

**Business Gold Rewards**DPVA  
TOM BUNEO

Closing Date 12/09/15 Next Closing Date 01/08/16



Account Ending 2-41003

<b>New Balance</b>	<b>\$7,557.15</b>
<b>Minimum Payment Due</b>	<b>\$1,259.62</b>
<b>Payment Due Date</b>	<b>01/03/16<sup>‡</sup></b>

<sup>‡</sup> **Late Payment Warning:** Your Payment Due Date is 01/03/16. If you pay late, you may have to pay a late fee of \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 27.24%.

*Paid 1/6/15 #W7220  
\$7557.15 (SP111)*

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	18 years	\$14,876

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

See page 2 for important information about your account.

**THE CHOICE IS YOURS**

Get more where you spend more. **Select a category for 3X points.** With five categories to choose from, pick the one that's right for your business.

Visit [open.com/businessgold](http://open.com/businessgold) to choose a 3X category by 1/31/16.

**Membership Rewards® Points**

Available and Pending as of 10/31/15

**182,305**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary****Pay In Full Portion**

Previous Balance	\$774.29
Payments/Credits	-\$774.29
New Charges	+\$1,195.62
Fees	+\$0.00
<b>New Balance</b>	<b>= \$1,195.62</b>

**Pay Over Time Portion**

Previous Balance	\$5,991.91
Payments/Credits	-\$6,103.78
New Charges	+\$6,473.40
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$6,361.53</b>
<b>Minimum Due</b>	<b>\$64.00</b>

**Account Total**

<b>Previous Balance</b>	<b>\$6,766.20</b>
Payments/Credits	-\$6,878.07
New Charges	+\$7,669.02
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$7,557.15</b>
<b>Minimum Payment Due</b>	<b>\$1,259.62</b>

Days in Billing Period: 31

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://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](http://open.com/pbc)

**Pay by Phone**  
1-800-472-9297

**Account Ending 2-41003**

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

TOM BUNEO  
DPVA  
PO BOX 448  
RICHMOND VA 23218-0448

Payment Due Date  
**01/03/16**  
New Balance  
**\$7,557.15**  
Minimum Payment Due  
**\$1,259.62**

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

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

\$ \_\_\_\_\_  
Amount Enclosed



0000349992117002137 000755715000125962 05 H



**Business Gold Rewards**  
 DPVA  
 TOM BUNEO  
 Closing Date 12/09/15

**OPEN**<sup>SM</sup>

Account Ending 2-41003

**Payments and Credits**

**Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$774.29	-\$5,991.91	-\$6,766.20
<b>Credits</b>			
TOM BUNEO 2-41003	\$0.00	\$0.00	\$0.00
SUSAN SWECKER 2-41045	\$0.00	-\$111.87	-\$111.87
<b>Total Payments and Credits</b>	<b>-\$774.29</b>	<b>-\$6,103.78</b>	<b>-\$6,878.07</b>

**Detail**

\*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](http://americanexpress.com/payovertimeinfo)

Payments			Amount
12/03/15*	TOM BUNEO	PHONE PAYMENT - THANK YOU	-\$6,766.20
Credits			Amount
11/18/15	SUSAN SWECKER	HILTON GARDEN INN FALLS CHURCH VA Arrival Date: 11/13/15 Departure Date: 11/14/15 00000000 OPEN EXTENDED PAYMENT OPTION LB	-\$111.87 ♦

**New Charges**

**Summary**

	Pay In Full	Pay Over Time ♦	Total
TOM BUNEO 2-41003	\$298.78	\$3,701.04	\$3,999.82
BRENNER TOBE 2-41011	\$244.77	\$1,620.70	\$1,865.47
SUSAN SWECKER 2-41045	\$290.12	\$494.04	\$784.16
BECCA SLUTZSKY 2-41052	\$349.49	\$657.62	\$1,007.11
KEES NORDIN 2-41060	\$12.46	\$0.00	\$12.46
<b>Total New Charges</b>	<b>\$1,195.62</b>	<b>\$6,473.40</b>	<b>\$7,669.02</b>

**Detail**

♦ - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](http://americanexpress.com/payovertimeinfo)



**TOM BUNEO**  
 Card Ending 2-41003

	Amount
11/11/15 IN *NGP VAN OR EVERYACTION WASHINGTON DC 2026869330 OPEN EXTENDED PAYMENT OPTION LB	\$300.00 ♦
11/11/15 AMAZON.COM AMZN.COM/BILL WA MERCHANDISE OPEN EXTENDED PAYMENT OPTION LB	\$104.92 ♦
11/12/15 PICCOLA ITALY PIZZA & S 88430035541 RICHMOND VA 804-355-3111	\$72.13

