

EXHIBIT 1

From: [Steven Palazzo](#)
To: [Jacque Soileau](#); [Paul Breazeale](#)
Subject: 2018 Amex Review
Date: Saturday, February 15, 2020 2:02:56 PM

After reviewing the 2018 AMEX statements I've determined the following to be personal in nature. Please tell me what I need to do.

Date	Vendor	Amount		
10/12/2018	The Chimes Restaurant Covington, LA	110.22		Personal
11/10/2018	The Chimes Restaurant Covington, LA	129.35		Personal
8/14/2018	Dons Seafood Hut, Covington, LA	96.61		Personal
8/15/2018	The Chimes Restaurant Covington, LA	85.11	421.29	Personal
12/14/2018	Delta World Tire	1,101.67	1,101.67	Personal
10/13/2018	Residence Inn by Marriott	116.26		Personal
10/20/2018	Residence Inn by Marriott	131.65	247.91	Personal
	Total	1,770.87	1,770.87	

EXHIBIT 2

Steven Palazzo 12/13
970 Tommy Munro Dr Ste D
Biloxi, MS 39532

6/10/2012
DATE

85-336/653

PAY TO THE
ORDER OF

Palazzo for Congress

One thousand six hundred twelve and 14/100

\$ 1612.14

DOLLARS



The First
A NATIONAL BANKING ASSOCIATION
24 HOUR CUSTOMER INFORMATION LINE
1-866-362-6477

FOR

Dein: ctk services
[Redacted Signature]

EXHIBIT 3

From: Hunter Lipscomb <[REDACTED]>
Sent: Friday, February 14, 2020 8:39 AM
To: Paul Breazeale
Subject: Committee on Ethics

Paul,

Pamar with Committee on Ethics returned my call this morning. She confirmed the plan we suggested would be the best course of action.

1. Rep. Palazzo should immediately remit payment to PFC for the full price of the furniture.
2. Rep. Palazzo should "self-report" to the Chairman and RM the expenditure and action taken to remedy it. This should be done within a couple of days.

Self-reporting is not without some risk that a deeper investigation might take place by the committee. But even so, it would likely be more just ensuring that the funds had been paid back and that this was in-fact an inadvertent mistake, which it was. In all likelihood, the committee would not take any serious action. If it did, it would probably be to put in place more internal controls and have more required training. I think what would be riskier would be for the campaign to not take any action at all. I recommend self-reporting.

Additional action that can be taken includes required ethics training by all staff, which I am scheduling for next week or the week following for all staff.

Also, it might be helpful if you wrote a letter to Palazzo for Congress that said during a recent internal audit of expenditures, you found what appears to be an impermissible campaign expenditure. Please remit payment to the campaign immediately.

Finally, I think it might be helpful moving forward to schedule FEC training to ensure Palazzo for Congress is 100 percent compliant with all rules.

Thanks,

Hunter

EXHIBIT 4

February 14, 2020

Palazzo for Congress
Post Office Box 6217
Gulfport, MS 39506

Dear Campaign:

During the process of a recent internal audit, we have learned of a questionable campaign expenditure. With regard to such expenditure, we would like to request that the Congressman issue a check for \$5,086 payable to the campaign.

To mitigate any potential recurrences of the above, applicable individuals will be enrolled in upcoming FEC and other applicable training sessions.

Please call if you have any questions.

Sincerely yours,

PALAZZO FOR CONGRESS

Paul V. Breazeale
Treasurer

EXHIBIT 5



Business Gold Rewards
PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 01/16/15 Next Closing Date 02/13/15

OPENSM

Account Ending [REDACTED]

New Balance	\$5,525.00
Please Pay By	01/31/15[‡]

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
 Available and Pending as of 12/31/14
95,433
 For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Previous Balance	\$10,071.90
Payments/Credits	-\$10,071.90
New Charges	+\$5,525.00
Fees	+\$0.00
New Balance	\$5,525.00

Days in Billing Period: 31

➔ See page 2 for important information about your account.

Notice of Changes to the Membership Rewards® Program

Delta: We recently informed you of an annual limit on the number of Membership Rewards points that you can transfer into the SkyMiles® Program. This change is **canceled**. There is no annual limit to the number of points you can transfer to the SkyMiles Program. Remember, you may only transfer a maximum of 999,000 points to a single SkyMiles account per day.

Frontier: Effective March 5, 2015, Frontier Airlines will no longer be a point transfer airline in the Membership Rewards program. Any Membership Rewards point transfers for Frontier Airlines must be made by March 4, 2015. These transfers will be considered final, non-refundable, and subject to the EarlyReturns® program terms and conditions. To transfer points to Frontier, please visit membershiprewards.com/travel.

Customer Care

Pay by Computer
open.com/pbc

Customer Care **Pay by Phone**
 1-800-678-0745 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 account number on all documents.
 Make check payable to American Express.

|||||
 LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Please Pay By	01/31/15
Amount Due	\$5,525.00

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

|||||
 AMERICAN EXPRESS
 P.O. BOX 650448
 DALLAS TX 75265-0448



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 charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments 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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

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

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	-\$10,071.90
Credits	\$0.00
Total Payments and Credits	-\$10,071.90

Detail *Indicates posting date

Payments	Amount
12/22/14* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$10,071.90

New Charges

Summary

	Total
LISA M PALAZZO [REDACTED]	\$711.24
STEVEN M PALAZZO [REDACTED]	\$1,835.49
CASEY C STREET [REDACTED]	\$2,416.06
HUNTER LIPSCOMB [REDACTED]	\$315.38
STEPHANIE NORRIS [REDACTED]	\$246.83
Total New Charges	\$5,525.00

Detail



LISA M PALAZZO
 Card Ending [REDACTED]

	Amount
12/25/14 DELTA AIR LINES ATLANTA DELTA AIR LINES From: GULFPORT/BILOXI To: ATLANTA HARTSFIELD Carrier: DL Class: S WASHINGTON NATIONA DL S N/A YY 00 N/A YY 00 Ticket Number: 00623768608061 Date of Departure: 01/04 Passenger Name: PALAZZO/LISA Document Type: PASSENGER TICKET	\$532.60

01/06/15 SHELL OIL 9100218118ALEXANDRIA VA AUTO FUEL DISPENSER	\$22.84
01/08/15 SHERATON SUITES OLD ALEXANDRIA VA Arrival Date: 01/04/15 Departure Date: 01/07/15 00000000 LODGING	\$155.80



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
12/18/14 CAPITOL HILL CLUB WASHINGTON DC 2024844590 Description REFER TO RECEIPT	\$139.31

Continued on reverse

Detail Continued

				Amount
12/19/14	KEESLER SHE MCSS KEECAMP SHELBY CAMP SHELBY	MS		\$25.00
12/29/14	RICHS CAR WASH 00000BILOXI 2282170314 Description REFER TO RECEIPT	MS		\$12.00
12/30/14	OUTBACK 4314 KNOXVILLE RESTAURANT	TN		\$111.78
01/01/15	TORTILLA COAST DC WASHINGTON 202-546-6768 TIP	DC	\$14.00	\$84.24
01/02/15	CVS/PHARMACY #01410 8007467287 8007467287 PHARMACIES			\$3.38
01/02/15	Hank's Oyster Bar - Alexandria 703-739-4265	VA		\$104.83
01/03/15	MCDONALD'S F33622 00DUMFRIES 7034907111	VA		\$28.77
01/03/15	DISTRICT TACO 542929ALEXANDRIA 5713861400 FOOD/BEVERAGE	VA	\$48.93	\$48.93
01/03/15	HANDY LOCK OF 102936Biloxi (800)528-0463	MS		\$175.00
01/04/15	T. J. STONE'S 542929ALEXANDRIA 7035481004 TIP	VA	\$24.00	\$143.28
01/06/15	RA RAYBURN C187887WASHINGTON 202-2264358 FOOD/BEVERAGE TIP	DC	\$83.50 \$17.00	\$100.50
01/07/15	UBER UBER 866-576-1039 8665761039	CA		\$38.00
01/09/15	PAYPAL *CONG.INST. 4029357733 402-935-7733 Description PROFESSIONAL SERVIC	CA		\$738.00
01/14/15	RA RAYBURN C187887WASHINGTON 202-2264358 FOOD/BEVERAGE TIP	DC	\$16.95 \$3.00	\$19.95
01/14/15	HERSHEY LODGE RESTAUHERSHEY RESTAURANT	PA		\$62.52



CASEY C STREET

Card Ending ██████████

				Amount
12/16/14	Sonoma Restaurant Washington 202-544-8088 FOOD TIP	DC	\$17.60 \$5.00	\$22.60

Continued on next page





Detail Continued

				Amount
12/30/14	DELTA AIR LINES	ATLANTA		\$482.60
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	WASHINGTON NATIONA	ATLANTA HARTSFIELD	DL	S
		GULFPORT/BILOXI	DL	S
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00621905254681		Date of Departure: 01/07	
	Passenger Name: PALAZZO/[REDACTED]			
	Document Type: PASSENGER TICKET			
12/30/14	DELTA AIR LINES	ATLANTA		\$482.60
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	WASHINGTON NATIONA	ATLANTA HARTSFIELD	DL	S
		GULFPORT/BILOXI	DL	S
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00621905254666		Date of Departure: 01/07	
	Passenger Name: PALAZZO/LISA			
	Document Type: PASSENGER TICKET			
12/30/14	DELTA AIR LINES	ATLANTA		\$482.60
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	WASHINGTON NATIONA	ATLANTA HARTSFIELD	DL	S
		GULFPORT/BILOXI	DL	S
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00621905254670		Date of Departure: 01/07	
	Passenger Name: PALAZZO/[REDACTED]			
	Document Type: PASSENGER TICKET			
12/30/14	DELTA AIR LINES	ATLANTA		\$25.00
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	N/A	N/A	YY	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00607685312986			
	Passenger Name: PALAZZO/[REDACTED]			
	Document Type: MISCELLANEOUS TAX(S)/FEE(S)			
12/30/14	DELTA AIR LINES	ATLANTA		\$25.00
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	N/A	N/A	YY	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00607685312964			
	Passenger Name: PALAZZO/[REDACTED]			
	Document Type: MISCELLANEOUS TAX(S)/FEE(S)			

Continued on reverse

Detail Continued

				Amount
12/30/14	DELTA AIR LINES ATLANTA			\$25.00
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	N/A	N/A	YY	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00607685312975			
	Passenger Name: PALAZZO/[REDACTED]			
	Document Type: MISCELLANEOUS TAX(S)/FEE(S)			
12/30/14	DELTA AIR LINES ATLANTA			\$25.00
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	N/A	N/A	YY	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00607685312953			
	Passenger Name: PALAZZO/LISA			
	Document Type: MISCELLANEOUS TAX(S)/FEE(S)			
12/30/14	DELTA AIR LINES ATLANTA			\$482.60
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	WASHINGTON NATIONA	ATLANTA HARTSFIELD	DL	S
		GULFPORT/BILOXI	DL	S
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00621905254692			
	Passenger Name: PALAZZO/[REDACTED]			
	Document Type: PASSENGER TICKET			
01/05/15	VZWRLSS BILL PAY VE 800-922-0204 NJ			\$191.49
	BILL PAY			
01/06/15	CREATESEND.COM EMAILSUTHERLAND NS			\$171.57
	404/3-5 STAPLETON AVE			
	HUNTER LIPSCOMB			
	Card Ending [REDACTED]			
				Amount
12/23/14	GULFPORT YACHT CLUB GULFPORT MS			\$182.63
	228-863-6796			
01/12/15	US MINT COIN SALES-D8008726468			\$124.80
	USM02874377 20220			
	US Mint Coin Sales			
01/12/15	THE SUN HERALD 0024 GULFPORT MS			\$7.95
	800-346-2472			
	Description			
	NEWS DEALERS/NEWSST			
	STEPHANIE NORRIS			
	Card Ending [REDACTED]			
				Amount
12/15/14	TLF A DAISY A DAY FLJACKSON MS			\$119.83
	601-982-4438			
01/02/15	JOHN FAYARD SELF STO228-896-7470			\$127.00
	29243 39503			
	JOHN FAYARD SELF STORAG			

Continued on next page



Business Gold Rewards
PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 01/16/15

OPENSM

p. 7/11

Account Ending [REDACTED]

Fees

	Amount
Total Fees for this Period	\$0.00

2015 Fees and Interest Totals Year-to-Date

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



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **95,433**

Points Earned this Period **22,767**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary December 1, 2014 - December 31, 2014

Opening Points Balance	72,666
Points Earned this Period	+22,767
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	95,433

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

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

December 1, 2014 - December 31, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	2,289	0	2,289
Business Gold Rewards XXXX-XXXX [REDACTED]	2,049	70 Uber Earn 2x MR Points A5L7	2,119
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	3,023	0	3,023
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	346	0	346
Business Gold Rewards XXXX-XXXX [REDACTED]	2,364	0	2,364
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum Rewards XXXX-XXXX [REDACTED]	9,650	215 FedEx - OPEN Savings A35F 28 Uber Earn 2x MR Points A5L7	9,893
Add'l Business Platinum XXXX-XXXX [REDACTED]	2,509	0	2,509
Add'l Business Platinum XXXX-XXXX [REDACTED]	224	0	224
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Total	22,454	313	22,767

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 305-816-2799.



OPEN Savings® Summary

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 01/16/15

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 Gold Rewards
PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 02/13/15 Next Closing Date 03/16/15

OPENSM

p. 1/11

Account Ending [REDACTED]

New Balance	\$4,072.58
Please Pay By	02/28/15 ‡

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
 Available and Pending as of 01/31/15
113,562
 For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance	\$5,525.00
Payments/Credits	-\$5,525.00
New Charges	+\$4,072.58
Fees	+\$0.00
New Balance	\$4,072.58

Days in Billing Period: 28

➔ See page 2 for important information about your account.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-678-0745 **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 account number on all documents.
 Make check payable to American Express.

|||...|||
 LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Please Pay By	02/28/15
Amount Due	\$4,072.58

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

[REDACTED] r

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 charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments 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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

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

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	-\$5,525.00
Credits	\$0.00
Total Payments and Credits	-\$5,525.00

Detail *Indicates posting date


Payments	Amount
02/03/15* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$5,525.00

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$3,422.39
CASEY C STREET [REDACTED]	\$420.18
HUNTER LIPSCOMB [REDACTED]	\$7.95
STEPHANIE NORRIS [REDACTED]	\$222.06
Total New Charges	\$4,072.58

Detail

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

	Amount
01/16/15 HERSHEY LODGE CON CHERSHEY PA Arrival Date: 01/14/15, Departure Date: 01/16/15 00000000	\$39.95
01/16/15 STAPLES 00741 (800)333-3330 00741000276374 22305 SOFTSCRUB ALL PURPSE CLNR 25OZ MSKN CHRSL JNL7.5X10KRAFT3PK PLEDGE MULTISURFACE WIPES 25CT 16.9OZ VITAMIN WATER SQED ZERO	\$151.22
01/19/15 USA*CANTEEN SUITLANDSUITLAND MD 888-561-4748	\$2.60
01/20/15 NAHRO NAHRO WASHINGTON DC CHARITABLE ORG	\$25.00
01/22/15 INMOTION/AIRPORTATL-ATLANTA GA 877-383-8646 Description: COMPUTER HRDWR/SFTW	\$320.99
01/26/15 CAPITOL HILL CLUB WASHINGTON DC 2024844590 Description: REFER TO RECEIPT	\$120.00
01/27/15 LANDINIBROTHERS ALEXANDRIA VA 7038368404	\$17.29

Continued on reverse

Detail Continued

					Amount
01/28/15	UBER UBER 8665761039	866-576-1039	CA		\$41.00
01/28/15	PF CHANGS #9205 0048ATLANTA 866-732-4264 Description FOOD/BEVERAGE		GA		\$43.73
01/30/15	DELTA AIR LINES ATLANTA DELTA AIR LINES From: WASHINGTON NATIONA To: ATLANTA HARTSFIELD LAS VEGAS MCCARRAN ATLANTA HARTSFIELD WASHINGTON NATIONA Carrier: DL DL DL DL Class: Q H H Q Ticket Number: 00621916254960 Passenger Name: PALAZZO/STEVEN M Document Type: PASSENGER TICKET Date of Departure: 02/05				\$1,631.20
02/03/15	HANDY LOCK OF 102936Biloxi (800)528-0463		MS		\$175.00
02/04/15	RA RAYBURN C187887WASHINGTON 202-2264358 FOOD/BEVERAGE TIP		DC	\$16.95 \$3.00	\$19.95
02/04/15	CONGRESSIONAL SP CONWASHINGTON 2025436850 Description CHARITY/SOCIAL SRVC		DC		\$100.00
02/05/15	HUDSON NEWS LAS VEGAS BOOK STORE		NV		\$12.88
02/06/15	DELTA AIR LINES ATLANTA DELTA AIR LINES From: N/A To: N/A N/A N/A Carrier: YY YY YY YY Class: 00 00 00 00 Ticket Number: 00601443562643 Passenger Name: PALAZZO/STEVEN M Document Type: INFLIGHT CHARGES				\$8.00
02/06/15	DELTA AIR LINES ATLANTA DELTA AIR LINES From: N/A To: N/A N/A N/A Carrier: YY YY YY YY Class: 00 00 00 00 Ticket Number: 00601443594622 Passenger Name: PALAZZO/STEVEN M Document Type: INFLIGHT CHARGES				\$8.00

Continued on next page



Detail Continued

				Amount
02/06/15	DELTA AIR LINES	ATLANTA		\$8.00
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	N/A	N/A	YY	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00601443594633			
	Passenger Name: PALAZZO/STEVEN M			
	Document Type: INFLIGHT CHARGES			
02/06/15	DELTA AIR LINES	ATLANTA		\$8.00
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	N/A	N/A	YY	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00601441604253			
	Passenger Name: PALAZZO/STEVEN M			
	Document Type: INFLIGHT CHARGES			
02/06/15	DELTA AIR LINES	ATLANTA		\$8.00
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	N/A	N/A	YY	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00601441604242			
	Passenger Name: PALAZZO/STEVEN M			
	Document Type: INFLIGHT CHARGES			
02/06/15	DELTA AIR LINES	ATLANTA		\$8.00
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	N/A	N/A	YY	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00601443562632			
	Passenger Name: PALAZZO/STEVEN M			
	Document Type: INFLIGHT CHARGES			
02/06/15	DELTA AIR LINES	ATLANTA		\$8.49
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	N/A	N/A	YY	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00601443594611			
	Passenger Name: PALAZZO/STEVEN M			
	Document Type: INFLIGHT CHARGES			
02/06/15	SCI-PAC 0661	TUCSON	AZ	\$250.00
	520-620-1220			
	Description			
	CONTRIBUTIONS/DONAT			

Continued on reverse

Detail Continued

				Amount
02/06/15	MANDALAY CATERING/BALAS VEGAS 702-632-7126 TIP	NV		\$43.00 \$3.00
02/06/15	MANDALAY CATERING/BALAS VEGAS 702-632-7126	NV		\$22.00
02/06/15	NATHANS FAMOUS LAS VEGAS 7023671166	NV		\$20.38
02/08/15	CHILIS D-SW LA408181LAS VEGAS 702-2614300 FOOD	NV		\$40.69 \$40.69
02/08/15	VTS FRIAS ACE CAB VTLAS VEGAS GOVERNMENT SERVICE Description TAXI: 6917 11:44 3944 S Las V 11:52 Las Vegas Ne	NV		\$18.40
02/08/15	MANDALAY BAY RESORT/LAS VEGAS Arrival Date 02/05/15 00000000 LODGING	NV	Departure Date 02/08/15	\$230.67
02/09/15	GOGOAIR.COM 877-350-0038 INTERNET ACC	IL		\$39.95

**CASEY C STREET**

Card Ending [REDACTED]

				Amount
01/21/15	WE, THE PIZZA 0072 WASHINGTON 202-544-4008 Description FOOD/BEVERAGE	DC		\$19.98
01/28/15	TORTILLA COAST DC WASHINGTON 202-546-6768 TIP	DC		\$81.26 \$13.00
02/04/15	VZWRLSS BILL PAY VE 800-922-0204 BILL PAY	NJ		\$112.22
02/04/15	USPS 105009142923225WASHINGTON 800-2758777	DC		\$35.15
02/06/15	CREATESEND.COM EMAILSUTHERLAND 404/3-5 STAPLETON AVE	NS		\$171.57

**HUNTER LIPSCOMB**

Card Ending [REDACTED]

				Amount
02/10/15	THE SUN HERALD 0024 GULFPORT 800-346-2472 Description NEWS DEALERS/NEWSST	MS		\$7.95

**STEPHANIE NORRIS**

Card Ending [REDACTED]

				Amount
01/20/15	TLF CARDINAL FLOWERSGULFPORT 228-864-1281	MS		\$69.55

Continued on next page



Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 02/13/15

OPENSM

Account Ending XXXXXXXXXX

Detail Continued

			Amount
02/02/15	JOHN FAYARD SELF STO228-896-7470 29822 39503 JOHN FAYARD SELF STORAG		\$127.00
02/04/15	THE UPS STORE #2816 GULFPORT MS BUSINESS SERVICE		\$25.51

Fees

		Amount
Total Fees for this Period		\$0.00

2015 Fees and Interest Totals Year-to-Date

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



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **113,562**

Points Earned this Period **18,129**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary January 1, 2015 - January 31, 2015

Opening Points Balance	95,433
Points Earned this Period	+18,129
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	113,562

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

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

January 1, 2015 - January 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	712	0	712
Business Gold Rewards XXXX-XXXX [REDACTED]	1,836	79 <small>Uber Earn 2x MR Points A5L7</small>	1,915
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	2,418	0	2,418
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	316	0	316
Business Gold Rewards XXXX-XXXX [REDACTED]	247	0	247
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum Rewards XXXX-XXXX [REDACTED]	10,909	52 <small>FedEx - OPEN Savings A35F</small>	10,961
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,020	0	1,020
Add'l Business Gold Rewards XXXX-XXXX [REDACTED]	360	0	360
Add'l Business Gold Rewards XXXX-XXXX [REDACTED]	180	0	180
Total	17,998	131	18,129

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 305-816-2799.





