-968-8200	JACKSON	MS	\$56.14
12/17/18	RACEWAY6941 469411 97818469411 000-0000000	RICHLAND	MS	\$30.25



JILL DUCKWORTH

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
12/31/18	CREATESEND.COM (USD/USD) FRESHVIEW PTY SYDNEY	SYDNEY	AU	\$171.57



PATRICK M LARGE

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
12/17/18	BULLFEATHERS 0000 202-484-0228	WASHINGTON	DC	\$12.90
12/21/18	GRUBHUB*YOUNGCHOW 8775851085	NEW YORK	NY	\$99.91
12/23/18	DROPBOX*V83S38M9S92F 4159867057	SAN FRANCISCO	CA	\$9.99

Continued on reverse

Detail Continued

				Amount
12/24/18	VERIZONWRLSSAPO VE VZWIRELESS	800-922-0204	FL	\$131.74
01/03/19	BONCHON CHICKEN 650000008215280 7034750849	WASHINGTON	DC	\$186.53



MICHELE GARGIULO

Card Ending [REDACTED] Monthly Spending Limit: \$5,000

				Amount
12/13/18	TABELLA 000000001 6012555488	HATTIESBURG	MS	\$186.36
12/14/18	POP'S PIZZERIA USFC39532	BILOXI	MS	\$53.28
12/15/18	MCDONALD'S 2283960927	BILOXI	MS	\$13.25
12/15/18	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D	DIBERVILLE	MS	\$125.21
12/18/18	EL BOSQUE MEXICAN GRILL 65000000649476 2283960044	DIBERVILLE	MS	\$40.00
12/21/18	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$31.50
12/31/18	DELTA AIR LINES DELTA AIR LINES From: GULFPORT/BILOXI	To: ATLANTA HARTSFIELD WASHINGTON NATIONA ATLANTA HARTSFIELD GULFPORT/BILOXI	Carrier: DL DL DL DL Class: B B L L Date of Departure: 01/02	\$1,029.60
Ticket Number: 00623522917021 Passenger Name: PALAZZO [REDACTED] Document Type: PASSENGER TICKET				
01/03/19	HARRIS TEETER 7034121544 GROCERY STORES	ARLINGTON	VA	\$228.81
01/04/19	HOUSE GIFT SHOP 000000001 2022253520	WASHINGTON	DC	\$134.50



JAMES LEVINS

Card Ending [REDACTED] Monthly Spending Limit: \$1,000

				Amount
12/21/18	SOUTH CHINA RESTAURANT 084870017862312 2288969832	GULFPORT	MS	\$20.50



HUNTER LIPSCOMB

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

				Amount
12/17/18	BULLFEATHERS 0000 202-484-0228	WASHINGTON	DC	\$36.70
12/18/18	CAPITOL HILL CLUB 329394750534222 (202)484-4590	WASHINGTON	DC	\$73.00

Continued on next page



Detail Continued

Amount



KYLE PALAZZO

Card Ending [REDACTED] Monthly Spending Limit: \$2,500

Amount

12/12/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS		\$20.00
12/12/18	DRINX - MS 000000001 2283963232	DIBERVILLE	MS		\$9.62
12/15/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS		\$38.61
12/17/18	EXXONMOBIL 4774 00275540 39401 470	HATTIESBURG	MS		\$11.73
12/17/18	RACEWAY6941 469411 97818469411 000-0000000	RICHLAND	MS		\$20.30
12/21/18	PETSMART 888-839-9638	DIBERVILLE	MS		\$50.28
12/21/18	EXXONMOBIL 4827 00977729 39532 001 400	BILOXI	MS		\$46.22
12/21/18	BAYOU VIEW HARDWARE 228-863-4162	GULFPORT	MS		\$34.00
12/23/18	POPP S EXPRESS CAR WASH 000000001 2282170314	BILOXI	MS		\$20.00
12/24/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS		\$33.31
12/25/18	RACETRAC 2483 024836 97400024836 770-4317600	GULFPORT	MS		\$54.59
12/27/18	THE HOME DEPOT 800-654-0688	BILOXI	MS		\$136.97
12/27/18	EXXONMOBIL 4827 00710820 39532 001 400	BILOXI	MS		\$39.03
01/04/19	EXXONMOBIL 4827 00843067 39532 001 400	BILOXI	MS		\$49.97
01/07/19	DUNNAWAY SMALL ENGINE 0467 228-218-4356	BILOXI	MS		\$594.81
01/07/19	POLKS BILOXI DRUGS 542929804949436 2282070505	BILOXI	MS		\$34.13
01/08/19	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS		\$77.64
01/09/19	CHEVRON 0053478/CHEVRON SERVICE STN	WIGGINS	MS		\$39.79
01/09/19	KRYSTAL PNTY 9197746700	MAGEE	MS		\$5.30
01/09/19	SHELL OIL 12599766008 GAS STATION	JACKSON	MS		\$18.71
01/10/19	THE SHED BBQ 650000002366790 2288759590	OCEAN SPRINGS	MS		\$18.00

Continued on reverse

Detail Continued

					Amount
01/10/19	EXXONMOBIL 4827 00778860 39532 001 400 500		BILOXI	MS	\$46.50
01/10/19	WAFFLE HOUSE 228-875-0109		OCEAN SPRINGS	MS	\$24.66
01/11/19	HILTON GARDEN INN Arrival Date 01/09/19 00000000 LODGING	Departure Date 01/10/19	JACKSON	MS	\$172.00

Fees

					Amount
Total Fees for this Period					\$0.00

2019 Fees and Interest Totals Year-to-Date

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



Business Platinum Card

PALAZZO FOR CONGRESS
STEVEN M PALAZZO
Closing Date 01/11/19

Account Ending [REDACTED]

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