*ngp*

*Supplies*

*Staff meet.*



Detail Continued

◆ - denotes Pay Over Time activity

Amount

11/13/15	TAXICHARGE- WASHINGTON DC 272300097818 WASHINGTON DC TAXICAB & LIMOUSINE				\$11.36
				Cab	
11/21/15	INTUIT *QB ONLINE 800-286-6800 CA SOFTWARE				\$39.95 ✓
				QB	
11/25/15	MICROSOFT *STORE 0000 877-696-7786 WA 800-642-7676 Description COMPUTER HRDWR/SFTW OPEN EXTENDED PAYMENT OPTION LB				\$1,687.95 ◆
				Laptops	
11/25/15	COMCAST OF RICHMOND 800-COMCAST VA CABLE SVCS OPEN EXTENDED PAYMENT OPTION LB				\$187.06 ◆
				Cable	
11/30/15	UBER UBER 866-576-1039 CA 8665761039				\$26.27
				taxi	
11/30/15	UBER UBER 866-576-1039 CA 8665761039				\$9.90
				↓	
12/01/15	UBER UBER 866-576-1039 CA 8665761039				\$9.50
				↓	
12/02/15	MARRIOTT RICHMOND VA Arrival Date Departure Date 11/30/15 12/01/15 00000000 OPEN EXTENDED PAYMENT OPTION LB				\$215.27 ◆
				Hotel	
12/02/15	MARRIOTT RICHMOND VA Arrival Date Departure Date 11/30/15 12/01/15 00000000 OPEN EXTENDED PAYMENT OPTION LB				\$215.27 ◆
				↓ (sm)	
12/02/15	INTUIT *CHECKS / FORMS 800-446-8848 CA SOFTWARE				\$69.67 ✓
				Checks	
12/05/15	INTUIT *CHECKS / FORMS 800-446-8848 CA SOFTWARE OPEN EXTENDED PAYMENT OPTION LB				\$354.93 ◆ ✓
				↓	
12/07/15	HILTON RICHMOND DWTWN 301671 RICHMOND VA Arrival Date Departure Date 12/04/15 12/06/15 00000000 LODGING OPEN EXTENDED PAYMENT OPTION LB				\$343.32 ◆
				Hotel	



**Business Gold Rewards**

DPVA  
TOM BUNEO  
Closing Date 12/09/15



Account Ending 2-41003

**Detail Continued**

◆ - denotes Pay Over Time activity

**Amount**

12/07/15	HILTON RICHMOND DWTWN 301671 RICHMOND VA Arrival Date 12/04/15 Departure Date 12/06/15 00000000 LODGING OPEN EXTENDED PAYMENT OPTION LB	\$292.32 ◆	Hotel
12/08/15	BOUQS COM 8883202687 BOUQS COM 88832 MARINA DEL REY CA 8883202687	\$60.00	Flowers - Sympathy ✓



**BRENNER TOBE**  
Card Ending 2-41011

**Amount**

11/13/15	GOOGLE *GOOGLE STORAGE GOOGLE.COM/CH CA PYMT SERVICE	\$1.99	Email
11/21/15	LA BAMBA RICHMOND VA RESTAURANT TIP \$7.00	\$40.81	Food
11/24/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES OPEN EXTENDED PAYMENT OPTION LB	\$391.79 ◆	
12/02/15	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	\$1.99	
12/02/15	8X8 INC, SAN JOSE 888-898-8733 CA 11/01/15 23223 OPEN EXTENDED PAYMENT OPTION LB	\$553.42 ◆	
12/02/15	PUBLIC STORAGE 25451 000025451 RICHMOND VA 8005670759 OPEN EXTENDED PAYMENT OPTION LB	\$141.00 ◆	
12/03/15	MICROSOFT *STORE 0000 BILL.MS.NET NV 800-642-7676 Description COMPUTER HRDWR/SFTW	\$99.99	
12/03/15	MICROSOFT *STORE 0000 BILL.MS.NET NV 800-642-7676 Description COMPUTER HRDWR/SFTW	\$99.99	
12/04/15	GOOGLE*SVCSAPPSVADEMOCRATS-ORG Mountain View GOODS/SERVICES OPEN EXTENDED PAYMENT OPTION LB	\$534.49 ◆	

**Detail Continued**

◆ - denotes Pay Over Time activity

**Amount**



**SUSAN SWECKER**  
Card Ending 2-41045

**Amount**

11/09/15	CVS PHARMACY RICHMOND VA 8007467287 PHARMACIES	\$14.70
11/12/15	CAPITOLMAC 1 084870052163 RICHMOND VA 1147511 23220	\$13.64
11/13/15	COLONIAL PARKING WASHINGTON DC 202-295-8167 Description PARKING FEES	\$20.00
11/15/15	HILTON GARDEN INN FALLS CHURCH VA Arrival Date Departure Date 11/13/15 11/14/15 00000000 OPEN EXTENDED PAYMENT OPTION LB	\$141.94 ◆
11/17/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$7.90
11/18/15	TRAVINIAITALIANKITCHEN 174000010278001 RICHMOND VA 8042880100	\$52.27
11/23/15	LAMPLIGHTER ROASTING COMPANY LOVES YOU Richmond VA squareup.com/receipts	\$4.40
11/24/15	CHICK-FIL-A #02945 000000000250901 ASHLAND VA 8047989008	\$6.60
11/25/15	CAB DRIVER Washington DC squareup.com/receipts	\$18.42
11/25/15	SAFEWAY STORE 1588 ANNANDALE VA GROCERY STORE	\$10.07
11/25/15	CURB WASHINGTON DC 650-427-9276 Description CURB	\$19.24
11/26/15	RITZ CARLTON PENTAGON CTY ARLINGTON VA Arrival Date Departure Date 11/24/15 11/26/15 00000000 OPEN EXTENDED PAYMENT OPTION LB	\$352.10 ◆