OPEN Savings® Summary

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 02/13/15

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 Gold Rewards
PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 03/16/15 Next Closing Date 04/15/15



Account Ending XXXXXXXXXX

New Balance	\$1,964.92
Please Pay By	03/31/15 ‡

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
 Available and Pending as of 02/28/15
46,422
 For more details about Rewards, please visit
americanexpress.com/rewardsinfo

Account Summary

Previous Balance	\$4,072.58
Payments/Credits	-\$4,072.58
New Charges	+\$1,944.09
Fees	+\$20.83
New Balance	\$1,964.92

Days in Billing Period: 31

- ➔ See page 2 for important information about your account.
- ➔ See Page 7 for Important Changes to Your Account Terms and Your Reward Program.
- ➔ See Page 9 for an important Privacy Notice and the following pages for important notices about Billing Dispute Procedures, Electronic Fund Transfer Error Resolution and a notice for WA residents.

Customer Care

Pay by Computer
open.com/pbc

Customer Care	Pay by Phone
1-800-492-3344	1-800-472-9297

➔ See page 2 for additional information.

THE CHOICE IS YOURS

Now you can get more where you spend more when you **select your 3X points category**. With five categories to choose from, pick the one that's right for your business.

Visit open.com/businessgold to choose your 3X category by 4/2/2015.

↓ 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 XXXXXXXXXX

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

|||
 LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Please Pay By	03/31/15
Amount Due	\$1,964.92

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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

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

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	-\$4,072.58
Credits	\$0.00
Total Payments and Credits	-\$4,072.58

Detail *Indicates posting date


Payments	Amount
03/01/15* LISA M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$4,072.58

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$923.56
CASEY C STREET [REDACTED]	\$647.64
HUNTER LIPSCOMB [REDACTED]	\$119.63
STEPHANIE NORRIS [REDACTED]	\$253.26
Total New Charges	\$1,944.09

Detail

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

	Amount
02/20/15 CAPITOL HILL CLUB WASHINGTON DC 2024844590 Description REFER TO RECEIPT	\$60.00
02/28/15 FACEBK *XGGM7EJ52 WWW.FB.ME/ADS CA FACEBOOK ADVERTISING	\$60.00
03/03/15 RA RAYBURN C187887WASHINGTON DC 202-2264358 FOOD/BEVERAGE \$16.95 TIP \$2.00	\$18.95
03/03/15 HANDY LOCK OF 102936Biloxi MS (800)528-0463	\$175.00
03/05/15 PURPLE PARROT CRESCHEHATTIESBURG MS 6012640672 TIP \$20.00	\$121.16
03/05/15 APW ATLANTA T ATLANTA GA ELECTRONICS STORE	\$21.39
03/06/15 SOUTHBOUND 0594 HATTIESBURG MS 601-466-0542 Description FAST FOOD RESTAURAN	\$19.16

Continued on reverse

Detail Continued

				Amount
03/06/15	CAMP SHELBY CLUBS 06CAMP SHELBY	MS		\$40.00
	601-558-2113 Description FOOD/BEVERAGE			
03/09/15	GOGOAIR.COM 877-350-0038	IL		\$39.95
	INTERNET ACC			
03/10/15	THE PAPER MOON, LLC.228-388-2100			\$49.17
	228-388-2100			
03/10/15	CONESTOGA STEAKHOUSEHATTIESBURG	MS		\$271.28
	601-264-8816			
03/11/15	CAMP SHELBY CLUBS 06CAMP SHELBY	MS		\$47.50
	601-558-2113 Description FOOD/BEVERAGE			

**CASEY C STREET**

Card Ending [REDACTED]

				Amount
02/13/15	TORTILLA COAST DC WASHINGTON	DC		\$302.01
	202-546-6768 TIP		\$50.00	
02/23/15	OCEANAIRE OCEANAIRE WASHINGTON	DC		\$9.15
	1201 F STREET NW WASHING FOOD/BEVERAGE		\$7.15	
	TIP		\$2.00	
03/06/15	CREATESEND.COM EMAILSUTHERLAND	NS		\$171.57
	404/3-5 STAPLETON AVE			
03/10/15	VERIZONWRLS*WALCCRVE8009220204			\$142.21
	8009220204 LECOM SVC:PREPAID RECURRING PHONE SERVI			
03/10/15	GOGOAIR.COM 877-350-0038	IL		\$16.95
	INTERNET ACC			
03/11/15	USPS 105009142923225WASHINGTON	DC		\$5.75
	800-2758777			

**HUNTER LIPSCOMB**


Card Ending [REDACTED]

				Amount
03/09/15	SHELL OIL 5754072060BILOXI	MS		\$11.49
	GAS STATION			
03/09/15	CHICK-FIL-A #02463 OD'IBERVILLE	MS		\$46.62
	2283921892			
03/10/15	CONESTOGA STEAKHOUSEHATTIESBURG	MS		\$53.57
	601-264-8816			
03/10/15	THE SUN HERALD 0024 GULFPORT	MS		\$7.95
	800-346-2472 Description NEWS DEALERS/NEWSST			

Continued on next page



Detail Continued

			Amount
<hr/>			
	STEPHANIE NORRIS		
	Card Ending [REDACTED]		
<hr/>			
			Amount
03/02/15	JOHN FAYARD SELF STO228-896-7470 30427 39503 JOHN FAYARD SELF STORAG		\$127.00
03/04/15	TLF FLOWERTYME TLF FLAUREL MS 601-428-1817		\$46.01
03/04/15	TLF FLOWER BY MARIAMHATTIESBURG MS 601-255-5220		\$80.25

Fees

			Amount
03/16/15	JEFFREY D RUNNELS	ANNUAL MEMBERSHIP FEE	\$20.83
Total Fees for this Period			\$20.83

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	\$20.83
Total Interest in 2015	\$0.00



Notice of Important Changes to the Billing Disputes Procedure

We are making two changes to the disclosure that describes our *Billing Disputes Procedure* in the American Express Cardmember Agreement ("Agreement"). 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. See the chart below for a summary of the changes and see the following page for a more detailed description.

Summary of Changes	
What Will Happen After We Receive Your Letter	<p>We are removing the 90 days limitation on our investigation. While we may continue to perform investigations into any inquiry regarding any potential errors, we do not have to complete that investigation within 90 days.</p> <p>In addition, we are removing the following language: "If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct."</p>

Important Information about the Membership Rewards® program

The value of Membership Rewards points varies depending upon how you choose to use them. You can get information regarding the value of points for various redemption options and learn about upcoming changes going into effect on June 28, 2015 by visiting www.membershiprewards.com/pointsinfo or calling the number on the back of your Card. Redemption options and point values can change at any time. Point values listed do not include discounts or other promotional offers which may be in effect from time to time.

See reverse side for detailed changes.

Detail of Important Changes to Your Cardmember Agreement

We are making changes to the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with terms amended below is replaced fully and completely. 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.

Billing Disputes Procedure

Effective April 1, 2015, the *Billing Disputes Procedure* section in Part 2 of the Cardmember Agreement is amended by deleting the *Billing Disputes Procedure* section and replacing it with the following:

Billing Disputes Procedure

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:* If you think there is an error on your bill, 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 are not required to

investigate any potential errors 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, nor report you as delinquent on that amount.
- 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 then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we will not report you as delinquent without also reporting that you are questioning your bill. We will tell you then name of anyone to whom we reported you as delinquent, and we will let those organizations know when the matter has been settled between us.



FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	<ul style="list-style-type: none"> • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices <p><i>Please note:</i> If you are a <i>new</i> customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
To limit direct marketing	<p>We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail:</p> <ul style="list-style-type: none"> • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact .

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.
What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.</i>
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial companies.</i>

Other important information

We may transfer personal information to other countries, for example, for customer service or to process transactions.

AMEX Assurance Company customers: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law.

California: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law.

Vermont: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.



Business Gold Rewards

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 03/16/15

OPENSM

p. 11/15

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.

S07N4

BP/PRVOPEN/1114

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.

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.

S07N4

BP/PRVOPEN/1114



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **46,422**

Points Earned this Period **8,024**

Questions About Your Account?

 membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary February 1, 2015 - February 28, 2015

Opening Points Balance	113,562
Points Earned this Period	+8,024
Points Used this Period	0
Reinstated Points and Adjustments	-75,164
Total Points Balance	46,422

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

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

February 1, 2015 - February 28, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	3,422	0	3,422
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	420	0	420
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	8	0	8
Business Gold Rewards XXXX-XXXX [REDACTED]	223	0	223
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	2,416	0	2,416
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,235	0	1,235
Add'l Business Platinum XXXX-XXXX [REDACTED]	300	0	300
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Total	8,024	0	8,024

Continued on reverse

Points Transaction Detail Continued

February 1, 2015 - February 28, 2015

Reinstated Points and Adjustments	Number of Points	Date
Pts for Your Charges	-28,962	2/10/15
Pts for Your Charges	-3,013	2/10/15
Pts for Your Charges	-2,583	2/10/15
Pts for Your Charges	-5,833	2/10/15
Pts for Your Charges	-665	2/10/15
Pts for Your Charges	-6,635	2/10/15
Pts for Your Charges	-3,598	2/10/15
Pts for Your Charges	-5,457	2/10/15
Pts for Your Charges	-5,532	2/10/15
Pts for Your Charges	-2,835	2/10/15
Pts for Your Charges	-2,248	2/10/15
Pts for Your Charges	-7,803	2/10/15
Total	-75,164	

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 305-816-2799.



OPEN Savings® Summary

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 03/16/15

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 Gold Rewards
PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 04/15/15 Next Closing Date 05/15/15

OPENSM

p. 1/8

Account Ending [REDACTED]

New Balance \$5,629.32

Pay Past Due Amount Immediately ‡

‡ To avoid a late fee of up to \$38.00, please pay the Past Due amount of \$1,964.92 before 04/25/15. Please pay the remaining balance by 04/30/15. 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 and both of these fees will appear in your next statement.

➔ See page 2 for important information about your account.

⚠ Your account is past due.

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 03/31/15
54,952

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

Account Summary

Previous Balance	\$1,964.92
Payments/Credits	-\$0.00
New Charges	+\$3,489.40
Fees	+\$175.00

New Balance \$5,629.32

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-3344
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 account number on all documents.
 Make check payable to American Express.

|||||
 LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Amount Due
\$5,629.32

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 charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments 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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

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

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.



New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$668.23
CASEY C STREET [REDACTED]	\$1,965.40
HUNTER LIPSCOMB [REDACTED]	\$543.19
STEPHANIE NORRIS [REDACTED]	\$312.58
Total New Charges	\$3,489.40

Detail



STEVEN M PALAZZO

Card Ending [REDACTED]

	Amount
03/16/15 CAPITOL HILL CLUB WASHINGTON DC 2024844590 Description REFER TO RECEIPT	\$74.30
03/19/15 A-SP(AR8)SIMPL266854ATLANTA GA 404-8381000	\$70.08
03/23/15 DNC TRAVEL - ATLAN 5COLLEGE PARK GA 4047621577 FOOD/BEVERAGE \$8.83	\$8.83
03/25/15 ACT*ACTIVE-NETWORK 877-228-4881 CA REGISTRATION	\$64.95
03/27/15 Hank's Oyster Bar - Alexandria VA 703-739-4265	\$51.80
03/27/15 Hank's Oyster Bar - Alexandria VA 703-739-4265	\$155.25
04/03/15 HANDY LOCK OF 102936Biloxi MS (800)528-0463	\$175.00
04/09/15 GOGOAIR.COM 877-350-0038 IL INTERNET ACC	\$39.95
04/11/15 CAMP SHELBY CLUBS 06CAMP SHELBY MS 601-558-2113 Description FOOD/BEVERAGE	\$21.00
04/13/15 THE GROVE-WASHINGTONWASHINGTON DC MISC FOOD STORE Description GROCERIES/SUNDRIES	\$7.07



CASEY C STREET

Card Ending [REDACTED]

	Amount
03/17/15 CONGRESSIONAL LIQUORWASHINGTON DC 2025471600	\$56.51
03/19/15 TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP \$32.00	\$194.35
03/19/15 CONGRESSIONAL LIQUORWASHINGTON DC 2025471600	\$92.37

Continued on reverse

Detail Continued

				Amount
03/24/15	VERIZONWRLSSAPO VE VZWIRELESS VZWIRELESS			\$142.21
03/24/15	TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP		\$5.00	\$131.45
03/25/15	LANDINIBROTHERS ALEXANDRIA VA 7038368404			\$283.35
03/25/15	UNION STREET PUBLIC ALEXANDRIA VA 703-548-1785 Description FOOD/BEVERAGE			\$30.10
03/29/15	GOGOAIR.COM 877-350-0038 IL INTERNET ACC			\$16.95
03/31/15	FACEBK *P935M7A5Y2 WWW.FB.ME/ADS CA			\$160.00
03/31/15	RUTH CHRIS STEAKHOUSRIDGELAND MS RESTAURANT FOOD/BEVERAGE TIP		\$41.04 \$9.00	\$50.04
03/31/15	RUTH CHRIS STEAKHOUSRIDGELAND MS RESTAURANT FOOD/BEVERAGE TIP		\$341.82 \$70.00	\$411.82
04/03/15	HYATT PLACE RIDGELANRIDGELAND MS Arrival Date Departure Date 04/02/15 04/02/15 00000000 LODGING			\$101.79
04/03/15	HYATT PLACE RIDGELANRIDGELAND MS Arrival Date Departure Date 04/02/15 04/02/15 00000000 LODGING			\$9.19
04/06/15	CREATESEND.COM EMAILSUTHERLAND NS 404/3-5 STAPLETON AVE			\$171.57
04/13/15	THE MONOCLE ON CAPITWASHINGTON DC 800-742-5030 Description FOOD/BEVERAGE			\$113.70

**HUNTER LIPSCOMB**

Card Ending [REDACTED]

				Amount
03/29/15	HALF SHELL HATTIESBUHATTIESBURG MS 601-296-7901 Description EATING PLACES, REST			\$196.20
03/30/15	CAET 650000007934501JACKSON MS 6013219169 TIP		\$26.00	\$162.80
03/30/15	VINTAGE WINE MARKET RIDGELAND MS 601-605-9199 Description PACKAGE STORES - BE			\$72.18

Continued on next page



Detail Continued

				Amount
03/31/15	SOULSHINE PIZZA FACTRIDGELAND	MS		\$39.81
	601-856-8646			
	Description			
	EATING PLACES, REST			
04/09/15	PURPLE PARROT CRESCHEHATTIESBURG	MS		\$64.25
	6012640672			
	TIP		\$11.00	
04/11/15	THE SUN HERALD	228-896-2359		\$7.95
	66352641 39507			
	SUBSCRIPTION			



STEPHANIE NORRIS

Card Ending [REDACTED]

				Amount
04/01/15	JOHN FAYARD SELF STO228-896-7470			\$127.00
	31057 39503			
	JOHN FAYARD SELF STORAG			
04/02/15	USPS 273148050605941GULFPORT	MS		\$49.00
	800-2758777			
04/09/15	THE RADISH LOFT	228-284-1668		\$92.02
	228-284-1668			
04/10/15	PURE COUNTRY LORRAINGULFPORT	MS		\$44.56
	228-604-1782			
	Description			
	AUTOMATED FUEL PUMP			

Fees

			Amount
04/15/15	LISA M PALAZZO	ANNUAL MEMBERSHIP FEE	\$175.00
Total Fees for this Period			\$175.00

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	\$195.83
Total Interest in 2015	\$0.00



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **54,952**

Points Earned this Period **8,530**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary March 1, 2015 - March 31, 2015

Opening Points Balance	46,422
Points Earned this Period	+8,530
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	54,952

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

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

March 1, 2015 - March 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	923 2X US ADVERTISING SELECT MEDIA GM2	60	983
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	648 2X US SHIPPING GS2	6	654
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	120 2X US GAS GG2	11	131
Business Gold Rewards XXXX-XXXX [REDACTED]	253	0	253
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	5,151 FedEx - OPEN Savings A3SF	53	5,204
Add'l Business Platinum XXXX-XXXX [REDACTED]	931	0	931
Add'l Business Platinum XXXX-XXXX [REDACTED]	374	0	374
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Total	8,400	130	8,530

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 305-816-2799.



Business Gold Rewards
PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 05/15/15 Next Closing Date 06/15/15

OPENSM

Account Ending [REDACTED]

New Balance	\$11,470.82
Please Pay By	05/31/15†

† Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
 Available and Pending as of 04/30/15
62,979
 For more details about Rewards, please visit
americanexpress.com/rewardsinfo

Account Summary

Previous Balance	\$5,629.32
Payments/Credits	-\$6,659.79
New Charges	+\$12,501.29
Fees	+\$0.00
New Balance	\$11,470.82

Days in Billing Period: 30

➔ See page 2 for important information about your account.

Customer Care

Pay by Computer open.com/pbc				
<table> <tr> <td>Customer Care</td> <td>Pay by Phone</td> </tr> <tr> <td>1-800-492-3344</td> <td>1-800-472-9297</td> </tr> </table>	Customer Care	Pay by Phone	1-800-492-3344	1-800-472-9297
Customer Care	Pay by Phone			
1-800-492-3344	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 account number on all documents.
Make check payable to American Express.

|||||
 LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Please Pay By 05/31/15
Amount Due \$11,470.82

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.*


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 charge a fee of 2.70% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments 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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

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

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	-\$5,629.32
Credits	
LISA M PALAZZO [REDACTED]	\$0.00
STEVEN M PALAZZO [REDACTED]	-\$21.00
CASEY C STREET [REDACTED]	-\$9.47
STEPHANIE NORRIS [REDACTED]	-\$1,000.00
Total Payments and Credits	-\$6,659.79

Detail *Indicates posting date


			Amount
Payments			
04/20/15*	LISA M PALAZZO	PAYMENT RECEIVED - THANK YOU	-\$1,964.92
05/09/15*	LISA M PALAZZO	PAYMENT RECEIVED - THANK YOU	-\$3,664.40
Credits			Amount
04/11/15	STEVEN M PALAZZO	CAMP SHELBY CLUBS CAMP SHELBY MS 601-558-2113 Description FOOD/BEVERAGE	-\$21.00
05/09/15*	CASEY C STREET	5% OPEN Savings at Hertz SEE SUMMARY GRID FOR MORE INFORMATION	-\$9.47
05/08/15	STEPHANIE NORRIS	ISLAND VIEW CASINO RGULFPORT MS Arrival Date 05/07/15 Departure Date 05/08/15 00000000 LODGING	-\$1,000.00

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,557.31
CASEY C STREET [REDACTED]	\$2,380.78
HUNTER LIPSCOMB [REDACTED]	\$453.09
STEPHANIE NORRIS [REDACTED]	\$7,564.09
CLIFTON ADDISON [REDACTED]	\$546.02
Total New Charges	\$12,501.29

Detail

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

			Amount
04/11/15	CAMP SHELBY CLUBS CAMP SHELBY MS		\$31.00
	601-558-2113	Description	
	FOOD/BEVERAGE		

Continued on reverse


Detail Continued

			Amount
04/15/15	CAPITOL HILL CLUB WASHINGTON DC 2024844590 Description REFER TO RECEIPT		\$189.33
04/17/15	DELTA AIR LINES ATLANTA 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: 00601496067941 Passenger Name: PALAZZO/STEVEN Document Type: CLUB MEMBERSHIP FEE		\$450.00
04/24/15	TEXACO CEFCO #541 03PEARL MS 6019323949 Description Price FUEL/MISCELLANEOUS \$12.89 001 UNL REG		\$12.89
04/25/15	SHELL OIL 5754290470GULFPORT MS AUTO FUEL DISPENSER		\$11.34
04/25/15	FAST MART # 17 FLORENCE MS 601-845-3476 Description GAS/SERVICES		\$3.09
04/28/15	MSE BRANDED GULFPORTGULFPORT MS 770-532-3301 Description FAST FOOD RESTAURAN		\$6.07
04/28/15	USA*CANTEEN SUITLANDSUITLAND MD 888-561-4748		\$2.60
05/02/15	TARANTO'S CRAWFISH & BILOXI MS 228-392-0990 Description FOOD/BEVERAGE		\$69.16
05/03/15	HANDY LOCK OF 102936Biloxi MS (800)528-0463		\$175.00
05/05/15	NATIONAL 8007070754 NY DIRECT MKTG MISC Description FURNISHING & DECORA		\$355.00
05/05/15	OSAKA JAPANESE HIBAC228-396-3800 USFC39540		\$103.31
05/07/15	RICHS CAR WASH 00000BILOXI MS 2282170314 Description REFER TO RECEIPT		\$12.00
05/08/15	OSAKA JAPANESE HIBAC228-396-3800 USFC39540		\$40.08
05/09/15	GOGOAIR.COM 877-350-0038 IL INTERNET ACC		\$39.95

Continued on next page



Detail Continued

				Amount
05/11/15	INMOTION ENT (ATL-T2ATLANTA 877-383-8646 Description COMPUTER HRDWR/SFTW	GA		\$37.79
05/11/15	QDOBA #83 QDOBA #83 WASHINGTON 6782658317	DC		\$18.70
	CASEY C STREET Card Ending [REDACTED]			
				Amount
04/15/15	FACEBK *ESXPJ7N5Y2 WWW.FB.ME/ADS CA			\$36.07
04/15/15	HILTON SHARE RESTAURALEXANDRIA (703)837-0440	VA		\$36.40
04/17/15	CONGRESSIONAL LIQUORWASHINGTON 2025471600	DC		\$81.38
04/23/15	JOE'S STONE CRAB OF WASHINGTON 773-907-7343 Description FOOD/BEVERAGE	DC		\$317.37
04/24/15	VERIZONWRLSSAPO VE VZWIRELESS VZWIRELESS			\$177.48
04/29/15	TORTILLA COAST DC WASHINGTON 202-546-6768 TIP	DC	\$10.00	\$57.50
04/30/15	FACEBK *WBDSP7S5Y2 WWW.FB.ME/ADS CA			\$45.44
05/01/15	TORTILLA COAST DC WASHINGTON 202-546-6768 TIP	DC	\$35.00	\$262.65
05/02/15	ISLAND VIEW CASINO RGULFPORT Arrival Date Departure Date 05/01/15 05/02/15 00000000 LODGING CARDEPOSIT	MS		\$335.52
05/03/15	MURKY WATERS BLUES &228-214-4420 USFC39501			\$62.32
05/04/15	ISLAND VIEW CASINO RGULFPORT Arrival Date Departure Date 05/03/15 05/04/15 00000000 LODGING CARDEPOSIT	MS		\$178.08
05/04/15	ISLAND VIEW CASINO RGULFPORT Arrival Date Departure Date 05/03/15 05/04/15 00000000 LODGING CARDEPOSIT	MS		\$178.08
05/04/15	WINDANCE COUNTRY CLUGULFPORT (228)314-2160	MS		\$17.48

Continued on reverse

Detail Continued

				Amount
05/05/15	PURPLE PARROT CRESCHEHATTIESBURG 6012640672 TIP	MS		\$92.90
			\$16.00	
05/06/15	ISLAND VIEW CASINO RGULFPORT Arrival Date: 05/01/15 00000000 LODGING	MS	Departure Date: 05/05/15	\$20.88
05/06/15	HERTZ CAR RENTAL 800-654-4173 Rental: GULFPORT MS Return: GULFPORT MS Agreement Number: 175324903 Renter Name: STREET /CASEY	MS	Date: 15/05/01 15/05/06	\$189.41
05/06/15	CREATESEND.COM EMAILSUTHERLAND 404/3-5 STAPLETON AVE	NS		\$171.57
05/07/15	TUNE INN INC 202-543-2725 USFC20003			\$120.25
HUNTER LIPSCOMB Card Ending [REDACTED]				
				Amount
04/15/15	TARANTO'S CRAWFISH & BILOXI 228-392-0990 Description FOOD/BEVERAGE	MS		\$49.96
04/24/15	R'EVOLUTION SEAFOOD RIDGELAND 601-519-0008 FOOD TIP	MS	\$308.88 \$61.00	\$369.88
05/08/15	USPS 270703023603623DIBERVILLE 800-2758777	MS		\$25.30
05/12/15	THE SUN HERALD 228-896-2359 70396629 39507 SUBSCRIPTION			\$7.95
STEPHANIE NORRIS Card Ending [REDACTED]				
				Amount
04/21/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL BOOK STORES	WA		\$42.49
04/23/15	OFFICE DEPOT 000437 GULFPORT RETAIL 39503	MS		\$47.68
04/27/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL BOOK STORES	WA		\$87.69
04/29/15	WAL-MART SUPERCENTERBILOXI DISCOUNT STORE	MS		\$76.68
04/30/15	BIN 605 0427 GULFPORT 228-897-7788 Description SPECIALTY RETAIL	MS		\$93.00
05/01/15	JOHN FAYARD SELF STO228-896-7470 31658 39503 JOHN FAYARD SELF STORAG			\$139.84

Continued on next page



Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 05/15/15

OPENSM

Account Ending [REDACTED]

Detail Continued

				Amount
05/04/15	WINDANCE COUNTRY CLUGULFPORT (228)314-2160	MS		\$3,271.31
05/04/15	WINDANCE COUNTRY CLUGULFPORT (228)314-2160	MS		\$1,864.16
05/04/15	WALGREENS #5195 0000GULFPORT 8002892273 Description REFER TO RECEIPT	MS		\$129.99
05/08/15	ISLAND VIEW CASINO RGULFPORT Arrival Date: 05/07/15 00000000 LODGING	MS	Departure Date: 05/08/15	\$1,811.25



CLIFTON ADDISON
 Card Ending [REDACTED]

				Amount
04/17/15	TRIANGLE SEAFOOD ANDHATTIESBURG 6015846161	MS		\$546.02

Fees

			Amount
Total Fees for this Period			\$0.00

2015 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2015		\$195.83
Total Interest in 2015		\$0.00



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **62,979**

Points Earned this Period **8,027**

Account Summary April 1, 2015 - April 30, 2015

Opening Points Balance	54,952
Points Earned this Period	+8,027
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	62,979

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: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

April 1, 2015 - April 30, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	668	0	-983 04/2015	-315
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,965 2X US ADVERTISING SELECT MEDIA GM2	160	-654 04/2015	1,471
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	543	0	-131 04/2015	412
Business Gold Rewards XXXX-XXXX [REDACTED]	313	45 2X US GAS GG2 49 2X US SHIPPING GS2	-253 04/2015	154
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	4,192	191 FedEx - OPEN Savings A3SF	0	4,383
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,083	0	0	1,083
Add'l Business Platinum XXXX-XXXX [REDACTED]	839	0	0	839
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0	0
Total	9,603	445	-2,021	8,027

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 305-816-2799.



OPEN Savings® Summary

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 05/15/15

Account Ending [REDACTED]

Discounts	
This Period	\$9.47
Year to Date	\$9.47

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.

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
Hertz - visit opensavings.com	\$189.41	\$9.47	0	\$189.41	\$9.47	0
Ongoing Benefits Total	\$189.41	\$9.47	0	\$189.41	\$9.47	0
Grand Totals		\$9.47	0²		\$9.47	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.



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.

Great New Places

	Barefoot Dreams - Offers a sophisticated collection of blankets, apparel & accessories to retailers. Styles are effortlessly chic and luxurious.	CE 120338 855-269-2442 or barefootdreams.com
	BERING TIME - Danish watch and jewelry manufacturer with minimalistic design & optimal material strength. Selling to stores worldwide.	beringtime.com 310-442-3200 or corpinfo.com
	CorpInfo , - An IT Support and Consulting firm specializing in Managed Services, Amazon Web Services, and Office 365 migrations.	

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 Gold Rewards
PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 06/15/15 Next Closing Date 07/16/15

OPENSM

p. 1/14

Account Ending [REDACTED]

New Balance \$16,011.82

Pay Past Due Amount Immediately ‡

‡To avoid a late fee of up to \$38.00, please pay the Past Due amount of \$11,470.82 before 06/25/15. Please pay the remaining balance by 06/30/15. 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 and both of these fees will appear in your next statement.

➔ See page 2 for important information about your account.

⚠ Your account is past due.

➔ See Page 7 for an Important Change to Your Account Terms.

➔ See Page 9 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions.

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 05/31/15
78,610

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

Account Summary

Previous Balance	\$11,470.82
Payments/Credits	-\$0.00
New Charges	+\$4,541.00
Fees	+\$0.00

New Balance \$16,011.82

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-3344
Pay by Phone 1-800-472-9297

➔ See page 2 for additional information.

INTRODUCE YOUR CARD TO EVEN MORE MERCHANTS

The number of places that accept American Express keeps growing.
 Shop with them and you can:

- Earn rewards*
- Consolidate business spending
- Support local businesses

*Not all Cards are eligible to earn rewards. Terms and limitations vary by Card type.

Visit americanexpress.com/ShopSmallOPEN to find places near you.

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



LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Amount Due
\$16,011.82

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.*

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 charge a fee of 2.70% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments 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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

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

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.



New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$3,343.97
CASEY C STREET [REDACTED]	\$1,001.18
HUNTER LIPSCOMB [REDACTED]	\$68.85
STEPHANIE NORRIS [REDACTED]	\$127.00
Total New Charges	\$4,541.00

Detail



STEVEN M PALAZZO

Card Ending [REDACTED]

	Amount
05/15/15 CAPITOL HILL CLUB WASHINGTON DC 2024844590 Description REFER TO RECEIPT	\$183.24
05/19/15 HOUSE GIFT SHOP 0000WASHINGTON DC 2022253520 Description REFER TO RECEIPT	\$270.00
05/21/15 WA NATIONALS 800-352-0212 DC TICKETS	\$650.00
05/21/15 PAPA JOHN'S #03540.CWASHINGTON DC FAST FOOD RESTAURANT	\$83.10
05/21/15 T. J. STONE'S 542929ALEXANDRIA VA 7035481004 TIP \$10.00	\$86.13
05/22/15 ABM PARKING YARDS 08WASHINGTON DC 2024840325	\$35.00
05/22/15 1WSHG TNNTLS 646508WASHINGTON DC 877-6647329 FOOD/BEVERAGE \$10.00 TIP \$3.00	\$13.00
05/22/15 2WSHG TNNTLS 646300WASHINGTON DC 877-6647329 FOOD/BEVERAGE \$22.00 TIP \$3.00	\$25.00
05/22/15 2WSHG TNNTLS 646300WASHINGTON DC 877-6647329 FOOD/BEVERAGE \$50.00 TIP \$5.00	\$55.00
05/22/15 2WSHG TNNTLS 646300WASHINGTON DC 877-6647329 FOOD/BEVERAGE \$92.00 TIP \$20.00	\$112.00
05/22/15 WASHINGTON NATIONALSWASHINGTON DC 720-457-9480 Description SPECIALTY RETAIL	\$194.70

Continued on reverse

Detail Continued

				Amount
05/23/15	WA NATIONALS TICKETS	800-352-0212	DC	\$425.50
05/23/15	WASHINGTON NATIONALS 720-457-9480 Description SPECIALTY RETAIL	WASHINGTON	DC	\$49.50
05/24/15	USA*CANTEEN SUITLANDS 888-561-4748	SUITLAND	MD	\$2.60
05/24/15	RT'S RESTAURANT 703-684-6010	ALEXANDRIA	VA	\$138.22
05/27/15	EVENTFARM.COM 8884448162	8884448162	CA	\$150.00
05/28/15	AGAVE AZUL MEXICAN 850-855-3801 Description FOOD/BEVERAGE	ODESTIN	FL	\$72.49
05/29/15	WENDY'S #0113 000000 8506891224 Description RESTAURANT CHARGES	CRESTVIEW	FL	\$31.31
05/29/15	WENDY'S #0113 000000 8506891224 Description RESTAURANT CHARGES	CRESTVIEW	FL	\$4.54
05/31/15	RICHS CAR WASH 2282170314 Description REFER TO RECEIPT	00000BILOXI	MS	\$12.00
06/02/15	USA*CANTEEN SUITLANDS 888-561-4748	SUITLAND	MD	\$2.60
06/02/15	The Capitol Lounge 202-547-2098	Washington	DC	\$87.05
06/03/15	HANDY LOCK OF (800)528-0463	102936Biloxi	MS	\$175.00
06/04/15	RA RAYBURN C 202-2264358 FOOD/BEVERAGE TIP	187887WASHINGTON	DC	\$15.75 \$10.75 \$5.00
06/05/15	USA*CANTEEN SUITLANDS 888-561-4748	SUITLAND	MD	\$2.60
06/05/15	USA*CANTEEN SUITLANDS 888-561-4748	SUITLAND	MD	\$2.60
06/09/15	GOGOAIR.COM INTERNET ACC	877-350-0038	IL	\$39.95
06/10/15	RA RAYBURN C 202-2264358 FOOD/BEVERAGE TIP	187887WASHINGTON	DC	\$19.95 \$16.95 \$3.00
06/11/15	TORTILLA COAST DC 202-546-6768 TIP	WASHINGTON	DC	\$42.15 \$7.00

Continued on next page



Detail Continued

			Amount
06/12/15	Verizon Wrls D6248-08009220204 8009220204 LECOM SVC:PREPAID RECURRING PHONE SERVI		\$360.39
06/14/15	USA*CANTEEN SUITLANDSUITLAND MD 888-561-4748		\$2.60



CASEY C STREET

Card Ending [REDACTED]

			Amount
05/15/15	TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP \$48.00		\$316.46
05/22/15	2WSHGTN NTNLS 646300WASHINGTON DC 877-6647329 FOOD/BEVERAGE \$44.50		\$44.50
05/22/15	TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP \$15.00		\$92.72
05/24/15	VERIZONWRLSSAPO VE VZWIRELESS VZWIRELESS		\$138.24
05/31/15	FACEBK *KDVNW7E5Y2 WWW.FB.ME/ADS CA		\$82.05
06/06/15	CREATESEND.COM EMAILSUTHERLAND NS 404/3-5 STAPLETON AVE		\$171.57
06/10/15	FIREHOOK - CAPITOL HWASHINGTON DC 202-544-7003		\$35.00
06/12/15	CHICK-FIL-A #02673 0ARLINGTON VA 7034157815		\$120.64



HUNTER LIPSCOMB

Card Ending [REDACTED]

			Amount
05/27/15	US MINT COIN SALES-D8008726468 USM03291979 20220 US Mint Coin Sales		\$60.90
06/11/15	THE SUN HERALD 228-896-2359 74639089 39507 SUBSCRIPTION		\$7.95



STEPHANIE NORRIS

Card Ending [REDACTED]

			Amount
06/01/15	JOHN FAYARD SELF STO228-896-7470 32257 39503 JOHN FAYARD SELF STORAG		\$127.00

Fees

			Amount
Total Fees for this Period			\$0.00

Continued on reverse

2015 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2015	\$195.83
Total Interest in 2015	\$0.00



Business Gold Rewards

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 06/15/15



Account Ending [REDACTED]

Notice of Important Changes to Your Account Terms

We are making changes to your account terms and benefits, 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 on the following page.

Important Change to Your Account Terms	
We will no longer charge Foreign Transaction fees for transactions made on your Card account on or after July 28, 2015.	
The following is a summary of the change that is being made to your account terms. For more detailed information, please see the reverse side of this page.	
Revised Terms, as of July 28, 2015	
Foreign Transaction	None

See the following page for details of this change.

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 these changes 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 Card members on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Foreign Transaction Fee

Effective July 28, 2015, the *Rates and Fees Table* section of Part 1 of the Cardmember Agreement is amended by deleting the *Foreign Transaction* row and replacing it with the following:

Transaction Fees <ul style="list-style-type: none"> Foreign Transaction 	None
--	-------------

Effective July 28, 2015, the *How Rates and Fees Work* section of Part 1 of the Cardmember Agreement is amended by deleting the *Foreign Transaction* row and replacing it with the following:

Foreign Transaction	None
----------------------------	------



Notice of Important Membership Rewards® Program Changes

We are making changes to the Membership Rewards Program Terms & Conditions. A summary of the changes appears below. The detailed changes can be found after the summary chart.

Summary of Changes	
Conversion Rates	Effective October 1, 2015, when transferring points from Membership Rewards to British Airways and Iberia, the number of Avios you receive will change. From this date, for every 250 Membership Rewards points you transfer to the British Airways Executive Club and Iberia Plus programs, you will receive 200 Avios (the previous conversion rate was 1,000 Membership Rewards points for 1,000 Avios). As of October 1, 2015, you must transfer points to these loyalty programs in increments of 250.
Transferring Points to Plenti	Starting May 4, 2015, all Card Members enrolled in Membership Rewards may transfer points to the Plenti SM rewards program.
Operating Organization	We are adding language to specify that the Membership Rewards program is owned and operated by American Express Travel Related Services Company, Inc.

Details of the Changes

The Membership Rewards program Terms and Conditions ("Terms and Conditions") are subject to change. This notice formally amends the Terms and Conditions as described below. Any terms in the Terms and Conditions conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Conversion Rates

Effective October 1, 2015, the Terms and Conditions are amended by inserting the following in the *Conversion rates and increments* sub-section of the *Transferring Points to Frequent Customer Programs* section:

- British Airways and Iberia: 250 points = 200 Avios; must be transferred in 250-point increments

Transferring Points to Plenti

Effective May 4, 2015, the Terms and Conditions are amended by inserting the following in the *Using Points* section:

2. TRANSFERRING POINTS TO PLENTI

All Card Members may transfer points to the PlentiSM rewards program. You must finish signing up for the Plenti rewards program before you can transfer points to Plenti. 500 Membership Rewards points will equal 400 Plenti points. Membership Rewards points must be transferred in 500 point increments. Membership Rewards point transfers to Plenti cannot be reversed. Points transferred are subject to the terms and conditions of the Plenti program, **including those terms providing that on December 31, each year, any Plenti points that are at least two years old will expire.** You may transfer points only to a Plenti account in your name or in the name of an Additional Card Member on your Linked Account.

Additional Terms

Effective immediately, the Terms and Conditions are amended by inserting the following at the end of the *Additional Terms* section:

The Membership Rewards program is owned and operated by American Express Travel Related Services Company, Inc.



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **78,610**

Points Earned this Period **15,631**

Questions About Your Account?

 membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary May 1, 2015 - May 31, 2015

Opening Points Balance	62,979
Points Earned this Period	+15,631
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	78,610

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

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, 2015 - May 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,536	900 3X AIRFARE GA3 27 2X US GAS GG2	2,463
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	2,370 2X US ADVERTISING SELECT MEDIA GM2	81	2,451
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	453	25 2X US SHIPPING GS2	478
Business Gold Rewards XXXX-XXXX [REDACTED]	6,564	0	6,564
Business Gold Rewards XXXX-XXXX [REDACTED]	546	0	546
Business Platinum XXXX-XXXX [REDACTED]	1,778	0	1,778
Add'l Business Platinum XXXX-XXXX [REDACTED]	655	0	655
Add'l Business Platinum XXXX-XXXX [REDACTED]	696	0	696
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Total	14,598	1,033	15,631

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 305-816-2799.