**Business Gold Rewards**

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Account Ending 2-41003

**Detail Continued**

◆ - denotes Pay Over Time activity

**Amount**

11/26/15	RITZ CARLTON PENTAGON CTY ARLINGTON VA		\$14.30
	Arrival Date: 11/24/15 00000000	Departure Date: 11/26/15	
12/04/15	UBER UBER 866-576-1039 CA 8665761039		\$2.23
12/05/15	UBER UBER 866-576-1039 CA 8665761039		\$9.11
12/05/15	UBER UBER 866-576-1039 CA 8665761039		\$6.81
12/05/15	SOUTHERN RAILWAY TAPHOUSE RICHMOND VA 8043088350		\$78.64
12/06/15	UBER UBER 866-576-1039 CA 8665761039		\$6.29
12/06/15	UBER UBER 866-576-1039 CA 8665761039		\$5.50



**BECCA SLUTZSKY**  
 Card Ending 2-41052

**Amount**

11/12/15	7-ELEVEN 20728 00072072840 RICHMOND VA 804-353-3944		\$10.23
	Description: GAS/MSC95 19192840	Price: \$10.23	
11/12/15	POSTBELLUM 650000008223441 RICHMOND VA 8043858518		\$255.57 ◆
	TIP	\$43.00	
	OPEN EXTENDED PAYMENT OPTION LB		
11/14/15	RICHMOND TAXI SERVICE Richmond VA squareup.com/receipts		\$30.00
11/14/15	AMTRAK MOBILE1 SALE WASHINGTON DC WASHINGTON DC		\$43.00
	From: ALX To: RVR Ticket Number: 3181127515711 1 (800) 872-7245		

**Detail Continued**

◆ - denotes Pay Over Time activity

**Amount**

11/23/15	EXXONMOBIL 4761								\$15.37
	RICHMOND	VA							
	804-864-5309								
	Description								
	GAS/SERVICES								
11/24/15	UBER UBER								\$8.07
	866-576-1039	CA							
	8665761039								
11/25/15	UBER UBER								\$17.10
	866-576-1039	CA							
	8665761039								
11/25/15	UBER UBER								\$8.86
	866-576-1039	CA							
	8665761039								
11/25/15	RITZ CARLTON PENTAGON CTY								\$252.05 ◆
	ARLINGTON	VA							
	Arrival Date		Departure Date						
	11/24/15		11/25/15						
	00000000								
	OPEN EXTENDED PAYMENT OPTION LB								
11/30/15	UBER UBER								\$7.91
	866-576-1039	CA							
	8665761039								
11/30/15	THE TOBACCO COMPANY 0083								\$150.00 ◆
	RICHMOND	VA							
	804-782-9555								
	Description								
	FOOD/BEVERAGE								
	OPEN EXTENDED PAYMENT OPTION LB								
12/01/15	JETBLUE AIRWAYS 9010001								\$76.20
	JETBLUE	NY							
	JETBLUE AIRWAYS								
	From:	To:	Carrier:	Class:					
	WASHINGTON NATIONA	CHARLESTON	B6	P					
		WASHINGTON NATIONA	B6	P					
		N/A	YY	00					
		N/A	YY	00					
	Ticket Number: 27921421545250		Date of Departure: 12/09						
	Passenger Name: SLUTZKY/REBECCA MS								
	Document Type: PASSENGER TICKET								
12/05/15	UBER UBER								\$7.99
	866-576-1039	CA							
	8665761039								
12/05/15	UBER UBER								\$5.55
	866-576-1039	CA							
	8665761039								
12/05/15	UBER UBER								\$5.50
	866-576-1039	CA							
	8665761039								
12/05/15	UBER UBER								\$9.92
	866-576-1039	CA							
	8665761039								

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TOM BUNEO  
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**Detail Continued**

◆ - denotes Pay Over Time activity

			Amount
12/06/15	UBER UBER		\$6.79
	866-576-1039 CA		
	8665761039		
12/06/15	MaestroConference		\$97.00
	510-210-0308 CA		
	510-210-0308		

**KEES NORDIN**

Card Ending 2-41060

			Amount
12/05/15	HILTON HERB N KITCHEN 301689		\$12.46
	RICHMOND VA		
	(804) 344-4300		
	TIP	\$3.00	

**Fees**

		Amount
<b>Total Fees for this Period</b>		<b>\$0.00</b>

**Interest Charged**

		Amount
<b>Total Interest Charged for this Period</b>		<b>\$0.00</b>

**About Trailing Interest**

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

**2015 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2015	\$225.00
Total Interest in 2015	\$218.63

**Interest Charge Calculation**

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	18.24% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>

(v) Variable Rate