OPEN Savings® Summary

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 06/15/15

Account Ending [REDACTED]

Discounts	
This Period	\$0.00
Year to Date	\$9.47

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.

OPEN Savings Benefits	This Period			Year to Date			
	Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
	Hertz - visit opensavings.com	\$0.00	\$0.00	0	\$189.41	\$9.47	0
	Ongoing Benefits Total	\$0.00	\$0.00	0	\$189.41	\$9.47	0
	Grand Totals		\$0.00	0²		\$9.47	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.



PARK HYATT®

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GRAND | HYATT

HYATT



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.

Great New Places



Harford Refrigeration - Serving commercial customers in the Baltimore area with their HVAC needs since 1960. Email: mzimmer@harfordrefrigeration.com

CE 120419

410-866-6200



Bevolo Gas & Electric Lights - handcrafted Traditional and custom Copper Lighting Fixtures since 1945 - New Orleans French Quarter

504-522-9485 or visit www.bevolo.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.

ACCEPTED HERE. AND THERE. AND THERE.

The number of places that accept American Express continues to grow. Use your Card with them and you can earn rewards,* consolidate your business spending, and support local businesses.

Use your Card for purchases like:



Office supplies



Inventory



Business lunches

*Not all Cards are eligible to earn rewards. Terms and limitations vary by Card type.

Visit americanexpress.com/ShopSmallOPEN to find places that now accept your Card.

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 Gold Rewards
PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 07/16/15 Next Closing Date 08/16/15

OPENSM

p. 1/10

Account Ending [REDACTED]

New Balance **\$2,077.06**

Please Pay By **07/31/15** ‡

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points

Available and Pending as of 06/30/15
76,670

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

Account Summary

Previous Balance	\$16,011.82
Payments/Credits	-\$16,011.82
New Charges	+\$2,039.06
Fees	+\$38.00

New Balance **\$2,077.06**

Days in Billing Period: 31

→ See page 2 for important information about your account.

i **Reminder:** As of your September 2015 statement, you will begin receiving your billing statements and most account communications electronically rather than in the mail. **Please ignore this reminder if you have recently chosen not to receive online-only statements.** To verify your settings and/or change your account delivery preferences at any time, please log in to americanexpress.com and go to the 'Profile' section of your account.

Customer Care



Pay by Computer
open.com/pbc

Customer Care
 1-800-492-3344

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



LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Please Pay By
07/31/15
 Amount Due
\$2,077.06



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

[REDACTED]

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 charge a fee of 2.70% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments 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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

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

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	-\$16,011.82
Credits	\$0.00
Total Payments and Credits	-\$16,011.82

Detail *Indicates posting date


Payments		Amount
06/27/15*	LISA M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$4,541.00
06/27/15*	LISA M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$11,470.82

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,214.64
CASEY C STREET [REDACTED]	\$640.47
HUNTER LIPSCOMB [REDACTED]	\$7.95
STEPHANIE NORRIS [REDACTED]	\$176.00
Total New Charges	\$2,039.06

Detail

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

		Amount
06/15/15	CAPITOL HILL CLUB WASHINGTON DC 2024844590 Description REFER TO RECEIPT	\$334.24
06/18/15	RA RAYBURN C187887WASHINGTON DC 202-2264358 FOOD/BEVERAGE \$25.90 TIP \$5.00	\$30.90
06/18/15	ANGLERS SPORTS CEN 5ANNAPOLIS MD 4107573442 Description Price SPORTING GOODS STOR \$35.73	\$35.73
06/18/15	DISTRICT TACO DISTRIWASHINGTON DC 656 PENNSYLVANIA AVE WAS FOOD/BEVERAGE \$99.13	\$99.13
06/24/15	WASHINGTON NATIONALSWASHINGTON DC 720-457-9480 Description SPECIALTY RETAIL	\$124.30
06/25/15	SWEETWATER BREWERY OATLANTA GA 404-762-9276 Description FOOD/BEVERAGE	\$18.87

Continued on reverse

Detail Continued

				Amount
06/25/15	POPEYES CHICKEN #4 5ATLANTA 4047631444 FOOD/BEVERAGE	GA		\$7.58
			\$7.58	
06/25/15	BULLFEATHERS LLC 201WASHINGTON 202-484-0228	DC		\$87.30
06/26/15	DELTA AIR LINES ATLANTA 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: 00601532440770 Passenger Name: PALAZZO/STEVEN M Document Type: INFLIGHT CHARGES			\$8.00
06/26/15	DELTA AIR LINES ATLANTA 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: 00601532440781 Passenger Name: PALAZZO/STEVEN M Document Type: INFLIGHT CHARGES			\$8.00
06/26/15	FAYARDS 3203 BILOXI MS GAS STATION Description GAS/SERVICES			\$38.58
07/03/15	HANDY LOCK OF 102936Biloxi (800)528-0463	MS		\$175.00
07/07/15	QDOBA #83 QDOBA #83 WASHINGTON 6782658317	DC		\$9.90
07/08/15	RA RAYBURN C187887WASHINGTON 202-2264358 FOOD/BEVERAGE TIP	DC	\$16.95 \$3.00	\$19.95
07/08/15	CONGRESSIONAL LIQUORWASHINGTON 2025471600	DC		\$22.74
07/09/15	BULLFEATHERS LLC 201WASHINGTON 202-484-0228	DC		\$24.29
07/09/15	GOGOAIR.COM 877-350-0038 IL INTERNET ACC			\$39.95
07/10/15	BUFFALO WILD WINGS BATLANTA 404-763-4779	GA		\$27.67
07/10/15	ITRAVEL 88430045126 COLLEGE PARK 404-768-2002	GA		\$38.28
07/15/15	CAPITOL HILL CLUB WASHINGTON 2024844590 Description REFER TO RECEIPT	DC		\$64.23

Continued on next page



Detail Continued

				Amount
CASEY C STREET				
Card Ending [REDACTED]				
				Amount
06/15/15	CONGRESSIONAL LIQUOR WASHINGTON	DC		\$32.97
	2025471600			
06/19/15	HARRISONS CHESAPEAKE TILGHMAN	MD		\$122.89
	410-888-2121			
06/23/15	HESS 46211 000000000 ALEXANDRIA	VA		\$40.49
	7039606427			
06/24/15	VERIZON WRLSSAPO VE VZWIRELESS			\$178.24
	VZWIRELESS			
06/26/15	TORTILLA COAST DC WASHINGTON	DC		\$146.10
	202-546-6768			
	TIP		\$24.00	
06/30/15	FACEBK *973P48W4Y2 WWW.FB.ME/ADS CA			\$60.00
07/15/15	TORTILLA COAST DC WASHINGTON	DC		\$59.78
	202-546-6768			
	TIP		\$10.00	

HUNTER LIPSCOMB				
Card Ending [REDACTED]				
				Amount
07/11/15	THE SUN HERALD 228-896-2359			\$7.95
	80747609 39507			
	SUBSCRIPTION			

STEPHANIE NORRIS				
Card Ending [REDACTED]				
				Amount
07/01/15	JOHN FAYARD SELF STO228-896-7470			\$127.00
	32965 39503			
	JOHN FAYARD SELF STORAG			
07/13/15	USPS 273148050605941 GULFPORT	MS		\$49.00
	800-2758777			

Fees

				Amount
06/25/15	LISA M PALAZZO	40 Day Late Payment Fee		\$38.00
Total Fees for this Period				\$38.00

2015 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2015		\$233.83
Total Interest in 2015		\$0.00



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **76,670**

Points Earned this Period **-1,940**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary June 1, 2015 - June 30, 2015

Opening Points Balance	78,610
Points Earned this Period	-1,940
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	76,670

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

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, 2015 - June 30, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	3,346	0	-2,463 06/2015	883
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,002 2X US ADVERTISING SELECT MEDIA GM2	82	-2,451 06/2015	-1,367
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	69	0	-478 06/2015	-409
Business Gold Rewards XXXX-XXXX [REDACTED]	127	0	-6,564 06/2015	-6,437
Business Gold Rewards XXXX-XXXX [REDACTED] 7	0	0	-546 06/2015	-546
Business Platinum XXXX-XXXX [REDACTED]	3,260	0	0	3,260
Add'l Business Platinum XXXX-XXXX [REDACTED]	2,281	0	0	2,281
Add'l Business Platinum XXXX-XXXX [REDACTED]	395	0	0	395
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0	0
Total	10,480	82	-12,502	-1,940

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 305-816-2799.





OPEN Savings® Summary

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 07/16/15

Account Ending [REDACTED]

Discounts	
This Period	\$0.00
Year to Date	\$9.47

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.

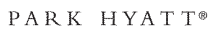
OPEN Savings Benefits	This Period			Year to Date			
	Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
	Hertz - visit opensavings.com	\$0.00	\$0.00	0	\$189.41	\$9.47	0
	Ongoing Benefits Total	\$0.00	\$0.00	0	\$189.41	\$9.47	0
	Grand Totals		\$0.00	0²		\$9.47	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.



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.

Great New Places



S.I. Storey Lumber - Providing quality building materials throughout the South and US. Hyde Park in NY, Independence Hall and Reynolds Plantation in GA, and other locations.

CE120500

888-934-1605 or sistoreylumber.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.

Did You Know You Could Use Your Card At



Travellex - A foreign currency exchange company to help businesses get currency and get going.

CE120504

1-516-300-1622 or
travelex.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 Gold Rewards
PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 08/16/15 Next Closing Date 09/15/15

OPENSM

p. 1/10

Account Ending [REDACTED]

New Balance	\$4,427.44
Please Pay By	08/31/15 ‡

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
 Available and Pending as of 07/31/15
78,189
 For more details about Rewards, please visit
americanexpress.com/rewardsinfo

Account Summary

Previous Balance	\$2,077.06
Payments/Credits	-\$2,077.06
New Charges	+\$4,377.44
Fees	+\$50.00
New Balance	\$4,427.44

Days in Billing Period: 31

➔ See page 2 for important information about your account.

i **Reminder:** As of your September 2015 statement, you will begin receiving your billing statements and most account communications electronically rather than in the mail. **Please ignore this reminder if you have recently chosen not to receive online-only statements.** To verify your settings and/or change your account delivery preferences at any time, please log in to americanexpress.com and go to the 'Profile' section of your account.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-3344 **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 account number on all documents.
 Make check payable to American Express.

|||||
 LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Please Pay By	08/31/15
Amount Due	\$4,427.44

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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

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

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

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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	-\$2,077.06
Credits	\$0.00
Total Payments and Credits	-\$2,077.06

Detail *Indicates posting date


Payments	Amount
08/12/15* LISA M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$2,077.06

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,689.74
CASEY C STREET [REDACTED]	\$1,388.75
HUNTER LIPSCOMB [REDACTED]	\$7.95
STEPHANIE NORRIS [REDACTED]	\$291.00
Total New Charges	\$4,377.44

Detail

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

	Amount
07/31/15 GRAINS OF MONTANA REBILOXI MS 2283883212 TIP \$15.00	\$108.14
07/31/15 A COMPLETE FLAG A COJACKSON MS 6013629333 Description SPECIALTY RETAIL ST	\$166.86
08/01/15 MSFT *MICROSOFTSTO877-696-7786 WA 999-999-9999 Description COMPUTER HRDWR/SFTW	\$159.43
08/01/15 MCDONALD'S F25375 00GULFPORT MS 2288310553	\$12.18
08/01/15 RICHS CAR WASH 00000BILOXI MS 2282170314 Description REFER TO RECEIPT	\$12.00
08/02/15 MCDONALD'S F25375 00GULFPORT MS 2288310553	\$7.36
08/03/15 MSFT *MICROSOFTSTO877-696-7786 WA 999-999-9999 Description COMPUTER HRDWR/SFTW	\$1,817.85

Continued on reverse

Detail Continued

				Amount
08/03/15	HANDY LOCK OF 102936Biloxi (800)528-0463	MS		\$175.00
08/04/15	RICHS CAR WASH 00000BILOXI 2282170314 Description REFER TO RECEIPT	MS		\$12.00
08/05/15	POP'S PIZZERIA 0023 BILOXI 228-207-6473 Description FOOD/BEVERAGE	MS		\$32.21
08/06/15	NEWKS 001 NEWKS 001 D'IBERVILLE 3883 PROMANADE PARKWAY D FOOD/BEVERAGE	MS	\$79.12	
08/09/15	GOGOAIR.COM 877-350-0038 INTERNET ACC	IL		\$49.95
08/10/15	NEWKS 001 NEWKS 001 D'IBERVILLE 3883 PROMANADE PARKWAY D FOOD/BEVERAGE	MS	\$37.69	
08/16/15	MSFT *OUTLOOK COM BILL.MS.NET 800-642-7676 Description COMPUTER HRDWR/SFTW	NV		\$19.95

**CASEY C STREET**

Card Ending [REDACTED]

				Amount
07/06/15	CREATESEND.COM EMAILSUTHERLAND 404/3-5 STAPLETON AVE	NS		\$171.57
07/18/15	FACEBK *LBDM48A5Y2 WWW.FB.ME/ADS CA			\$250.00
07/24/15	VERIZONWRLSSAPO VE VZWIRELESS VZWIRELESS			\$158.24
07/27/15	EMBASSY FLAG INC SONOMA 707-938-3331 Description SPECIALTY RETAIL	CA		\$25.00
07/29/15	TORTILLA COAST DC WASHINGTON 202-546-6768 TIP	DC	\$210.12	
07/31/15	FACEBK *HVE888A5Y2 WWW.FB.ME/ADS CA			\$120.00
08/04/15	THE REEF BILOXI 6500BILOXI 2282067075 TIP	MS	\$18.00	\$112.70
08/06/15	CREATESEND.COM EMAILSUTHERLAND 404/3-5 STAPLETON AVE	NS		\$171.57
08/11/15	WPY*Indian Nation foPalo Alto 8554693729 Description REFER TO RECEIPT	CA		\$100.00
08/12/15	TLF FLOWER BASKET FLBILOXI 228-432-2546	MS		\$69.55

Continued on next page



Detail Continued

			Amount
<hr/>			
	HUNTER LIPSCOMB		
	Card Ending [REDACTED]		
			Amount
08/11/15	THE SUN HERALD 800-346-2472 84891985 39507 SUBSCRIPTION		\$7.95
<hr/>			
	STEPHANIE NORRIS		
	Card Ending [REDACTED]		
			Amount
07/24/15	USPS 273148050605941GULFPORT MS 800-2758777		\$164.00
08/01/15	JOHN FAYARD SELF STO228-896-7470 33551 39503 JOHN FAYARD SELF STORAG		\$127.00

Fees

			Amount
08/16/15	JEFFREY D RUNNELS	ANNUAL MEMBERSHIP FEE	\$50.00
Total Fees for this Period			\$50.00

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	\$283.83
Total Interest in 2015	\$0.00



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **78,189**

Points Earned this Period **11,509**

Questions About Your Account?

 membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary July 1, 2015 - July 31, 2015

Opening Points Balance	76,670
Points Earned this Period	+11,509
Points Used this Period	0
Reinstated Points and Adjustments	-9,990
Total Points Balance	78,189

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

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

July 1, 2015 - July 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,215	32 3X AIRFARE GA3 39 2X US GAS GG2	1,286
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	640	40 2X US GAS GG2 60 2X US ADVERTISING SELECT MEDIA GM2	740
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	8	0	8
Business Gold Rewards XXXX-XXXX [REDACTED]	176	49 2X US SHIPPING GS2	225
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	5,983	140 FedEx - OPEN Savings A35F	6,123
Add'l Business Platinum XXXX-XXXX [REDACTED]	758	0	758
Add'l Business Platinum XXXX-XXXX [REDACTED]	554	0	554
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,815	0	1,815
Total	11,149	360	11,509

Continued on reverse

Points Transaction Detail Continued

July 1, 2015 - July 31, 2015

Reinstated Points and Adjustments	Number of Points	Date
Pts for Your Charges	-1,877	7/27/15
Pts for Your Charges	-3,835	7/27/15
Pts for Your Charges	-4,278	7/27/15
Total	-9,990	

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 305-816-2799.



OPEN Savings® Summary

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 08/16/15

Account Ending [REDACTED]

Discounts	
This Period	\$0.00
Year to Date	\$9.47

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.

OPEN Savings Benefits	This Period			Year to Date			
	Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
	Hertz - visit opensavings.com	\$0.00	\$0.00	0	\$189.41	\$9.47	0
	Ongoing Benefits Total	\$0.00	\$0.00	0	\$189.41	\$9.47	0
	Grand Totals		\$0.00	0²		\$9.47	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.



PARK HYATT®

ANdAZ

GRAND | HYATT

HYATT



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.

Great New Places



Payroll By Credit Card - You can now expense your company's payroll on your card. To learn more, call us today.

CE120586

1-844-764-6876



Decisive Data Systems - Client-focused IT solutions for business. Virtualization, security, mobile computing & responsive tech support.

1-410-569-4337 or ddsystems.net

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.

Did You Know You Can Use Your Card At



IDrive - Protect all your PCs, Macs, Servers and mobile devices for your business with easy, secure cloud backup from IDrive®

CE 120593

1-866-748-0555 or
idrive.com

ACCEPTED HERE. AND THERE. AND THERE.

The number of places that accept American Express continues to grow. Use your Card with them and you can earn rewards,* consolidate your business spending, and support local businesses.

Use your Card for purchases like:



Office supplies



Inventory



Business lunches

*Not all Cards are eligible to earn rewards. Terms and limitations vary by Card type.

Visit americanexpress.com/ShopSmallOPEN to find places that now accept your Card.

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 Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 09/15/15 Next Closing Date 10/16/15



Account Ending [REDACTED]

New Balance **\$2,402.63**
Please Pay By **09/30/15 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

Notice of Changes to the Membership Rewards® Program
 Effective January 1, 2016, Best Western will no longer be a point transfer lodging partner in the Membership Rewards program. Any Membership Rewards point transfers to Best Western Rewards® must be made by December 31, 2015. These transfers will be considered final, non-refundable, and subject to the Best Western Rewards program terms and conditions. To transfer points to Best Western Rewards, please visit membershiprewards.com/travel.

See Page 7 for Important Information Regarding Benefits underwritten by AMEX Assurance Company.

Membership Rewards® Points
 Available and Pending as of 08/31/15
90,739

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

Account Summary

Previous Balance \$4,427.44
 Payments/Credits -\$4,427.44
 New Charges +\$2,402.63
 Fees +\$0.00

New Balance **\$2,402.63**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-3344
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 account number on all documents.
 Make check payable to American Express.

|||...|||
 LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Please Pay By
09/30/15
 Amount Due
\$2,402.63

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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

	Website: americanexpress.com
	Mobile Site: amexmobile.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	-\$4,427.44
Credits	\$0.00
Total Payments and Credits	-\$4,427.44

Detail *Indicates posting date

Payments	Amount
08/28/15* LISA M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$4,427.44

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,360.88
CASEY C STREET [REDACTED]	\$822.96
HUNTER LIPSCOMB [REDACTED]	\$7.95
STEPHANIE NORRIS [REDACTED]	\$210.84
Total New Charges	\$2,402.63

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
08/25/15 CAPITOL HILL CLUB WASHINGTON DC 2024844590 Description REFER TO RECEIPT	\$93.15
09/03/15 HANDY LOCK OF 102936Biloxi MS (800)528-0463	\$175.00
09/04/15 BEACHHOUSE 0757 HONOLULU HI RESTAURANT FOOD \$159.69 TIP \$30.50	\$190.19
09/05/15 POPEYES CHICKEN #4 5ATLANTA GA 4047631444 FOOD/BEVERAGE \$7.69	\$7.69
09/09/15 GOGOAIR.COM 877-350-0038 IL INTERNET ACC	\$49.95
09/09/15 TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP \$10.00	\$60.79
09/11/15 SAVANNAH CANDY KITCHATLANTA GA 404-768-2002	\$21.84
09/11/15 FIVE GUYS #GA-1582 5ATLANTA GA 7039195289 FOOD/BEVERAGE \$7.60	\$7.60

Continued on reverse

Detail Continued

				Amount
09/12/15	BKST-MISS STATE U #2MISSISSIPPI S	MS		\$381.25
	9089912629			
	Description			
	Merchandise			
09/13/15	BKST-MISS STATE U #2MISSISSIPPI S	MS		\$211.65
	9089912629			
	Description			
	Merchandise			
09/13/15	ARAMARK SUBWAY ARAMAMISSISSIPPI STAT	MS		\$26.96
	662-325-0923			
09/14/15	HALF SHELL GULFPORT GULFPORT	MS		\$134.81
	228-867-7001			
	Description			
	EATING PLACES, REST			

**CASEY C STREET**

Card Ending [REDACTED]

				Amount
08/23/15	ASURION WIRELESS INSNASHVILLE			\$149.00
	WWW.ASURION.COM			
08/24/15	VERIZONWRLSSAPO VE VZWIRELESS			\$173.24
	VZWIRELESS			
08/27/15	UBER UBER	866-576-1039	CA	\$25.81
	8665761039			
08/27/15	UBER UBER	866-576-1039	CA	\$25.02
	8665761039			
08/30/15	RUSTICO	Alexandria	VA	\$98.32
	703-224-5051			
08/31/15	FACEBK *L7ZQH865Y2 WWW.FB.ME/ADS		CA	\$180.00
09/06/15	CREATESEND.COM EMAILSUTHERLAND		NS	\$171.57
	404/3-5 STAPLETON AVE			

**HUNTER LIPSCOMB**

Card Ending [REDACTED]

				Amount
09/11/15	THE SUN HERALD	800-346-2472		\$7.95
	90425379 39507			
	SUBSCRIPTION			

**STEPHANIE NORRIS**

Card Ending [REDACTED]

				Amount
08/27/15	USPS 273148050605941GULFPORT		MS	\$54.95
	800-2758777			
08/27/15	RILEYS 08487001788412288680708			\$28.89
	2288680708			
09/01/15	JOHN FAYARD SELF STO228-896-7470			\$127.00
	34309 39503			
	JOHN FAYARD SELF STORAG			

Continued on next page



Business Gold Rewards
PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 09/15/15

OPENSM

p. 5/12

Account Ending [REDACTED]

Fees

	Amount
Total Fees for this Period	\$0.00

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	\$283.83
Total Interest in 2015	\$0.00



Business Gold Rewards

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 09/15/15



p. 7/12

Account Ending [REDACTED]

Notice of Important Changes to the Additional Benefits of Your Card

Important expansion to your Return Protection¹ coverage

We are expanding Return Protection coverage to American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. Until October 14, 2015, your Card provides Return Protection for eligible purchases made in the 50 United States of America, the District of Columbia, Puerto Rico and the U. S. Virgin Islands. Effective October 15, 2015, your Card will provide Return Protection for eligible purchases made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands.

Additionally, to be eligible, an item must be in the original purchase condition (not visibly used, defective, or damaged in any way) and must be in working order.

¹ Return Protection can refund you for eligible purchase(s) charged entirely on an eligible American Express® Card. Coverage is limited to 90 days from purchase, up to \$300 per item and up to a maximum of \$1,000 per Card Member account per calendar year based on the date of purchase. Shipping and handling costs for the purchase will not be refunded. Items are eligible if they are in the original purchase condition and if they cannot be returned to the merchant from which they were originally purchased. Certain purchases are not eligible for refund, e.g. motorized vehicles, perishable items, computer software, and jewelry. Other important exclusions apply. Purchases must be made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. Return Protection is subject to additional important terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/RPterms.

S0495

BP/NACMULT/0915



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **90,739**

Points Earned this Period **12,550**

Account Summary August 1, 2015 - August 31, 2015

Opening Points Balance	78,189
Points Earned this Period	+12,550
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	90,739

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: 305-816-2799

Did You Know?

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

Learn more at membershiprewards.com/yourcharges

Points Transaction Detail

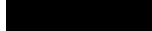
August 1, 2015 - August 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	2,689	1,977 2X US COMPUTER PROVIDERS GC2	4,666
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,390	370 2X US ADVERTISING SELECT MEDIA GM2	1,760
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	8	0	8
Business Gold Rewards XXXX-XXXX [REDACTED]	291	164 2X US SHIPPING GS2	455
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	4,453	0	4,453
Add'l Business Platinum XXXX-XXXX [REDACTED]	597	0	597
Add'l Business Platinum XXXX-XXXX [REDACTED]	372	0	372
Add'l Business Platinum XXXX-XXXX [REDACTED]	239	0	239
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Total	10,039	2,511	12,550

Continued on reverse

Prepared for
LISA M PALAZZO

Membership Rewards® Account Number



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 305-816-2799.



OPEN Savings® Summary

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 09/15/15

Account Ending [REDACTED]

Discounts		Membership Rewards® Points	
This Period	\$0.00	This Period	0
Year to Date	\$9.47	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		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
Hertz - visit opensavings.com	\$0.00	\$0.00	0	\$189.41	\$9.47	0
Ongoing Benefits Total	\$0.00	\$0.00	0	\$189.41	\$9.47	0
Grand Totals		\$0.00	0²		\$9.47	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.



PARK HYATT®

ANDAZ

GRAND | HYATT

HYATT



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.



Great New Places

Decisive Data Systems - Client-focused IT solutions for business. Virtualization, security, mobile computing & responsive tech support.

CE 120673
1-410-569-4337 or
ddsystems.net



Pittsburgh Steelers - From tickets to merchandise you can use your American Express® Card. Buy now at **shop.steelers.com**.



Sending foreign wire payments can be rewarding.

American Express® FX International Payments is an easy-to-use online tool that lets your business send wire payments to foreign suppliers directly from your U.S. business bank account quickly and effectively.

Eligible Card Members can earn Membership Rewards® points on eligible foreign currency wire payments.

Learn more or get started now at open.com/fx

Offer valid through December 31, 2015. Membership Rewards program terms and conditions apply. See open.com/fx for details.

ONA DESIGNS
TRACY FOSTER
MEMBER SINCE 07

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 Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 10/16/15 Next Closing Date 11/15/15



Account Ending [REDACTED]

New Balance \$11,889.99

Pay Past Due Amount Immediately[‡]

[‡]To avoid a late fee of up to \$38.00, please pay the Past Due amount of \$2,402.63 before 10/26/15. Please pay the remaining balance by 10/31/15. 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 and both of these fees will appear in your next statement.

See page 2 for important information about your account.

Your account is past due.

See Page 7 for Important Information About Your Account



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 09/30/15

103,409

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

Account Summary

Previous Balance	\$2,402.63
Payments/Credits	-\$0.00
New Charges	+\$9,487.36
Fees	+\$0.00

New Balance \$11,889.99

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-3344
Pay by Phone 1-800-472-9297

See Page 2 for additional information.



YOUR CARD IS NOW ACCEPTED AT MORE LOCAL PLACES THAN EVER.

Visit americanexpress.com/ShopSmallOPEN to find local places that now accept your Card.

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

LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Amount Due
\$11,889.99

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.


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	Customer Care & Billing Inquiries	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

	Website: americanexpress.com
	Mobile Site: amexmobile.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

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]	\$8,246.55
CASEY C STREET [REDACTED]	\$1,040.90
HUNTER LIPSCOMB [REDACTED]	\$72.91
STEPHANIE NORRIS [REDACTED]	\$127.00
Total New Charges	\$9,487.36

Detail



STEVEN M PALAZZO

Card Ending [REDACTED]

	Amount
09/15/15 CAPITOL HILL CLUB WASHINGTON DC 2024844590 Description REFER TO RECEIPT	\$60.00
09/16/15 CHICK FIL A AT263406ATLANTA GA 404-8381000 FOOD \$8.74	\$8.74
09/17/15 WE, THE PIZZA 0072 WASHINGTON DC 202-544-4008 Description FOOD/BEVERAGE	\$36.63
09/18/15 POPEYES CHICKEN #4 5ATLANTA GA 4047631444 FOOD/BEVERAGE \$10.77	\$10.77
09/23/15 CHICK FIL A AT263406ATLANTA GA 404-8381000 FOOD \$8.74	\$8.74
09/24/15 TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP \$8.00	\$56.79
09/25/15 HOUSE GIFT SHOP 0000WASHINGTON DC 2022253520 Description REFER TO RECEIPT	\$79.30
09/25/15 Asurion Wireless InsNashville 6Zn8hlHeloMBQF9g8eEv	\$199.00
09/26/15 WILLIE'S BREW & Q 54WASHINGTON DC 2026516375 TIP \$5.00	\$39.10
09/27/15 VENDSCREEN BLACK TIEPORTLAND OR 8887484249	\$1.50
09/27/15 TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP \$13.00	\$80.60
09/28/15 POLITICS AND PROSE BWashington DC squareup.com/receipts	\$106.00

Continued on reverse

Detail Continued

				Amount
09/28/15	HOUSE GIFT SHOP 0000WASHINGTON 2022253520 Description REFER TO RECEIPT	DC		\$88.75
10/01/15	INMOTION ENT (ATL-5)ATLANTA 877-383-8646 Description COMPUTER HRDWR/SFTW	GA		\$107.99
10/01/15	PF CHANGS #9205 0060ATLANTA 111-111-1111 Description FOOD/BEVERAGE	GA		\$26.75
10/02/15	EL SALTILLO II 88430BILOXI 228-396-2121	MS		\$66.68
10/03/15	UNIV OF SOUTHERN MISHATTIESBURG 9089912629 Description Merchandise	MS		\$232.62
10/03/15	THE PLAID RHINO 0121HATTIESBURG 601-264-0280 Description FOOD/BEVERAGE	MS		\$50.48
10/03/15	HANDY LOCK OF 102936Biloxi (800)528-0463	MS		\$175.00
10/04/15	GANDER MOUNTAIN 315 601-268-6845 00000000000000000039402 BUCK COMMANDER NANO 8MP IRR Trail C			\$139.09
10/04/15	GLORY BOUND - HATT 5HATTIESBURG 6015828252 TIP	MS	\$2.00	\$6.68
10/05/15	PURE COUNTRY LORRAINGULFPORT 228-604-1782 Description AUTOMATED FUEL PUMP	MS		\$1.38
10/05/15	VICKI'S ON WALNUT 54HATTIESBURG 6016024020 TIP	MS	\$10.00	\$75.40
10/06/15	ELITE SCREEN PRINTINGULFPORT 2288635969 Description BUSINESS SERVICES	MS	Price \$2,657.02	\$2,657.02
10/07/15	HOUSE GIFT SHOP 0000WASHINGTON 2022253520 Description REFER TO RECEIPT	DC		\$584.80
10/09/15	GoGoAir.Com INFLIGHT877-350-0038 INTERNET ACC	CO		\$49.95
10/09/15	PF CHANGS #9205 0075ATLANTA 111-111-1111 Description FOOD/BEVERAGE	GA		\$41.36
10/10/15	MCDONALD'S F25375 00GULFPORT 2288310553	MS		\$11.21

Continued on next page



Detail Continued

				Amount
10/10/15	RAISING CANES 20 GULFPORT	MS		\$12.88
	FAST FOOD RESTAURANT			
	FOOD/BEVERAGE		\$12.88	
10/10/15	MCDANIELS GENERAL MEMCHENRY	MS		\$4.78
	601-794-5900			
	Description			
	GAS/SERVICES			
10/10/15	PINE BELT OIL/MAK'S MOSELLE	MS		\$52.07
	601-794-2036			
	Description			
	AUTOMATED FUEL PUMP			
10/14/15	SHIPLEY DONUTS OF LALAUREL	MS		\$12.64
	601-425-1742			
	Description			
	FAST FOOD RESTAURAN			
10/15/15	CAPITOL HILL CLUB WASHINGTON	DC		\$158.10
	2024844590			
	Description			
	REFER TO RECEIPT			
10/15/15	CHICK-FIL-A #01626 0GULFPORT	MS		\$3,003.75
	2288319599			



CASEY C STREET

Card Ending [REDACTED]

				Amount
09/18/15	TORTILLA COAST DC WASHINGTON	DC		\$164.12
	202-546-6768			
	TIP		\$27.00	
09/24/15	VERIZONWRLSSAPO VE VZWIRELESS			\$158.27
	VZWIRELESS			
09/27/15	RUSTICO Alexandria VA			\$97.22
	703-224-5051			
09/29/15	WE, THE PIZZA 0072 WASHINGTON	DC		\$108.65
	202-544-4008			
	Description			
	FOOD/BEVERAGE			
09/30/15	FACEBK *RS6YH8W4Y2 WWW.FB.ME/ADS	CA		\$81.96
10/06/15	CREATESEND.COM EMAILSUTHERLAND	NS		\$171.57
	404/3-5 STAPLETON AVE			
10/08/15	TORTILLA COAST DC WASHINGTON	DC		\$35.64
	202-546-6768			
	TIP		\$5.00	
10/09/15	TUNE INN INC 202-543-2725			\$54.90
	USFC20003			
10/12/15	SILVER SLIPPER-GENERBAY SAINT LOUIS	MS		\$9.49
	RESTAURANT			
	FOOD/BEVERAGE		\$7.49	
	TIP		\$2.00	

Continued on reverse

Detail Continued

				Amount
10/13/15	KEG AND BARREL 0000HATTIESBURG	MS		\$30.45
	6015827148			
	Description			
	REFER TO RECEIPT			
10/13/15	MUGSHOTS GRILL & B 5HATTIESBURG	MS		\$55.50
	6012712299			
	TIP		\$9.00	
10/13/15	FATTYS SEAFOOD PICAYUNE, MS	LA		\$73.13
	2254453678			

**HUNTER LIPSCOMB**

Card Ending [REDACTED]

				Amount
09/25/15	WES T GO 31 10084663ABILENE	TX		\$22.38
	WES T GO 31			
09/26/15	TORTILLA COAST DC WASHINGTON	DC		\$8.05
	202-546-6768			
	TIP		\$2.00	
09/27/15	EXXONMOBIL 4779 FORT WORTH	TX		\$34.53
	817-696-0400			
	Description			
	GAS/SERVICES			
10/13/15	THE SUN HERALD 800-346-2472			\$7.95
	96139418 39507			
	SUBSCRIPTION			

**STEPHANIE NORRIS**

Card Ending [REDACTED]

				Amount
10/01/15	JOHN FAYARD SELF STO228-896-7470			\$127.00
	34866 39503			
	JOHN FAYARD SELF STORAG			

Fees

				Amount
Total Fees for this Period				\$0.00

2015 Fees and Interest Totals Year-to-Date

				Amount
Total Fees in 2015				\$283.83
Total Interest in 2015				\$0.00



Business Gold Rewards

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 10/16/15



Account Ending [REDACTED]

OPEN Savings[®] Merchant Removals	Effective January 1, 2016, Hyatt Hotels & Resorts [®] , including Park Hyatt [®] , Andaz [®] , Grand Hyatt [®] , Hyatt [®] , and Hyatt Regency [®] hotels, will no longer be part of the OPEN Savings program. Any amounts that are charged to your Card account by this merchant on or after this date will not be eligible for the OPEN Savings benefit.
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ID 10624

CMLENDDMNTF0023



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **103,409**

Points Earned this Period **12,670**

Account Summary September 1, 2015 - September 30, 2015

Opening Points Balance	90,739
Points Earned this Period	+12,670
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	103,409

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: 305-816-2799

Did You Know?

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

Learn more at membershiprewards.com/yourcharges

Points Transaction Detail

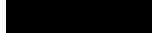
September 1, 2015 - September 30, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,362	0	1,362
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	823	180 2X US ADVERTISING SELECT MEDIA GM2	1,003
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	8	0	8
Business Gold Rewards XXXX-XXXX [REDACTED]	211	55 2X US SHIPPING GS2	266
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	4,475	0	4,475
Add'l Business Platinum XXXX-XXXX [REDACTED]	4,319	0	4,319
Add'l Business Platinum XXXX-XXXX [REDACTED]	552	0	552
Add'l Business Platinum XXXX-XXXX [REDACTED]	9	0	9
Add'l Business Platinum XXXX-XXXX [REDACTED]	676	0	676
Total	12,435	235	12,670

Continued on reverse

Prepared for
LISA M PALAZZO

Membership Rewards® Account Number



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](https://www.americanexpress.com/membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://www.americanexpress.com/membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 305-816-2799.



OPEN Savings® Summary

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 10/16/15

Account Ending [REDACTED]

Discounts		Membership Rewards® Points	
This Period	\$0.00	This Period	0
Year to Date	\$9.47	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		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
Hertz - visit opensavings.com	\$0.00	\$0.00	0	\$189.41	\$9.47	0
Ongoing Benefits Total	\$0.00	\$0.00	0	\$189.41	\$9.47	0
Grand Totals		\$0.00	0²		\$9.47	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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HYATT



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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.



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flyazul.com

YOUR CARD IS NOW ACCEPTED AT MORE LOCAL PLACES THAN EVER.

THAT MEANS YOU HAVE MORE OPPORTUNITIES TO:

- ▶ Earn rewards*
- ▶ Consolidate business spending
- ▶ Support small businesses

Visit americanexpress.com/ShopSmallOPEN to find places that now accept your Card.

*Not all Cards are eligible to earn rewards. Terms and limitations vary by Card type.



Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 11/15/15 Next Closing Date 12/16/15



p. 1/12

Account Ending [REDACTED]

New Balance \$13,147.21

Pay Past Due Amount Immediately[‡]

[‡]To avoid a late fee of up to \$38.00, please pay the Past Due amount of \$6,483.61 before 11/25/15. Please pay the remaining balance by 11/30/15. 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 and both of these fees will appear in your next statement.

See page 2 for important information about your account.

Your account is past due.

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 10/31/15
120,938

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

Account Summary

Previous Balance	\$11,889.99
Payments/Credits	-\$5,406.38
New Charges	+\$6,663.60
Fees	+\$0.00

New Balance \$13,147.21

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-3344
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.

|||...|||
 LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Amount Due
\$13,147.21

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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

	Website: americanexpress.com
	Mobile Site: amexmobile.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	-\$2,402.63
Credits	
LISA M PALAZZO [REDACTED]	\$0.00
STEVEN M PALAZZO [REDACTED]	-\$3,003.75
Total Payments and Credits	-\$5,406.38

Detail *Indicates posting date

			Amount
Payments			
10/25/15*	LISA M PALAZZO	PAYMENT RECEIVED - THANK YOU	-\$2,402.63
Credits			Amount
11/06/15	STEVEN M PALAZZO	CHICK-FIL-A #01626 000000000006095 GULFPORT MS 2288319599	-\$3,003.75

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$4,060.36
CASEY C STREET [REDACTED]	\$2,468.29
HUNTER LIPSCOMB [REDACTED]	\$7.95
STEPHANIE NORRIS [REDACTED]	\$127.00
Total New Charges	\$6,663.60

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
10/16/15 THE PLAID RHINO 0121HATTIESBURG MS HATTIESBURG MS 601-264-0280 Description FOOD/BEVERAGE	\$36.85
10/16/15 OSAKA JAPANESE HIBAC228-396-3800 DIBERVILLE MS USFC39540	\$96.84
10/17/15 RAISING CANES 44 HATTIESBURG MS HATTIESBURG MS FAST FOOD RESTAURANT FOOD/BEVERAGE \$54.49	\$54.49
10/17/15 HOOTERS OF HATTIESBUHATTIESBURG MS HATTIESBURG MS FAST FOOD RESTAURANT Description FAST FOOD RESTAURAN	\$63.65

Continued on reverse

Detail Continued

				Amount
10/17/15	THE PLAID RHINO 0121HATTIESBURG HATTIESBURG MS 601-264-0280 Description FOOD/BEVERAGE	MS		\$17.16
10/21/15	TORTILLA COAST DC WASHINGTON WASHINGTON DC 202-546-6768 TIP	DC	\$2.00	\$20.09
10/22/15	MES*THE MEDALCRAFT M9204994249 GREEN BAY WI 9182015 20515			\$1,766.00
10/22/15	BULLFEATHERS LLC 201WASHINGTON WASHINGTON DC 202-484-0228	DC		\$28.24
10/23/15	TORTILLA COAST DC WASHINGTON WASHINGTON DC 202-546-6768 TIP	DC	\$10.00	\$83.59
10/23/15	HOUSE GIFT SHOP 0000WASHINGTON WASHINGTON DC 2022253520 Description REFER TO RECEIPT	DC		\$162.15
10/25/15	VENDSCREEN BLACK TIEPORTLAND PORTLAND OR 8887484249	OR		\$1.25
10/28/15	RT'S RESTAURANT ALEXANDRIA ALEXANDRIA VA 703-684-6010	VA		\$789.98
10/29/15	GORDON BIERSCHE BREWERY ATLANTA ATLANTA GA FAST FOOD RESTAURANT FOOD/BEVERAGE TIP	GA	\$38.86 \$6.00	\$44.86
10/29/15	TORTILLA COAST DC WASHINGTON WASHINGTON DC 202-546-6768 TIP	DC	\$7.00	\$61.73
11/02/15	BROOKSTONE COMPANY #ATLANTA ATLANTA GA MISC HOME FURNISHINGS	GA		\$269.95
11/03/15	HANDY LOCK OF 102936Biloxi Biloxi MS (800)528-0463	MS		\$175.00
11/03/15	BRUSCATOS LLC 028100ALEXANDRIA ALEXANDRIA VA 7036843613	VA		\$13.10

Continued on next page



Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 11/15/15

OPENSM

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Account Ending [REDACTED]

Detail Continued

		Amount
11/05/15	TGI FRIDAY'S ATLANTA GA 4047633420 Description RESTAURANT CHARGES	\$27.96
11/05/15	ATLANTA BOOK SELLERS/ L 884300451341 COLLEGE PARK GA 404-768-2002	\$29.53
11/05/15	MCDONALD'S ARLINGTON VA 7034189359	\$7.59
11/06/15	1ST PLACE 1 BILOXI MS 228-392-4309 Description AUTOMATED FUEL PUMP	\$6.13
11/08/15	DOMINO'S PIZZA MOBILE AL 2288324000 Description RESTAURANT CHARGES	\$23.67
11/08/15	SERDA'S COFFEE COMPANY 88430035661 MOBILE AL FAST FOOD RESTAURANT TIP \$3.00	\$17.35
11/08/15	Veets Bar and Grill 88290322519 Mobile AL BAR/NIGHTCLUB TIP \$20.00	\$99.00
11/09/15	MCDONALD'S MOSS POINT MS 2288750232	\$5.14
11/09/15	GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC	\$49.95
11/13/15	WHISTLE STOP CAFE 650000007255345 WIGGINS MS 6015285588 TIP \$7.00	\$32.33
11/14/15	EXXONMOBIL 4807 MCHENRY MS 00667009 39561 General Merchandise	\$32.35
11/15/15	PAPA JOHN'S STARKVILLE MS 00000000000000000039759	\$44.43

Continued on reverse

Detail Continued

Amount**CASEY C STREET**

Card Ending [REDACTED]

		Amount
10/24/15	VERIZONWRLSSAPO VE VZWIRELESS 800-922-0204 NJ VZWIRELESS	\$288.43
10/26/15	WE THE PIZZA WASHINGTON DC WASHINGTON DC 202-544-4008 Description FOOD/BEVERAGE	\$48.84
10/30/15	SOKOLIN 0736 YAPHANK NY YAPHANK NY 631-504-5328 Description SPECIALTY RETAIL	\$877.79
10/30/15	HOUSE GIFT SHOP 0000WASHINGTON DC WASHINGTON DC 2022253520 Description REFER TO RECEIPT	\$41.70
10/31/15	FACEBK *YD3YK8E5Y2 WWW.FB.ME/ADS CA	\$401.65
11/04/15	HOUSE GIFT SHOP 0000WASHINGTON DC WASHINGTON DC 2022253520 Description REFER TO RECEIPT	\$235.50
11/06/15	CREATESEND.COM EMAIL SUTHERLAND NS 404/3-5 STAPLETON AVE	\$171.57
11/08/15	GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC	\$9.95
11/10/15	DONANELLES INC 0397 HATTIESBURG MS 601-545-3860 Description FOOD/BEVERAGE	\$292.35
11/11/15	VICKIS ON WALNUT 650000008705405 HATTIESBURG MS 6016026399 TIP \$8.00	\$50.51
11/11/15	NAHRO NAHRO WASHINGTON DC CHARITABLE ORG	\$25.00
11/11/15	NAHRO NAHRO WASHINGTON DC CHARITABLE ORG	\$25.00

Continued on next page



Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 11/15/15

OPENSM

Account Ending [REDACTED]

Detail Continued

		Amount
<hr/>		
	HUNTER LIPSCOMB Card Ending [REDACTED]	
<hr/>		
	Amount	
11/11/15	THE SUN HERALD GULFPORT MS 101893178 39507 SUBSCRIPTION	\$7.95
<hr/>		
	STEPHANIE NORRIS Card Ending [REDACTED]	
<hr/>		
	Amount	
11/02/15	JOHN FAYARD SELF STO228-896-7470 GULFPORT MS 35486 39503 JOHN FAYARD SELF STORAG	\$127.00
<hr/>		

Fees

		Amount
Total Fees for this Period		\$0.00

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	\$283.83
Total Interest in 2015	\$0.00



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **120,938**

Points Earned this Period **17,529**

Account Summary October 1, 2015 - October 31, 2015

Opening Points Balance	103,409
Points Earned this Period	+17,529
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	120,938

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: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

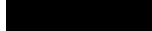
October 1, 2015 - October 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	8,249	58 2X US GAS GG2	-1,362 10/2015	6,945
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,041	82 2X US ADVERTISING SELECT MEDIA GM2	-1,003 10/2015	120
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	73	57 2X US GAS GG2	-8 10/2015	122
Business Gold Rewards XXXX-XXXX [REDACTED]	127	0	-266 10/2015	-139
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	8,079	48 FedEx - OPEN Savings A35F	0	8,127
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,654	0	0	1,654
Add'l Business Platinum XXXX-XXXX [REDACTED]	477	0	0	477
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	223	0	0	223
Total	19,923	245	-2,639	17,529

Continued on reverse

Prepared for
LISA M PALAZZO

Membership Rewards® Account Number



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 305-816-2799.



OPEN Savings® Summary

PALAZZO FOR CONGRESS
LISA M PALAZZO

Closing Date 11/15/15

Account Ending [REDACTED]

Discounts	
This Period	\$0.00
Year to Date	\$9.47

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.

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
Hertz - visit opensavings.com	\$0.00	\$0.00	0	\$189.41	\$9.47	0
Ongoing Benefits Total	\$0.00	\$0.00	0	\$189.41	\$9.47	0
Grand Totals		\$0.00	0²		\$9.47	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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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.



GREAT NEW PLACES

Grand Effects - The leading manufacturer of outdoor Fire & Water Features. Products include: Fire Bowls, Fire Pits & Water Features. Located in Irvine CA. Ship all over the US.

CE 120846

**949 697-5270 or
grandeffectsinc.com**

SpareFoot - Get a storage unit with the click of a button. Find and reserve high-quality self-storage near you with SpareFoot. Shop now at sparefoot.com.

sparefoot.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 Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 12/16/15 Next Closing Date 01/15/16

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Account Ending [REDACTED]

New Balance **\$5,476.47**
Amount Due **\$5,451.47**

Please Pay By **12/31/15**[‡]

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

Your billing inquiry is under investigation. **No payment on the amount under review of \$25.00 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Membership Rewards[®] Points
 Available and Pending as of 11/30/15
133,672

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

Account Summary

Previous Balance	\$13,147.21
Payments/Credits	-\$13,572.16
New Charges	+\$5,901.42
Fees	+\$0.00

New Balance **\$5,476.47**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care	Pay by Phone
1-800-492-3344	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.

|||||
 LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Please Pay By
12/31/15

 Amount Due
\$5,451.47

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



rl

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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

	Website: americanexpress.com
	Mobile Site: amexmobile.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.



Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 12/16/15

OPENSM

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Account Ending [REDACTED]

Payments and Credits

Summary

	Total
Payments	-\$13,572.16
Credits	\$0.00
Total Payments and Credits	-\$13,572.16

Detail *Indicates posting date

Payments	Amount
11/18/15* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$13,572.16

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,926.52
CASEY C STREET [REDACTED]	\$2,302.37
HUNTER LIPSCOMB [REDACTED]	\$7.95
STEPHANIE NORRIS [REDACTED]	\$1,664.58
Total New Charges	\$5,901.42

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
11/15/15 BKST-MISS STATE U #2040 000002040 MISSISSIPPI S MS 9089912629 Description Merchandise	\$173.35
11/15/15 TRAILBOSS TRAILERS 0766 MACON MS 662-726-5666 Description RV SLS/SVC/RPR	\$25.00
11/15/15 TRAILBOSS TRAILERS 0766 MACON MS 662-726-5666 Description RV SLS/SVC/RPR	\$14.00
11/16/15 CAPITOL HILL CLUB AR 000000001 WASHINGTON DC 2024844590 Description REFER TO RECEIPT	\$110.00
11/16/15 INMOTION ENT (ATL-T2) 0684 ATLANTA GA 877-383-8646 Description COMPUTER HRDWR/SFTW	\$82.06

Continued on reverse

Detail Continued

		Amount
11/16/15	MCDONALD'S ARLINGTON VA 7034189359	\$4.12
11/16/15	PAPI'S CARIBBEAN GRILL 0082 ATLANTA GA 972-620-2278 Description FAST FOOD RESTAURAN	\$16.42
11/17/15	BULLFEATHERS LLC 201001003473907 WASHINGTON DC 202-484-0228	\$45.93
11/18/15	CAPITOLHOST - MDR 88430298887 WASHINGTON DC RESTAURANT	\$15.95
11/18/15	HARRIS TEETER ALEXANDRIA VA 8004326111 GROCERY STORES	\$29.30
11/19/15	BGR THE BURGER JOINT 0767 ALEXANDRIA VA 703-299-9797 Description FOOD/BEVERAGE	\$23.05
11/20/15	RICHS CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT	\$18.00
11/20/15	THE BOTTLE SHOP BILOXI MS LIQUOR STORE	\$194.53
11/23/15	NAVY EXCHANGES RETAIL GULFPORT MS GOVERNMENT SERVICE Description APPAREL/HOUSEWARES/	\$139.99
11/27/15	RICHS CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT	\$18.00
11/28/15	PP*MAROON AND CO STARKVILLE MS 877-569-1136 Description ATHLETIC SHOES	\$234.33
11/28/15	SALSARITAS 147 STARKVILLE SALSARITAS 1 STARKVILLE MS 662-655-1073	\$24.21

Continued on next page



Detail Continued

		Amount
11/29/15	TRAILBOSS TRAILERS 0766 MACON MS 662-726-5666 Description RV SLS/SVC/RPR	\$28.00
11/30/15	CHICK FIL A AT263406 53112263406 ATLANTA GA 404-8381000 FOOD	\$7.85
		\$7.85
11/30/15	SHELLIS NEWS T3 ATLANTA GA 4042183261	\$30.92
12/01/15	BULLFEATHERS LLC 201001003473907 WASHINGTON DC 202-484-0228	\$13.05
12/01/15	BULLFEATHERS LLC 201001003473907 WASHINGTON DC 202-484-0228	\$29.18
12/02/15	Hank's Oyster Bar - (C Washington DC 202-733-1971	\$69.30
12/03/15	HANDY LOCK OF 1029367 BILOXI MS (800)528-0463	\$175.00
12/07/15	PAPI'S CARIBBEAN GRILL 0082 ATLANTA GA 972-620-2278 Description FAST FOOD RESTAURAN	\$37.80
12/09/15	GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC	\$49.95
12/11/15	A SP AR8 SIMPL266854 67512266854 ATLANTA GA 404-8381000	\$63.00
12/11/15	PF CHANGS #9205 0060 ATLANTA GA 111-111-1111 Description FOOD/BEVERAGE	\$37.02
12/14/15	EL SALTILLO II 88430049419 BILOXI MS 228-396-2121	\$39.07
12/15/15	CAPITOL HILL CLUB AR 000000001 WASHINGTON DC 2024844590 Description REFER TO RECEIPT	\$172.97

Continued on reverse

Detail Continued

			Amount
12/15/15	MCDONALD'S ARLINGTON VA 7034189359		\$5.17
CASEY C STREET Card Ending [REDACTED]			
			Amount
11/18/15	FACEBK *K4N7N8W4Y2 WWW.FB.ME/ADS CA		\$500.00
11/24/15	VERIZONWRLSSAPO VE 800-922-0204 NJ VZWIRELESS		\$141.99
11/24/15	CONGRESSIONAL LIQUORS WASHINGTON DC 2025471600		\$25.93
11/30/15	FACEBK *RC8MG8N5Y2 WWW.FB.ME/ADS CA		\$64.80
12/03/15	TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP	\$26.00	\$155.91
12/03/15	TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP	\$7.00	\$36.70
12/06/15	CREATESEND.COM EMAIL SUTHERLAND NS 404/3-5 STAPLETON AVE		\$171.57
12/07/15	CHICK-FIL-A #02673 000000000889289 ARLINGTON VA 7034157815		\$89.62
12/09/15	BASS PECAN - MAIN RETA CANTON MS 601-957-0788 Description CANDY/GIFTS		\$764.65
12/09/15	BULLFEATHERS LLC 201001003473907 WASHINGTON DC 202-484-0228		\$95.19
12/10/15	TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP	\$42.00	\$256.01
HUNTER LIPSCOMB Card Ending [REDACTED]			
			Amount
12/11/15	THE SUN HERALD GULFPORT MS 108522561 39507 SUBSCRIPTION		\$7.95

Continued on next page




Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 12/16/15

OPENSM

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Account Ending [REDACTED]

Detail Continued

		Amount
<hr/>		
	STEPHANIE NORRIS Card Ending [REDACTED]	
<hr/>		
	Amount	
12/01/15	JOHN FAYARD SELF STORA 0013 GULFPORT MS 36049 39503 JOHN FAYARD SELF STORAG	\$127.00
<hr/>		
12/11/15	MINTED LLC SAN FRANCISCO CA 4153991100	\$1,361.59
<hr/>		
12/11/15	TLF A DAISY A DAY FLOWERS TLF A DAISY JACKSON MS 601-982-4438	\$175.99
<hr/>		

Fees

		Amount
Total Fees for this Period		\$0.00

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	\$283.83
Total Interest in 2015	\$0.00



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **133,672**

Points Earned this Period **12,734**

Account Summary November 1, 2015 - November 30, 2015

Opening Points Balance	120,938
Points Earned this Period	+12,734
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	133,672

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: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

November 1, 2015 - November 30, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	4,060	38 2X US GAS GG2	-8,307 11/2015	-4,209
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	2,470	402 2X US ADVERTISING SELECT MEDIA GM2	-1,123 11/2015	1,749
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	8	0	-130 11/2015	-122
Business Gold Rewards XXXX-XXXX [REDACTED]	127	0	-127 11/2015	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	4,186	115 FedEx - OPEN Savings A35F	0	4,301
Add'l Business Platinum XXXX-XXXX [REDACTED]	9,587	0	0	9,587
Add'l Business Platinum XXXX-XXXX [REDACTED]	867	0	0	867
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	561	0	0	561
Total	21,866	555	-9,687	12,734

Continued on reverse

Prepared for
LISA M PALAZZO

Membership Rewards® Account Number



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](https://www.americanexpress.com/membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://www.americanexpress.com/membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 305-816-2799.



OPEN Savings® Summary

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 12/16/15

Account Ending [REDACTED]

Discounts		Membership Rewards® Points	
This Period	\$0.00	This Period	0
Year to Date	\$9.47	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		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
Hertz - visit opensavings.com	\$0.00	\$0.00	0	\$189.41	\$9.47	0
Ongoing Benefits Total	\$0.00	\$0.00	0	\$189.41	\$9.47	0
Grand Totals		\$0.00	0²		\$9.47	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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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 Gold Rewards
PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 01/18/19 Next Closing Date 05/16/19

OPENSM

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Account Ending [REDACTED]

New Balance \$13,260.37
Please Pay By 01/31/16[‡]

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

Membership Rewards® Points
Available and Pending as of 12/31/15
147,438
 For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Previous Balance	\$5,476.47
Payments/Credits	-\$5,531.71
New Charges	+\$13,315.61
Fees	+\$0.00
New Balance	\$13,260.37

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-3344
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.

|||||
LISA M PALAZZO
PALAZZO FOR CONGRESS
13155 HIGHWAY 67
STE B
BILOXI MS 39532-8745

Please Pay By
01/31/16
Amount Due
\$13,260.37

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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

	Website: americanexpress.com
	Mobile Site: amexmobile.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	-\$5,426.47
Credits	
LISA M PALAZZO [REDACTED]	\$0.00
STEVEN M PALAZZO [REDACTED]	-\$80.24
CASEY C STREET [REDACTED]	-\$25.00
Total Payments and Credits	-\$5,531.71

Detail *Indicates posting date

			Amount
Payments			
12/28/15*	LISA M PALAZZO	ONLINE PAYMENT - THANK YOU	-\$5,426.47
Credits			
01/14/16	STEVEN M PALAZZO	5.11 TACTICAL.COM MODESTO CA 206-235-3626 Description APPAREL/ACCESSORIES	-\$80.24
12/18/15*	CASEY C STREET	Dispute - NAHRO NAHRO	-\$25.00

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$2,186.35
CASEY C STREET [REDACTED]	\$9,824.15
HUNTER LIPSCOMB [REDACTED]	\$653.45
STEPHANIE NORRIS [REDACTED]	\$651.66
Total New Charges	\$13,315.61

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

			Amount
12/18/15	HAUTE DOGS AND FRIES 0000 ALEXANDRIA VA 703-548-3891 Description FOOD/BEVERAGE		\$38.45
12/18/15	CARRABAS ATL ATLANTA GA 404-8381000 FOOD	\$63.97	\$63.97
12/20/15	RICHS CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT		\$18.00

Continued on reverse

Detail Continued

		Amount
12/21/15	MARY MAHONEY'S OLD FRENCH HOUSE RESTAURANT BILOXI MS 2283740163 TIP \$50.00	\$300.38
12/31/15	5.11 TACTICAL.COM MODESTO CA 206-235-3626 Description APPAREL/ACCESSORIES	\$406.56
01/03/16	HANDY LOCK OF 1029367 BILOXI MS (800)528-0463	\$175.00
01/04/16	BOZOS GROCERY AND SEAFOOD 650000008606 PASCAGOULA MS 2287623322 Description Price BOZOS GROCERY AND S \$35.31	\$35.31
01/05/16	MSE BRANDED GULFPORT BIL 0061 GULFPORT MS 770-532-3301 Description FAST FOOD RESTAURAN	\$7.59
01/06/16	HOUSE GIFT SHOP 000000001 WASHINGTON DC 2022253520 Description REFER TO RECEIPT	\$18.15
01/07/16	TJ STONE ALEXANDRIA VA 7035481004 TIP \$2.00	\$12.99
01/08/16	BRUSCATOS LLC 028100206922001 ALEXANDRIA VA 7036843613	\$17.53
01/09/16	GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC	\$49.95
01/10/16	MS.GOV-WILDLIFE HU 542929804867596 JACKSON MS 6012060082 Description Price Government Agencies \$35.77	\$35.77
01/11/16	PAYPAL *CONG.INST. 7038378812 CA 402-935-7733 Description OTHER	\$853.00
01/13/16	WHISTLE STOP CAFE 650000007255345 WIGGINS MS 6015285588 TIP \$5.00	\$24.51

Continued on next page



Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 01/18/19

OPENSM

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Account Ending [REDACTED]

Detail Continued

			Amount
01/13/16	HILTON KING EDWARD GRL 341875		\$129.19
	JACKSON MS		
	(601)353-5464		
	TIP	\$30.00	



CASEY C STREET

Card Ending [REDACTED]

			Amount
12/18/15	UM TICKET OFFICE MOTO 0567		\$150.00
	UNIVERSITY MS		
	662-915-7167		
	Description		
	TUITION/FEES		
12/18/15	TORTILLA COAST DC		\$256.23
	WASHINGTON DC		
	202-546-6768		
	TIP	\$42.00	
12/23/15	APPLEWOOD BOOKS		\$8,201.20
	CARLISLE MA		
	978-831-1025		
12/24/15	VERIZONWRLSSAPO VE		\$142.29
	800-922-0204 NJ		
	VZWIRELESS		
12/31/15	FACEBK *TXA9Q8N4Y2 WWW.FB.ME/ADS CA		\$699.82
01/06/16	CREATESEND.COM EMAIL		\$171.57
	SUTHERLAND NS		
	404/3-5 STAPLETON AVE		
01/08/16	Hank's Oyster Bar - (C		\$164.50
	Washington DC		
	202-733-1971		
01/13/16	CONGRESSIONAL LIQUORS		\$38.54
	WASHINGTON DC		
	2025471600		



HUNTER LIPSCOMB

Card Ending [REDACTED]

			Amount
01/08/16	CHEF SCOTTS RESTAURANT & SUSHI 6500000		\$152.00
	OCEAN SPRINGS MS		
	2288723544		
	TIP	\$24.80	
01/08/16	OFFICE BAR & LOUNGE		\$108.00
	OCEAN SPRINGS MS		
	228-875-4321		
01/11/16	TICO'S STEAK HOUSE		\$385.50
	RIDGELAND MS		
	601-956-1030		

Continued on reverse

Detail Continued

		Amount
01/12/16	THE SUN HERALD GULFPORT MS 113978422 39507 SUBSCRIPTION	\$7.95
<hr/>		
	STEPHANIE NORRIS Card Ending [REDACTED]	
		Amount
12/18/15	USPS 273146050605867 41832605867 GULFPORT MS 800-2758777	\$343.00
01/02/16	JOHN FAYARD SELF STORA 0013 GULFPORT MS 36645 39503 JOHN FAYARD SELF STORAG	\$127.00
01/06/16	LEMON TREE FLORIST GULFPORT MS 2288327440 Description REFER TO RECEIPT	\$173.34
01/13/16	WALGREENS GULFPORT MS 8002892273 Description REFER TO RECEIPT	\$8.32

Fees

		Amount
Total Fees for this Period		\$0.00

2016 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2016		\$0.00
Total Interest in 2016		\$0.00



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **147,438**

Points Earned this Period **13,766**

Account Summary December 1, 2015 - December 31, 2015

Opening Points Balance	133,672
Points Earned this Period	+13,766
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	147,438

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: 305-816-2799

Did You Know?

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

Learn more at membershiprewards.com/yourcharges

Points Transaction Detail

December 1, 2015 - December 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,925	0	1,925
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	2,304	565 2X US ADVERTISING SELECT MEDIA GM2	2,869
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	8	0	8
Business Gold Rewards XXXX-XXXX [REDACTED]	1,665	0	1,665
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	1,025	63 FedEx - OPEN Savings A3SF	1,088
Add'l Business Platinum XXXX-XXXX [REDACTED]	3,739	0	3,739
Add'l Business Platinum XXXX-XXXX [REDACTED]	255	0	255
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,253	0	1,253
Add'l Business Platinum XXXX-XXXX [REDACTED]	964	0	964
Total	13,138	628	13,766

Continued on reverse

Prepared for
LISA M PALAZZO

Membership Rewards® Account Number



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 305-816-2799.



Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 02/14/16 Next Closing Date 03/16/16



Account Ending **[REDACTED]**

New Balance \$3,846.75

Please Pay By 02/29/16 ‡

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date.

→ See page 2 for important information about your account.

Membership Rewards® Points
 Available and Pending as of 01/31/16
170,092

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

Account Summary

Previous Balance	\$13,260.37
Payments/Credits	-\$13,260.37
New Charges	+\$3,846.75
Fees	+\$0.00

New Balance \$3,846.75

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-3344
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.

LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Please Pay By
02/29/16
 Amount Due
\$3,846.75



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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	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

	Website: americanexpress.com
	Mobile Site: amexmobile.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	-\$12,227.64
Credits	
LISA M PALAZZO [REDACTED]	\$0.00
STEVEN M PALAZZO [REDACTED]	-\$1,032.73
Total Payments and Credits	-\$13,260.37

Detail *Indicates posting date

Payments			Amount
02/01/16*	LISA M PALAZZO	ONLINE PAYMENT - THANK YOU	-\$12,227.64
Credits			Amount
01/17/16	STEVEN M PALAZZO	BASS PRO SHOPS SPANISH FORT AL 251-607-5900 Description SPORTING GOODS/APPA	-\$179.73
01/19/16	STEVEN M PALAZZO	PAYPAL *CONG.INST. 4029357733 CA 402-935-7733 Description OTHER	-\$853.00

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,994.13
CASEY C STREET [REDACTED]	\$1,309.10
HUNTER LIPSCOMB [REDACTED]	\$293.48
STEPHANIE NORRIS [REDACTED]	\$250.04
Total New Charges	\$3,846.75

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
01/15/16 Verizon Wrls P5548-01 D'IBERVILLE MS 8009220204 LECOMMUNICATION EQUIPMENT AND TELEPHONE	\$242.88
01/15/16 CAPITOL HILL CLUB AR 000000001 WASHINGTON DC 2024844590 Description REFER TO RECEIPT	\$223.63

Continued on reverse

Detail Continued

			Amount
01/16/16	BASS PRO SHOPS SPANISH FORT AL 251-607-5900 Description SPORTING GOODS/APPA		\$326.69
01/16/16	ALABAMA CONSERVATI 542929804624559 MONTGOMERY AL 8663533468 Description Government Agencies	Price \$135.74	\$135.74
01/19/16	EL SALTILLO II 88430049419 BILOXI MS 228-396-2121		\$32.80
01/20/16	SHAGGYS BEACH BAR & GRILL 650000007655 BILOXI MS 2284325005 TIP	\$12.00	\$91.13
01/22/16	HOOTERS 0063 GULFPORT MS RESTAURANT Description FAST FOOD RESTAURAN		\$57.41
01/25/16	JIMMY JOHNS - 2951 - EC 88430360448 BILOXI MS DIRECT MKTG MISC		\$20.63
01/27/16	EL BOSQUE MEXICAN GRILL 65000000649476 DIBERVILLE MS 2283960044 TIP	\$5.00	\$30.63
01/29/16	TWIN PEAKS D'IBERVILLE DIBERVILLE MS 601-940-5770 Description FOOD/BEVERAGE		\$83.02
02/01/16	ATLANTA AIRPORT 0000 ATLANTA GA 404-762-1577 Description FAST FOOD RESTAURAN		\$10.13
02/03/16	HANDY LOCK OF 1029367 BILOXI MS (800)528-0463		\$175.00
02/04/16	BULLFEATHERS LLC 201001003473907 WASHINGTON DC 202-484-0228		\$22.84
02/05/16	VARASANO'S ATLANTA GA RESTAURANT FOOD/BEVERAGE TIP	\$9.18 \$2.00	\$11.18

Continued on next page




Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 02/14/16

OPENSM

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Account Ending [REDACTED]

Detail Continued

			Amount
02/05/16	VARASANO'S		\$17.93
	ATLANTA GA		
	RESTAURANT		
	FOOD/BEVERAGE	\$15.93	
	TIP	\$2.00	
02/05/16	A SP AR8 SIMPL266854 67512266854		\$40.98
	ATLANTA GA		
	404-8381000		
02/05/16	A SP AR8 SIMPL266854 67512266854		\$5.39
	ATLANTA GA		
	404-8381000		
02/09/16	ATLANTA NEWS & GIFTS 0074		\$24.29
	ATLANTA GA		
	770-996-2634		
	Description		
	NEWS DEALERS/NEWSST		
02/09/16	GoGoAir.Com INFLIGHT		\$49.95
	877-350-0038 CO		
	INTERNET ACC		
02/12/16	UBER UBER		\$10.00
	866-576-1039 CA		
	8665761039		
02/12/16	DOMINION TOWING 0536		\$160.00
	ALEXANDRIA VA		
	703-339-2400		
	Description		
	TOWING SVCS		
02/12/16	TORTILLA COAST DC		\$176.96
	WASHINGTON DC		
	202-546-6768		
	TIP	\$30.00	
02/13/16	UMAIZUSHI BISTRO BAR ATL		\$36.32
	ATLANTA GA		
	404-8381000		
	FOOD	\$36.32	
02/13/16	SAVANNAH CANDY KITCHEN 000000001		\$8.60
	ATLANTA GA		
	4047682002		
	Description		
	REFER TO RECEIPT		
	CASEY C STREET		
	Card Ending [REDACTED]		
			Amount
11/11/15	CAMP SHELBY ALL RANKS CLUB		\$40.75
	Camp Shelby MS		
	squareup.com/receipts		

Continued on reverse

Detail Continued

		Amount
01/19/16	HOUSE GIFT SHOP 000000001 WASHINGTON DC 2022253520 Description REFER TO RECEIPT	\$22.40
01/20/16	THE MANSHIP WOOD FIRED KITCHEN JACKSON MS 601-398-4562	\$99.00
01/24/16	VERIZONWRLSSAPO VE 800-922-0204 NJ VZWIRELESS	\$142.35
01/31/16	FACEBK *XDNNQ8N5Y2 WWW.FB.ME/ADS CA	\$700.43
02/06/16	CREATESEND.COM EMAIL SUTHERLAND NS 404/3-5 STAPLETON AVE	\$171.57
02/11/16	BULLFEATHERS LLC 201001003473907 WASHINGTON DC 202-484-0228	\$78.95
02/11/16	HOUSE GIFT SHOP 000000001 WASHINGTON DC 2022253520 Description REFER TO RECEIPT	\$53.65

**HUNTER LIPSCOMB**

Card Ending [REDACTED]

		Amount
01/20/16	DOMINO'S PIZZA MADISON MS 2288324000 Description RESTAURANT CHARGES	\$17.97
01/26/16	OSAKA JAPANESE HIBACHI & SUSHI RESTAURANT DIBERVILLE MS USFC39540	\$112.64
01/28/16	BACK YARD BURGERS 0073 MADISON MS 601-856-1449 FOOD	\$11.01
02/02/16	HILTON KING EDWARD GRL 341875 JACKSON MS (601)353-5464 TIP	\$64.50 \$10.00
02/08/16	HALF SHELL GULFPORT 0093 GULFPORT MS 228-867-7001 Description EATING PLACES, REST	\$77.41
02/11/16	THE SUN HERALD GULFPORT MS 117677528 39507 SUBSCRIPTION	\$9.95

Continued on next page



Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 02/14/16

OPENSM

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Account Ending [REDACTED]

Detail Continued

			Amount
<hr/>			
	STEPHANIE NORRIS		
	Card Ending [REDACTED]		
			Amount
01/28/16	TLF LADY DIS TLF LADY DIS OCEAN SPRINGS MS 228-875-6109		\$74.90
01/29/16	OFFICE DEPOT 000437 GULFPORT MS RETAIL 39503		\$48.14
02/01/16	JOHN FAYARD SELF STORA 0013 GULFPORT MS 37226 39503 JOHN FAYARD SELF STORAG		\$127.00

Fees

		Amount
Total Fees for this Period		\$0.00

2016 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2016		\$0.00
Total Interest in 2016		\$0.00



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **170,092**

Points Earned this Period **22,654**

Account Summary January 1, 2016 - January 31, 2016

Opening Points Balance	147,438
Points Earned this Period	+22,654
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	170,092

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: 305-816-2799

Did You Know?

Use Points For Your Charges

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

Learn more at membershiprewards.com/yourcharges

Points Transaction Detail

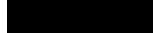
January 1, 2016 - January 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	2,107	0	2,107
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	9,800	0	9,800
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	654	0	654
Business Gold Rewards XXXX-XXXX [REDACTED]	651	343 2X US SHIPPING GS2	994
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	4,834	237 FedEx - OPEN Savings A3SF	5,071
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,991	0	1,991
Add'l Business Platinum XXXX-XXXX [REDACTED]	230	0	230
Add'l Business Platinum XXXX-XXXX [REDACTED]	818	0	818
Add'l Business Platinum XXXX-XXXX [REDACTED]	989	0	989
Total	22,074	580	22,654

Continued on reverse

Prepared for
LISA M PALAZZO

Membership Rewards® Account Number



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](https://www.americanexpress.com/membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](https://www.americanexpress.com/membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 305-816-2799.



OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 02/14/16

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 Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 03/16/16 Next Closing Date 04/15/16



Account Ending [REDACTED]

New Balance	\$1,826.61
Please Pay By	03/31/16[‡]

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
 Available and Pending as of 02/29/16
179,444

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

Account Summary

Previous Balance	\$3,846.75
Payments/Credits	-\$3,931.27
New Charges	+\$1,911.13
Fees	+\$0.00
New Balance	\$1,826.61

Days in Billing Period: 31

See page 2 for important information about your account.

See Page 7 for an important Privacy Notice and the following pages for important notices about Billing Dispute Procedures, Electronic Fund Transfer Error Resolution and a notice for WA residents.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-3344 **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.

|||...|||
 LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Please Pay By	03/31/16
Amount Due	\$1,826.61

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



rl

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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

	Website: americanexpress.com
	Mobile Site: amexmobile.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	-\$3,846.75
Credits	
LISA M PALAZZO [REDACTED]	\$0.00
STEVEN M PALAZZO [REDACTED]	-\$84.52
Total Payments and Credits	-\$3,931.27

Detail *Indicates posting date

			Amount
Payments			
02/24/16*	LISA M PALAZZO	ONLINE PAYMENT - THANK YOU	-\$3,846.75
Credits			Amount
03/07/16	STEVEN M PALAZZO	TARGET DIBERVILLE MS DISCOUNT STORE	-\$84.52

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,268.03
CASEY C STREET [REDACTED]	\$456.15
HUNTER LIPSCOMB [REDACTED]	\$9.95
STEPHANIE NORRIS [REDACTED]	\$177.00
Total New Charges	\$1,911.13

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
02/15/16 RICHES CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT	\$18.00
02/16/16 CAPITOL HILL CLUB AR 000000001 WASHINGTON DC 2024844590	\$85.00
02/19/16 TARANTOS CRAWFISH 650000008684808 BILOXI MS 2283920990 TIP \$22.00	\$129.19
02/25/16 WAL-MART SUPERCENTER 1088 1088 BILOXI MS DISCOUNT STORE	\$50.59

Continued on reverse


Detail Continued

			Amount
02/25/16	MARDI GRAS SUPPLIES GULFPORT MS 2288969696		\$214.62
02/26/16	FREDS LEAKESVILLE MS DISCOUNT STORE		\$9.47
02/28/16	WASHINGTON NATIONAL 1740A ARLINGTON VA 7034170602		\$6.25
02/29/16	FACEBK *VX9UP8NH52 WWW.FB.ME/ADS CA FACEBOOK ADVERTISING		\$30.30
03/01/16	TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP	\$3.00	\$27.09
03/02/16	TJ STONE ALEXANDRIA VA 7035481004 TIP	\$3.00	\$25.54
03/04/16	EL BOSQUE MEXICAN GRILL 65000000649476 DIBERVILLE MS 2283960044 TIP	\$10.00	\$85.65
03/04/16	HANDY LOCK OF 1029367 BILOXI MS (800)528-0463		\$175.00
03/07/16	TARGET DIBERVILLE MS DISCOUNT STORE		\$84.52
03/07/16	RICHS CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT		\$18.00
03/09/16	GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC		\$49.95
03/10/16	S.S.C. FACILITY II 542929806500732 LAFAYETTE MS 3372321418 FOOD/BEVERAGE	\$25.68	\$25.68
03/10/16	ON A ROLL SUSHI LLC 0000 LONG BEACH MS 228-669-0899 Description FOOD/BEVERAGE		\$58.95

Continued on next page



Detail Continued

		Amount
03/11/16	KANGAROO EXPRESS 3402 PNTY340208 PNTY WIGGINS MS 9197746700 Description Price FUEL \$32.22	\$32.22
03/15/16	CAPITOL HILL CLUB AR 000000001 WASHINGTON DC 2024844590	\$142.01
	CASEY C STREET Card Ending [REDACTED]	
02/22/16	LANDINI BROTHERS ALEXANDRIA VA 703-836-8404 FOOD \$12.10	\$12.10
02/24/16	VERIZONWRLSSAPO VE 800-922-0204 NJ VZWIRELESS	\$142.35
02/24/16	CONGRESSIONAL LIQUORS WASHINGTON DC 2025471600	\$14.06
02/25/16	TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP \$4.00	\$39.09
02/25/16	CONGRESSIONAL LIQUORS WASHINGTON DC 2025471600	\$16.86
02/26/16	USPS 105009142923225 41828923225 WASHINGTON DC 800-2758777	\$16.25
02/29/16	FACEBK *NEBWW8S4Y2 WWW.FB.ME/ADS CA	\$29.64
03/01/16	UBER UBER 866-576-1039 CA 8665761039	\$8.28
03/06/16	CREATESEND.COM EMAIL SYDNEY NS LEVEL 38 201 ELIZABETH S	\$171.57
03/15/16	LONGWORTH FC WASHINGTON DC 571-2354959 FOOD/BEVERAGE \$5.95	\$5.95

Continued on reverse

Detail Continued**Amount****HUNTER LIPSCOMB**

Card Ending [REDACTED]

Amount

03/10/16	THE SUN HERALD GULFPORT MS 122458834 39507 SUBSCRIPTION	\$9.95
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**STEPHANIE NORRIS**

Card Ending [REDACTED]

Amount

02/18/16	SENDMEALGOU 5122510658 TX DIRECT MKTG MISC Description GOURMET FOODS	\$50.00
03/01/16	JOHN FAYARD SELF STORA 0013 GULFPORT MS 38028 39503 JOHN FAYARD SELF STORAG	\$127.00

Fees**Amount**

Total Fees for this Period	\$0.00
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2016 Fees and Interest Totals Year-to-Date**Amount**

Total Fees in 2016	\$0.00
Total Interest in 2016	\$0.00



FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	<ul style="list-style-type: none"> • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices <p><i>Please note:</i> If you are a <i>new</i> customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
To limit direct marketing	<p>We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail:</p> <ul style="list-style-type: none"> • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact .

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.
What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.</i>
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial companies.</i>

Other important information	
<p>We may transfer personal information to other countries, for example, for customer service or to process transactions.</p> <p>AMEX Assurance Company customers: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law.</p> <p>California: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law.</p> <p>Vermont: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.</p>	



Business Gold Rewards

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 03/16/16



p. 9/13

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.

S07N4

BP/PRVOPEN/1114

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.

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.

S07N4

BP/PRVOPEN/1114



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **179,444**

Points Earned this Period **9,352**

Account Summary February 1, 2016 - February 29, 2016

Opening Points Balance	170,092
Points Earned this Period	+9,352
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	179,444

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: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

February 1, 2016 - February 29, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	962	10 Uber Earn 2x MR Points A5L7	972
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,309	700 2X US ADVERTISING SELECT MEDIA GM2	2,009
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	294	0	294
Business Gold Rewards XXXX-XXXX [REDACTED]	250	0	250
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum XXXX-XXXX [REDACTED]	3,749	316 FedEx - OPEN Savings A3SF	4,065
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,000	0	1,000
Add'l Business Platinum XXXX-XXXX [REDACTED]	264	0	264
Add'l Business Platinum XXXX-XXXX [REDACTED]	136	0	136
Add'l Business Platinum XXXX-XXXX [REDACTED]	362	0	362
Total	8,326	1,026	9,352

Continued on reverse

Prepared for
LISA M PALAZZO

Membership Rewards® Account Number



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 305-816-2799.



OPEN Savings® Summary

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 03/16/16

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 Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 04/15/16 Next Closing Date 05/16/16

OPENSM

p. 1/9

Account Ending [REDACTED]

New Balance	\$10,093.63
Please Pay By	04/30/15[‡]

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

Membership Rewards® Points
 Available and Pending as of 03/31/16
187,420

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

Account Summary

Previous Balance	\$1,826.61
Payments/Credits	-\$1,826.61
New Charges	+\$9,918.83
Fees	+\$175.00
New Balance	\$10,093.83

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care **Pay by Phone**
 1-800-492-3344 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.

|||||
 LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Please Pay By	04/30/16
Amount Due	\$10,093.83

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	1-800-678-0745	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

	Website: americanexpress.com
	Mobile Site: amexmobile.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	-\$1,826.61
Credits	\$0.00
Total Payments and Credits	-\$1,826.61

Detail *Indicates posting date

Payments	Amount
04/05/16* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$1,799.19
03/31/16* CASEY C STREET ONLINE PAYMENT - THANK YOU	-\$27.42

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,231.93
CASEY C STREET [REDACTED]	\$5,633.70
HUNTER LIPSCOMB [REDACTED]	\$123.43
STEPHANIE NORRIS [REDACTED]	\$2,929.77
Total New Charges	\$9,918.83

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
03/17/16 TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP \$30.00	\$79.23
03/18/16 TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP \$4.96	\$36.25
03/25/16 ACT*ACTIVE-NETWORK 877-228-4881 TX REGISTRATION	\$69.95
03/28/16 TWIN PEAKS D'IBERVILLE DIBERVILLE MS 601-940-5770 Description FOOD/BEVERAGE	\$121.64
03/29/16 CHICK-FIL-A #02463 000000000840101 D'IBERVILLE MS 2283921892	\$40.32
03/30/16 SUBWAY BILOXI MS 228-3922501	\$23.97

Continued on reverse

Detail Continued

			Amount
03/30/16	RICH5 CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT		\$18.00
03/31/16	FACEBOOK CONCORD ADVERTISING SERVICE		\$75.00
04/03/16	HANDY LOCK OF 1029367 BILOXI MS (800)528-0463		\$175.00
04/04/16	CHICK-FIL-A #02463 000000000840101 D'IBERVILLE MS 2283921892		\$40.41
04/05/16	VERIZON WIRELESS DIBERVILLE MS 8009222024 TELECOMMUNICATION EQUIPMENT AND TELEPHON		\$407.22
04/05/16	TWIN PEAKS D'IBERVILLE DIBERVILLE MS 601-940-5770 Description FOOD/BEVERAGE		\$31.49
04/08/16	EL AGUILA LLC EL AGUILA LLC GULFPORT MS RESTAURANT TIP	\$10.00	\$63.50
04/09/16	GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC		\$49.95
CASEY C STREET			
Card Ending [REDACTED]			
			Amount
03/18/16	BALTIMORE MARRIOT WATERFRONT BALTIMORE MD LODGING		\$27.62
03/18/16	BALTIMORE MARRIOT WATERFRONT BALTIMORE MD LODGING		\$51.01
03/19/16	UBER UBER 866-576-1039 CA 8665761039		\$8.04
03/19/16	UBER UBER 866-576-1039 CA 8665761039		\$9.78
03/19/16	UBER UBER 866-576-1039 CA 8665761039		\$9.60

Continued on next page



Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 04/15/16

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Account Ending [REDACTED]

Detail Continued

		Amount
03/21/16	NATIONAL 8007070754 NY DIRECT MKTG MISC Description FURNISHING & DECORA	\$52.95
03/24/16	VERIZONWRLSSAPO VE 800-922-0204 NJ VZWIRELESS	\$142.35
03/31/16	FACEBOOK CONCORD	\$39.53
04/04/16	WILDING WALLBEDS WILDING WALLBED SAINT GEORGE UT 4356565947 Description HOME FURNISHINGS	\$5,086.00
04/06/16	CREATESEND.COM EMAIL SYDNEY NS LEVEL 38 201 ELIZABETH S	\$171.57
04/13/16	THE SWEET LOBBY Washington DC squareup.com/receipts	\$35.25



HUNTER LIPSCOMB

Card Ending [REDACTED]

		Amount
04/06/16	JIMMY JOHNS - 2951 - E 000000001 BILOXI MS 2283885595 Description REFER TO RECEIPT	\$16.86
04/06/16	FIREHOUSE SUBS BILOXI MS 2283885200 FOOD/BEVERAGE	\$49.56
04/06/16	TWIN PEAKS D'IBERVILLE DIBERVILLE MS 601-940-5770 Description FOOD/BEVERAGE	\$47.06
04/11/16	THE SUN HERALD GULFPORT MS 128007238 39507 SUBSCRIPTION	\$9.95



STEPHANIE NORRIS

Card Ending [REDACTED]

		Amount
03/31/16	BIGGUYLITTLEBUY.COM OVERLAND PARK KS 8889872454	\$2,481.77

Continued on reverse

Detail Continued

			Amount
04/01/16	JOHN FAYARD SELF STORA 0013 GULFPORT MS 38669 39503 JOHN FAYARD SELF STORAG		\$127.00
04/05/16	WHITE HOUSE HOTEL BILOXI MS Arrival Date Departure Date 04/04/16 04/05/16 00000000 LODGING		\$307.00
04/05/16	WHITE HOUSE HOTEL BILOXI MS Arrival Date Departure Date 04/04/16 04/05/16 00000000 LODGING		\$14.00

Fees

			Amount
04/15/16	LISA M PALAZZO	ANNUAL MEMBERSHIP FEE	\$175.00
Total Fees for this Period			\$175.00

2015 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2016		\$175.00
Total Interest in 2016		\$0.00



Membership Rewards® Monthly Statement and Program News

Prepared for LISA M PALAZZO

Account Number [REDACTED]

Total Points Balance **187,420**

Points Earned this Period **7,976**

Account Summary March 1, 2016 - March 31, 2016

Opening Points Balance	179,444
Points Earned this Period	+7,976
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	187,420

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: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

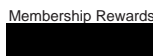
Points Transaction Detail

March 1, 2016 - March 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	1,184	32 2X US GAS GG2	1,246
Business Gold Rewards XXXX-XXXX [REDACTED]	0	30 2X US ADVERTISING SELECT MEDIA GM2	0
Business Gold Rewards XXXX-XXXX [REDACTED]	456	16 2X US SHIPPING GS2	502
Business Gold Rewards XXXX-XXXX [REDACTED]	0	30 2X US ADVERTISING SELECT MEDIA GM2	0
Business Gold Rewards XXXX-XXXX [REDACTED]	10	0	10
Business Gold Rewards XXXX-XXXX [REDACTED]	177	0	177
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Gold Rewards XXXX-XXXX [REDACTED]	0	0	0
Business Platinum Rewards XXXX-XXXX [REDACTED]	1,384	39 FedEx - OPEN Savings A3SF	1,423
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,679	0	1,679
Add'l Business Platinum XXXX-XXXX [REDACTED]	525	0	525
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0

Continued on reverse

Prepared for
LISA M PALAZZO
Membership Rewards® Account Number



Points Transaction Detail Continued

March 1, 2016 - March 31, 2016

Points Earned this Period Continued	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Add'l Business Platinum XXXX-XXXX-XXXX-XXXX	2,414	0	2,414
Total	7,829	147	7,976

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 305-816-2799.



OPEN Savings® Summary

PALAZZO FOR CONGRESS
LISA M PALAZZO

Closing Date 04/15/16

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.



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Business Gold Rewards
 PALAZZO FOR CONGRESS
 LISA M PALAZZO
 Closing Date 05/16/16 Next Closing Date 06/15/16

OPENSM

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Account Ending [REDACTED]

New Balance	\$14,528.82
Please Pay By	05/41/17[‡]

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
 Available and Pending as of 04/30/16
204,613

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

Account Summary

Previous Balance	\$10,093.83
Payments/Credits	-\$10,093.83
New Charges	+\$13,529.92
Fees	+\$0.00
New Balance	\$13,529.92

Days in Billing Period: 31

- See page 2 for important information about your account.
- See page 9 for Important Changes to Your Account Terms.
- See page 13 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-3344 **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.

|||...|||
 LISA M PALAZZO
 PALAZZO FOR CONGRESS
 13155 HIGHWAY 67
 STE B
 BILOXI MS 39532-8745

Please Pay By	05/31/16
Amount Due	\$13,529.92

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

[REDACTED]

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.


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	Large Print & Braille Statements	1-800-678-0745	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-678-0745	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

	Website: americanexpress.com
	Mobile Site: amexmobile.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

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- 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	-\$10,093.83
Credits	\$0.00
Total Payments and Credits	-\$10,093.83

Detail *Indicates posting date

Payments	Amount
05/04/16* LISA M PALAZZO ONLINE PAYMENT - THANK YOU	-\$10,093.83

New Charges

Summary

	Total
STEVEN M PALAZZO [REDACTED]	\$1,142.26
CASEY C STREET [REDACTED]	\$1,533.29
HUNTER LIPSCOMB [REDACTED]	\$1,917.39
STEPHANIE NORRIS [REDACTED]	\$8,936.98
Total New Charges	\$13,529.92

Detail



STEVEN M PALAZZO
 Card Ending [REDACTED]

	Amount
04/15/16 CAPITOL HILL CLUB AR 000000001 WASHINGTON DC 2024844590	\$209.62
04/15/16 TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP \$20.00	\$178.40
04/18/16 CHICK-FIL-A #02673 000000000889289 ARLINGTON VA 7034157815	\$95.96
04/20/16 BLACKWALL HITCH 461682000838458 ALEXANDRIA VA TSAPPEL2@AOL.COM	\$24.78
04/20/16 BLACKWALL HITCH 461682000838458 ALEXANDRIA VA TSAPPEL2@AOL.COM	\$161.96
04/21/16 TORTILLA COAST DC WASHINGTON DC 202-546-6768 TIP \$8.00	\$54.37

Continued on reverse

Detail Continued

				Amount
04/23/16	DELTA AIR LINES ATLANTA DELTA AIR LINES			\$29.00
	From:	To:	Carrier:	Class:
	N/A	N/A	YY	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 0060171900427			
	Passenger Name: PALAZZO/STEVEN M			
	Document Type: CLUB MEMBERSHIP FEE			
04/30/16	FACEBOOK*8PH3W8JJ52 MENLO PARK ADVERTISING SERVICE			\$75.00
05/03/16	KEE POPEYE'S KEESLER AFB MS KEESLER AFB			\$7.89
05/04/16	HANDY LOCK OF 1029367 BILOXI MS (800)528-0463			\$175.00
05/06/16	BAY FUELS 00000134429 BAY ST. LOUIS MS 228-466-4997			\$13.97
	Description	Price		
	GAS/MSC95 48364429	\$13.97		
05/08/16	RICH5 CAR WASH 000000001 BILOXI MS 2282170314			\$18.00
	Description REFER TO RECEIPT			
05/09/16	FAYARDS 00000168252 BILOXI MS 228-388-1021			\$48.36
	Description	Price		
	GAS/MSC95 93218252	\$48.36		
05/09/16	GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC			\$49.95
CASEY C STREET				
	Card Ending [REDACTED]			
				Amount
04/22/16	HESS 02868 542929802028688 ALEXANDRIA VA 7039606427			\$33.80
	Description	Price		
	AUTOMATED FUEL DISP	\$33.80		
04/24/16	VERIZONWRLSSAPO VE 800-922-0204 NJ VZWIRELESS			\$142.34
04/26/16	POTBELLY #140 WASHINGTON DC FAST FOOD RESTAURANT			\$57.06

Continued on next page




Detail Continued

		Amount
04/30/16	FACEBK *H94YF9E5Y2 WWW.FB.ME/ADS CA FACEBOOK ADVERTISING	\$41.73
05/01/16	THE PRESERVE GOLF F&B 0000 VANCLEAVE MS 228-386-2400 Description SPORTING GOODS/APPA	\$45.00
05/01/16	CORAS RESTAURANT 650000007813176 BILOXI MS 6154067993 TIP \$4.43	\$29.04
05/01/16	HALF SHELL BILOXI 0045 BILOXI MS 228-432-5050 Description EATING PLACES, REST	\$301.93
05/01/16	THE PRESERVE GOLF F&B 0000 VANCLEAVE MS 228-386-2400 Description SPORTING GOODS/APPA	\$21.50
05/03/16	WHITE HOUSE HOTEL BILOXI MS Arrival Date Departure Date 05/01/16 05/03/16 00000000 LODGING	\$266.56
05/06/16	CREATESEND.COM EMAIL SYDNEY NS LEVEL 38 201 ELIZABETH S	\$171.57
05/09/16	TAYLOR GOURMET 624 E LLC 0000 WASHINGTON DC 202-652-0145 Description FOOD/BEVERAGE	\$53.23
05/13/16	HILTON JACKSON F&B JACKSON MS 6019572800 TIP \$2.00	\$8.00
05/13/16	HILTON JACKSON F&B JACKSON MS 6019572800 TIP \$2.00	\$11.81
05/13/16	HILTON JACKSON F&B JACKSON MS 6019572800 TIP \$8.00	\$44.24

Continued on reverse

Detail Continued

			Amount
05/14/16	DRAGOS SEAFOOD RESTAURANT 650000008070 JACKSON MS 6019572800		\$71.54
05/14/16	HILTON JACKSON F&B JACKSON MS 6019572800 TIP	\$2.00	\$8.00
05/15/16	TEXACO 0308394/UNBRANDED PEARL MS SERVICE STN Description UNBRANDED TAX		\$4.66
05/16/16	HILTON JACKSON JACKSON MS Arrival Date 05/13/16 00000000	Departure Date 05/15/16	\$221.28
 HUNTER LIPSCOMB Card Ending [REDACTED]			
			Amount
04/24/16	FASTBREAK WEST POI 542929803551258 WEST POINT MS 6624948183 Description	Price \$25.01	\$25.01
04/26/16	PURPLE PARROT CRESCENT CITY GR 65000000 HATTIESBURG MS 6012640672 TIP	\$6.00	\$49.88
05/01/16	CORAS RESTAURANT 650000007813176 BILOXI MS 6154067993		\$7.49
05/06/16	TWIN PEAKS D'IBERVILLE DIBERVILLE MS 601-940-5770 Description FOOD/BEVERAGE		\$56.23
05/10/16	EB *2016 MSGOP CONVENT EB *2016 MSGOP SAN FRANCISCO CA 8014137200		\$400.00
05/10/16	EB *2016 MSGOP CONVENT EB *2016 MSGOP SAN FRANCISCO CA 8014137200		\$100.00
05/10/16	THE SUN HERALD GULFPORT MS 132414272 39507 SUBSCRIPTION		\$9.95
05/13/16	HILTON JACKSON F&B JACKSON MS 6019572800 TIP	\$5.00	\$39.97

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Detail Continued

		Amount
05/13/16	HILTON JACKSON F&B JACKSON MS 6019572800 TIP \$3.00	\$21.26
05/13/16	HILTON JACKSON F&B JACKSON MS 6019572800 TIP \$5.00	\$30.34
05/14/16	HILTON JACKSON JACKSON MS Arrival Date 05/13/16 Departure Date 05/13/16 00000000	\$337.77
05/14/16	TICO'S STEAK HOUSE RIDGELAND MS 601-956-1030	\$339.50
05/15/16	HILTON JACKSON F&B JACKSON MS 6019572800 TIP \$22.00	\$128.00
05/16/16	HILTON JACKSON JACKSON MS Arrival Date 05/13/16 Departure Date 05/15/16 00000000	\$221.28
05/16/16	HILTON JACKSON JACKSON MS Arrival Date 05/12/16 Departure Date 05/15/16 00000000	\$150.71



STEPHANIE NORRIS
 Card Ending [REDACTED]

		Amount
04/26/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	\$65.00
04/27/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	\$4.15
05/01/16	CORAS RESTAURANT 650000007813176 BILOXI MS 6154067993	\$1,701.65
05/02/16	THE PRESERVE GOLF F&B 0000 VANCLEAVE MS 228-386-2400 Description SPORTING GOODS/APPA	\$23.21

Continued on reverse

Detail Continued

		Amount
05/02/16	THE PRESERVE GOLF F&B 0000 VANCLEAVE MS 228-386-2400 Description SPORTING GOODS/APPA	\$2,531.07
05/02/16	THE PRESERVE GOLF F&B 0000 VANCLEAVE MS 228-386-2400 Description SPORTING GOODS/APPA	\$3,508.15
05/02/16	THE PRESERVE GOLF F&B 0000 VANCLEAVE MS 228-386-2400 Description SPORTING GOODS/APPA	\$850.00
05/02/16	WALGREENS GAUTIER MS 8002892273 Description REFER TO RECEIPT	\$126.75
05/02/16	JOHN FAYARD SELF STORA 0013 GULFPORT MS 39319 39503 JOHN FAYARD SELF STORAG	\$127.00

Fees

	Amount
Total Fees for this Period	\$0.00

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	\$175.00
Total Interest in 2016	\$0.00

**Business Gold Rewards**

PALAZZO FOR CONGRESS

LISA M PALAZZO

Closing Date 05/16/16



Account Ending [REDACTED]

Notice of Important Changes to Your Account Terms

We are making changes 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 changes to your Cardmember Agreement can be found after the summary chart.

Summary of Changes, effective with billing cycles ending on or after July 1, 2016	
About Pay Over Time features	<p>We are changing how we describe the Pay Over Time feature, to clarify that this feature may be referred to as the "Pay Over Time" feature or the "Extended Payment Option."</p> <p>We are also providing more detail about the type of charges that are not eligible for the Pay Over Time feature.</p>
How we calculate your Minimum Payment Due	<p>We are adding information about how we calculate your Minimum Payment Due if you have a Pay Over Time balance. We are changing this section to include two new tiers for calculating the Minimum Payment Due. The new tiers affect the Minimum Payment Due calculation when Cardmembers carry Pay Over Time balances over \$50,000.</p> <p>When Cardmembers carry Pay Over Time balances under \$50,000, this change will not affect the Minimum Payment Due calculation.</p>
How we calculate interest	<p>We are making changes to this section to align with how we describe the Pay Over Time feature above. These changes do not affect how we calculate interest.</p>

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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. 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 changes below are effective with billing cycles ending on or after July 1, 2016.

About Pay Over Time features

We are amending the *About Pay Over Time features* section of Part 2 of the Cardmember Agreement as follows:

We are deleting the first sentence and replacing it with the following two sentences:

You may be invited to enroll the Account in a feature that allows you to pay certain charges over time. We may refer to this feature as the *Pay Over Time* feature or the *Extended Payment Option*. All terms and conditions that apply to the Pay Over Time feature apply to the Extended Payment Option.

In the second paragraph, we are deleting "Extended Payment Option" and replacing it with "Pay Over Time feature."

We are deleting the last two sentences of the second paragraph and replacing them with the following two sentences:

We will tell you if we change this amount. Certain charges are not eligible, such as cash and Express Cash, American Express® Travelers Cheques and cash equivalents, casinos and other gambling transactions, any fees owed to American Express except foreign transaction fees, and other transactions designated by us.

In the third paragraph, we are deleting "that amount" and replacing it with "your Pay Over Time limit."



Business Gold Rewards

PALAZZO FOR CONGRESS
LISA M PALAZZO
Closing Date 05/16/16



Account Ending [REDACTED]

How we calculate your Minimum Payment Due

We are amending the *How we calculate your Minimum Payment Due* section of Part 2 of the Cardmember Agreement by deleting the section in its entirety and replacing it with the following:

How we calculate Your Minimum Payment Due	<p>The Minimum Payment Due is the Pay In Full New Balance plus any Pay Over Time Minimum Due. To calculate the Pay Over Time Minimum Due for each statement, we take the <i>higher</i> of (1) or (2) below, then we round that number to the nearest dollar and add any Pay Over Time amount past due:</p> <p>(1) \$35, or</p> <p>(2) The amount calculated using the following steps;</p> <p style="margin-left: 20px;">I. Subtract the interest charged on the statement from the Pay Over Time New Balance. This gives you a Modified Pay Over Time Balance.</p> <p style="margin-left: 20px;">II. Add the following together: 1% of the portion of the Modified Pay Over Time Balance less than or equal to \$50,000 <u>and</u> 5% of the portion of the Modified Pay Over Time Balance greater than \$50,000 and less than or equal to \$100,000 <u>and</u> 10% of the portion of the Modified Pay Over Time Balance greater than \$100,000</p> <p style="margin-left: 20px;">III. Divide the sum from step II by the Modified Pay Over Time Balance and round to four decimals (ex 0.1234)</p> <p style="margin-left: 20px;">IV. Multiply the result from step III and the Modified Pay Over Time Balance.</p> <p style="margin-left: 20px;">V. Add the interest charged on the statement to the result from step IV.</p> <p>Your Pay Over Time Minimum Payment Due will not exceed your Pay Over Time New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.</p>
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EXAMPLE: Assume that you have a Pay Over Time New Balance of \$75,000, interest of \$749.59, no amounts past due and a \$1,000 Pay In Full New Balance.

(1) \$35, or

(2) Calculate the following:

I. $\$75,000 - \$749.59 = \$74,250.41$

II. Add the following together:
1% multiplied by \$50,000 = \$500
5% multiplied by (\$74,250.41 - \$50,000) = \$1,212.52
\$500 + \$1,212.52 = \$1,712.52

III. $\$1,712.52 \text{ divided by } \$74,250.41 = 0.02306411$
Round to four decimals = 0.0231

IV. $0.0231 \text{ multiplied by } \$74,250.41 = \$1,715.18$

V. $\$749.59 + \$1,715.18 = \$2,464.77$

The higher of (1) or (2) is \$2,464.77, which rounds to \$2,465.00. The Pay Over Time Minimum Payment Due of \$2,465.00 plus the Pay in Full New Balance of \$1,000 together make up the Minimum Payment Due of \$3,465.00.

How we calculate interest

We are amending the *How we calculate interest* section of Part 2 of the Cardmember Agreement by deleting the first paragraph and replacing it with the following:

We calculate interest for a billing period by first calculating interest on each Pay Over Time balance. Pay Over Time balances may have different interest rates.

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